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# Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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NOVEMBER 2013

*Father in Heaven*, Creator of all and source of all goodness and love, please look kindly upon us and receive our heartfelt gratitude in this time of giving thanks.

Thank you for all the graces and blessings. You have bestowed upon us, spiritual and temporal: our faith and religious heritage. Our food and shelter, our health, the loves we have for one another, our family and friends.

Dear Father, in Your infinite generosity, please grant us continued graces and blessing throughout the coming year.

This we ask in the Name of  
Jesus, Your Son and  
our Brother.  
Amen.

## HAPPY THANKSGIVING 2013

ŽENSKÁ JEDNOTA

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### Fraternally Yours™



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ŽENSKÁ JEDNOTA,

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## An Interview With God

I dreamed I had an INTERVIEW WITH GOD.

"So, you would like to interview me?" GOD asked.

"If you have time," I said.

GOD smile. "My time is eternity . . . what questions do you have in mind for me?"

"What surprises you the most about humankind?"

GOD answered...

"That they get bored with childhood, that they rush to grow up, and then long to be children again."

"That they lose their health to make money . . . and then lose their money to restore their health."

"That by thinking anxiously about the future, they forget the present, such that they live in neither the present nor the future."

"That they live as if they would never die, and die as though they had never lived."

GOD's hand took mine . . . and we were silent for a while.

And then I asked, "As a parent, what are some of life's lessons you want your children to learn?"

GOD replied, "To learn they cannot make anyone love them. All they can do is let themselves be loved."

"To learn that it is not good to compare themselves to others."

"To learn to forgive by practicing forgiveness."

"To learn that it only takes a few seconds to open profound wounds in those they love, and it can take many years to heal them."

"To learn that a rich person is not one who has the most, but is one who needs the least."

"To learn that there are people who love them dearly, but simply do not yet know how to express or show their feelings."

"To learn that two people can look at the same thing, and see it differently."

"To learn that it is not enough that they forgive one another, but they must also forgive themselves."

"Thank you for your time," I said humbly.

"Is there anything else you would like your children to know?"

GOD smiled, and said. . . . "Just know that I am here. Always."

Dear Friends,

During this month of Thanksgiving let us remember that God is always with us. Stop and give thanks for all that you are and all that you have. In the words of the Philippians 4:6-7: "Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus."

Until next month.....Happy Thanksgiving!  
Warmly, **Carolyn**





# A FIFTY YEAR HISTORY: VATICAN II

## Decree on the Ministry and Life of Priests (*Presbyterorum Ordinis*)

**Reverend Monsignor Peter M. Polando, National Chaplain**

My dear Sisters and Brothers,

The week of Labor Day this past September, the priests of the Diocese of Youngstown gathered together in a place outside of the diocese and had met in convocation. The convocation of diocesan priests of Youngstown started over twenty years ago. At first, we met every three years and now we come together every two years. The agendas vary but usually there are the celebration of daily Mass at which the bishop is the celebrant and a hand picked priest gives the homily; the praying of the Divine Office; a talk in the morning that has two sessions; lunch together; and, the rest of the day is for relaxation and the renewing friendships with brother priests. On Friday morning, the diocesan bishop gives a talk and then there is an open forum where any priest is able to ask the bishop any question on any subject that may be important for that priest. Usually, the questions deal with the subject material of the talks during the days of the convocation – whether from the formal morning talks or the informal talks of the priests during the times of relaxation. This session with the bishop ends the convocation. I have been to most of the convocations but I have missed several due to other commitments. But it is understood that every diocesan priest should be present for this event (the person that wears the pointed hat makes that clear!).

At the convocation two years ago, a young, newly ordained priest gave the homily at one of the daily Masses. Father Christopher Cicero was a little nervous but he gave a wonderful homily about the differences of those called to Holy Orders within the various age ranges of our presbyterate. I thought his words were insightful and I stopped him sometime during that day to tell him how much I appreciated his homily.

This year, the space for the celebration of the Eucharist was set up in choir style, i.e., we were facing each other. The bishop sat at one end of the space while the ambo was at the other end. The altar was in the center. There were three rows of priests on each side. As we were preparing to celebrate the Masses this year, I began to scan the priest-participants. Some of the priests vested for the celebration, others decided not to vest. The majority of us were older while there was a sprinkling of dark haired, younger men. I challenged my mind to remember what seminaries the priests prepared for ordination; many of them were educated at the same seminary I attended in Cincinnati, Ohio, while the younger men had their educations in a variety of other institutions. There were the differences in theological backgrounds of the “Vatican II priests” and the “John Paul II priests” (“liberal” versus “conservative”) something that I became more aware of at the previous convocation. I wondered about the difficulties and the highlights of priesthood that they encountered so far as young priests and those who were seasoned. I thought about the interaction I have had with each of them in my thirty-three plus years – through my teaching of classes; their interaction with me about a marriage dispensation or questions about an application for a declaration of a nullity of a marriage for one of their parishioners in our Diocesan Tribunal; and, for some, only seeing them at the Holy Week Chrism Mass or some other special diocesan function. No matter what my relationship is with each of them, they are all my brother priests who were now gathered around the Table of the Word and the Table of the Eucharist with our shepherd, our bishop presiding. It was sort of fascinating to be in this presence, but even greater to be in the Divine Presence.

On 7 December 1965, the Fathers of the Second Vatican Council promulgated the Decree on the Ministry and Life of Priests (*Presbyterorum Ordinis*) which is a twenty-two paragraph long decree. This decree basically expounded upon the relationship that a priest has with his bishop and the relationship he has with the people to whom he is entrusted to serve. The priest in the modern world is called to perform many functions but his work and life radiates from the sacraments that he celebrates, especially the Eucharist, his spirituality, and the mature way that he handles himself within his calling as a priest, among others.

As I prepared for the Masses this past convocation and perused the priesthood before my eyes, I was reminded of the words of the Council Fathers in the above decree. They wrote: “Consequently, older priests should receive younger priests as true brothers and give them a hand with their first undertakings and assignments in the ministry. They should likewise try to understand the mentality of younger priests, even though it be different from their own, and should follow their projects with good will. For his part, a young priest should respect the age and experience of his seniors. He should discuss plans with them, and willingly cooperate with them in matters which pertain to the care of souls” (*PO*, paragraph seven).

*Presbyterorum Ordinis* is a document that should be read and re-read by those in priestly ministry today. But it should be read by all Catholics in order to understand what the Fathers laid down to be foundational for a man called to priesthood, what is expected of him in his ministry and to review the ideals of priestly ministry within the reality of the priesthood itself.

Pray for your priests, especially those who serve your needs! Saint John Marie Vianney, patron of priests, pray for us!

## Message from our National President

CYNTHIA M. MALESKI



November is a month of remembrance and thanksgiving. On November 1 and November 2, we celebrate the saints and souls of those who came before us to find their pathways to salvation. On November 11, we honor our veterans, both living and deceased, for their dedicated service to this great nation. Later this month, we gather together with our family and friends for the feast of Thanksgiving. It is

truly an American holiday, dating back historically to the first Thanksgiving that the Pilgrims and Native Americans (the Wampanoag Indians) held at Plymouth Rock in 1621. Virtually every family in the United States of America celebrates this holiday in some fashion today, to give thanks to our God for His blessings.

We all have immigrant roots. Each family has a unique story, and each includes fascinating personal sagas of hard-working, faith-filled ancestors who came to America to pursue a dream and worked hard to fulfill it.

Immigrants have significantly contributed to the growth of our country. Our sons and daughters have served in our Armed Forces with honor and distinction. The Catholic Church has provided spiritual and social services to immigrants. During this 1150th anniversary year of Sts. Cyril and Methodius, let us celebrate the faith brought to our ancestors in our an-

cestral homeland by these "Apostles of the Slavs" in One Church in our nation, the United States of America.

At the same time, the First Catholic Slovak Ladies Association, along with other fraternal organizations, has played an integral part in the lives of Slovak and Slavic immigrants and their families, especially for significant milestone events in our members' lives from birth, marriage, birth of children, and death. We have made those events more pleasing and in the case of death, more comforting, by providing spiritual and temporal welfare to our members at these times.

To provide for our own family members, we must have a plan in place to take care of our own in the event of death, a plan which will help to take care of funeral expenses for our beloved deceased and living expenses for surviving family members.

In the spirit of fraternalism, let us share our bounty with those less fortunate living around us in our communities, by giving to our food banks, assistance centers and church-based social service agencies, which serve the needy and homeless.

MOST IMPORTANTLY, on behalf of the board of directors, managing officers and home office staff, we THANK YOU for continued support of FCSLA through the business you place with our Society and your participation in our fraternal events. We ask you to spread the good news of what membership in FCSLA means to you and your family!

May you enjoy a Happy Thanksgiving with family and friends!

**Cynthia M. Maleski**  
National President

## MATCHING FUNDS ACTIVITIES

### Sr. Branch 111 — Charleroi, Pennsylvania

#### **Slovak Food Booth at Festival**

Members of Sr. Branch 111, Charleroi, PA, with the help of church members and Father Jerry, prepared and sold Slovak food (Holupki, Haluski, and Pierogi) at the Slovak Booth during the Festival of Nations at Mary Mother of the Church in Charleroi. The booth raised \$2,000 which was donated to the church.



From **OCTOBER 1** through **DECEMBER 31, 2013**,  
older FCSLA annuities (issued prior to 2005)  
with a guaranteed minimum rate of

**4.50%**

will earn a yield of **4.6025%**.

**NEWER FCSLA ANNUITIES** (issued 2005 and after)  
with a guaranteed minimum rate of

**3.50%**

will earn a yield of **3.5618%**

while those with a guaranteed minimum rate of

**3.00%**

will earn a yield of **3.0453%**.

## News from Your Fraternal & Youth Director

► Kelly Shedlock



Thanksgiving seems to be when people stop and think what they are thankful for (even though we should be thankful every day). What am I thankful for? My family, friends, my health, having a job . . . I know, I know that is what everyone says. But what else? Well, I am thankful for . . . being the FCSLA's Fraternal & Youth Director . . . for all the wonderful branch officers, members and

agents I have met through my travels . . . for being able to see parts of this beautiful country that I would never have seen otherwise . . . for all the new acquaintances I have met by being able to attend AFA Meetings, for all the branches who planned / completed a matching funds project to raise money for a special cause (as of October 1 we have 54 completed and 31 pending projects by 60 different branches) . . . for all our members who took time out of their busy schedules and lives to help out at a Join Hands Day . . . for everyone who has supported me as Fraternal & Youth Director.

