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Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 107, NO. 5

FEBRUARY 2021

SAINTS CYRIL AND METHODIUS

Pray for Us

Feast Day
February 14

Father, you brought the light of the gospel to the Slavic nations through Saint Cyril and his brother Saint Methodius. Open our hearts to understand your teaching and help us to become one in faith and praise. Through our Lord Jesus Christ, your Son, who lives and reigns with you in the unity of the Holy Spirit, one God, for ever and ever. Amen.



ŽENSKÁ JEDNOTA

Fraternally Yours,
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I Asked God.....

I asked God to take away my habit.

God said, No. It is not for me to take away, but for you to give it up.

I asked God to make my friend's handicapped child whole.

God said, No. His spirit is whole, his body is only temporary..

I asked God to grant me patience.

God said, No. Patience is a byproduct of tribulations; it isn't granted, it is learned.

I asked God to give me happiness.

God said, No. I give you blessings; Happiness is up to you.

I asked God to spare me pain.

God said, No. Suffering draws you apart from worldly cares and brings you closer to Me.

I asked God to make my spirit grow.

God said, No. You must grow on your own, but I will prune you to make you fruitful.

I asked God for all things that I might enjoy life.

God said, No. I will give you life, so that you may enjoy all things.

I ask God to help me LOVE others, as much as He loves me.

God said... Ahhhh, finally you have the idea.

Dear Friends,

This month consider the words of C.S. Lewis ~ *“God allows us to experience the low points of life in order to teach us lessons that we could learn in no other way.”* As you face your low points, rather than see them as only problems, view them as valuable lessons that will give you opportunities to become stronger and wiser.

Until next month,

Warmly,
Carolyn



FIRST SORROWFUL MYSTERY: The Agony In The Garden

Very Reverend Monsignor Peter M. Polando, D. Min., J.C.L., National Chaplain

My Dear Sisters and Brothers,

Last month we completed the last of the Luminous Mysteries, citing the greatest gift Jesus gave us, the Institution of the Eucharist, which took place at the Last Supper on Holy Thursday. Yet we know that following the Last Supper, Holy Thursday would continue with Jesus and his disciples going forth to the Garden of Gethsemane. For Jesus this was to be the beginning of the unimaginable trials Our Lord would face. The first Sorrowful Mystery that covers Our Lord's Passion is The Agony in the Garden. The fruit of this Mystery is "God's Will Be Done."

The Garden of Gethsemane was located at the base of the Mount of Olives which, despite its name, was more of a hill across the valley from Jerusalem. Jesus was familiar with the location as many of his sermons and miracles took place on the Mount of Olives. Partly down the hill was the Garden of Gethsemane. The word "Gethsemane" (*gat shemanim in Hebrew*) means olive press. Its name suggests that the garden was a grove of olive trees in which was located an oil press.

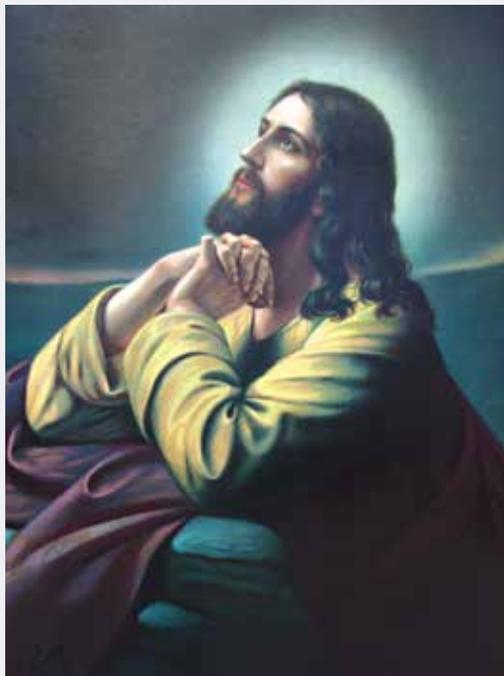
The first Sorrowful Mystery – the Agony in the Garden – emphasizes that Jesus was a human, just as we are, who felt pain and agony, just as we do. All of us at some point may have experienced something that really caused a great deal of pain, something we wish we never had to experience. It is also almost certain that we prayed to God asking that our agony, whether it be physical or mental, be taken away from us. So too in Gethsemane did Our Lord pray to his Father that the agony or "cup" would pass him by. The word "cup" had a very strong significance in the Bible and in Hebrew tradition. Throughout scripture the word "cup"

represented judgment, blessing, redemption and wrath. In this case Jesus prayed that he may be spared of the "cup" of suffering — of having to endure his betrayal, passion and crucifixion which was quickly approaching. He hoped the disciples would provide some support as he anguished, but instead they were fast asleep. Jesus must have felt very much alone.

In the gospel of Luke, it states that when Jesus agonized in Gethsemane, he sweat blood while in prayer. Sweating blood may sound unbelievable, but there actually is a rare medical condition where a person sweats blood under extreme distress or fear of impending suffering or death. While in agony in Gethsemane, Jesus knew that he was facing horrible physical torment, but Jesus also anticipated bearing the guilt of all the sins of mankind as if they were his own. The agony of this was more painful than anything. Although Jesus prayed, *My Father, if it be possible, let this cup pass from me, he then added, nevertheless, not my will, but yours be done.* Jesus knew his suffering would not be for nothing. Because of his deep love for us, Jesus acquiesced or gave his "fiat" in the midst of all his agony, just as Mary gave her "fiat" at the time of the Annunciation when she consented to do God's will to bear the Savior of the World. In the Agony in the Garden, Jesus gave his consent to die for the sins of the human race.

During dark times our prayers should not stop with asking God to take away our suffering, but just as Jesus did in the Garden of Gethsemane, accepting the will of God should be a part. In doing so, our daily lives are filled with grace and are transformed into acts of loving obedience to the Father.

*My Father, if it be possible,
let this cup pass from me, nevertheless,
not my will, but yours be done.*



Message from our National President

CYNTHIA M. MALESKI



Dear fellow members:

On February 14th, we celebrate the Feast Day of Saints Cyril & Methodius (as well as Valentine's Day)! These two saints were brothers who are known for Christianizing and evangelizing the Slavs and for influencing the religious and cultural development of all Slavic peoples. They are known as "the Apostles to the Slavs."

I encourage you to use Google or other sources to find out more about them. It seems they were what we now call "risk-takers", "influencers", perhaps "leaders."

It is quite trendy now to study leadership. You can read thousands of pages on aspects of leadership, but one thing is certain: it has been defined differently by many for quite some time. Normally, it takes a long time for history to judge who has served as a true leader. To many, leadership starts with the marks of integrity: the ability to be truthful, where actions are intentionally consistent. One takes responsibility for his or her actions.

Credible lasting leaders strive over time to practice integrity in all aspects of their lives. It is a tall order. We are fortunate that our faith is the framework for our actions and provides us with the tools that we can use as our moral compass over the course of our lives. The elements of integrity are contained in this moral compass.

At every decision point, we need to look at what our decision will be, act with integrity, assess the consequences, and then we must act with integrity in an informed way along this path. In this way we become **AUTHENTIC, TRUSTWORTHY, RESPECTED and RESPECTFUL.**

Fortunately, usually history does not measure and record these characteristics in our known past leaders over the years!

SOME CHARACTERISTICS OF LEADERS:

- Visionary
- Act With Integrity
- Trustworthy
- Strong/Gentle
- Passionate
- Compassionate
- Courageous
- Perseverant
- Accessible
- Remote
- Authentic
- Decisive
- Deliberate
- Informed

... And Many Others, To Be Sure!

Many Of These Traits Appear To Be In Conflict With Each Other.

SAINTS CYRIL AND METHODIUS

Saints Cyril and Methodius were two Byzantine brothers born in Thessalonica in the 9th century. Part of a prominent Christian family, their father was Greek and their mother was Bulgarian. In 860 Cyril and Methodius went as missionaries to what is today the Ukraine, spreading Christianity among the Slavic peoples of Bulgaria, Great Moravia and Pannonia. They are credited with devising the Glagolitic alphabet. At the request of the Moravian prince Rastislav, they began to transcribe religious books from Greek into Old Bulgarian. Their alphabet is seen as the precursor to Cyrillic, which was named after Cyril. Today most of the Slavic countries, including Russia, still use an extension of that alphabet. Throughout his life, Cyril was known as Constantine, only adopting his religious name of Cyril while on his death bed. In 1880, Pope Leo XIII introduced their feast into the calendar of the Roman Catholic Church. In 1980, Pope John Paul II declared them co-patron saints of Europe, together with Benedict of Nursia.



