



Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 100, NO. 4

JANUARY 2014



MAY EVERYDAY OF THIS NEW YEAR
GLOW WITH HAPPINESS AND LOVE
FOR YOU AND YOUR FAMILY.

Happy New Year!
2014

ŽENSKÁ JEDNOTA

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Fraternally Yours™



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ŽENSKÁ JEDNOTA,

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EDITOR: Carolyn Bazik

P.O. Box 1617, Reading, PA 19603

E-mail: zjbazik@comcast.net

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Monday through Friday — 8:00 a.m. to 4:30 p.m.
Phone: (216) 464-8015 • Toll Free: 800-464-4642
Fax: (216) 464-9260 • Website: www.fcsla.com

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Cynthia M. Maleski, Esq., 24950 Chagrin Boule-
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Irene J. Drotleff, 17807 Nottingham Road, Cleve-
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Barbara Novotny Waller, 24950 Chagrin Boule-
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0747. Email: bnw1@entermail.net.

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AUDITORS:

Katie A. Esterle, 24950 Chagrin Boulevard,
Beachwood, OH 44122. Residence: (262) 720-7190.
Email: katie.esterle@gmail.com.

Barbara A. Sekerak, 6312 Elmdale Road,
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Dorothy L. Urbanowicz, 27 Crescent Drive, Mones-
sen, PA 15062. Residence: (724) 684-8243. Email:
doly8613@gmail.com.

EDITOR:

Carolyn M. Bazik, P.O. Box 1617, Reading, PA
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HAPPY NEW YEAR!

As we look into 2014 we look at a block of time. We see 12 months, 52 weeks, 365 days, 8,760 hours, 525,600 minutes, 31,536,000 seconds. All time is a gift from God. We have done nothing to deserve it, earn it, or purchase it. Like the air we breathe, time comes to us as a part of life.

The gift of time is not ours alone. It is given equally to each person. Rich and poor, educated and ignorant, strong and weak — every man, woman and child has the same twenty-four hours every day.

Another important thing about time is that you cannot stop it. There is no way to slow it down, turn it off, or adjust it. Time marches on.

And you cannot bring back time. Once it is gone, it is gone. Yesterday is lost forever. If yesterday is lost, tomorrow is uncertain. We may look ahead at a full year's block of time, but we really have no guarantee that we will experience any of it.

Obviously, time is one of our most precious possessions. We can waste it. We can worry over it. We can spend it only on ourselves. Or, as good stewards, we can invest it in doing God's work in our corners of the world. Faith lived in action is powerful; remember our ACTIONS always speak louder than our WORDS.

The new year is full of time. As the seconds tick away, will you be tossing time out the window, or will you make every minute of 2014 count?

Dear Friends,

May God make your year a happy one!

Not by shielding you from all sorrows and pain,
But by strengthening you to bear it, as it comes;

Not by making your path easy,
But by making you sturdy to travel any path;

Not by taking hardships from you,
But by taking fear from your heart;
Not by granting you unbroken sunshine,
But by keeping your face bright, even in the shadows;

Not by making your life always pleasant,
But by showing you when people and their causes need you most,
and by making you anxious to be there to help.

God's love, peace, hope and joy to you for the year ahead.

Until Next Month

Warmly,

Carolyn



A FIFTY YEAR HISTORY: VATICAN II

Decree on the Apostolate of the Laity, *Apostolicam Actuositatem*

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

My dear Sisters and Brothers in Christ,

As I gazed out the window here at the cathedral rectory, looking beyond the courtyard to the chancery building, I could not help but think of the various offices that assist my Bishop in making the Gospel of Jesus Christ a reality. In union with the Holy Father and all other bishops in communion with him, my Bishop has an active role through apostolic succession to lead, teach, and sanctify the People of God within the confines of the six northeastern counties of Ohio known as the Diocese of Youngstown. Pope Francis has the Petrine authority over the Universal Church and Bishop George V. Murry has apostolic authority over his diocesan church, as do all diocesan bishops. But this cannot be accomplished by just the Holy Father, himself, or a diocesan bishop, himself. It is very important to have gifted Christians to aid the bishop in his apostolic work.

The apostles themselves were not able to do this task alone (cf., *Acts of the Apostles* 6:1-7, 11:19-21). The Lord Himself enabled others to help in His Proclamation of the Good News (cf., *Matthew* 6:1-6, *Luke* 10:1-12, 17-20). The Holy Father has knowledgeable people (certain cardinals, archbishops, bishops, priests, religious women and men, and laity) that are divided into various groups according to their long standing collaboration with the Successor of Peter in the history of the Church. Collectively these groups are called the *Curia* or the central administration that aid the Holy Father in the governance of the Catholic Church. These groups are divided into: the Secretariat of State, congregations, tribunals, pontifical councils, offices, commissions, and committees. They advise the Holy Father in guiding the Catholic Church whose membership is more than 1.3 billion followers throughout the world. Each diocese would have a similar apparatus in place (tribunals, councils, offices, commissions and committees) according to size, population, and need. An integral and vital part of such an apparatus in both the universal and local levels is the active participation of the laity!