I could go on and on about what I am thankful for. Take a moment — think outside of the box for what you are thankful for. Did you ever stop and think that someone may be thankful for you because you gave those few hours of your time at a Join Hands Day or a Matching Funds project or some other type of volunteering? I know there are many people who are thankful for FCSLA members and what we do every day to make a difference. "It" is what FCSLA is all about and I am proud to be part of "it".

Wishing you and your family a Blessed and Happy Thanksgiving!

## Jr. Branch 534, Buffalo, NY Holds Grand Opening Celebration

Jr. Branch 534 had its grand opening celebration at Broadway Miniature Golf in Buffalo, NY on July 16, 2013.

Junior members along with Sr. Branch 630 members, who were there to assist and chaperone had an enjoyable evening despite the record breaking temperatures in the 90's with high humidity! Branch President Lynn Zakowicz said "Their scores reflected the heat and humidity."

After finishing the course, all in attendance enjoyed pizza, soft drinks and ice cream!

All branch officers were in attendance: Branch Secretary Jean Sobczak, and Auditor Leonhard Hoeglmeier. Let us not forget the general agent and organizer of this event John Gonsiorek who said "this event was a lot of fun and showed what fraternalism is all about — coming together and sharing a common bond."

## From the Desk of the National Secretary

Sue Ann M. Seich



Fall is in the air and the array of colors with the leaves changing along with the scenery is spectacular. Once the colors fade we look forward to winter and the blanket of white snow that covers all the dreariness.

FCSLA's Home Office Staff has had three retirements and one resignation to date along with the death of an employee in April. We have another retirement at the end of November. You will be able to read an article about the retirees in December. (Stay tuned) It has been a difficult year saying goodbye to these dedicated individuals and even more difficult trying to replace them. There are several positions open at the home office and we need to fill them immediately if not sooner. If you are interested please read the brief descriptions in this month's issue of our magazine.

As promised last month the remaining minutes of the Executive Committee Meetings appear in this issue beginning on page 18. If you have a question after reading them please do not hesitate to call or email.

Until next issue, may God keep you happy, healthy and loved.

## FCSLA HOME OFFICE — *Employment Opportunities*

**Executive Secretary** — Candidate with Microsoft Office experience, excellent verbal and writing skills, detail oriented, along with the ability to multi-task will find this position interesting. Further duties will be discussed at the time of interview.

**Promotions and Communications Coordinator** — Candidate will manage the company's advertising budget, maintain our FCSLA and District websites, work with FCSLA contracted agents on the Co-op Marketing Reimbursement, update and design company brochures, design marketing and promotional items and design monthly newsletter for contracted agents. Must be able to multi-task, be creative and assist in home office projects.

**General Clerical Position** — Candidate will work with members on surrenders, loans, lapses, expulsions, lost certificate, maturity, branch transfer and extended term issues. This candidate will also work with the branch officers and branch operations.

If you are interested in starting a career at FCSLA and are qualified for any of the positions mentioned above send your resume to Sue Ann M. Seich, National Secretary, 24950 Chagrin Blvd., Beachwood, OH 44122 or email [sueann@fcscla.org](mailto:sueann@fcscla.org) by **November 20th, 2013**.



## MAKING A CHARITABLE GIFT USING LIFE INSURANCE



Bill Hollander

Naming a charity as beneficiary of a life insurance policy is a form of what's called a testamentary gift – a gift made at the death of the donor. These types of gifts are particularly suitable for donors that would like to keep the assets available for their use and control during their lifetime, and also for those for whom a current income tax deduction is not needed, or is of secondary importance to control of the asset. The revocable

nature of testamentary gifts is a key advantage for those donors who don't wish to, or aren't ready to, make a permanent lifetime gift. Donors do not have to deprive themselves of ownership, control, access to, or use of the asset during their lifetimes. Instead they retain control over the asset during their lifetime and don't have to part with it until death. The security of knowing the asset is always available if needed is important to many donors.

It's possible, through the proper use of life insurance, to make a testamentary gift, and in many cases a substantial gift, and still have your heirs receive their full inheritance – as in the following story.

Frank and Monica, ages 71 and 68, have been life-long members of their local church, and have been regular and generous givers both through the weekly collection plate and through contributions to special fund raising appeals. They have stock for which they paid \$50,000 years ago, now worth \$250,000. **They would like to make a gift to the church at their death, but they do not want to disinherit their children. And they don't want to make a gift now and give away control of or access to the \$250,000 while they are living.** They have been hesitant to sell the stock, because they didn't want to incur the capital gains taxes that would be due, but they are looking for a way to eliminate the risk that ownership of the stock entails. Upon consulting with their FCSLA representative, they find out there is a way to accomplish their goal of not disinheriting their children while being able to make a significant gift to the church, and at the same time passing along the full value of their stock! Here is what they decide to do.

They sell the stock, and pay capital gains tax on the

\$200,000 long term gain at a bargain tax rate of 15% - \$30,000 in tax. That leaves \$220,000, which they use to purchase a legacy life insurance policy on Monica that will pay a benefit of \$388,000 upon her death. The policy is paid up, requiring no further premium payments. Her family (Frank, if he survives her; or her children if she survives Frank) gets \$250,000 – the full value of the stock – and are not disinherited! **With this plan, there is an additional \$138,000 available from the life insurance over and above the value of the stock. They name the church as beneficiary of \$138,000, and the family as beneficiary of \$250,000. The entire \$388,000 life insurance benefit is free of income tax to the beneficiaries.**

Frank and Monica have not given up control of or access to their funds. The cash is there in the legacy life insurance policy for their use if they should ever need it, and continues to grow tax deferred until they withdraw it. Their beneficiaries can be anyone, or any organization, of their choosing – family members (for example a spouse, children, sisters, brothers, cousins, nieces, nephews), a church, a school, or a charity of their choice. And they can change those beneficiaries at any time, and split the benefit up in any way they want among those beneficiaries.

Perhaps most important of all, they can relax, because the plan is revocable. They can change their mind at any time, because they own and control the legacy policy. What if they had a falling out with their church? Or moved, and started attending a church in their new community, and wanted to benefit both churches? What if the church was forced to close by poor attendance or financial pressures? Or what if Frank and Monica just had "buyer's remorse", and wished they had just decided to leave the money to their family? Those situations can be easily handled with this type of plan.

**Telling Family + Friends = FCSLA's Future**

### *Christmas Oplatky*

*Oplatky*, the traditional Slovak Christmas wafers, will be available this holiday season from Jankola Library. Orders will be accepted until December 18, 2013.

The *Oplatky*, five in one package are thermal-sealed and can be purchased for \$4.00. In addition, the minimum cost of shipping and handling is \$5.75 and upwards depending upon the number of packets ordered and the rising costs of priority mailing. Customized requests can be filled to meet your needs. Payments to Jankola Library is expected before receiving an order.

For more information or to place an order contact: Sister Catherine Labouré Bresnock, SS.C.M. at 570-275-5606 or write to Jankola Library and Slovak Museum, 580 Railroad Street, Villa Sacred Heart, Danville, PA 17821-1698.

### YOUNGSTOWN SISTER CITIES SCHEDULES 2014 TOUR

Youngstown Sister Cities has set July 6-20, 2014, for its 17th Heritage Tour. For further information contact Jim and Kay Bench, tour guides, at (724) 858-5843 or Adventure International Travel, Paul Hudak, (800) 542-2487. Group will be flying from Washington Dulles Airport to Vienna, Austria.

## Exchanged Wedding Vows in 2012

Jacqueline Elizabeth Bacisin and Joseph Tyler Plaso exchanged wedding vows on October 27, 2012 at St. Wendelin Church, Cleveland, OH. Presiding at the ceremony was Reverend Jerome Lajack, retired pastor of St. Wendelin Church (closed on May 23, 2010), and President of Sr. Branch 408. Jackie and Tyler's wedding was the first ceremony after the reopening of St. Wendelin Church.

A wedding reception was held at St. Demetrios Hall in Westlake, OH. Jackie is Manager of Sun Glass Hut in Beachwood, OH and Tyler is a Security Guard in Cleveland, OH. The couple honeymooned in Jamaica and reside in North Olmsted, OH. Jackie has been a past scholarship winner to University of Akron, OH.

Jacqueline is the daughter of Cynthia and John Bacisin of Westlake, OH. The bride, her parents and sister Michelina are all members of Sr. Branch 408, Lakewood, OH.



## Katie Lang and Nate Heitner United in Marriage

Katherine Lang and Nate Heitner were married July 20 at St. Dominic's Church in Shaker Heights, OH. Katie and her father David A. Lang are members of Sr. Branch 490, Cleveland, OH and were both close friends of the late Tillie Bacik. The reception was held at the Shaker Heights Country Club and entertainment was provided by the late Mr. Frank Sinatra's Orchestra the Buddy Rich Big Band from Chicago. A good time was had by all!

## Amelia Bach and Thomas Gresko Wed in Utah

On July 27, 2013, Amelia Beth Bach and Thomas Gresko were united in marriage. The wedding was held in Park City, UT. Many FCSLA members were in attendance from both the bride and groom's family.

Thomas's great-grandmother was Sophie Gresko, a former officer of FCSLA Sr. Branch 81.

The wedding reception was held at the Canyons Resort where the guests rode a gondola to the venue.



## Golden Wedding Anniversary Celebrated with Family and Friends

Pictured (at right) are Ken and Clarice Sabata celebrating their 50th Wedding Anniversary. They were married July 6, 1963 at Sacred Heart Church in Lincoln, NE. Pictured with Ken and Clarice are eight of their eleven grandchildren and great-grandchildren, all of whom are members of Branch W187, Valparaiso, NE.





## FCSLA 2014-2015 Scholarship Program

### More than \$248,250 in Scholarship Awards!

The First Catholic Slovak Ladies Association is pleased to announce its 2014-2015 Scholarship Program which is in fulfillment of one of the objectives of the organization. This year more than \$248,250 will be awarded to young members of the Association, which includes \$42,000 being awarded to elementary school applicants.

These elementary school awards are a benefit recently passed by the FCSLA Board of Directors. In this day of promoting education, one of the best means of offering assistance is by the Scholarship Program.