O Vianočné Strom! O Christmas Tree!

by Loretta Ekoniak, Branch S161

This year I decided to do something that I've never done! I have many Slovak Christmas ornaments... way more than I realized. I always put some of these on our Christmas tree but this year I decided to have an entirely Slovak Christmas tree! So, I have taken pictures of some of these ornaments and hope that you will enjoy them!

There are items we bought when we were in Slovakia at Devon Castle where we watched the *drotár* make wire bells and from the Folk Store where we bought the miniature dolls in *kroje*



Ornaments I bought at the National Czech and Slovak Museum in Cedar Rapids, Iowa that were made in Slovakia which are all hand blown glass from the Slovak Republic



Things sent to us by relatives and friends in Slovakia like the cornhusk fruit or the angels



And maybe most importantly, the few items I have that had belonged to my mother and before her, my grandmother including the glass star, the Christmas spider web and the glass beads made in what was then the Austria-Hungarian Empire that my brother and I hung tinsel on when we were young.



Some items I bought at Slovak festivals in Youngstown and Pittsburgh and from conventions like the Czecho-Slovak Genealogical Society International convention. Like the *pirohy* ornament, St. Nicholas, the Christmas egg (*kraslica* or *pysanka*), the traditional bread dough ornament and the custom ceramic ornament with our names on it



This year I did the entire tree with items that were made in Slovakia or that are representative of Slovak items.

I hope you enjoy our Slovenské Vianočné strom (our Slovak Christmas tree)



National President CEO Cynthia Maleski, J.D. elected American Fraternal Alliance Board Chair

We are pleased to announce that our National President and CEO, Cynthia M. Maleski, J.D. has been elected to serve as Chair of the Board of the American Fraternal Alliance. During her varied leadership career Cynthia previously served as Insurance Commissioner and Cabinet Secretary of the Commonwealth of Pennsylvania. Cynthia is serving in this role in a volunteer capacity and service, as part of her ongoing leadership as FCSLA National President/CEO.

The American Fraternal Alliance unites 59 not-for-profit benefit societies operating in 50 states, the District of Columbia, and Canada. Alliance member societies represent nearly 8 million individuals, making it one of America's largest member-volunteer networks. Through advocacy, developing policy and providing opportunities for a broader understanding of fraternal benefit societies as financial providers and community service activists, The Alliance serves as a vital and valuable resource.

As part of its mission the American Fraternal Alliance advocates on behalf of its members by communicating the value of the fraternal model to legislators and by striving to

ensure that fraternal benefit societies are regulated appropriately at the state and federal level.

The Alliance staff, Board of Directors, Board committees and task forces work together in a variety of ways to leverage their knowledge and perspectives from across the full spectrum of the association's membership and represent the interests of fraternal insurers.

Outgoing Alliance Board Chair Timothy L. Kuzma said it best when he said, "I happily hand these reigns over to your new Alliance Chair of the Board, Cynthia Maleski. Cynthia has it all – a storied history with the fraternal system and an eloquent touch that we can all use right now.

On behalf of the Board of Directors, staff and members of FCSLA, we congratulate Cynthia upon being elected to serve in this important role for the American Fraternal Alliance. Her excellent record of achievement speaks for itself, assuring us that her expertise and knowledge in the fraternal benefit system, as well as her significant leadership experience in the regulatory environment will serve our member societies well under her direction.



With thumbs up and flanked by executive suite staff Andrea Pozo (L) and Jayne Neelon (R), our National President (CEO) extends a THANK YOU to our board of directors in sending flowers upon her acceptance of the gavel as Chair of the Board of American Fraternal Alliance. Mrs. Maleski was nominated to serve on the board in 2014 by our society and has served as Vice Chair as well. Her acceptance address can be found on our website fcsla.com.

As part of her board responsibilities, as chair of the Board Advocacy and Policy Committee, where her steadfast committee leadership saw record gains in support of our U.S. Congressional Resolution, fended off challenges to fraternal tax exemptions in several states and united fraternal leaders around advocacy goals during times of unprecedented challenge.



NATIONAL TREASURER STEVE HUDAK RETIRES

Cynthia Maleski, National President (CEO) presented our outgoing National Treasurer Steve Hudak with a memory/keepsake box containing cards, gifts, and treasured memories from the members of the board and employees in a brief farewell in the board room on December 16. As Chair of the Board, Cynthia asked National Trustee Sue Ann Seich to join her as a team to arrive at an appropriate send off, given COVID-19 restrictions. Sue Ann arrived at this wonderful idea and made the beautiful presentation keepsake box. Thank you to Steve for his dedication and positive work over the years. Farewell to our colleague and friend Steve Hudak.



A number of staff members were present for the keepsake box presentation by National President Cynthia Maleski to National Treasurer Steve Hudak, including Paula Dalpiaz, Katherine Bowes, Kim Graham, Karen Jakubowski and Stuart Collins, incoming National Treasurer. Farewell and God's blessings to you and your family on your journey through life, Mr. Steve Hudak. We are grateful for your commitment and positive contribution to FCSLA.

In consideration for everyone's health and safety, the farewell activities were held in a manner that followed established COVID-19 safety protocols.

Give The Gift That Feeds The Many

The Pastoral Center staff members of the Diocese of Gary were invited to help buy a new kitchen range for the Albertine Home in Hammond, Indiana. Agnes Chervenak, President of Sr. Branch 409 was asked to co-sponsor the fundraiser to replace their 25 year old kitchen range, which is in disrepair. The congregation of Albertine Sisters serving the poor was founded on 01/15/1891 in Krakow Poland. The Sisters established a retirement home and assisted living facility in Hammond, Indiana many years before it became popular in the United States. They currently serve about 50 retired religious and lay people. Due to Covid 19 the event changed weekly and became a freewill donation by FCSLA members, friends, and the pastoral staff members. The Christmas Mass and Party along with the special drawing for contributors were to be held by Bishop McClory on December 10th. The

chapel at the Diocese was too small to allow for social distancing so instead, the Bishop held a mass at Our Lady of Consolation Church which could under present circumstances accommodate 100 guests. The party was cancelled, but a presentation of the donations was made to two sisters from the Albertine Home after the mass along with awards to pastoral staff members and a special drawing. In attendance along with Bishop McClory and the sisters in the picture are from left to right- Joann Skvarek Banvich, FCSLA National Director, Betty Ortiz, Sr. Branch 452, and Agnes Chervenak, President of Sr. Branch 409. This matching fund event donated \$2,220 to the fundraiser and will be also matched for an additional \$600 by the FCSLA National Office. The sisters were very grateful for this wonderful Christmas gift so that they can continue to feed their residents.



Anna Hurban Chicago District goes virtual!!

The Chicago District went virtual in 2020 by instituting a series of virtual sales and business meetings and activities. With the majority of in person events and meetings cancelled due to the pandemic, we needed to look for new alternatives to connect with members. The first virtual sales meeting was held in mid-June, with Midwest Regional Sales Manager Jim Morsovillo. Jim shared information on the impact of the new Single Premium Whole Life Plus product on wealth transfer. This successful first session was well received and was followed in September by an additional sales presentation. Following Jim's presentation, the first ever Chicago District virtual business meeting was conducted. Branch Officers were invited to join the meeting by logging into the "Go to Meeting" app which allowed them to join by video or just by voice. Participants without computers or smartphones could also join the meeting by calling in toll free on their regular phone. The final District business meeting of the year was held in mid-November. After the business meeting, participants were invited to play virtual Bingo with the District. Branch Presidents were mailed paper Bingo cards when they were sent the regular business meeting materials, and could then further invite their Officers and members to join online. Bingo participants had a fun time listening for their numbers to be called and sharing a new version of the Bingo experience. Winners had their choice of either a Jewel or Amazon gift card for each game won. Eleven regular games of Bingo were played, and the session ended with a coverall Bingo game enjoyed by all.

While all participants miss the face to face gatherings, they all agreed that this new virtual format was a success, and a great way to conduct District business, and stay connected to their fraternal family.



District June Sales presentation



District November business meeting and BINGO

Branch S111 Charleroi Annual Christmas Meeting & Luncheon

The 2020 Annual meeting looked quite different from years past. 20 members participated in the event. Due to the COVID-19 restrictions and to ensure safety of our members, they lined up in a drive-through procession to get the agenda, take-out meals and door prizes. We hope, pray, and look forward to an in-person meeting next year!