The Fathers of the Second Vatican Council found it necessary to write about the role of the laity within the life of the

Church because of the theology of Church that was espoused to in other documents of the Council such as the *Dogmatic Constitution on the Church*, the *Dogmatic Constitution on Divine Revelation*, the *Constitution on the Sacred Liturgy*, and the *Pastoral Constitution on the Church in the Modern World*, among others. However, to place this in writing became a source of difficulty. From its early history, the focus of the Church was hierarchical, i.e., the majority of writings from centuries of Councils and Synods were oriented to the governance of the Church through the papacy, bishops, and clergy. So the theology of the laity's active participation in the life of the Church had to be developed from recent papal teachings and Church decrees. What was accomplished by the bishops of Vatican II in a document entitled, the Decree of the Apostolate of the Laity (*Apostolicam Actuositatem*), became what I term a "jewel" on the desire and necessity of the laity's "apostolate to be carried on through the faith, hope, and charity which the Holy Spirit diffuses in the hearts of **all** (my emphasis) members of the Church" [paragraph 3]. The documents of the Second Vatican Council refer to "priesthood" in two different senses. The "priesthood of believers" incorporates all baptized persons as priests because the acceptance of Baptism impels each believer to preach and live the Good News of Jesus Christ. The second understanding of priesthood is that of ordained ministry as maintained from our beginnings.

In the middle of the last century, it was noted that there was a decline in ordained ministry in Europe whereas in other countries of the world, such as the United States, there were large groups of men being ordained. What was happening in Europe gradually occurred in our country and other Western nations. I believe that the Council Fathers, through the enlightenment of the Holy Spirit, came to the realization and understanding that as the "laborers became fewer" there was going to be a need for more assistance from those for whom the laborers were working! Thus, in the same paragraph from above, they scribed, "For the exercise of this [lay] apostolate, the Holy Spirit who sanctifies

the People of God through the ministry and the sacraments gives special gifts as well (cf. 1 Cor. 12:7) 'allotting to everyone according as he will' (1 Cor. 12:11). Thus may the individual, 'according to the gift that each has received, administer it to one another' and become 'good stewards of the manifold grace of God' (1 Pet. 4:10), and build up thereby the whole body in charity (cf. Eph. 4:16). From the reception of these charisms or gifts, including those which are less dramatic, there arise for each believer the right and duty to use them in the Church and in the world for the good of mankind and for the upbuilding of the Church. In so doing, believers need to enjoy the freedom of the Holy Spirit who 'breathes where he wills' (Jn. 3:8). At the same time, they must act in communion with their brothers and sisters in Christ, especially with their pastors".

Throughout my life and my priesthood, I have experienced this transformation of the lay ministry within the Church of Youngstown. I recall three lay teachers in my grade school. In my diocese, I do not know how many schools have more than two women or men religious or any priests. Most have a majority of lay faculties. My chancery had many priests and religious as heads of departments and the laity were mostly secretaries. Today the chancery staff consists of two full time priests; thirteen part time priests who have at least one parish (nine of those are the only priest of the parish that have over six hundred plus households each); one deacon; one religious sister; one religious brother; forty-two lay women and nineteen lay men. Laypersons have become more actively involved in the various liturgical ministries in our parishes, catechetical and social outreach programs, actively participate on the parish pastoral councils and parish finance councils and are instrumental in family life programs. The laypersons have become vital ministers on the parish, diocesan, national and universal levels. As their ministries continue to evolve, may they be in our thoughts and prayers so that their ministries may be an abundant blessing and fulfillment in their lives and in the Proclamation of the Good News!

*Message from our
National President*
CYNTHIA M. MALESKI



Dear fellow members of the First Catholic Slovak Ladies' Association:

Time is flying by and in October, 2014 our association will hold its Special Convention to hear the recommendations of the Bylaws Revision Committee, which has been diligently at work studying, discussing and making meaningful recommendations which must become the framework for our society

to continue to grow and be sustainable in the twenty-first century. Thank you to all members of this significant convention committee for their perseverance and courage in the committee's historical work.