### COLLEGE SCHOLARSHIPS WILL BE \$1,250 EACH AND GRADUATE AWARDS ARE \$1,750 EACH

58 Freshmen • 27 Sophomores • 16 Juniors  
16 Seniors • 16 Full Time Graduate Awards

### 32 HIGH SCHOOL AWARDS AT \$1,000 EACH WILL BE DISTRIBUTED AS FOLLOWS:

8 Freshmen • 8 Sophomores • 8 Juniors • 8 Seniors

### 28 ELEMENTARY SCHOOL AWARDS AT \$750 EACH WILL BE AWARDED AS FOLLOWS:

7 for Grade 5 • 7 for Grade 6 • 7 for Grade 7 • 7 for Grade 8

### 28 EARLY ELEMENTARY AWARDS AT \$750 EACH

7 for Grade 1 • 7 for Grade 2 • 7 for Grade 3 • 7 for Grade 4

In addition, two (2) Theresa Sajan Scholarships are awarded to graduate students.

An eligible candidate for a FCSLA Fraternal Scholarship Award shall be a member of good standing for at least three years prior to date of application and hold a \$1,000 legal reserve certificate, a \$5,000 term certificate or have an annuity certificate. If applying for a Seminary or Deacon Scholarship it is necessary to complete all documents.

Winners will be chosen by a committee of impartial judges from the educational field and based on the following: Academic standing 50%, Family membership 15%, Leadership 20%, and extenuating circumstances 15%.

All applications and supporting documents must be completed and submitted to the Home Office no later than March 1, 2014.

Applications and further details for this program may be obtained by calling the Home Office, your local Branch Officer, or by visiting our website at [www.fcsla.com](http://www.fcsla.com) or by completing the form on this page and mailing it to:

**First Catholic Slovak Ladies Association —  
Scholarship Department**

**24950 Chagrin Boulevard, Beachwood, OH 44122-5634**

## SCHOLARSHIP APPLICATION REQUEST

Please send me a scholarship application form.  
(PLEASE PRINT)

Branch No. \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Application requested for following award:

- ☐ College ☐ Graduate ☐ High School ☐ Grades 5-8  
☐ Seminary or Deacon Scholarship ☐ Grades 1-4

## School Sisters of St. Francis 100th Anniversary of Arrival

The School Sisters of St. Francis celebrated the 100th anniversary of their arrival in the United States at a Mass and dinner at their Motherhouse, Mt. Assisi in Pittsburgh, PA on August 15, the feast of Our Lady's Assumption into heaven. The Sisters arrived in Pittsburgh on the feast of Our Lady's Assumption, August 15, 1913. They came to the United States to teach the children of Slovak immigrants in parishes principally in western Pennsylvania. They began their ministry at the former St. Gabriel's Parish, North Side and St. Clement's Parish, Tarentum, PA in 1913. Over the years, the community has grown, flourished and expanded its ministry. The Sisters have always had the support of the American Slovak community. The Most Rev. David A. Zubik, Bishop of Pittsburgh, whose mother was educated at the former Divine Redeemer Slovak Parish by the Sisters, was principal celebrant of the centennial liturgy. Concelebrating was the Most Rev. Michael Pfeifer, O.M.I., Bishop of San Angelo, TX, as well as an additional 10 priests. A festive dinner followed the liturgy. National President, Cynthia M. Maleski and National Trustee Virginia Holmes represented our organization at the celebration.



Bishop David A. Zubik (second from left) is shown with (from left) Daniel F. Tanzone, editor of the Slovak Catholic Sokol; Sister Bernadine Marie Stennoch, General Superior of the School Sisters of St. Francis; National President Cynthia M. Maleski, National Trustee Virginia A. Holmes and Bishop Michael Pfeifer, O.M.I. of San Angelo, TX.



Bishop Zubik and Bishop Pfeifer are shown with the leadership of the American Province of the School Sisters of St. Francis as well as the leadership of the international community including the General Superior and Councillors from Rome, Slovakia and the Czech Republic.



## Branches 66 and 470 Host Dinner for Scholarship Winners

Sr. Branch 66 and Jr. Branch 470, Streator, IL recently hosted a dinner for their five scholarship winners and their families. The winners are John Kaschke, Sara Spaniol, Kaitlyn Siadek, Sean Xavier Jost, and Eliza Smith.

**JOHN KASCHKE** is the son of Mike and Kim Kaschke and will be attending SIUE, majoring in Biology. He graduated Summa Cum Laude from Streator High School. John received the John Ourth Student Recognition Award, the All Academic Conference Award, was a member of the Worthy Hall of Fame Committee, and also Illinois State Scholar. He maintained High Honor throughout all 4 years of high school and was student of the month in Science and Physical Education. He was president of the National Honor Society and vice-president of the German Club. John was also active in sports, playing baseball, soccer, and wrestling. He was captain of the JV soccer squad and coached Streator Youth Soccer.

**SEAN XAVIER JOST** is the son of Rob and Lisa Jost and grandson of Chris and Arlene Promenschenkel. Sean will be attending 2nd grade at St. Isadore's Catholic School in Bloomingdale, IL. He is currently a member of his school's Cub Scouts and involved in the Young Rembrandts, and chess club. This summer, Sean has enjoyed the Camp Invention Science Camp, tennis camp, taking gymnastics, and swimming with younger brothers and sisters.

**ELIZA SMITH** is the daughter of Melissa and Joe Smith, and the granddaughter

of John and Christine Whalen and Catherine Smith. Eliza will be in the 5th grade at St. Michael School. Eliza is a Mass Server at the oldest Catholic Church in Streator. She plays the trumpet in the band, is a member of the school drama club where she performed in Godspell, Jr. She has had perfect attendance since pre-school, and is High Honor student. Eliza feels the best part of being able to attend St. Michael School is that she can talk about God throughout the day. Her favorite classes besides religion are science and computers. She is so thankful that her parents are sending her to Catholic School where she is getting a Catholic education.

**SARA SPANIOL** is the daughter of Phil and Diane Spaniol; and the granddaughter of Ed and Marcie Leskanich, and the



Elementary Scholarships were awarded to Eliza Smith and Sean Xavier Jost. Pictured is Lisa Jost, mother of Sean; recipients Sean Jost and Eliza Smith, with Eliza's parents, Melissa and Joe Smith. Back row: Anna Mae Negray, Amy Strawn, Mary Ellen Lair and Jane Soltis, officers of S470 and J66.

late Larry and Betty Spaniol. She has three brothers (Matthew, Benjamin, and Luke) and one sister (Katie). Throughout her high school years she has participated in various clubs including: FFA, 4-H, FCA (Fellow Christian Athletes), FCCLA (Family Career Community Leaders of America), Key Club, Drama Club, National Honor Society, Volleyball, Basketball, Softball, Student Government, and St. Michael the Archangel Catholic Youth Group. She held leadership positions in many of these activities. Also, Sara was a teen columnist for the Times local newspaper her junior year of high school and was awarded the Citizenship Award at Woodland School the same year. This past year she earned her State FFA Degree. Sara would like to thank her family, friends and teachers that have surrounded her in a positive way to make her the person she is today.

**KAITLYN SIADEK**, from Manhattan, IL is the daughter of Gerald and Lori Siadek and granddaughter of Raymond and Marla Danko. Kaitlyn attended Lincoln-Way Central High School in New Lenox, IL. She is an Illinois State Scholar, IHSA Student Academic Achievement Athlete and ranked 21 out of her class of 471 students. Kaitlyn was involved in the National Honor Society, Leo Club, Pi Sigma Pi, Mu Alpha Theta, and was a 4-year team captain and 2-year MVP for her varsity volleyball team. While in high school, Kaitlyn also participated in many community service organizations. This fall, Kaitlyn will attend Bradley University in Peoria, IL and major in Business.



John Kaschke is the recipient of a college scholarship. He is pictured with his mother, Kim and his father, Mike Kaschke. Also pictured (back row from left) Anna Mae Negray, Financial Secretary of Jr. Branch 470 and Amy Strawn, Treasurer of Jr. Branch 470; Mary Ellen Lair, Financial Secretary of Sr. Branch 66 and Jane Soltis, President and Treasurer of Sr. Branch 66. Not pictured are Sara Spaniol and Kaitlyn Siadek.

## Branch W033 Presents Donation

On behalf of Branch W033, Spillville, IA, Secretary Rebecca Kuhn presented a \$500 donation to James Zajicek, Principal of Holy Trinity Catholic School in Protivin, IA on Saturday, August 27, 2013. The money was used to purchase a new water cooler and sound device that will amplify the singing at weekly Masses.

The teachers are very excited about the sound system and the students about having cold water after recess and PE.

James Zajicek is also the newly ordained Deacon who ministers to the people of Christ Our Hope 6 parish cluster.



# FCSLA and Branches Honor Scholarship Winners

## Sr. Branch 77

Sr. Branch 77 in McKeesport, PA honored their scholarship winners on Sunday, July 19 at a dinner held at Wentzel's Oyster House in Pleasant Hills. Winners were Anna Ponchak, Daniel Buker and Emily Susan Starn. Anna is a college sophomore attending the University of Central Florida. Daniel is a college freshman attending Allegheny College. Emily is a college graduate attending Robert Morris University.

Anna and Daniel were unable to attend the dinner, but Susan and her family, Mom Sue Ann, Dad Bill and Brother Tyler were able to attend. All enjoyed a nice dinner and gifts were presented to the winners.



Emily with the branch officers.



Emily and her family, (including Marian Greenland, her grandmother).

## Jr. Branch 184 and Sr. Branch 289

On Sunday, June 30, 2013 Jr. Branch 184 and Sr. Branch 289 of Gary, IN hosted their 2013 FCSLA Scholarship winners and family members to a brunch at Strongbow Restaurant in Valparaiso, IN. All the winners are members of J184: Madeline Martin, Charlie Samocki, Rose

Mary Yurechko and Justin Wininger. The scholars each received a personal engraved gift from the Gary local branches.



L-R: President Leona Cupka, Justin Wininger, Rose Mary Yurechko, Charlie Samocki, Madeline Martin and Junior Financial Secretary Cindy Oresik.



Junior Financial Secretary Cindy Oresik with scholarship Justin Wininger and his family.

## Sr. Branch 484



Congratulating and presenting monetary gifts to this year's scholarship recipients from Sr. Branch 484, Egypt, PA — L-R: Anne Marie Bachman, branch treasurer; recipient Dana Bachman, a sophomore at Shippensburg University; Dolores E. Neupauer, branch president and financial secretary; Delores Krempasky, recording secretary; and recipient Jaclyn Krempasky, a freshman at Widener University.

## Branch W026

Branch W026 of Weston, NE gathered to congratulate their scholarship winners and thank the FCSLA for their generous scholarship program! The branch plans to award two \$250 scholarships as part of their local program.