Nancy Clausen, Branch J192, Youngstown, OH showing the variety of Christmas cards members received from the branch, each containing a \$5.00 bill.

Branch S140, Lansford, PA Holds Christmas Take-Out Dinner



Branch S-140 Christmas, Lansford, PA held a Christmas party dinner picked up on December 6, 2020 at the Macaluso's (The Lantern) in Nesquehoning, PA. Some of the members were helpers with packing the meals into bags and taking them to the cars when members drove up. Louise Dunstan, branch secretary, used the trunk of her jeep as the spot for the gift bags. Forty-five members drove by for a take-out meal that day. It was fun and very different. Strange times call for creative measures that keep us all safe.



Stuart Collins to serve as FCSLA National Treasurer

Stuart (Stu) Collins joined FCSLA as National Treasurer, effective Wednesday, December 2, 2020. In this role, and as a national officer, Stuart will report directly to National president, Cynthia Maleski, and carry out the duties of National Treasurer as set forth in our bylaws and other supporting documents.

Outgoing National Treasurer Steve Hudak worked with Stuart to guide his transition into the National Treasurer role prior to his retirement December 31, 2020.

Stuart has over 25 years of experience as an insurance and finance executive including investing, finance and accounting, and operations in

insurance and distribution businesses with companies including Ernst and Young, Parts Associates, Inc. and United Transportation Union and Insurance Association.

Most of recently, Stuart worked for Conduent delivering mission critical services and solutions on behalf of businesses and governments. Stuart has served as a successful consultant for insurance companies, banks, and a money management firm.

Stuart is a member of FCSLA. He is a CPA and holds a bachelor degree in Accounting and Economics from Miami University of Ohio.

Please join us in welcoming Mr. Stuart Collins to First Catholic Slovak Ladies Association!

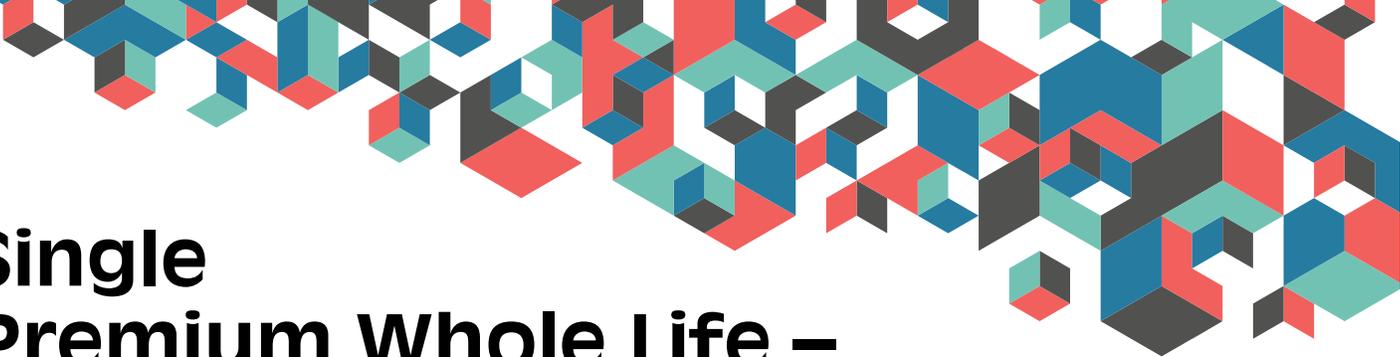


Placing a Memorial in *Fraternally Yours*

A memorial for a deceased member may be placed in *Fraternally Yours* at the request of the family. They are published as space allows and include up to 250 words and a head shot photo. There is no fee associated with publication of the memorial.

To submit information you may :

Send a link to the online memorial to zjbazik@comcast.net; memorials are edited to 250 words or less; email a head shot and your own edited version of what you would like to appear keeping it to 250 words or less to zjbazik@comcast.net or send a hard copy of the information to: Editor, PO Box 1617, Reading, PA 19603-1617.



Single Premium Whole Life – Benefits for Today and Tomorrow

Paul Smithers, CLU, ChFC, National Sales Manager

In November 2020 issue of Fraternally Yours I wrote an article about 'lazy money'. I received several calls from members about that article with questions about what options they have for their money with FCSLA. I would like to revisit this concept and provide more details on how to wake up your 'lazy money'!

If you read my previous article you remember that I defined lazy money as funds that you have in accounts that are not providing good interest rates. Bank accounts, certificates of deposits and money markets are good examples of this kind of account.

Why would someone choose to put money into one of these accounts?

There are three parts to the answer:

- They want to know that the money is safe
- They want to know they can access at least some of the money if they need it
- Any funds they don't spend are usually allocated to heirs

FCSLA offers its members alternatives that provide better rates of return on a tax-deferred basis while keeping the money safe and accessible. These options are also the most effective and efficient way to transfer money to your loved ones or charity upon death.

The Single Premium Whole Life and Single Premium Whole Life Plus (both form ICC12-SPWL0412) are excellent alternatives to consider for money you would like to perform better for you.

For more information on these great options please contact your local agent or recommender or feel free to give me a call (216-468-1018) and I can help you find someone to answer questions for you.

These Single Premium Whole Life products are life insurance so some underwriting will be required. Not everyone can take advantage of these options. I encourage you to call for more information today. Single Premium Whole Life from FCSLA can benefit you today with better rates of return on a tax-deferred basis and your loved ones tomorrow.

First Catholic Slovak Ladies Association



Lansing Branch
S-456/J-368

**JOHN &
GERALDINE
GAYDOS
SCHOLARSHIP**

The **Lansing Branch S-456/J-368** of the First Catholic Slovak Ladies Association is pleased to announce its annual **John and Geraldine Gaydos Scholarship** award.

Catholic High School Award: \$500. University/Graduate School Award: \$1000. The award shall be used toward tuition for both fall and spring semesters of the school year. One award is allowed per student per category.

Students must be enrolled in an accredited Catholic high school (9th-12th grade) or accredited college/graduate school at either a public or private university.

ELIGIBILITY: The applicant must be a member of FCSLA in good standing owning an FCSLA insurance policy or annuity for at least two years and a member of S-456.

For more information and to obtain an application contact:

Mrs. Janet G. Berkemeier
FCSLA Lansing Branch S-456/J-368
1203 W Washington Avenue
Jackson, MI 49203
Cell phone (517) 917-7171

All applications and supporting documentation must be **POSTMARKED** by **JUNE 30, 2021**.

OKRES ANNA HURBAN-CLEVELAND DISTRICT MEETING

The Okres Anna Hurban-Cleveland District held another district meeting on November 8, 2020 on the grounds of Our Lady of Lourdes Shrine located at 21281 Chardon Road, Euclid, OH 44117.

The Sisters of the Most Holy Trinity served a pork tenderloin luncheon. A brief meeting and a presentation followed. Heather Clifford, sales underwriter, gave a review of the current products. There was a question and answer period after the presentation.

Also in attendance was the National President, Cynthia M. Maleski and the National Secretary Kim Graham. They each gave an update on what has been happening in the Home Office.

Fr. Gerard Gonda, O.S.B., the district chaplain, gave the opening and closing prayer.

Social distancing guidelines were observed.

The Cleveland District would like to take this opportunity to wish everyone a very blessed and Merry Christmas and best wishes for health and happiness in the New Year.



Fr. Gerard Gonda, chaplain giving the closing prayer.



Joyce Lechman, district president.



National President Cynthia M. Maleski giving an update on the home office.



Heather Clifford, sales underwriter.

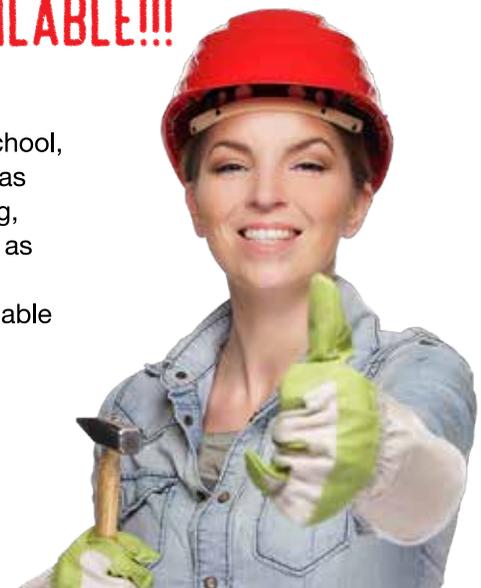
FCSLA

\$1,250 VOCATIONAL / TRADE / TECHNICAL SCHOOL SCHOLARSHIPS ARE AVAILABLE!!!