Our board of directors has dedicated itself to moving our organization forward through development of an updated strategic plan, leadership on board committees and tightened reporting mechanisms so that our collective decision making focuses on our mission, strategic plan, accountability and ongoing financial performance. I would like to take this opportunity to thank my fellow national officers and members of the board; Msgr. Peter Polando, Chaplain, Irene Drotleff, Larry Golofski and Barb Waller, Vice Presidents, Katie Esterle, Barbara Sekerak, and Dorothy Urbanowicz, Auditors, John Janovec and Virginia Holmes, Trustees, as well as Sue Ann Seich, National Secretary, Steve Hudak, National Treasurer and Carolyn Bazik, National Editor, members of the leadership team that our members have selected to work with me during these exciting times!

Looking forward to facing the joys and challenges of 2014 together, I am fraternally yours,

Cynthia M. Maleski
National President

NOTICE

Starting with this issue of *Fraternally Yours*, Branch activities will be limited to 4 pictures per story and District activities will be limited to 10. Additional photos (up to 50) can be sent to the Home Office for uploading to your District web page. If you do not have an active web page please contact the Home Office to find out how you may use this valuable tool to reach your members and share your good news!

In addition due to the volume of memorials received they will be limited to 150 words and a small photo.

At the discretion of the editor some exceptions may be made!

Donna Oros Sworn In as President of the Ohio Fraternal Alliance

On October 19, 2013 at the Crown Plaza Hotel in Columbus, OH, National President Cynthia Maleski had the honor of swearing in Donna Oros (\$557) as President of the Ohio Fraternal Alliance along with the other newly elected Alliance Officer as their annual meeting came to a close!

Donna has been a member since birth. She is a branch Officer and is active in the district, attending meetings and most activities such as Join Hands Day, St. Ann's Day and the Christmas Party at LOHV. She has been a member of OFA for the past 4 years as a director and 1st Vice President, has always been active in meetings



and conventions. She has attended the past 2 AFA conventions either as a delegate or guest and participated in the volunteering at each of them such as at the Denver convention it was volunteering at the Salvation Army and washing walls, painting walls, and moving large boxes to get them ready to ship to other Salvation Army facilities. She is the treasurer of the Slovak Radio Club and is active in preparing the Viliya at St. Andrews Abbey.

She is semi-retired from the Social Security Administration, retirement lasted a few months and she was asked to return to part time employment with the agency. She is a member of St. Anthony of Padua Catholic Church in Parma where she helps at BINGO and is an Eucharistic minister and helps at the yearly carnival in the summer. She likes to travel near and far, traveling from Tennessee, South to Florida and the Carolinas with her friend Joyce Lechman. She has been to Slovakia many times and this year took a cruise on the Mediterranean Sea, traveling to Italy, Turkey and Greece.

We congratulate Donna on her achievement and are proud of her and the example she sets serving the fraternal community.

**The Louise Yash District (Wisconsin)
Contributed \$500
to the West, Texas Fund Drive.**

Members Complete Word Search Puzzles



FCSLA members 65+ sure do love their word searches. They had to complete all 6 word search puzzles to be eligible for the gift and to have their name listed in the magazine. There were 423 members who completed all 6 word searches. I was very touched by all the thank you notes I received. Thank you to all who participated. Congratulations! (Note: since there were so many names half are listed below from

A-K. The rest L-Z will be listed in next month's magazine)

Aciukewicz, Margaret; Adamek, William; Ammendola, Jean; Andrews, Carol; Austalosh, Margie; Bajek, Robert; Balek, Eugene; Balog, Margaret; Barati, Geraldine; Bares, Edward F.; Barry, Beverly; Baxa, Gladys; Bayus, Dorothy F.; Bazeka, A.L.; Beckwith, Marcella; Bednar, Jo Ann; Bendik, Mary; Beeson, Sylvia; Belloto, Mary; Bereznak, Ann M.; Bergeron, Delores M.; Bishop, Pat; Blazek, Darlene; Boldy, Dorothy C.; Bonsal, Florence; Boone, Veronica; Bosack, Irene; Bowen, Jeanette; Boycik, Mary M.; Boutell, Catherine; Bozek, Richard F.; Brachle, La Vonne M.; Breznai, Margaret J.; Brichacek, Charlotte; Brincks, Richard; Brodoski, Lillian; Broz, Betty A.; Buldak, Ann; Burke, Louise J.; Burkhardt, Elizabeth; Calcek, Marlene; Capp, Eugene; Carlson, Charlotte A.; Carpenter, Joan M.; Ceklosky, Theresa; Cenkner, Martha K.; Chalkey, Kathryn; Chelak, Elizabeth; Chilla Sr., Daniel S.; Chlysta, Elizabeth