L-R: Father Christopher Goodwin, Leonard Polasek, Lucille Ptacek, Josh Pleskac, Chris Tvrdy and Leonard Chapek.

## Jr. Branch 112



FCSLA Jr. Branch 112, Mt. Pleasant, PA honored Nicholas B. Gaydos, a 4th grade student at Verna Montessori School recently. L-R: Loretta Hunker; treasurer; Nicholas B. Gaydos, scholarship recipient; Agnes C. Farcosky, financial secretary and Elizabeth Butler, recording secretary. The officers and members are proud of their fine students.

## Sr. Branch 177

Sr. Branch 177, Clairton, PA honored Alexandra Cain, a Freshman Scholarship winner at a luncheon on June 23, 2013 at Atria Restaurant in Pleasant Hills, PA. Financial secretary Monica LaFrankie presented Alexandra a check from the branch. Alexandra is a member of Jr. Branch 155. She is the daughter of David and Eileen Cain of Poolesville, MD. Alexandra will attend Good Counsel School.



## PILGRIMAGE TO ST. ANN'S BASILICA



L-R: Eileen and David Cain, Alexandra's parents, Alexandra Cain, Monica LaFrankie, Jr. Branch 115 and Sr. Branch 177 Financial Secretary and Gerald LaFrankie, Sr. Branch 177 President and Pittsburgh District Vice-President.



### Sr. Branch 44



Three members of FCSLA Sr. Branch 44, Mt. Pleasant, PA received scholarships for 2013. Pictured left to right are: Loretta Hunker, treasurer; scholarship recipient George (Geo) Matis beginning his studies at California University of Pennsylvania in criminal justice; Agnes C. Farcosky, financial secretary. Two members were unable to attend for the photo. They are Tyler Watson, college freshmen and Matthew E. Ivaniec, a graduate student at the Indiana University of Pennsylvania.

## ATTENTION MEMBERS!

Have you checked out the FCSLA website lately?

[www.fcsla.org](http://www.fcsla.org)

We have updated the Fraternal Section!

There is a new Virtual Coloring Book, Word Search Puzzle, Word Fun Puzzles, Fun Fact section & new jokes!

Complete the puzzles or color a page or two, send them in you may win a prize!



First Row, L-R: Martha Iskra, Magdalen Iskra, Alice Krommes, Ann Dougher, Jean Rollman; Second Row: Jack Hendershot, Ann Hendershot, Ann Yevich, Margaret Wooditch, Nancy Balent, Dolores Yesuvida, and Martha Congaler.



Granite Bench donated by Sr. Branch 172.



Grotto of St. Ann.

the First Catholic Slovak Ladies Association. Several years ago a granite Bench was donated to the Basilica by Sr. Branch 172 in memory of all living and deceased members of the First Catholic Slovak Ladies Association fraternal society.

On Sunday a donation of \$100 was presented to Father James Price, C.P., Rector, by Sr. Branch 172 to help enrich the thousands of people who prayed at this 89th annual Novena either on the Basilica grounds or through television.



Sanctuary of the Basilica of St. Ann.



L-R: Ann Kruger, Mary Kruger, Magdalen Iskra, Martha Iskra, and Marianne Baloga.



Magdalen Iskra, Father James Price, and Martha Iskra.

# ANNA HURBAN DISTRICT OF CHICAGO HOLDS ANNUAL SCHOLARSHIP AWARDS LUNCHEON

The Chicago Anna Hurban District hosted its annual scholarship awards luncheon for its twenty two Chicago District Scholarship winners and their guests on Saturday, June 22, 2013 at the European Chalet in Chicago, IL. The District and Branch Officers and members congratulated the scholarship winners on their scholastic achievements. Mary Therese Tylus, Anna Hurban District of Chicago President, reported that for the 2013-2014 Scholarship Program, the First Catholic Slovak Ladies Association awarded to its members from first grade through and including graduate school the amount of \$248,250 of which \$24,00 went to twenty two Chicago District members comprising of nine elementary, two high school, nine college (ranging from freshman to senior year), and two graduate students. The twenty-two scholarship winners are: Anna M. Sako (J39), Aiden M. Jurcenko (J96), Paul J. Braun (J106), Grace M. Clements (J106), Grace Patricia Radecke (J106), Christina A. Javorka (J174), Justin M. Gasper (J339), Makayla P. Henry (339), Zachary W. Starzyk (J339), Elizabeth Misovich (S258), Corey T. Kinnane (S421), Philip N. Szuck (S46), Raymond A. Michuda (S180), Jacob A. Cielecki (S181), Elena Marie Mudrak (S181), Anne Marie Lotko (S225), Austin L. Palanca (S258), Eric Lee Yeager (S258), Daniel J. Bajek (S287), Isabelle M. Sagat (S287), Eric William Balas (S225) and Matthew J. Hlinka (S258 and Theresa Sajan Awardee). As the awardees in attendance were called up to receive their certificate from the District, a short family and scholastic biography informing the attendees of their school, grade/year, favorite subjects and other information of interest was read aloud. The Chicago District is proud of all our scholarship win-

ners and wishes them continued success in their studies. (To see additional photos from this event go to: <http://www.fcsla.org/district/chicago/gallery.php>)



District Officers and Scholarship Winners in attendance: Back Row, L-R: Judy Tybor-Knizner, District VP, Jacob A. Cielecki (S181), Daniel J. Bajek (S287), Raymond A. Michuda (S180), Austin L. Palanca (S258). Middle Row, L-R: Mary Therese Tylus, District President, Ann M. Sako (J39), Jarmila Hlubocky, District Financial Secretary and Lorraine Gibas, District Recording Secretary. Front Row, L-R: Grace M. Clements (J106), Christina A. Javorka (J174), and Irene Zittman, District Auditor.

## ATTENTION CLEVELAND DISTRICT BRANCH MEMBERS

~ MARK YOUR CALENDARS! ~

**SUNDAY, MARCH 30, 2014 –**  
**Tip off at 3:00 P.M.**

**YOUR CLEVELAND CAVS**  
**vs. Indiana Pacers AT THE Q**



Seats are in the 200 sections  
\$15.00 ticket includes \$5.00 food/beverage voucher

Members Contact your branch officer  
to see if your branch is participating.

*Be on the lookout for your invitation in the mail  
and all the details!*

## *The Monks of St. Andrew Abbey* invite you to our 2013 VILIYA-SLOVAK CHRISTMAS EVE SUPPER

*Sunday, December 8th*

**12:00 P.M. (Noon) Mass / Dinner Following**

*Held at the Abbey Church and  
Benedictine High School Cafeteria*

**Tickets to this event are ADVANCE SALES ONLY.**  
**TICKETS WILL NOT BE AVAILABLE AT THE DOOR.**

***Tickets \$20.00 per person (advance sales only)***

Please send a check or money order along with a self-addressed stamped envelope made out to:

Saint Andrew Abbey / Viliya  
10510 Buckeye Road  
Cleveland, OH 44104

Your tickets will be mailed out to you. Ticket orders must be received by Friday, November 29, 2013. For more information please call 216/721-5300 ext. 0 (Monday through Friday, 8 a.m. till 3:30 p.m.)

~ Entertainment ~

*Music by Harmonia featuring vocalist  
Beata Begeniová (native of Presov, Slovakia)*

**Religious Articles • Exhibits • Slovak Items of Interest**



## Christmas in July for Frances Jakabcin District Junior Branches at Knoebels

On Thursday, July 18, 2013 The Eastern PA – Frances Jakabcin District sponsored Christmas in July for their Junior Branches at Knoebels Grove Amusement Park in Elysburg, PA. Over 150 children and their families attended the event with branches from Egypt, Lansford, Coaldale, Nesquehoning, and Shenandoah, PA joining in the fun. Members from as far away as Virginia defied the record setting heat to join in the fun.

Members are already looking forward to next year's event!



### *Branch W137 Enjoys Social Event*

Adult members of Branch W137, Cedar Rapids, IA enjoyed beer tasting on Sunday, August 4, 2013 at St. Ludmila social hall. Members were able to taste a variety of beers along with snacks. Door prizes were given to all attending. W137 will be hosting the Iowa District Meeting on Sunday, September 8th in the St. Ludmila social hall. Lunch will be served. The next family events will be a Halloween Party on Sunday, October 20, 2013, 4-6 p.m. at the St. Ludmila Gym. The Candy Parade will begin promptly at 4:30 p.m.



### Cousins are Jr. Branch 46 Members



Pictured above are the great-grandchildren of the late Michael and Mary Ciganek, both were very active members of S140 in Lansford, where Mary served as a branch officer for many years. The cousins are all members of Jr. Branch 46, Lansford, PA. L-R: Ashley and Kyle Bucklin, parents Peter and Lisa (Ciganek) Bucklin of Smyrna, GA; Landon Michael Sheatsley, parents Grant and Laura (Ciganek) Sheatsley of Macungie, PA; and Benjamin and Ava Catherine Elson, parents Chris and Megan (Ciganek) Elson of Mechanicsburg, PA.



# IN MEMORIAM

## INGEBORG "INGE" J. BLAZEK

Sr. Branch 295

Inge J. Blazek (nee Kaschtovsky) passed away August 15, 2013 at the age 89. Born on August 30, 1923 she was the daughter of Maria and Alois, loving wife of Milan Blazek



for 43 years, devoted mother to Vivian (deceased), Christopher, Dr. Gerold (Nancy), and cherished grandmother to Amanda.

She served as former Vice President of the Chicago Anna Hurban District in the 1970's. Inge was President and Treasurer of Sr. Branch 295 and Jr. Branch 39. For several years, she was actively involved in the Chicago District activities including co-chairing the 32nd National Convention held in Chicago in September 1979. Inge also participated in several other Slovak organizations.

She will be most remembered by her family and friends for upholding the Slovak traditions and was well known for her Stedry Vecer dinner.

## EDWARD "BUCK" BUKOVINSKY

Branch SZJ



Edward Andrew "Buck" Bukovinsky, a 56-year resident of Sharpville, passed away on May 30, 2013, in the hospital of Sharon Regional Health System after a 16-year fight with cancer. He was 86.

Mr. Bukovinsky was born February 27, 1927, in Farrell, a son of John and Anna Krupa Bukovinsky. He attended the former St. Ann's Parochial Grade School, Farrell; and Farrell High School.

Buck, as he was called by all, served as a corporal in the Army during World War II.

Following his honorable discharge in 1951, he was employed in the maintenance department of the former Sharon Transformer Division of Westinghouse Electric Corp., retiring with more than 40

years of service. He was a longtime member of St. Bartholomew's Church in Sharpville.