The Vocational/Trade/Technical Scholarship is intended to help members planning to attend a community college, vocational school, trade school or other short-term training program in fields such as automotive technology, plumbing, heating, construction, welding, advanced manufacturing, cosmetology, computer repair as well as other fields. To learn more about the scholarship see our Vocational/Trade/Technical School Scholarship Application available online at FCSLA.com.

The deadline for this scholarship category is **Tuesday, February 9, 2021**. Winners will be notified in May.

If you have questions, call us at 800-464-4642 extension 1054 or email us at Scholarship@fcscla.com.



Whiting Branch Celebrates Fall & Giving

Social distancing and masks were the requirements for the annual FCSLA Branch 81 appreciation luncheon and fundraiser. The setting for our Covid cautious gathering was Sunday, November 8th, 2020 at the Dynasty Banquet Hall. Those attending were very happy to be out among friends to enjoy an afternoon of food, fellowship, and fundraising. Members and guests very generously brought gift cards and monetary donations. They also bought share the pot and basket raffle tickets to raise money. Everyone enjoyed a delicious luncheon, topped off with pumpkin pie and ice cream. Afterwards we sat and listened to our speakers and announced all of our raffle and prize winners.

Dee Young, representing the Carmelite Home gave an enlightening talk on the background of the sisters servicing the home. She spoke of the increasing needs of the children especially with more restrictive requirements and safety measures needing to be met. Dee spoke on how the sisters try to make each child feel special by letting them choose their own fashions and necessities. Becky Coleman, Branch 81 President expressed her deep appreciation for all the kindness shown in the donations that will mean so much to the children.

Mary Therese Tylus was the winner of our gift card mystery prize and she generously donated the \$50 prize back to the children. Although some members were unable to attend they were happy to send a donation to help a great cause. Thanks to everyone's heartfelt giving we were able to present The Carmelite Home for Boys and Girls with \$1543 in donations. Matching Funds will mean an additional \$600 for the children's home. Many were delighted to leave with door prizes, centerpieces, raffle baskets and cash winnings. In these uncertain times it was refreshing to see familiar faces giving us hope of better days ahead and a beautiful holiday season.



American Slovak Cultural Society Holds Vilija Dinner COVID Style

by Loretta Ekoniak, President ASCA

As we all know so well, last year, 2020, was a year unlike any we've seen. So many events were canceled in an attempt to reduce the increase in COVID-19 infections. Sadly, these included many of our area's Christmas gatherings. Our group, the ASCA, was like many others who had to seriously consider canceling our annual 2020 Vilija, the traditional eastern Slovak Christmas Eve meal. This meal was usually a meatless meal held on Štedrý Večer (Christmas Eve) before going to Midnight Mass. We would have our celebration on the 2nd Sunday of December as a way of both raising funds for our 2 College/Tech School scholarships for students of Slovak heritage and, perhaps most of all, keeping alive one of our most cherished Slovak customs. We would have a traditional Slovak dinner, entertainment, a basket raffle, lotto tree and 50/50. We normally had over 200 attendees.

Sadly, this year we really couldn't see any way that we could have so many people together so we basically had decided, like so many of the local churches or other Slovak, Polish, and Rusyn groups, not to have the dinner this year. I happened to mention this at my Parish Council meeting (Our Lady of Sorrows Parish in Youngstown Ohio) in November and our pastor, Rev. John Jerek, looked at me and immediately said "Why don't you have the dinner as a drive-thru dinner?"

When I said I didn't know if we would have a place to make everything and distribute the dinners, he immediately offered to have us use his rectory kitchen and to have us distribute it from the rectory garage! He said that he would hate to see this custom disappear. Before you knew it, I had consulted with our officers and we decided to do it! Father offered to provide the takeout dishes and soup containers and the use of his freezers, too.

Our dinner starts with oplatky (wafers) and honey, then we serve kapustnica, a sauerkraut and mushroom soup, followed by fish, peas, and pirohy and ending with poppyseed and nut kolače. The oplatky was obtained by our treasurer, Ron Garchar, and we included a pack of honey and a wafer with each dinner. Our treasurer, Mary Margaret Hovanec, ordered the kolače, and she and her friend, Rick, sliced and packaged a slice of each for each

dinner. Mary Margaret, my husband Mike (one of our trustees) and I made 28 gallons of Kapustnica and then Ron, Mike, Mary Margaret and I put it in pint containers, one for each dinner. One of our members, Marilyn Mickholtick, her daughter Sandy Glagola and grandchildren, Beth (a member of FCSLA J169) and Robert, made over 500 pirohy plus another 50 in case of breakage! Mary Margaret, my husband and I made a little more than 300 more! We froze these at the rectory. And of course, we bought fish and peas. About the only traditional thing we didn't have was the bolbalky. Before you knew it we had 125 sold

and increased it to 150! And that still wasn't enough... we ended up selling 205 and could have sold at least 15 or more but couldn't handle any more. All of the dinners were paid for beforehand. On Saturday, we packed 225 pints of soup. Sunday we started cooking the pirohy and fish and about 9am we started packing the dinners...a piece of fish, 4 pirohy, peas, a pint of soup, oplatky and kolač plus a printout of Slovak Vilija customs and started distributing the dinners about 12:30pm. We also sold extra soup and oplatky! We were totally thrilled by all of the positive comments we got and how happy people were to be able to take home a traditional Vilija dinner for their families. FCSLA Br 161 helped with this dinner as a Matching Funds activity and we were able to cover both of our scholarships plus make a donation to Fr. Jerek for the new Social Hall they will be starting in the spring! All I can say is:

Šťastlivý Nový Rok! Happy New Year!



Vilija workers



IN MEMORIAM

Ann Marie Kaminsky, S081



Ann Marie Kaminsky (nee Jancosek) of Whiting, IN passed away on July 12, 2019. She is survived by her beloved children, daughter Rochelle Marie (Merle Wolf) Kmetz and devoted son, Richard Kenneth "Butch" Kaminsky; dearest sister of Mary Jane (Art) Lukas, Judy (Richard) Kauchak, Francis "Moe" (Pat) Jancosek; dear sister-in-law of David Burosh and Donald (Louise) Kaminsky; and many nieces and nephews. Ann Marie was born on December 28, 1926 to John and Helen Jancosek. A lifelong

resident of the Whiting-Robertsdale Community Ann Marie went on to graduate from St. Vincent's Nursing School in South Chicago, IL and worked as Dr. Talman's nurse in that area for many years. She left nursing to pursue a teaching career, obtaining her Masters of Education degree from St. Joseph's College, in East Chicago, IN. Upon graduation she taught in the Hammond area at schools including, Spohn and Franklin Schools. Her teaching career spanned several decades during which time she received, "Teacher of the Year" recognitions. She was a member of St. John the Baptist Catholic Church, Whiting, the First Catholic Slovak Ladies Assoc., BR.81, and served as the President of the Women's Auxiliary of the Fraternal Order of Police, Lodge #51. She enjoyed long walks and special times with her cherished dogs, Snoopy, Casper, Natasha and Marbles and spending long weekends at our lake house where she felt most at peace surrounded by family and friends. In lieu of flowers, please send memorials to the Calumet Area Humane Society, so that all animals big and small can benefit from her love.

Stephen Houston, S376



Stephen Houston, 27, of Colorado Springs passed away on February 18, 2020, due to a work-related accident. Stephen is survived by his parents, Stephen and Jean Ann Houston, older brother Patrick and Patrick's fiancé, Nikki; paternal and maternal grandmothers; and his fiancé K.T. Stephen is considered a son and brother to his extensive extended family and the family he was marrying into and is loved deeply by all of them. He was preceded in death by his paternal

and maternal grandfathers. Stephen was born on December 8, 1992 in Colorado Springs, Colorado. He graduated from Doherty High School in 2011 and attended Pikes Peak Community College where he received a degree in Automotive Technology. He was an active member of Colorado Four Wheelers, where he enjoyed his outdoor and automotive passions. Stephen was an avid skier and enjoyed playing roller hockey and cheering on the Broncos, Mammoth and Avalanche. He was loved by all for his selflessness, pure-hearted nature had an infectious smile and laugh and was deeply devoted to God, his family and friends. He will be sorely missed; we lost a good one when God called him home.