A.; Chura, Mary; Coburn, Margaret; Coppler, Margaret; Cuculic, Marie M.; Cupka, Leona; Cypher, Ruth; Danko, Helen; Danko, Teresa H.; Darco, Margaret; Darrup, Catherine; Deley Sr., John P.; DiPiero, Elizabeth; Dishman, Margaret; Divis, Leona M.; Dombrowski, Irene; Dombrosky, Barb; Dostal, Camilla; Drugan, Theresa; Drury, Joanne; Durkac, Judith; Dvorak, Lillian; Dvorak, Peg; Dzurilla, Helen L.; Dzuro, Mary P. Eathorne, Arlene A.; Elm, Domenica; Enzweiler, Ronn; Evanko, Agnes; Fabiny, Agatha H.; Falada, Francis G.; Fedor, Victoria; Fekula, Dorothy A.; Ficca, Louise; Fincik, Madeline; Finn, Dennis J.; Fisher, Thelma; Fitchpatrick, Joanne; Foster, Paul Gabel, Bonnie; Gadosik, Elizabeth; Gansen, Norbert; Gard, Lorraine M.; Garwood, Mary S.; Gasper, Frances E.; Gathye, Janice M.; Gaydosh, Anna; Geffert, Donald A.; Geisenhof, Jeanette; Gerberi, John; Gergely, Patricia; Gerovich, Margaret; Gildea, Donald V.; Glocka, Helen; Goliak, Loraine; Gombert, Olga; Goodall, Joan; Green, Annette J.; Gresho, Judith K.; Gresik, Jackie; Griffith, Dolores; Griglak, Betty; Grube, Irene; Guchanyk, John S.; Gulak, Peter; Gustafson, Dorothy; Hall, Helen; Hamala, Steve; Harrold, Margaret E.; Havelka, Beata; Havlicek, Jerome; Hayek, George G.; Henigan, Marlene B.; Herink, Dorothy; Herrmann, Elaine; Hertauss- Pexa, Diane C.; Hibl, Vincent R.; Hildreth, Joan; Hilger, Mary Jane E.; Hinnenkamp, Marcella; Hmurovic, Susan K.; Hornack, Dolores; Houghton, Bernadette; Hripko, Linda R.; Hrubes, Leona M.; Hrubes, Rosemary K.; Hrubovcak, Wanda; Hubka, Pauline I.; Hudak, Martha M.; Hunker, Loretta; Imholte, Alice C.; Iskra, Francis; Iwanski, Frances; Jachimiak, Margaret; Jakoubek, Dorene; Jaramillo, Andrew; Jarosz, Mary Ann; Jenkins, Barbara L.; Jisa, Helen A.; Jiracek, Donald J.; Jonas, Gloria; Kainer, Mary Ruth; Kansky, Sondra; Karel, Alois Paul; Kasprak, Evelyn; Keuper, Theresa; Kiggins, Chris; King, Eileen; Kinkelaar, Rosemary; Kistl, Mary Dolores; Klementovic, Joe; Klimesh, Alice; Klucar, Sandie; Knieper, Janet A.; Knieper, Marie; Knick, Virginia; Kocik, John G.; Kodada, Martha; Koehler, Julie Kokot, Donna R.; Kolar, John; Kollar, Geraldine; Kolodziej, Carol; Komasinski, Florian; Kompier, Margaret; Konicek, Gail; Korchnak, Patricia; Korol, Joann F.; Korsun, Christine; Kosport, Mary Ann Kosso, Emily A.; Kostal, George; Kostolansky, Theresa; Kovac, Dorothy; Koval, Charles; Kovalcik, Mary Jo; Kozlik, Virgene; Kozlowski, Carole; Kozlowski, Mary Ann; Koznicki, Delphine; Krajcir, Frances Marie; Kraus, Raymond; Krempasky, Delores; Kriz, Wilma; Kroll, Rosalie M.; Kroos, Dorothy F.; Krosky, Cathy Ann; Kubik, Mary Ann; Kubik, Shirley; Kudlac, Kathleen; Kuhn, Adella C.; Krumbach, Donna; Kukulka, Judith P.; Kunkel, Pauline; Kuzma, Daniel; Kuszmaul, Dorothy; Kvidera, Vivian M.

**From JANUARY 1 through MARCH 31, 2014,
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%.

Phoenix, Arizona Area Meet-and-Greet Held in October

Kelly Shedlock

By the time you read this it will already be 2014. But, I am going to take you back to the end of October, the 28-30 to be exact. I ended my business traveling for 2013 by heading west to the Phoenix / Scottsdale, AZ area. It was a very much appreciated trip, one because the week before the greater Cleveland area got anywhere from 2"-6" of the "white stuff" better known as snow. October is way too early for snow, so I was glad to be heading west. Second because of the amazing response I received from our members in the Phoenix area.