Buck married the former Dorothy Kashmer on May 18, 1957; they recently celebrated their 56th wedding anniversary at home with their children and grandchildren.

Buck and Dorothy enjoyed camping, flea marketing, garage sales and time spent with family, grandchildren and all of their pets.

Mr. Bukovinsky leaves behind his lovely wife, Dorothy; three children, Bruce Bukovinsky and his wife Maria, Transfer; Mary Ann Goughler and her husband Bruce, Sharpville; and Dale Marie Dawson and her husband Tim, Volant; seven grandchildren, seven great-grandchildren, and many nieces and nephews.

He was preceded in death by his parents; seven brothers, John, Andrew, Michael, George, Steven, Joseph and Robert Bukovinsky; and two sisters, Anna Bukovinsky and Mary Katakowski.

The family suggests memorial contributions be made to Cancer Care Center, 2320 Highland Road, Hermitage, PA 16148.

## HELEN NARDI

Sr. Branch 49



Helen Monica (Sestak) Nardi entered into eternal life on July 25, 2013 at St. Patrick's Residence, a Carmelite Sisters Home in Naperville, IL. Helen was born September 9, 1923 in tiny Thayer, IL; the fifth

child of Helen (Bednar) and Thomas Sestak. She graduated from Virden High School in 1941.

Helen married Albert Joseph Nardi in May, 1947 at Blessed Sacrament Church in Virden, IL.

Helen leaves behind four children, Rita Nardi of Glen Ellyn, Carol (David) Sule of Mapleton, Thomas (Mary) Nardi of Naperville and Donna (Dean) Draper of Chicago. She was beloved by her six grandchildren, Marissa, Erica, Amanda, Kimberly, Matthew and Brett, and so enjoyed her nine great-grandchildren. Aunt

Helen will be sadly missed by her numerous nieces and nephews and many friends in the Auburn and Virden area. Helen was a member of St. Benedict's Church in Auburn, IL where she attended daily mass for over 50 years and was a member of the St. Benedict's Altar Society. She was also a lifetime member of Jednota, a Slovak Catholic Ladies Association.

Together with her husband Albert, who preceded her in death in July 2004, they owned and operated the Auburn Flower Shop for over 30 years. Helen was employed by Sangamo Electric in Springfield during the war years. She was the last surviving sibling of nine Sestak brothers and sisters, who loved their sister "Bobo" very much.

Memorials in memory of Helen may be made to St. Patrick's Residence, Naperville IL.

## MARY PLOCHARCZYK

Sr. Branch SZJO



Mary Plocharczyk (nee Kolnik) passed away peacefully August 31, 2013. She was the beloved wife of the late Edward Plocharczyk, the daughter of the late John and Veronika Kolnik of

Phillips, WI.

She was a wonderful mother to her four children, MariLou, Ed (the late Jean), Donna (Dan) and Peggy (Mike), eight grandchildren and two great-grandchildren. She was preceded in death by her five siblings and their wives, Paul (Mary), John (Alexandra), Stanley (Rose), Louis (Irene, Anne), and Emily (Joseph).

Mary was born and raised on a dairy farm in Phillips, WI, where she attended Phillips High School. Phillips was and continues to be a city with a strong Slovak population. On the farm, she developed a love of flowers; her garden was the envy of all who had visited it! She had quite the green thumb.

After leaving Phillips, Mary moved to Chicago and began working at Galvin Manufacturing Company in the 1940's. Galvin Mfr. went on to become Motorola.



It is there, where she met her husband, Ed. Together they spent most of their careers, and retired from Motorola.

The Lodge has always had a special place in the Kolnik-Plocharczyk family. Mary's mother was a member in the 1940's; Mary and her children continued the tradition. Mary was a faithful reader of "Fraternal Yours" every month. She was a member of the local Wisconsin branch before it closed.

She loved her family, and found great pleasure keeping in touch with scores of nieces and nephews. She will be missed dearly by all who knew her. We have been blessed to have her in our lives but know she is now at peace in heaven and has been reunited with those that went before her.

### **JOHN J. KRAMARIK Sr. Branch 313**

John J. Kramarik, 93, of Natrona Heights, passed away June 1, 2013, at his home. He was born August 10, 1919, in Natrona, a son of the late Joseph and Mary Panach Kramarik.

John was a World War II veteran, having served as a staff sergeant in the Army Air Corps. He was a talented upholsterer and the owner of Kramarik Upholstery Shop in Tarentum for more than 30 years.

John had a deep and abiding faith and was a lifelong member of Our Lady of the Most Blessed Sacrament Roman Catholic Parish, Most Blessed Sacrament Church, in Natrona Heights, where he served as an usher, and was also a member of the Knights of Columbus.

He was abundantly curious about life and knowledgeable about current events. John was a loving and devoted husband and father. He adored and was fiercely proud of his children, grandchildren and great-grandchildren and he knew and appreciated each one's personality and talents and was endlessly interested in everything they did.

John was an avid Steelers, Pirates and Notre Dame fan and also enjoyed his many years of vacationing and spending time in Florida. John had a special place in his heart for helping the special needs community by offering jobs to many of them at his business.

He will be sorely missed by his loving family. John is survived by his children, Richard (Jean) Kramarik, of Cary, NC,

Marsha (Joseph) Filia, of Columbus, OH, Paulette (Barry) Wilson, of Irwin, and John K. (Paula) Kramarik, of Natrona Heights; 11 grandchildren, 16 great-grandchildren; and by his sister, Pauline Pietquin, of Cheswick.

In addition to his parents, he was preceded in death by his wife, Sophie L. Masarik Kramarik, on January 31, 2012. In lieu of flowers, contributions in memory of John may be made to Operation Smile, 6435 Tidewater Drive, Norfolk, VA 23509 or to the Disabled Veterans National Foundation, 1020 19th St. NW, Suite 475, Washington, DC 20036.

### **GEORGE M. KUSH SR. BRANCH 153**



George M. Kush, 94, of Sharpsville, PA passed away on September 11, 2013.

George was born March 6, 1919 in Windber, PA and lived the past 66 years in Sharpsville in the house he and

two friends built by themselves.

George enlisted in the Marine Corps during WWII and fought in three major first-wave landings.

On August 30, 1947, George married the former Betty Koshar, and together they raised three sons. Betty preceded him in death on March 19, 2012.

George worked at the Sharon Transformer Division of Westinghouse Electric Corp., and retired as a supervisor in 1981 after 42 years of service. He was well-known in his neighborhood for the wonderful vegetable garden he tended each year. He and Betty enjoyed canning the fruits of his labor which they shared with friends and neighbors.

George enjoyed fishing, hunting, camping, and watching baseball and football. He was a member of the Knights of Columbus Council 4003, Veterans of Foreign Wars Post 5286, and the Westinghouse Retirees Association.

George is survived by his three sons, Raymond G. (Lorraine) of Lockport, NY; Richard J. (Barbara) of Chandler, AZ; and Robert A. (Cynthia) of Mesa, AZ, as well as seven brothers and one sister, nine grandchildren, and 21 great-grandchildren.

Preceding him in death were two brothers and four sisters.

Memorial tributes in his memory may be made to The Wounded Warrior Project, 4899 Belfort Rd., Suite 300, Jacksonville, FL 32256.

### **GRACE PAVLISKA YOUNG Branch W077**

Grace Pavliska Young of Round Rock, TX lost her courageous battle with breast cancer on July 9, 2013. Grace was born to Louis and Marcella Cmereck Pavliska of Granger, TX on April 1, 1939.

Grace is survived by her daughter Deborah Young and Harry Starkey; sisters Nancie Roddy, Tracie Svehlak and husband James; nephews Christopher Roddy and wife Stacy, Joe Roddy, III and wife Carol and Jordan Svehlak along with great-nephew Dylan Roddy and great-niece India Roddy.

After graduating from Blinn College with a degree in nursing, Grace spent 20 years working in the medical profession. She then pursued a career as a commercial real estate broker and in that 30 years Grace was a member and ambassador of the Round Rock Chamber of Commerce, the Williamson County Board of Realtors, the Women's Council of Realtors, Austin Retail Marketing Association, International Council of Shopping Centers, CCIM founding member, and sat on the Board of Directors of the Central Texas Commercial Association of Realtors, and the Austin Board of Realtors. She was a past president of the Women's Council of Realtors, the Commercial Investment Division of the Williamson County Board of Realtors and past president of the Governing Board of the Austin Board of Realtors. She was also involved with the WBCO Meals on Wheels Program, an ambassador for Faith in Action Senior Access through St. John Vianney Catholic Church, and president of the Round Rock Community Garden Club.

She will be greatly missed by her family and all who knew and loved her.

**Anna Hurban  
Chicago District  
DECEMBER 7th — Senior Order  
Christmas Party**

## Branch Model Training Held Recently in Wilkes-Barre, Pennsylvania

Recently Branch Model Training was held in the Magdalen I. Iskra District in Wilkes-Barre, PA on May 24, 2013 at the Genetti Best Western Hotel. All but one branch in the district was represented at the training. The group arrived at 10:00 a.m. and all were eager to learn. FCSLA President Cynthia Maleski welcomed the group and turned the training over to Virginia Holmes and Dorothy Urbanowicz of the Branch Model committee. Virginia made a short presentation to get the groups minds moving and then the program began. Following a short break, Dorothy presented a brief history of the organization with the game of left and right. The program then resumed and at the conclusion everyone enjoyed a delicious luncheon buffet.



**L-R: Florence McCabe, Anna Hudock, Theresa Ceklosky, Martha Iskra and Magdalen Iskra.**

### Jim Zajicek Ordained Permanent Deacon

After four and a half years of study and preparation Jim Zajicek, along with 10 others were ordained as permanent deacons, Saturday, July 20, 2013 in Hiawatha, IA.

On Sunday, July 21, 2013, Deacon Jim Zajicek along with Rev. Nick March and Rev. Clem Currans, held a Mass of Thanksgiving at Holy Trinity Catholic Church in Protivin, IA. The Mass was beautiful with wonderful music provided by the Christ Our Hope Choral.

After Mass, a reception was held in honor of Deacon Jim at the Protivin Community Center with a nice program and delicious luncheon. The celebration included Jim's wife Patricia and their family. Jim and Patricia are members of W033 in Spillville, IA. The branch wishes him God's blessings on his continued journey serving the Christ Our Hope Parishes of Protivin, Lawler, Little Turkey, Fort Atkinson, St. Lucas and Waucoma.