Frances Teresa Fiala Whitters, W045



Frances Teresa Fiala Whitters, 95, a resident of Cedar Rapids, IA passed away on July 14, 2020 at her home. Fran was born November 23, 1924, in Cedar Rapids to Frank and Mary (Herot) Fiala. She graduated valedictorian from St. Wenceslaus High School and attended Mercy College Nursing School on the Nurse Cadet Core program, earning her RN degree in 1947. After the Second World War, she met the love of her

life, Frank Richard (Dick) Whitters, at the Danceland Ballroom in downtown Cedar Rapids. Fran was proud of her large family and filled their lives with adventure, teaching them the values of purposeful work, and devotion to family, faith and prayer. Fran was active in the Salvation Army, Association for Retarded Citizens, and later with Discovery Living on behalf of her son Sam, who thrived with Down's syndrome until his death in 2005. Despite being a busy wife and mother, Fran made time for personal pursuits, such as gardening and achieved the Master Gardener designation. Fran sang with the Czech Heritage Singers, as well as performed solos with various church groups throughout her life. She was a member of St. Patrick's Catholic Church. She is survived by her devoted husband, Frank Richard Whitters, and eight children including Tim Whitters (Kris); Mark Whitters; Al Whitters (Mona); Gina Kerwin (Peter); Matthew Whitters (Mary); Eric Whitters (Tammy); Laurie Matlin (Robert); and Janet Nowakowski (Jeffrey). She is also survived by 18 grandchildren and 2 great-grandchildren. Memorials may be directed to charities of the family's choice.

Anne (Janco) Razumich, S452



Anne Razumich (nee Janco), aged 87, of St. John, passed away July 29, 2020 at home, surrounded by family. She was born on September 20, 1932 in Whiting, IN, the daughter of the late Joseph and Mary Janco. Survivors include her loving children and stepchildren: Elaine (Chuck) Skopelja, Bill Noonan, Lorraine (Terry) Stage, Mike Noonan, Paula (Robin) Bisseker, Jim (Gloria) Noonan, Tom Noonan and Maria (Bob) Zec, Jim (Ann) Adams, and Carol (Tom) Davey. Anne was the fond grandmother of 11; and great-

grandmother of 7, many cousins, nieces and nephews. She was a graduate of the Indiana University Northwest School of Nursing and worked at the St. Catherine Hospital Inpatient Behavioral Health Services as a psychiatric nurse. Anne received her nursing degree later in life and always claimed that her experience raising seven children was instrumental in caring for her psychiatric patients. Anne was an active member of St. John the Evangelist Church in St. John. Her true passion in life was gardening and she cultivated beautiful flowers everywhere she lived. She loved music and was a talented pianist who served as an organist at Our Lady of Grace Church in Highland. Anne was an avid sports fan and kept up with Indiana Hoosiers basketball and the Chicago White Sox. In lieu of flowers memorial contributions can be made to a charity of your choice in Anne's name preferred.

*Eternal rest, grant unto them O Lord. And let perpetual light shine upon them.
May they rest in peace.*

JR. BRANCH 157 MEAL DISTRIBUTION

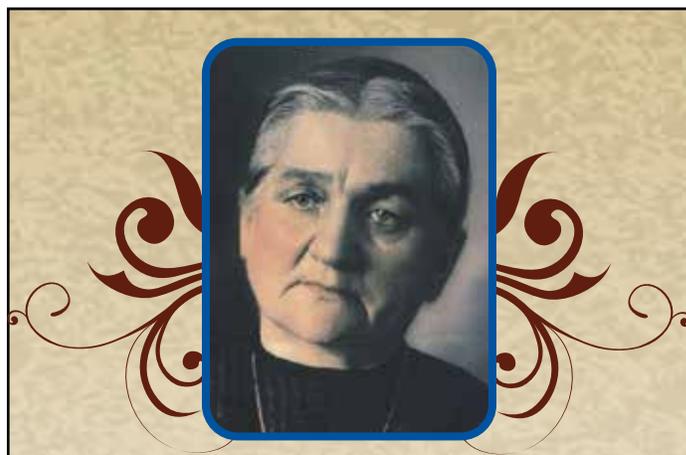
Due to Covid-19 the usual Christmas Party for Jr. 157 of Monessen had to be changed. On a bright, warm December 12, 2020 members were driven by their parents to LaEda's Restaurant where the children were presented with a meal and treat bag from Branch 157 officers. Children were delighted to receive the meals and treats and parents commented that they really appreciated the fact that the branch still remembered their children during these trying times.



Officers preparing meal bags L to R Rosemary Betza, Dorothy Urbanowicz, Cindy Pawelec. Missing from photo - Flora Funtal.



Meals & treats distributed to members.



Anna Hurban Scholarship Fund First Catholic Slovak Ladies Association

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Cynthia M. Maleski
National President and CEO

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In Honor of _____

In Memory of _____

All donations, large and small, matter and are greatly appreciated. All donors and gifts will be proudly acknowledged in *Fraternally Yours* magazine unless you request that your name be withheld.

Method of payment: Please write your check or money order payable to FCSLA Anna Hurban Scholarship Fund.

Send your donations to: National President, FCSLA, 24950 Chagrin Boulevard, Beachwood, OH 44122.

Pope Francis Names Monsignor Larry Kulick of Diocese of Greensburg as Bishop of Greensburg, PA

Pope Francis has appointed our member, Monsignor Larry James Kulick (S088) as the Bishop of Greensburg. Monsignor Kulick is a priest of the Diocese of Greensburg who has been serving as Diocesan Administrator of the diocese since September 2020, when former Bishop Edward Malesic left to become bishop of the Cleveland Diocese.

Bishop-elect Kulick was born on February 24, 1966 in Natrona Heights, Pennsylvania, and ordained to the priesthood on May 16, 1992 for the Diocese of Greensburg. Monsignor Kulick graduated from Saint Joseph High School in Natrona Heights. He received a Bachelor's degree in Philosophy (1988) and a Master's degree in Systematic Theology (1992) from Saint Vincent Seminary in Latrobe, Pennsylvania, and a Licentiate in Canon Law (JCL) from The Catholic University of America in Washington in 2012.

After ordination, Father Kulick was assigned to Blessed Sacrament Cathedral in Greensburg as parochial vicar where he served until 1995; he was assigned as parochial vicar at Immaculate Conception parish in Irwin from 1995-1997. In 1997, he was named pastor at Parish of the Good Shepherd in Kent, where he served until 2002, and pastor at St. Joseph parish in New Kensington from 2002-2008.

From 1999-2001, Father Kulick served on the diocesan Priests' Council as a consultant on priestly vocations. From 2008-2012, he served as co-episcopal master of ceremonies, co-director of the Office of Clergy Vocations and co-director of the Permanent Diaconate Office for the Diocese of Greensburg.

Since 2012, Bishop-elect Kulick has been pastor of Saint James parish in New Alexandria, while also serving as a judge, defender of the bond, and advocate in the diocesan tribunal. During the same period, he has also served as vicar general, moderator of the curia, and acting chancellor for the diocese. He received the title of Monsignor by his office as Vicar General of the Diocese of Greensburg on May 21, 2014. Bishop-elect Kulick has also served as a member of the Administrative Board for the Pennsylvania Catholic Conference and as chaplain for the Council of Catholic Women.

Indeed, the new bishop comes steeped in Southwestern Pennsylvania's small-town Catholic culture. The eldest of four children, Kulick grew up in Leechburg across the street from his Slovak grandparents. He attended the former St. Martha's parish, a close-knit congregation that Slovak immigrants in 1911 founded in the small steel town along the Kiski River. Although he boasts a 28-year career in the priesthood, including 21 years in church administration, and holds two master's degrees as well as a degree in canon law, there are other credentials that make him well-suited to Southwestern Pennsylvania. He brings an endearing



Msgr. Larry James Kulick

love of pierogi, pasta, Terrible Towels and classic Pontiacs to the office. And then there is the dining room set he won and the Bob Barker autograph he scored on "The Price is Right." As a child Kulick often walked across the street to watch the show that with his grandparents. When he traveled to Los Angeles with a group of fellow clergy in 2004, he decided he couldn't leave without seeing the studio where the show was filmed. When he learned they were distributing tickets for same-day shows, he camped out overnight by the studio, got a ticket and was the sixth contestant called up to play that day.