We met at Hotel Indigo in Scottsdale for appetizers and a short presentation. And what were the odds of me picking a hotel

where one of our member's Bernice Vavro's granddaughter Samantha Stowe worked? It is like I was meant to be there.

I had invited our Regional Sales Manager Bill Hollander and local agent Lu Maly to the Meet-and-Greet. Lu was so looking forward to meeting everyone, and due to the unexpected death of a very close friend could not come. But Bill stepped in and gave our members a little information on the FCSLA products and informed them that they had a great local contact in Lu for any questions they may have.

It was so great to meet everyone that had RSVP'd either by phone or email. I was thrilled to have such enthusiasm and excitement from them. They had no idea there were so many FCSLA members in the Phoenix area. Everyone in attendance made a lot of new friends – to a point where they were hugging as they said good bye and wanted to stay in touch with each other. They were even hugging me good bye. And I too feel like I have made new friends. I have to special shout out to my buddy



Bill Kussy. He was the very first one who said if I was willing to give up my time and willing to come all the way to Arizona that he would be at the Meet-and-Greet!

I have several ladies who want to be involved with the starting of a Phoenix branch! I am confident Lu will be busy signing up new members and that I will be back out there in 2014 to open our very first branch in Arizona! Thank you all again for a fun and productive evening! Oh, did I mention that they already have a branch mascot? Her name is Cotton, she is a therapy dog and she came with her owner's Ray and Veronica Wargo. See you all in 2014!



Annual Meeting and Christmas Dinner Held in Oregon

Branch W139 Scappoose, OR held their Annual Meeting and Christmas dinner on November 30, 2013 at Bings Restaurant in Scappoose, OR. Father Michael Patrick, pastor at St. Wenceslaus Parish, was our guest. He opened the meeting and dinner with a prayer.

Officers reelected for the coming year were President, Alfred Novacek; Vice President, Albert Schmit; and Secretary Treasurer, Sally Schmit. Sally gave the Treasurers report and list of donations made by the branch. One thousand dollars each was given to St. Wenceslaus and St. Birgitta Parishes; two hundred dollars to the Czech Language School in Portland, OR; fifty dollars to the last remaining Czech Language Catholic Weekly in America located in Granger, TX; two hundred dollars to the local Food Bank and five hundred dollars to the West, TX Relief Fund for FSCLA members in that area.

For the benefit of Father Patrick, Alfred Novacek gave a short history of the Society and its roots in St. Wenceslaus. Father hails from the country of Sri Lanka so he gave the group a short history of his country. Everyone enjoyed a meal ordered off the menu and the fraternal fellowship of the afternoon. Father closed the meeting with a prayer!



CHICAGO JUNIOR BRANCHES SUMMERFEST "Bowling for All Ages II"

On Sunday, August 4, 2013, the Chicago Junior Branches sponsored "Bowling for all Ages II" for its junior members and their families at the Centennial Bowl in Tinley Park, IL. The Junior Branches provided two games of cosmic bowling, shoe rental, pizza and pop to their Junior members and Parents/Chaperones. Rosemarie Kedzuf of S225 once again provided her talents as the "balloon lady" and the children and adults all wore fashionable balloon hats

while they bowled or watched in the wings. The Junior members received FCSLA backpacks filled with both FCSLA and other goodies with the adults in attendance also receiving an FCSLA take-home gift. The members and their guests had a strikingly wonderful time and look forward to next year's Junior member summer event. (To see additional photos from this event go to: <http://www.fcsla.org/district/chicago/gallery.php>)



HOW MUCH LIFE INSURANCE DO I NEED?



Patrick Braun

Recent studies have revealed that national ownership of life insurance has declined over the past 10 years which is a very disturbing trend! 35% of American households own no life insurance at all and 45% don't own nearly enough. Life insurance is a subject which people don't like to think about. That's not surprising because purchasing life insurance involves two negative thoughts; 1. Spending money and 2. Planning for death. However it is important to put

having life insurance vs. not having it in sharp focus. The spouse or family that has suffered the loss of a breadwinner will face a number of immediate and then long-term financial challenges. If adequate life insurance was owned, these challenges can be dealt with. However, with little or no life insurance, just meeting day to day living expenses can move the spouse or family from a comfortable situation to a miserable existence. For this reason I will recap a simple method of determining life insurance needs for a breadwinner, (either spouse).