**L-R: Branch W033 at Deacon Jim Zajicek's Mass of Thanksgiving, Rita Fjelstul, Treasurer; Rebecca Kuhn, Secretary; Richie Kuhn, director; Deacon Jim Zajicek, Alice Klimesh, Director; Julius Frana, and Dan Silhacek, President.**

The comments sheets received at the conclusion of the program indicated all in attendance were very satisfied with the session and many would like to see them conducted on a regular basis.



**National, District and Branch Officers: First row (seated): Magdalen Iskra and Cynthia M. Maleski. Second row (standing): Loree Gerich, Florence McCabe, Rita Kcenich, Irene Smee, Anna Hudock, Mary Migatulski, Regina Molitoris. Third row (standing): Antoinette Kravits, Theresa Ceklosky, Ann Kwak and Patricia Bryk, Dorothy L. Urbanowicz, Virginia A. Holmes, Irene Kalinowski, Martha Iskra.**



**Playing the Game — L-R: Irene Smee, Antoinette Kravits, Magdalen Iskra, Mary Migatulski, Anna Hudock, Irene Kalinowski, Patricia Bryk, Ann Kwak, Florence McCabe, Rita Kcenich; standing at left is Regina Molitoris.**



**L-R: Ann Kwak, Patricia Bryk, Loree Gerich and Rita Kcenich.**

### 2013 FCSLA Creative Contest Ugly Christmas Sweater

Please check our website for last month's Fraternally Yours issue to read rules and print out the entry form at [FCSLA.org](http://FCSLA.org). **PLEASE NOTE:** The deadline for entries is **November 27, 2013.**



# PITTSBURGH DISTRICT MEETING

The Pittsburgh District held its summer meeting on July 28, 2013 at the Georgetown Center in Pleasant Hills. The meeting was hosted by Branch 250, Munhall.

President Judy Fedor opened the meeting with the pledge of allegiance to the flag. National President Cynthia Maleski led "God Bless America", and Father Joseph Grosko, District Chaplain, led the prayer before the meal.

Following the luncheon, Father Grosko held the responsorial prayer service.

Roll call was taken. Recording Secretary Judy Yates read the minutes of the July 2012 meeting which were read and approved. Marian Gatto, Financial Secretary read the treasurer's report which was also approved.

President Judy invited Branch President Melina Badanich to the podium to thank her for the luncheon and present her with a check for the District's contribution and a Mass for her members. Melina introduced her officers.

The Pittsburgh District's quota and sales were discussed.

The Pittsburgh District officers have decided to put our district on the website. All branches are invited to contact President Judy or Audrey Podlesny with the in-

formation they would like to have posted. Audrey is our district contact for the website.

The District participated in its first "Join Hands" event with St. Vincent De Paul store in Monroeville, PA. The event was a success and everyone is looking forward to next year.

We will be holding a warm coat drive in October to benefit St. Vincent De Paul. Please remember to bring your gently used coat to the October Okres.

This is an election year for the District. Nomination Committee Chair Jerry Holmes and his Committee members: Marlene Vavrek and Agnes Farcosky presented the Committee's nominees. The election will be held at the October Meeting.

Virginia Holmes gave the National Officers report, updating the members on Home Office business.

Drawings were held for the share the wealth and the lottery tree and Branch 250 presented their prizes. The meeting was adjourned with prayer with Father Micah and the singing of "Hej Slovaci", led by President Maleski.

The Fall meeting will be held on October 27, 2013 at the Grandview Golf Club in North Braddock and will be hosted by the Pittsburgh District Officers.





# First Catholic Slovak Ladies Association

## **EXECUTIVE FINANCE COMMITTEE**

## **MEETING MINUTES**

### **First Quarterly Meeting**

**February 26, 2013**

#### **Call to Order/Prayer**

President Cynthia M. Maleski called the meeting to order at 10:00 a.m. at the Home Office, Beachwood, Ohio. Chaplain Msgr. Peter M. Polando opened the meeting with prayer.

#### **Opening Business**

#### **Roll Call**

Secretary Sue Ann M. Seich was asked to call the roll.

Members present were:

Msgr. Peter M. Polando	Chaplain
Cynthia M. Maleski	President
Irene J. Drotleff	Vice President
Sue Ann M. Seich	Secretary
Stephen C. Hudak	Treasurer
John M. Janovec	Trustee
Virginia A. Holmes	Trustee

#### **Approval of Agenda**

Chaplain Msgr. Peter M. Polando moved and it was seconded by Trustee Virginia A. Holmes to approve the agenda as presented.

**MOTION ADOPTED**

#### **Approval of Minutes**

#### **September 4, 2012**

Trustee Holmes moved and it was seconded by Treasurer Stephen C. Hudak to approve the minutes of September 4, 2012.

**MOTION ADOPTED**

#### **November 13, 2012**

Trustee John M. Janovec had a question concerning the clarification of a sentence in the first paragraph of Treasurer Hudak's report on page 103. The second sentence will be re-phrased to read, "presented settlement options for members who have contracts in this particular block of business".

Vice President Drotleff presented a few corrections: 1) on page 99 under the approval of the June 12, 2012 minutes, the maker of the motion was Trustee Holmes and the second was made by Trustee Janovec. 2) omit the number "0400.05" on page 103. 3) on page 105 under Unfinished/New Business the following motion needs to be added,

"Treasurer Hudak moved and it was seconded that a recommendation from the Executive Finance Committee be made to the Board of Directors that the credit rating for the new annu-

ities be tabled for further information, research and approval by the states". Motion was adopted.

Trustee Janovec moved and it was seconded by Msgr. Polando to approve the amended minutes of November 13, 2012.

**AMENDMENT ADOPTED**

#### **November 29, 2012**

Vice President Drotleff presented one correction on page 135, section 300.02 by inserting "presented agenda" before the word additional it should read, "approve presented agenda and additional items".

Trustee Holmes moved and it was seconded by Msgr. Polando to approve the amended minutes of November 29, 2012

**AMENDMENT ADOPTED**

#### **President's Comments**

President Maleski reported on the following:

- **Grant Thorton Audit**  
Managing Officers have met a number of times to discuss recommendations from the written assessment made by the outside audit firm for year end 2011 to improve operations, information technology (software and hardware), accountability, budgeting and human resources (recruiting and hiring procedures).
- **Marketing Task Force**  
A multi-disciplinary staff group has been formed by the National President to find ways to promote our Association and assist in marketing our sales campaigns.
- **Leaders Sales Conference**  
A leaders conference was held in Fort Myers, FL in February. National President gave a presentation to Sales Leaders which was well received.
- **Medical Director**  
Due to the resignation of Dr. Deborah Brindza in December, 2012, President Maleski will formally request that our Board of Directors approve the appointment of Dr. Regina Rosace who assisted Dr. Brindza since the latter part of 2011.
- **Subcommittees of the Bylaws Revision Committee**  
have had a number of meetings by phone conferences. The next face to face meeting will be at the Home Office on April 3 and 4, 2013.
- **A.M. Best annual interview** is scheduled for April 24th, 2013.
- **Strategic Planning Orientation Meeting** will be planned for new board members. Continuation of the board's



# EXECUTIVE FINANCE COMMITTEE MEETING MINUTES

strategic planning process is important, especially during difficult economic times. The Board of Directors will schedule a planning session in the coming months.

- Convention delegates gave a substantial donation to the St. Vincent dePaul Society. A representative met at the home office with our president to present FCSLA with a plaque in recognition of our donation
- A thank you note was received from the Guardian of the Franciscan Friars for the death benefit check they received for the service on our National Board of Directors by the late Father Richard Portasik, OFM.
- Our new annuity products are in the regulatory process stage.
- The draft of the Board Policy and Procedure Manual will be presented to the Board of Directors at its March meeting.
- FCSLA along with the FCSU sponsored two buses for officers, members, students and chaperones to travel to the Right to Life March in Washington DC.
- In October, two new branches, one senior and one junior, were established in Buffalo, NY. In February a new senior branch was established in the Pittsburgh, PA area.

## TREASURER'S REPORT

### Investments

Members of the Executive Finance Committee reviewed the investment purchases made through January 31, 2013. Members discussed present investment strategies and background of FCSLA's investment policy.

*Supplement #1*

**Meeting was recessed at 12:30 p.m.**

**Meeting was reconvened at 1:00 p.m., February 26, 2013**

President Maleski reconvened the meeting at 1:00 p.m. She turned the floor over to Treasurer Hudak to continue his report.

### Year End Financials

Treasurer Hudak presented a detailed financial review of the Balance Sheet and Income Statement for the year of 2012.

*Supplement #2*

Treasurer Hudak also reported that the Annual Statement for 2012 is at the printers. There are only 5 or 6 states that remain to be filed and are being processed for filing by their deadlines.

### Reserve Analysis

Treasurer Hudak reported on the Reserve Analysis done by an outside actuary for the year 2011. The actuary concluded that our reserves meet or exceeded the minimum reserves required.

## OLD BUSINESS

### Annuity Discussion

Treasurer Hudak led a discussion regarding the implementation of maturity dates on new and existing annuity products. It was determined that the topic be discussed further at the next meeting of the Board of Directors.

*Supplement #3*

Vice President Drotleff moved and Treasurer Hudak seconded the motion to further review and discuss maturity dates on new and existing annuity products at the March Board of Directors Meeting.

**MOTION ADOPTED**

### New Annuity Products

Treasurer Hudak discussed the progress of two annuity contracts which will be introduced in the third quarter of 2013.

## NEW BUSINESS

### Annuity Interest Yield – April 1, 2013, – June 30, 2013

Treasurer Hudak moved and it was seconded by Trustee Janovec to recommend to the Board of Directors that the annuity annual yield remain at each contract's minimum guaranteed rate effective April 1, 2013 through June 30, 2013.

**MOTION ADOPTED**

### Donations

The Executive Finance Committee recommends the donations as presented in the donation supplement.

**MOTION ADOPTED**

*Supplement # 4*

### Meeting Dates for 2013

2nd Quarterly Meeting — May 30, 2013

3rd Quarterly Meeting — August 27, 2013

4th Quarterly Meeting — November 6, 2013

### Adjournment

Msgr. Polando moved and it was seconded by Treasurer Hudak to adjourn the meeting. Meeting adjourned with prayer.