Stories like that, his love of the region known as Steelers Nation, his eagerness to serve the community he knows so well and tap new technologies to advance the Gospel are all part of the toolbox Kulick is carrying to his post.

He will be installed as bishop at 2 p.m. Thursday, Feb. 11, 2021 at a special Mass at Blessed Sacrament Cathedral in Greensburg, PA.

The new Bishop is a family friend of National President Cynthia Maleski, who is also a native of Natrona Heights, PA.

Announcing
our
43rd Quadrennial Convention
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Lansing Branch S-456 John & Geraldine Gaydos Scholarship

2020-2021 Award Winners

The **Lansing Branch S-456** is pleased to announce its first year winners of the John & Geraldine Gaydos Scholarship. Applicants must be a member of Branch S-456. Catholic High School Award: **\$500**. University/Graduate School Award: **\$1000**. One award is allowed per student per category.



ANDREA BRELJE, of Ann Arbor, MI and a fourth year medical student at University of Michigan Medical School plans to specialize in Psychiatry. At UM, she leads the Learning Environment Task Force which advances efforts to increase the university's accountability in addressing behavior that degrades the learning environment. Andrea and her husband Ben are involved with the grad student / young professional group at St Mary Student Parish and just welcomed their first child Louise in June, 2020.



GERALDINE BERKEMEIER, of Jackson, MI and a junior at Purdue University studies Biochemistry and Entrepreneurship. She plans to be a dentist, applying to begin dental school in 2022. She is the Alumni Director of Alpha Xi Delta sorority and has recently been elected as the Panhellenic Governing Board representative, a member of Purduettes (women's show choir), and Purdue Catholic Students at St Tom's Student Parish. In 2020, Geraldine was selected as a hostess for Old Masters, recognizing her as a distinguished student leader on campus.



MORGAN PLAGENS, of Elkhart, IN and a senior at Marion High School is a parishioner at Queen of Peace Catholic Church. Morgan has received awards in English and Art, including the Silver Key Scholastic Award for her painting of a monarch butterfly. Morgan was the starting libero on the Marian Knights Varsity volleyball team. She plans to attend Purdue University.

Jr Branch 006, Cleveland, OH Hosts Our Lady of Angels' 8th Grade Calendar Sale



Junior member Rocco Capuano helped host a calendar sale at Our Lady of Angels Catholic Church in Cleveland, Ohio. Members helped sell calendar sheets that held a daily drawing for different gift cards. All proceeds benefited the OLA 8th grade class for a retreat and graduation activities. The pictures attached are of the Rocco Capuano and Sandra Capuano selling calendars at Our Lady of Angels and of members of branch S176 and J006 who helped organize the calendar fundraiser.

Can you say 4-5-6 in Slovak? (štyri – päť – šesť)

Last summer of 2020, Branch S-456 president Janet Berkemeier searched for a Slavik language course for her daughter Geraldine, a junior at Purdue University, in hopes that Geraldine could study abroad over the summer. Well into the thick of the Covid virus, study abroad trips were cancelled, but online courses were on the rise. Determined to find a suitable online course, Janet searched on the FCSLA website and noticed information about SAS (Studia Academica Slovaca) of Comenius University in Bratislava, Slovakia, which led her to speak with a professor from SLI (Summer Learning Institute) from Pittsburgh which led her to Renata Kameranova, PhD! Renata was born in Slovakia, but she married an American and now resides with her family in New Hampshire. Renata, who is connected to both SAS and SLI was the instructor who taught this intense 2-week Beginning course in Slovak, geared for college level on ZOOM.



SPENCER LYNN SUCCESSFULLY COMPLETES FULL IRONMAN TRIATHLON

Belle Vernon Area and Cal U graduate Spencer Lynn, (S88, Monessen, PA) is never one to back away from a challenge. He readily admits though, the hurdle, or hurdles, he overcame on his 29th birthday were the most challenging of his life; he completed his first full Ironman triathlon in Panama City Beach, Florida.

The event consists of a 2.4-mile swim, 112-mile bike ride and a full marathon (26.2-mile run) — in that order.

Lynn completed the event within 12 hours, 22 minutes and 2 seconds. He was in the top 28% of men in the event, finishing 259th out of 912. Overall, he was in the top 27%, checking in 324th out of 1,177 competitors.

"I have an actual bucket list in an old notebook and an Ironman was on my list," Lynn said. "I think wanting to do it went back to my days in high school when I saw it on ESPN. I think it's the hardest thing a human can do so I've always planned for it. It just worked out because with (COVID-19), it's the perfect sport for this time. You're not around anyone."

Before he could cross the Ironman off his bucket list, Lynn had a different kind of duty to get out of the way.

This month, U.S. Army 1st Lt. Spencer Lynn completed his service with the 25th Infantry Division at Schofield Barracks on the Hawaiian island of Oahu.

"I knew this Ironman was the one because the timeline fit. I'd be out of the Army and have time to do it," Lynn said. "With the virus, it was the only full Ironman being held. It was perfect."

Spencer Lynn is pictured with his fiancée, Jamie Mages.

Renata gave Janet permission to invite other interested students for this pilot Zoom Slovak class. Five (5) out of the initial 9 online students were members of Branch S-456: Janet Gaydos Berkemeier of Jackson, MI, Veronica Turoscy Stack of Parma, MI, Geraldine Berkemeier, student at Purdue University in W Lafayette, IN, Monica Berkemeier DelMedico of Lansing, MI, Franz Berkemeier of Chicago. Janet also easily recruited her brother-in-law Ron Simurdiak and nephew John Simurdiak of Phillips, WI. This group of seven was joined with James Svagerko of Columbus, OH.



During the two weeks intense course, students learned casual conversations and common phrases, conjugations of several verbs, genders of nouns, cultural differences, geography, history and some politics. After the two weeks were over, Renata gave a test on Chapters 1-2-3. Afterward only six (6) of the original students stayed on for a weekly one (1) hour class and they purchased books from Renata. Additional topics learned have been possessives, adjectives, nouns, translating, singing songs, writing, listening to audio, simple conversations. The class has lots of FUN learning together and from each other. The class is determined to complete all 10 chapters in Book 1 and Book 2 of Krizom – Krazom.

If anyone is interested, there will be more information listed on the FCSLA website under SAS and SLI. Stay tuned.

Renátá Kamenárová, PhD Beginning and Intermediate Slovak Comenius University, Bratislava, Slovakia

Renátá is a specialist in foreign language instruction affiliated with the School of Arts, Comenius University in Bratislava. She served in the Studia Academica Slovaca Center for Slovak as a Foreign Language program for many years and is lead author of Krizom-Krazom, a popular 4-book series of Slovak language textbooks for foreigners, and co-authored the distance learning course www.e-slovak.sk. Other affiliations include the University of Bologna in Forli, Italy (2012-2016) where she developed the Slovak language curriculum for interpreters and translators. This is her second year teaching at SLI (Summer Language Institute of Pittsburgh). She lives in Windham, NH, where she teaches and promotes Slovak language at the Czech and Slovak Association in Boston.

MOST REVEREND EDWARD C. MALESIC INSTALLED AS THE 12TH BISHOP OF CLEVELAND

The Most Reverend Edward C. Malesic, (S088), was installed as the 12th bishop of Cleveland on Monday, Sept. 14, 2020. In his own words, he woke up as the 5th Bishop Greensburg and went to bed as the 12th Bishop of Cleveland. Congratulations to our member Bishop Malesic.

Bishop Malesic was born Aug. 14, 1960, in Harrisburg to Joseph A. and the late Elizabeth Schatt Malesic. He was reared in Enhaut, which adjoins the factory town of Steelton, near Harrisburg. He is one of four siblings. Two are deceased: Joseph, Jr. and Margaret R. Malesic. His one surviving brother, Robert, lives in Hummelstown, Pennsylvania, with his wife Constance. His father, 102 years old, is still quite active and resides near Hershey, Pennsylvania.

Bishop Malesic received the sacraments of initiation at his hometown parish in Enhaut, the former St. John the Evangelist Parish, which was a German national parish. His mother was of German descent and his father is of Slovenian descent.

Bishop Malesic is a 1978 graduate of Central Dauphin East High School, Harrisburg, and attended Lebanon Valley College in Annville as a biology major for three years prior to entering the seminary.