NEEDS

Final Expenses (funeral, unpaid medical bills) ...	\$ _____
Debts (car loans, charge cards, other loans)	\$ _____
Mortgages	\$ _____
Family Income (5 to 7 times gross income)	\$ _____
Education Fund	\$ _____
Emergency Fund (unexpected expenses)	\$ _____
Total Needs (Add up all above)	\$ _____

LIQUID ASSETS

Life Insurance (including group at work)	\$ _____
Savings Account	\$ _____
Stocks, Bonds	\$ _____
Real Estate (other than home)	\$ _____
IRA's 401K	\$ _____
Other Liquid Assets (easily turned to cash)	\$ _____
Total Liquid Assets (add up all above)	\$ _____
Total Needs	\$ _____

Minus

Total Liquid Assets	\$ _____
New Life Insurance Needed	\$ _____

No one should be surprised to see a large amount in the "new life needed" column. Very few people carry all they need! However, doing something is better than doing nothing. "Lighting a candle in a dark room is better than sitting in the dark".

FCSLA products are competitive. To take care of your needs, contact your FCSLA representative or call the FCSLA Home Office.

2013 FOUNDERS MONTH

The first annual Founders Month was held in August, 2013. Founders Month is dedicated to those first brave Slovak women who organized the First Catholic Slovak Ladies Union (FCSLU) in 1892. The organization, which started with 9 members and \$77 in assets, grew to 95 members with \$277 in assets by the end of the first year. It later became known as the First Catholic Slovak Ladies Association, the name which it has today. Total assets now exceed \$750,000,000 with total life insurance in force over \$1,000,000,000!

All FCSLA agents and recommenders were invited to participate in a special Founders Month Campaign by sending in an application for life insurance or annuity. Those who participated were sent a special memento and a letter of thanks from FCSLA President Cynthia Maleski noting their effort. Founders Month will again be held in the month of August, 2014!

2013 FOUNDERS MONTH CAMPAIGN PARTICIPANTS

Mary Ann Barrenger, Veronica Bazik, Ron Bedford, Lydia Berry, Mark Blazek, David Bowman, Patrick Braun, Jean Bruker, Ed Bruski, Marlene Ciapetti, Cliff Cross, Daniel Flees, Dennis Freeman, John Gonsiorek, Marion Greenland, Mark Guillatt, Jonathan Hammel, Albert Heiles, Marylou Henninger, Jim Hershberger, Virginia Holmes, Magdalen Iskra, James Joswiak, Mathew Jurewicz, Raymond Kerker, Colleen Kopeck, Richard Kuhar, Tonya, LeGrande, Cynthia Maleski, Lu Maly, Alice Maresh, Brian Marketon, Floyd Mathiowetz, Ron McBroom, Florence McCabe, Donald Militzer, Robert Lee Mistuka, Christine Musuneggi, Don Noecker, Ron Paseka, Nancy Pirolli, Theresa Planac, Ron Podsiadio, Mary Ann Ruben, Jeanne Sabol, Mary Ann Sawczak, Ron Sestak, Anne Sedlock, Robert Shumski, Irene Sobota, Wayne Syring, Milton Trnka, Judy Tybor-Knizner, Dorothy Urbanowicz, Thomas Varner, Kenneth Wzorek, and John Zaborske.

Thanks to all of these participants in the first annual Founders Month Campaign!



Patrick Braun presents a Founders Month Memento to President Cynthia Maleski.

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 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

Vincent and Mildred Zuza Celebrate 65th Wedding Anniversary



Mr. and Mrs. Vincent Edward Zuza of Monessen, PA celebrated their 65th Wedding Anniversary on November 21, 2013 with their daughters and families. A special blessing followed their anniversary Mass at Our Mother of Perpetual Help Church in Ephrata, PA. Festivities and dinner followed throughout the day.

The former Irene Mildred Rusnak and Mr. Zuza were married on November 21, 1948 at the Most Holy Redeemer Catholic Church in Monessen, PA. They honeymooned in Manhattan, NY.

The Zuza's have three daughters: Vinnie Ann Zuza, who passed away at 8 years old on April 1, 1961; Bernadette M. (Dennis) Lynch of Ephrata, PA; Linda P. Zuza of Belle Vernon, PA; 2 grandsons: Dr. Ryan S. (Clarissa) Lynch of Montreal, Quebec and Mr. Christopher E. (Erin) Lynch of Ephrata, PA.

The couple are members of St. Sebastian Roman Catholic Church in Belle Vernon, PA. Irene and her daughter Linda are members of Branch 88 in Monessen, PA.

Mr. Zuza, a WWII US Naval Veteran was stationed at Guantanamo Bay, Cuba and was employed at Westinghouse Bettis Atomic Plant in West Mifflin, PA. He also worked at Page's Wire Company and the Holiday Restaurant in Monessen, PA. He graduated from the 1940 class of Monessen High School.

Mrs. Zuza worked at Monessen Laundry and co-owned with her husband the Summit Dairy Bar in Monessen, PA. She graduated with the 1943 class of Monessen High School.