**MOTION ADOPTED**

### ATTEST:

Cynthia M. Maleski, President

Sue Ann M. Seich, Secretary

Msgr. Peter M. Polando, Chaplain

Stephen C. Hudak, Treasurer

Irene J. Drotleff, Vice President

John M. Janovec, Trustee

Virginia A. Holmes, Trustee

## Second Quarterly Meeting

**May 30, 2013**

### Call to Order/Prayer

President Cynthia M. Maleski called the meeting to order at 10:00 a.m. at the Home Office, Beachwood, Ohio. Chaplain Msgr. Peter M. Polando opened the meeting with prayer.

## OPENING BUSINESS

### Roll Call

Secretary Sue Ann M. Seich was asked to call the roll.

Members present were:

Msgr. Peter M. Polando	Chaplain
Cynthia M. Maleski	President
Irene J. Drotleff	Vice President
Sue Ann M. Seich	Secretary
Stephen C. Hudak	Treasurer
John M. Janovec	Trustee
Virginia A. Holmes	Trustee

# EXECUTIVE FINANCE COMMITTEE MEETING MINUTES

## Approval of Agenda

Vice President Irene J. Drotleff moved and it was seconded by Trustee Virginia A. Holmes to approve the agenda as presented.

## MOTION ADOPTED

## APPROVAL OF MINUTES

### November 13, 2012

Trustee John M. Janovec questioned the corrected wording of the November 13, 2012 minutes. The wording on page 2 in the second paragraph, should read "crediting rate" not "credit rating". In the same paragraph after the word "and" insert this change, "upon approval of the annuity contracts by the states".

### November 13 & 29, 2012

Vice President Drotleff corrected the wording from "Amendment Adopted" to "Motion Adopted" for both sets of minutes of November 13 & 29, 2012 found on page 2 of the February 26, 2013 minutes.

### February 26, 2013

Trustee Janovec corrected the wording on page 2 under the President's Comments, Grant Thornton Audit, third line to read from "for year end 2011" to "at the end of 2011".

Trustee Virginia A. Holmes moved and it was seconded by Msgr. Polando to approve the amended minutes of February 26, 2013.

## MOTION ADOPTED

## PRESIDENT'S COMMENTS

President Maleski reported on the following:

### Strategic Planning Process

New board members received relevant materials and orientation regarding the previous strategic planning sessions on Saturday, March 16, 2013. In attendance were Sue Ann M. Seich, Larry Golofski, Barbara Waller and Katie Esterle along with President Maleski and Editor Carolyn Bazik as facilitator. President Maleski provided the materials from the last Strategic Planning Meeting. Editor Bazik will be our facilitator at future Strategic Planning Sessions with all board members. President Maleski and Editor Bazik will review the format and process this summer. We have scheduled a strategic planning session on Friday, September 20th, 2013 with all board members in attendance at the home office. Board members will review, update and adjust as necessary the strategic plan originally done in 2008. A facilitator is intended to be neutral.

### A. M. Best

President Maleski sent the board members a summary memo she received from A.M. Best Analysts. The summary memo reported in a draft form that our current rating is an A- with a stable outlook. A.M. Best Analysts reported on the long standing history of FCSLA, our positive sales results for this year 2013 and FCSLA's strong foundation. The summary also noted some comments. The comments went into detail of all business components the analysts prepare for presentation to the rating committee. The National President, National Treasurer and National Secretary will prepare return comments to discuss with the analysts when they visit the home office of A.M. Best in August, 2013.

### Board Policy and Procedure Manual

The manual has been compiled and formatted from the existing policies, position descriptions, and board committee rules and responsibilities. It was presented to the board mem-

bers for proper editing at the March board meeting with the goal that the existing manual will be in place soon. Any changes or modifications will be processed through the normal committee avenues in the course of business. A revised copy will be sent to committee members to review. All board members will receive a revised copy.

## OTHER COMMITTEES AND MEETINGS

### Bylaws Revision Committee

Subcommittees of the Bylaws Revision Committee have been meeting through scheduled phone conferences. All members of the Bylaws Revision Committee met at the Home Office on April 3 and 4, 2013 and subcommittee work was presented to the entire committee at that time.

### Information Technology Systems

Members of the I.T. staff meet with the managing officers on a periodic basis integrating the hardware and software responsibilities. Meetings are documented and accountability has been established through notes and follow up plans. A list of priorities has been discussed and developed. Priorities are integrated and used in the budgetary process. A new server has been installed. An email system, Constant Contact, has been established and presently used for emails to our agents and licensed recommenders.

### District Presidents Meeting

A meeting was held in the Home Office on May 1, 2013. The managing officers prepared an agenda which included home office procedures, questions submitted by district members and plans for the future of FCSLA. Presentations were given by the FCSLA Marketing Task Force, National Sales Manager Patrick Braun, Past President Mary Ann Johaneck and Fraternal & Youth Director Kelly Shedlock. Mary Ann Johaneck represented FCSLA on the Slovak Catholic Federation Pilgrimage to Rome which celebrated the 80th Anniversary of the Founding of the Institute of St. Cyril & Methodius in Rome, Italy.

An informative round table discussion was led by Judy Fedor, President of District #3 Pittsburgh. District Presidents asked questions and answers were discussed.

At this meeting, Mr. Joseph Sladeczek, President of District #14 Texas petitioned FCSLA members to assist the members in West, Texas who have faced devastation after a fertilizer plant explosion. President Maleski suggested establishing a Disaster Relief Fund to assist our members in that area and District Presidents were uniformly in favor of a Disaster Relief Drive. She also informed everyone present that there was another disaster in the Oklahoma area where several members' homes were destroyed or damaged in a tornado. Committee members shared their ideas on the distribution of the funds and what amount will be given. The Executive Finance Committee will make recommendations to the board for distribution of the funds.

### American Fraternal Alliance

President Maleski attended the mid-year meeting for the President's section of AFA in Washington, DC. She represented both PA and Ohio on Capitol Hill at a number of congressional meetings.

### Fraternal Activities

For the first time FCSLA participated in a joint bowling tournament with First Catholic Slovak Union and National Slovak Society on May 3-5, 2013 in Buffalo, NY. One of our newly established branches in the Buffalo, NY area participated along with other FCSLA members. The bowling tournament established good will among the fraternal societies' members that participated.





### Scholarship Program

President Maleski has received several comments and suggestions from members and she plans to refer them to the Scholarship Committee.

### New Annuity Contract

The proposed contracts have been submitted to Bruce and Bruce for regulatory filing.

Trustee Janovec brought up a question for discussion, the report from the Grant Thornton Audit in the information technology area. The audit reported the possibility of a leader in this department. President Maleski discussed this with the Grant Thornton Auditors and the other two managing officers. The managing officers will continue to explore our options.

**A short recess was taken.**

### Meeting was reconvened at 12:45 p.m., May 30, 2013

President Maleski reconvened the meeting at 12:45 p.m. She called upon Treasurer Hudak for his report.

### Treasurer's Report

Treasurer Hudak presented a detailed Financial Statement Overview, an Income Statement Analysis and a Balance Sheet Analysis for the first quarter of 2013.

*Supplement #1*

Trustee Janovec inquired how the goal had been set for our National Sales Manager Patrick Braun and the contracted sales force. Several sales campaigns have been scheduled for 2013 and several sales seminars. An annual budgeted goal for total life premiums for 2013 was set with direct input from our National Sales Manager.

### Investments

Treasurer Hudak presented a report on Acquired Securities through May 2013.

*Supplement #2*

### First Quarter Budget vs. Actual 2013

Treasurer Hudak presented a detailed overview of the first quarter of 2013 budget vs. actual. He discussed and explained several budgeted line items. He also presented the Balance Sheet and Income Statement as of April 30, 2013.

*Supplement #3 and #4*

### OLD BUSINESS

#### New Annuity Products

Treasurer Hudak led a lengthy discussion on the guaranteed rate and crediting rate for new annuity products. Committee members went over several scenarios using different crediting rates.

Trustee Holmes moved and it was seconded by Trustee Janovec that the Executive Finance Committee recommend to the Board of Directors at the June 24, 2013 meeting the following new annuities rates:

Guaranteed Rate	Crediting Rate	Annuity
1%	2.5%	5 year
1.5%	2.75%	7 year
3%	3%	10 year

**MOTION ADOPTED**

Treasurer Hudak moved and Vice President Drotleff seconded that the Executive Finance Committee recommend to the Board of Directors that when the two new annuity products, 5 yr & 7 yr, are approved and ready to be introduced to the market,

the existing 3.5%/5 year annuity product will be removed from the market until further determination by the board.

**MOTION ADOPTED**

President Maleski led a discussion with different strategies on how to promote and market our existing life insurance products. Different ideas were presented from our managing officers, Executive Finance Committee Members, National Sales Manager, Regional Sales Managers and our FCSLA Sales Force. After discussing strategies and ideas, the committee recommended to pursue the details of a Burial Trust Agreement.

### NEW BUSINESS

#### Annuity Interest Yield – July 1, 2013 – September 30, 2013

Vice President Drotleff moved and it was seconded by Trustee Janovec that the Executive Finance Committee recommend to the Board of Directors that the annuity annual yield remain at each contract's minimum guaranteed rate effective July 1, 2013 through September 30, 2013.

**MOTION ADOPTED**

### Donations

The Executive Finance Committee will recommend to the Board of Directors the donations as presented in the donation supplement.

*Supplement #5*  
**MOTION ADOPTED**

### Meeting Dates for 2013

3rd Quarterly Meeting — August 27, 2013

4th Quarterly Meeting — November 6, 2013

### Adjournment

Trustee Holmes moved and it was seconded by Msgr. Polando to adjourn the meeting. Meeting adjourned with a prayer.

**MOTION ADOPTED**

### ATTEST:

Cynthia M. Maleski, President  
Sue Ann M. Seich, Secretary  
Msgr. Peter M. Polando, Chaplain  
Stephen C. Hudak, Treasurer  
Irene J. Drotleff, Vice President  
John M. Janovec, Trustee  
Virginia A. Holmes, Trustee

## ~ WANTED ~ Catholic Religious Items!

**MISSALS, PRAYER BOOKS, SCAPULARS,  
MEDALS, HOLY CARDS, STATUES,  
CRUCIFIXES, AND ROSARIES**

If you are considering "cleaning out" please do not throw these Catholic items away! Help send them to Catholic Missions in Third World countries that they may be used once again and spread the Holy Catholic faith.

Please send to Peter Gaidos, P.O. Box 494333, Garland, TX 75049-4333.

Do not send old Christmas Cards or Mass Enrollment Cards. Thank you.