In 1981 he was accepted into the seminary program at the Pontifical College Josephinum in Columbus, Ohio, where he received a bachelor of arts degree in philosophy in 1983. He continued his theological studies at the Josephinum and was awarded a master of divinity degree in 1987.

Bishop William H. Keeler, then the bishop of Harrisburg, ordained him to the diaconate on May 24, 1986, and to the priesthood on May 30, 1987, at St. Patrick Cathedral in Harrisburg.

Bishop Malesic served in various pastoral assignments in the Diocese of Harrisburg. He was the assistant pastor of St. Theresa Parish, New Cumberland (1987-89); and the assistant pastor of St. Rose of Lima Parish, York (1989-92). While in York he also served as the Catholic campus minister of York College of Pennsylvania.

He was appointed to full-time campus ministry in 1992 and served for four years at Millersville University. In 1993 he was also appointed to campus ministry at Franklin and Marshall College in nearby Lancaster, PA.

In 1996, Bishop Nicholas C. Dattilo sent him to study canon law at The Catholic University of America in Washington, D.C. Bishop Malesic received his licentiate in canon law in 1998 and served the Diocese of Harrisburg's Tribunal in various capacities, including auditor, adjutant



Most Reverend Edward C. Malesic

judicial vicar and secretary for canonical services. He was appointed judicial vicar in 2006, a position he held when he was named bishop of Greensburg. He is a member of the Canon Law Society of America.

He resided at St. Margaret Mary Parish in Harrisburg (1996-2000) and at St. Elizabeth Ann Seton Parish in Mechanicsburg (2000-04). While living in Mechanicsburg, Bishop Malesic also served the spiritual needs of the students of Messiah College in Dillsburg.

On April 1, 2004, Bishop Malesic was appointed to Holy Infant Parish in York Haven as administrator; he was appointed pastor there Dec. 22, 2004. He guided the parish for 11 years and oversaw the relocation and initial construction of a new church and parish center, which was completed in 2016.

In the Diocese of Harrisburg, Bishop Malesic served on the following boards, committees and organizations: the Continuing Formation of Clergy Committee; Seminarian Review Board; Diocesan Presbyteral Council; College of Consultors; Bishop's Administrative Board; and the Youth Protection Committee of the Pennsylvania Catholic Conference (PCC). He also served on the Board of Hospice of Central Pennsylvania.

As Bishop of Greensburg, he was a member of the Board of Governors of the PCC. He also serves on the Boards of Saint Vincent Seminary and Saint Vincent College (Latrobe), Seton Hill University (Greensburg), and is a member of Christian Associates of Southwest Pennsylvania.

He is a member of two USCCB committees: the Committee on Canonical Affairs and Church Governance and the Subcommittee for the Church in Central and Eastern Europe.

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Email: _____

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REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF SEPTEMBER 30, 2020

ASSETS	
Cash & Short Term Investments	\$ 37,558,013
Bonds	985,335,808
Preferred Stock	2,622,736
Common Stock	5,928,799
Investment Income Due & Accrued	13,990,799
Property Plant & Equipment, Net	4,882,196
Certificate Loans & Accrued Interest	2,127,809
Other Assets	841,703
TOTAL ASSETS	\$ 1,053,287,862
LIABILITIES	
Life Reserves	\$ 302,702,522
Annuity Reserves	620,347,180
Death Claims Payable	3,109,396
Unearned Premiums	432,347
Matured Endowments	385,143
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,871,355
Accrued Convention Donations	150,000
Provision for Future Conventions	177,486
Asset Valuation Reserve	10,775,470
Interest Maintenance Reserve	362,188
Other Liabilities	1,977,302
TOTAL LIABILITIES	\$ 946,690,387
Surplus	\$ 106,597,474
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,053,287,862

INCOME STATEMENT

For the Nine Months Ending September 30, 2020

REVENUE	
Insurance Premiums	\$ 3,137,079
Annuity Premiums	29,470,976
Investment Income	35,749,833
Amortization of Interest Maintenance Reserve	56,584
Rental Income	271,538
Other Revenue	25,660
TOTAL REVENUE	\$ 68,711,670
EXPENSE	
Increase in Reserves — Life	\$ 1,519,522
Increase in Reserves — Annuity	21,259,145
Insurance Benefits	6,276,707
Annuity Benefits	25,962,297
Commission Expense	890,850
Surrender Benefits	2,388,792
Matured Endowments	18,275
Interest Expense	286,716
Salaries — Employees	519,789
Tax Expense	40,461
Sales Expense	41,168
LIFE AND ANNUITY EXPENSES	\$ 59,203,721

Revenue Less Life and Annuity Expenses	\$ 9,507,950
Bank Service Charges	108,064
Data Processing Service Fees	156,966
Accounting Fees	149,502
Actuarial Fees	185,375
Legal Fees	54,250
Consulting Fees	81,931
Employee Benefits	441,976
Fees — Directors	143,217
Salaries — Employees	929,110
Salaries — Officers	426,645
Temporary Office Expenses	41,626
Tax Expense	111,271
Depreciation Expense	191,449
Utility Expense	80,502
Postage and Printing	147,394
Advertising & Marketing	41,932
Travel Expense	20,485
Insurance Department Fees	75,708
Sales Expense	87,962
Rental Expense	271,538
Building Expense	98,361
Insurance Expense	39,276
Office Equipment & Supplies Expense	100,813
Dues & Subscriptions	52,785
Human Resources	61,119
Other Expense	10,218
SALES & OPERATING EXPENSES	\$ 4,109,474

Revenue Less Sales & Operating Expenses	\$ 5,398,476
Post Mortem Benefits	1,234,678
Misc. Member Benefits	67,409
Donation Expenses	45,387
Change in Accrued Convention Donations	112,500
Convention Expenses	142,625
Branch and District Funding	580,442
Fraternal Activities	54,348
Official Publications	403,870
Scholarship Awards	216,200
DIRECT FRATERNAL EXPENSES	\$ 2,857,458

Income (Loss) from Operations	\$ 2,541,018
Dividends to Members	1,037,335
Subtotal Income (Loss)	\$ 1,503,683
Capital Gains (Loss)	1,010,409
NET INCOME (Loss)	\$ 2,514,092

OHIO FRATERNAL ALLIANCE 2021 SCHOLARSHIP PROGRAM

The Ohio Fraternal Alliance annually awards a college scholarship to a graduating high school senior up to \$500. Scholarship applications may be obtained from any Ohio Fraternal Alliance member, fraternal home office or contact:

Michael Czarney / (440) 420-0995 / mczarney@hotmail.com

Scholarship Applicant Requirements:

- Applicants must be an Ohio resident. They must be a current youth policy member of a fraternal society, or included in a family member policy that does not have youth policies belonging to the Ohio Fraternal Alliance.
- Applicant must be a 2021 high school graduate.
- Applicant must submit a minimum 150-word essay entitled: How I'm personally involved in my Fraternal Society and its future.
- Applicant must submit a list of the following activities: Church-related activities, local community and volunteer activities, school activities/clubs.
- Applicant must submit a letter of recommendation from a local Fraternal Society officer.
- Essay, all activities, and letter will be judged. Completed application must be dated and submitted by April 2, 2021 and mailed to:

Ohio Fraternal Alliance Scholarship Committee
Attn: Michael Czarney
1208 Meadowbrook Ct., Amherst, OH 44001



Family Favorites!

MUSTARD AND HONEY GLAZED CHICKEN THIGHS

- 2 lb chicken thighs bone-in, skin-on
- 1 teaspoon garlic salt or to taste
- 1 teaspoon black pepper or to taste

- Sauce*
- 2 tablespoon Extra Virgin olive oil
 - 1 tablespoon whole grain dijon mustard
 - 1 tablespoon yellow mustard
 - 3 tablespoons honey
 - 8 cloves garlic minced
 - ¼ teaspoon red pepper flakes

Preheat the oven to 425 degrees.

Place the chicken thighs in a bowl and season them generously with garlic salt and pepper.

Whisk all the sauce ingredients together in a small bowl.

Pour the sauce over the thighs and toss them well.

Transfer the chicken thighs to a 9x13 inch baking dish including any remaining sauce.

Transfer the baking dish to the oven and bake for about 35 minutes or until the chicken thighs have an internal temperature of 165 degrees and skin is crispy.

Transfer the chicken to a serving plate, cover with aluminum foil and let it rest for 10 minutes before serving.

Note: Boneless skinless chicken thighs can also be used, but they will take less time to bake; they should only require 20 to 25 minutes in the oven.