Congratulations to our anniversary couple and may God grant them many more blessed years.

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.

Slovak Heritage Society of Northeastern PA Holds Picnic

Special culinary features and a variety of programs and activities highlighted the annual picnic of the Slovak Heritage Society of Northeastern Pennsylvania held in the Nuangola Park of St. Matthew's Lutheran Church, North Main Street, Wilkes-Barre, PA.

Entries of the food buffet featured Slovak recipes such as piggies, haluski, goulash, pirohi, lasagna, traditional hot dogs, hamburgers, cheeseburgers, and corn-on-the-cob...all prepared under Chairman Michael Stretanski, Kingston, PA.

A variety of programmed fun included mystery "Guessing Boxes", "Candy Guessing Jars", special table guessing assortments and Board prepared door prizes, all under the guidance of Co-chairperson Elaine Palischak, Plymouth, PA.

A special raffle featured "ethnic food we all enjoyed and remember from our youth" namely hams, kielbasa, sauerkraut, hors horseradish, cabbage, potato pancake mix, red beets, kluski noodles, bobalky and potatoes. The "Slovak Food Basket" was donated by David Kolesa, Luzerne, PA and Carl Yankowski, Dunmore, PA. Winner of the Basket was SHS PR Board Member, William Zdancewicz, Edwardsville, PA.



Corn Shucking – Happy volunteers assisting Society Treasurer Jackson Hendershot are (left) Ray McCloskey, and George Dolmach.



Picnic attendees of the Slovak Heritage Society are shown following the presentation of guessing game and door prizes.



Following a bowl of goulash, lines quickly formed to enjoy a buffet of varied delicious, well-loved Slovak foods.



Winner of the "Slovak Food Basket", William A. Zdancewicz, Edwardsville, PA is shown accepting his prize from donors David Kolesa and Carl Yankowski.

ATTENTION CLEVELAND DISTRICT BRANCH MEMBERS

HAVE YOU RSVP'd?

**For the CLEVELAND CAVS
vs. Indiana Pacers
AT THE Q**

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



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

The deadline for your RSVP is March 1st!
Hurry seats are going fast!

SLOVAK STUDIES PROGRAM

The FCSLA, along with our brother and sister Slovak fraternal, is one of the sponsors of The Slovak Studies Program at the University of Pittsburgh. There are four courses scheduled for the Spring Semester 2014: elementary, intermediate and advanced language, and film. The times and rooms are listed at the Slovak Studies Program website: <<http://www.pitt.edu/~votruba>> under "Current information" with links to details of the courses and to information about how people aged 50+ can register to attend them with minimal charges.

ATTENTION! YOUR ATTENTION PLEASE! BRANCH OFFICERS IT'S HERE!!!

**Your very own Branch Officers Section
on the FCSLA website: www.fcsla.org!!!**

A special section where branch officers can log in and find "tools" that will help you make your branch a big success. You will be able to access Monthly Newsletters, Matching Funds Guidelines and Forms, Join Hands Day Information and much, much more!

To obtain a log in password, contact the
Fraternal & Youth Director,
Kelly Shedlock by email kelly@fcsla.org
or phone 800-464-4642 EXT 1051.

From the Desk of the National Secretary

Sue Ann M. Seich



Where did 2013 go? I can honestly say the years are flying by for me. This is the beginning of my third year as your National Secretary and in the past two years there have been some significant changes at the Home Office and in my personal life. I can't wait to see what the next year brings. I've had the opportunity to meet many of you in person this past year and shared some wonderful

occasions. I look forward to meeting more of you this year and sharing your activities.

I started the year with the theme of "better late than never" because I would run out of time and be late with a card or arrive late for a meeting or dinner. Sometimes it has to be quality time instead of a quantity of time, I don't have a choice. I always remember Baba telling me as long as someone knows you care that's all that matters. She always said to reach out to someone, especially someone that is hurting, without expecting something in return. "God knows what you did." All of you who reached out to our members in West, TX last year from your branch or individually will probably never know who the members were you helped. Stop and realize for just a moment the impact of your generosity. The amount of care that permeated from those donations gave someone faith, hope and love knowing someone cares. This year let us make it a priority to reach out to our church, community and branch members, not only with a monetary donation but also with our time and talents. When the next New Year of 2015 rolls around you will be proud of what you've done and how many causes you have helped. Remember, "God knows what you did".

Happy New Year!!

*May the entire year of 2014, be filled with happiness,
good health and many blessings.*

*I wish you a very "Happy New Year"
from my family to yours.*

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

Sue Ann

~ NOTICE ~

Sr. Branch 88 and Jr. Branch 157 of Monessen, PA, will award a \$1,000 scholarship for the 2014/2015 school year. Branch members may contact Dorothy Urbanowicz, 724-684-8243 or Rosemary Betza, 724-684-9778 for more information.