*May Jesus and Mary most abundantly bless and reward you for your kind generosity to those who have so very little!*

## 13th Annual Celebration of The FEST

Sunday, August 4th was the 13th Annual celebration of The FEST. It is a one of a kind regional event sponsored by the Diocese of Cleveland and held on the grounds of the Center for Pastoral Leadership in Willowick, OH. It is a FREE Family Festival for all ages. Once again the Cleveland District sponsored a booth. The FEST started in August of 2000 – with just under 5,000 people in attendance. Thirteen years later it is estimated that 35,000 people attended this year. Word has it that Steve Hudak, FCSLA's National Treasurer and his family have been attending the FEST since it began. Terese Joyce, Jr. Branch 14 Secretary and her family also hold the record with the Hudak Family.

The faithful followers of The FEST flock there to enjoy live national Christian bands, games, a kid's area, food, giveaways from vendors from all over the area and opportunities for inspiring prayer. Even EWTN had a booth right around the corner from FCSLA. The volunteers at the FCSLA booth had a perfect day to promote who and what FCSLA is all about. It was warm, sunny, not too hot, and no rain for a change. They met many people who stopped by the booth. The booth was manned from noon to 6 p.m. Thank you to Gianna Picciano for coordinating the volunteer work schedule and to all the FCSLA volunteers who set up, manned the booth, and packed up the booth.

The FEST concluded with Mass on the stage and fireworks afterwards. What an AWESOME Day!



## REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF MAY 31, 2013

### ASSETS

Cash and Short Term Investments	\$ 14,231,156
Bonds	702,156,098
Preferred Stock	3,630,553
Common Stock	4,661,634
Investment Income Due and Accrued	11,293,156
Property Plant and Equipment, Net	6,205,904
Certificate Loans & Accrued Interest	2,512,990
Other Assets	171,745

TOTAL ASSETS \$ 744,863,237

### LIABILITIES

Life Reserves	\$ 250,099,682
Annuity Reserves	389,124,892
Death Claims Payable	861,453
Unearned Premiums	567,795
Matured Endowments	347,621
Provision for Dividends Payable	1,283,466
Accumulated Dividends and Interest	3,994,501
Accrued Convention Donations	346,000
Provision for Future Conventions	296,000
Asset Valuation Reserve	7,460,484
Interest Maintenance Reserve	1,181,406
Other Liabilities	1,127,521

TOTAL LIABILITIES \$ 656,690,821

Surplus \$ 88,172,416

TOTAL LIABILITIES AND SURPLUS \$ 744,863,237

### INCOME STATEMENT

For the Six Months Ending June 30, 2013

### REVENUE

Insurance Premiums	\$ 3,151,391
Annuity Premiums	13,154,992
Investment Income	19,395,469
Amortization of Interest Maintenance Reserve	44,807
Rental Income	209,272
Other Revenue	5,312

TOTAL REVENUE \$ 35,961,244

### EXPENSE

Increase in Reserves — Life	\$ 3,271,682
Increase in Reserves — Annuity	10,404,429
Insurance Benefits	2,962,048
Annuity Benefits	10,892,094
Commission Expense	522,772
Surrender Benefits	1,124,527
Post Mortem Benefits	663,819
Miscellaneous Member Benefits	32,834
Matured Endowments	8,539
Donation Expenses	136,755
Convention Expenses	114,000
Bank Service Charges	12,952
Data Processing Service Fees	176,511
Accounting Fees	45,233
Actuarial Fees	98,897
Legal Fees	28,263
Consulting Fees	53,651
Bonus to Branches	450,000
Fraternal Activities	64,678
Official Publications	241,440
Scholarship Awards	120,000
Miscellaneous Employee Benefits	206,797
Fees — Directors	64,350
Salaries — Employees	705,776
Salaries — Officers	223,253
Interest Expense	120,493
Tax Expense	137,830
Depreciation Expense	147,018
Utility Expense	46,385
Postage and Printing	97,583
Advertising	48,023
Travel Expense	40,594
Insurance Department Fees	61,159
Sales Promotion	62,405
Rental Expense	209,272
Other Expense	246,274

TOTAL EXPENSE \$ 33,842,335

Income (Loss) from Operations \$ 2,118,908

Capital Gains (Loss) 1,243,997

Subtotal INCOME (LOSS) \$ 3,362,905

Dividends to Members 622,213

NET INCOME (Loss) \$ 2,740,692





# Fall Harvest

## CHERRY PIE WITH LATTICE TOP

- 1 can cherry pie filling
- 12 ounces frozen mixed berries, drained
- 1 tablespoon Kirsch (cherry liqueur)
- 1 box ready made pie crust
- Flour, for dusting
- 1 egg, lightly beaten
- 1 tablespoon sugar

Preheat oven to 375 degrees. In a large bowl, combine cherry pie filling, mixed berries and kirsch. Set aside.

Gently unfold bottom crust onto floured pie dish. Pour berry filling into unbaked crust.

Using a pie pan as a guide, cut a circle for the top crust from a sheet of pie crust. Use a lattice cutter to create a pattern, and generously flour each piece so that pieces of lattice do not stick. Top pie with lattice strips and flute the edge of the pie with a fork. Brush top crust with beaten egg and sprinkle lightly with sugar. Bake for 40 minutes, or until bubbling appears in the middle of pie. Cover pie with aluminum foil halfway through baking. Let sit for 20 minutes before serving.

## FALL PUMPKIN PIE CROISSANTS

- 2 tubes of refrigerated crescent rolls

Roll each crescent roll out and cut lengthwise into 2. This recipe will make 32 mini croissants. Each croissant will get a generous teaspoon of this luscious cream cheese pumpkin pie filling:

- 4 oz. ( $\frac{1}{2}$  block) of softened cream cheese
- 1 cup of canned pumpkin (*not pumpkin pie filling*)
- 2 tablespoons pumpkin pie spice (adjust to taste)
- 4 tablespoon sugar (granulated or powdered; add more if you want the filling sweeter)

Beat above ingredients together until fluffy and creamy and spread about one teaspoon of filling over each triangle of dough.

Mix together 4 tablespoons sugar and 1 tablespoon pumpkin pie spice and roll each pumpkin pie croissant in it.

Bake at 375 degrees for about 13-15 minutes or until lightly browned and the dough is baked through.

## PUMPKIN DUMP CAKE

- 1 (15 oz.) can Pumpkin Puree
- 1 (10 oz.) can Evaporated Milk
- 1 cup light brown sugar
- 3 eggs, slightly beaten
- 3 teaspoons pumpkin pie spice
- 1 box yellow cake mix
- 1 cup (2 sticks) butter melted
- $\frac{1}{2}$  cup coarsely crushed graham crackers
- $\frac{1}{2}$  cup pecans or walnuts
- $\frac{1}{2}$  cup toffee bits

Preheat oven to 350 degrees. Spray a 9x13 baking pan lightly with cooking/baking spray.

In a large bowl combine the pumpkin, evaporated milk, sugar, eggs and pumpkin pie spice. Stir to combine. Pour into prepared pan.

Sprinkle entire box of cake mix on top, followed by nuts, graham crackers and toffee chips. Pour melted butter evenly on top. Bake for 45-50 minutes until center is set and edges are lightly browned.

Serve with ice cream or whipped cream.

## TURKEY AND POTATO BAKE

- 1 pouch roasted garlic mashed potatoes (from 7.2-oz. box)
- 1 cup hot water
- $\frac{1}{2}$  cup milk
- 2 tablespoons butter
- 2 cups chopped cooked turkey
- 1 bag (12 oz.) frozen mixed vegetables, thawed
- 1 jar (12 oz.) home-style turkey gravy
- $\frac{1}{4}$  teaspoon poultry seasoning

Heat oven to 350 degrees. Spray 2-quart casserole with cooking spray; set aside. Make mashed potatoes as directed on box for 4 servings — except use 1 cup

hot water,  $\frac{1}{2}$  cup milk and 2 tablespoons butter.

In 2-quart saucepan, heat turkey, vegetables, gravy and poultry seasoning to boiling over medium-high heat, stirring occasionally. Pour turkey mixture into casserole. Spoon or pipe potatoes around edge of casserole.

Bake uncovered 35 to 40 minutes or until mixture bubbles around edge of casserole. Makes 4 servings ( $1\frac{1}{4}$  cups each).

## CRANBERRY SAUCE MUFFINS

- 2 cups all-purpose flour
- 1 cup sugar
- 3 teaspoons baking powder
- $\frac{1}{2}$  teaspoon salt
- 1 cup milk
- $\frac{1}{4}$  cup vegetable oil
- $\frac{1}{2}$  teaspoon vanilla
- 1 egg, beaten
- 1 cup leftover cranberry sauce

Heat oven to 400 degrees. Spray 18 regular-size muffin cups with cooking spray.

In large bowl, stir together flour, sugar, baking powder and salt with whisk. Make well in center of dry ingredients. Add milk, oil, vanilla and egg; stir until combined (batter will be thick). Stir in cranberry sauce.

Divide batter evenly among muffin cups, filling each about three-fourths full.

Bake about 20 minutes or until toothpick inserted in center comes out clean. Cool slightly before serving. Makes 18 muffins.

## APPLE CRISP

- 1 cup all-purpose flour
- $\frac{3}{4}$  cup rolled oats
- 1 cup packed brown sugar
- 1 teaspoon ground cinnamon
- $\frac{1}{2}$  cup butter, softened
- 4 cups chopped peeled apples
- 1 cup sugar
- 2 tablespoons cornstarch
- 1 cup water
- 1 teaspoon vanilla extract
- Vanilla ice cream, optional

Preheat oven to 350 degrees. In a large bowl, combine first four ingredients. Cut in butter until crumbly. Press half into a greased 2 $\frac{1}{2}$ -qt. baking dish or a 9-in. square baking pan. Cover with apples.

In a small saucepan, combine the sugar, cornstarch, water and vanilla. Bring to a boil; cook and stir 2 minutes or until thick and clear. Pour over apples. Sprinkle with remaining crumb mixture.

Bake 60-65 minutes or until apples are tender. Serve warm, with ice cream if desired. Makes 6 servings.

## The FCSLA Mission Statement

*Established in 1892, the FCSLA provides financial security to its members nationwide through its premier life insurance and annuity products. Sales of these products allow FCSLA to serve both its members and the community with fraternal and charitable opportunities that promote Catholic and Slavic traditions.*

## The FCSLA Vision is to:

- *Promote the temporal and spiritual welfare of the members through fraternal and charitable activities in our communities*
- *Promote our Slovak Catholic values and traditions and all Slavic cultures*
- *Be a premier Fraternal Benefit Society that offers quality financial products and benefits*