MOM'S BAKED RIGATONI

- 12 ounces rigatoni pasta
- 1 (15-ounce) container ricotta cheese

- 1 teaspoon garlic powder
- 2 cloves garlic minced
- 1 tablespoon chopped parsley
- 3 cups (12 ounces) shredded mozzarella cheese, divided
- ½ pound mushrooms, sliced
- 1 (26-ounce) jar spaghetti sauce
- ½ cup grated Parmesan cheese

Preheat oven to 350 degrees. Coat a 9 x 13-inch baking dish with cooking spray.

Cook rigatoni according to package directions until al dente or firm; drain. Place in a large bowl and add ricotta cheese, garlic powder, minced garlic, parsley, 1½ cups mozzarella cheese, and the mushrooms; mix well.

Spread 1 cup spaghetti sauce evenly over bottom of baking dish. Spoon rigatoni mixture over sauce, then cover with remaining sauce. Sprinkle with Parmesan cheese.

Cover and bake 45 minutes, or until heated through. Uncover and sprinkle with remaining mozzarella cheese and bake 10 more minutes.

PASTA SHRIMP BAKE

- 1 cup butter, melted
- ½ cup lemon juice, freshly squeezed
- 1 tbsp Italian seasoning
- 6 large cloves garlic, chopped fine
- 2 lb large shrimp uncooked, shells removed
- 12 oz dry pasta such as ziti or fettuccine
- 1 tbsp fresh parsley chopped

Preheat oven to 350 degrees.

In a baking dish, whisk together the butter, lemon juice, Italian seasoning and garlic.

Add shrimp and stir well to make sure the shrimp is fully coated.

Bake for about 15 minutes until the shrimp turns pink.

Meanwhile cook the pasta according to package instructions.

Serve the shrimp and the sauce over the pasta. Garnish with parsley.

SOUR CREAM COFFEE CAKE

- 1 cup chopped walnuts
- ⅓ cup sugar
- 2 teaspoons ground cinnamon
- 1 (16.5-ounce) package yellow cake mix
- 1 cup sour cream
- 1 cup water
- 2 eggs

Preheat oven to 350 degrees. Coat a 9x13-inch baking dish with cooking spray.

In a medium bowl, combine walnuts, sugar, and cinnamon; mix well and set aside.

In a large bowl, beat cake mix, sour cream, water, and eggs until well combined.

Spread half the batter in prepared baking dish, sprinkle with half the nut mixture, then repeat layers.

Bake 25 to 30 minutes, or until a toothpick inserted in center comes out clean. Allow to cool slightly then cut into squares and serve warm, or allow to cool completely before serving.

GRANDMA'S DEVILED EGGS

- 12 large eggs
- ¼ cup mayonnaise
- 1 tablespoon butter, room temperature
- 3 teaspoons yellow mustard
- 1 teaspoons dijon mustard
- 2 teaspoons sweet gherkin pickle juice
- 1 teaspoon sugar
- 1/8 teaspoon salt
- 1/8 teaspoon pepper
- paprika for sprinkling
- bacon pieces

Place eggs in a large saucepan and cover with water.

Transfer to stovetop over high heat until water begins to boil.

Boil for one minute, cover with lid, and remove from heat. Allow to sit for 17 minutes and then drain and transfer to an ice bath.

Peel eggs and set aside.

Slice eggs in half lengthwise.

Remove yolks and transfer to a medium-sized bowl.

Add mayo, butter, mustards, pickle juice, sugar, salt and pepper. Use a fork to mash well.

Spoon filling into each egg white. Sprinkle with paprika and bacon pieces.

If desired, garnish with a small slice of sweet gherkin pickle.

Omission from December 2020 Recipe

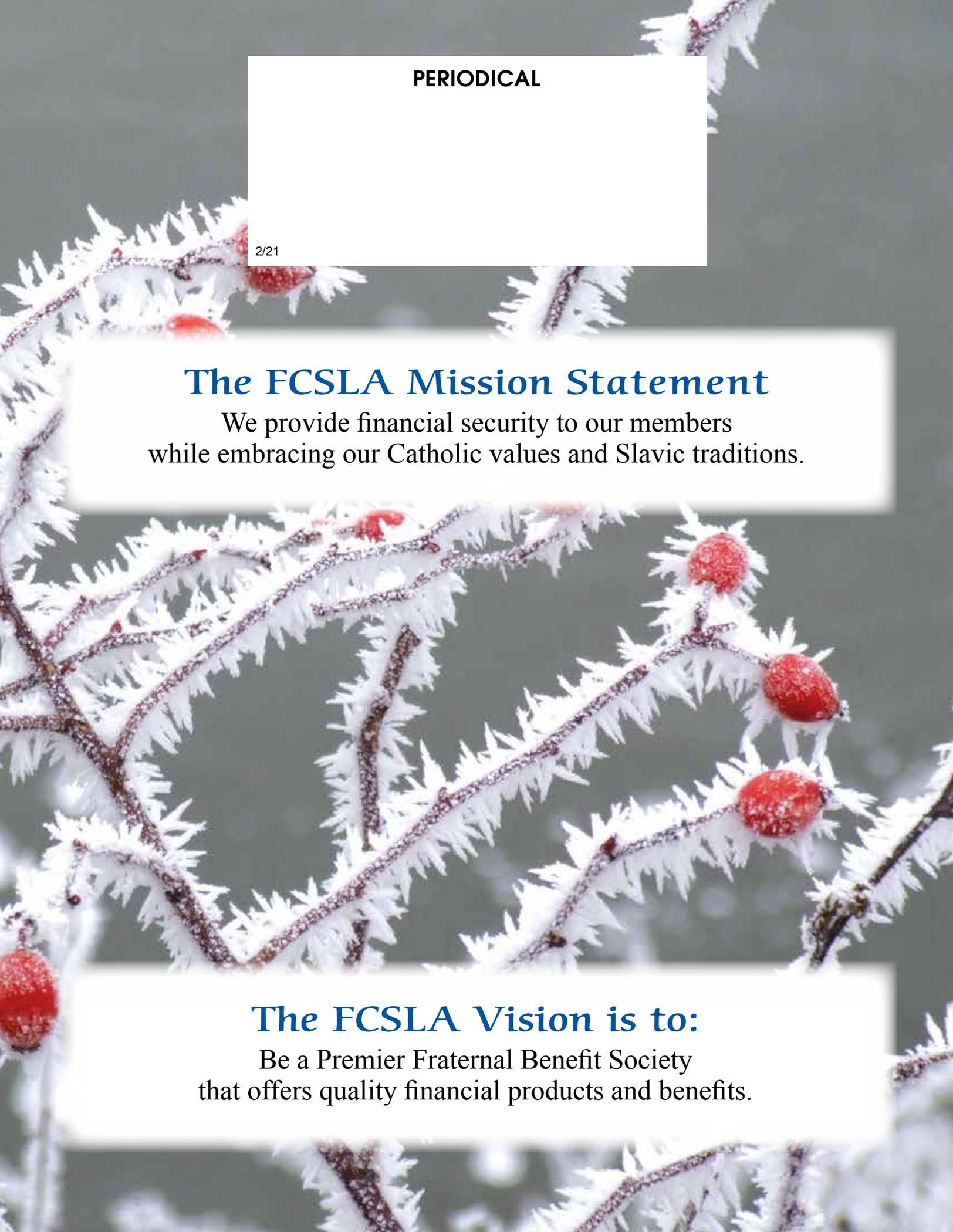
MELT IN YOUR MOUTH HONEY LEMON CHRISTMAS COOKIES

- ⅓ cup white sugar
- ⅓ cup shortening
- 1 egg
- 2/3 cup honey
- 1 teaspoon lemon extract
- 2¾ cups sifted all-purpose flour
- 1 teaspoon baking soda
- 1 teaspoon salt

Mix sugar, shortening, egg, honey, and lemon in a medium bowl with mixer. Sift together and stir in flour, soda, and salt. Chill dough for 1 hour.

Preheat oven to 375 degrees.

Roll out ¼ inch dough and cut shapes using flour to roll and cut. Place on greased cookie sheets. Bake for 8-10 minutes. Do not let cookies get brown.



PERIODICAL

2/21

The FCSLA Mission Statement

We provide financial security to our members while embracing our Catholic values and Slavic traditions.

The FCSLA Vision is to:

Be a Premier Fraternal Benefit Society that offers quality financial products and benefits.