Junior Branch W018 Members Awarded Scholarships

FCSLA Branch W018 in Omaha, NE, celebrated the accomplishments of its twelve junior members who were awarded scholarships by both the National Office and the local Branch on July 25, 2013, at Dave and Busters Restaurant.

All twelve winners and their families – some even invited their grandparents and great-grandparents – were the guests of Branch W018. Following dinner and a testimony by President Bob Hladik and Board Member Julianne Popelka to the advantages of belonging to a fraternal benefit society, the junior members were presented with their certificates from the Branch. The awardees graciously posed for pictures. The Branch would like to thank parent Dennis Keenan for taking the official picture of the scholarship winners.

The National Scholars are Sophia Adamek, Patrick Bilek, Elizabeth Keenan, Katie Petersen, Anton Rice, and Hailey Zuroske. Branch W018 scholars are Mary Elizabeth Adams, Michael Jelinek, Benedict Rice, Margaret Rice, Vincent Rice, and Nathan Zuroske.

After all the ceremonial business was completed, the members and their families enjoyed playing games of skill and luck in Dave and Busters game room.



Scholarship winners with Branch President Bob Hladik: L-R, Front Row: Nathan Zuroske, Mary Elizabeth Adams, Sophia Adamek, Michael Jelinek. Back Row: Elizabeth Keenan, Patrick Bilek, Branch President Bob Hladik, Hailey Zuroske, and Katie Petersen. Not Pictured: Anton, Benedict, Margaret and Vincent Rice.

ACCOUNTING CONTROLLER POSITION AT HOME OFFICE

Individual will be responsible for monthly financial statements, quarterly and annual NAIC filings, state insurance filings, overall supervision of the accounting department and other responsibilities associated with the position. Ideal candidate should have an accounting degree with at least 5 years accounting experience. Insurance/NAIC experience and CPA preferred.

Qualified candidates should email their resume to Steve Hudak, National Treasurer at steve@fcsla.com by February 21, 2014.

Magdalen I. Iskra District Honors National and District Scholarship Recipients

The Magdalen I. Iskra District recently held a luncheon to honor the 10 National and 3 District Scholarship recipients from the district. There were 59 adults and 4 children in attendance. The luncheon was held at the Ramada Inn in Wilkes-Barre, PA.

Loree A. Gerich, District Secretary served as Master of Ceremonies. Mary M. Migatulski, District Trustee and Bernadette Yencha, Secretary of Br. 172 led the singing of the National Anthem of the United States of America and Slovakia. Magdalen I.



Regina Molitoris, Donna Schwalbach, Antoinette Kravitz, Sherry Dalessandro, Nina Paoloni and Irene Smee.

Iskra, District President extended greetings to all in attendance. Regina M. Molitoris, Vice-President gave the invocation. A delicious buffet lunch was served.

After lunch Loree A. Gerich introduced the branch and district officers in attendance. Each recipient then introduced their family members and gave a brief history about themselves. The District Scholarships were presented. Gifts were presented to the National Scholarship recipients from

continued on page 13



National and District Scholarship Award Recipients — L-R: Sean Ducaji-Reap, National College Freshman Award; Jessica Walsh, National College Sophomore Award; Karina Graham, District High School Freshman Award; Noah Michael Ceklosky, National 3rd Grade Award; Lauren Mastrisciano, National College Freshman Award; Marissa Jason, National 6th Grade Award; Kara Munley, National Graduate Student Award; Rachael Christy, National 8th Grade Award; and Nina Paoloni, National High School Senior Award. Absent: Michael Henry, National College Freshman Award; Julia Ridilla, National College Freshman Award; Kyle Aaron Ference, District Graduate Student Award; and Molly Roche, District College Sophomore Award.



District and Branch Officers — L-R: Martha Iskra, Ann Hajala, Antoinette Kravitz, Loree Gerich, Theresa Ceklosky, Rita Kcenich, Jo Ann Klinesmith, Magdalen Iskra, Regina Molitoris, Ann Dougher, Irene Smee, Bernadette Yencha, Mary Migatulski, Florence McCabe, Anna Hudock and Irene Kalinowski.



Seated: Anna Hudock, Magdalen Benish and Kara Munley. Standing – Agnes Munley, Jack Munley, and Phyllis Munley.



Seated: Ann Dougher, Genevieve Kelly, and Joseph Ducaji, Standing: Jo Ann Klinesmith, Marion Babula, Frank Babula, and Sean Ducaji-Reap.



Seated: Jordan Ceklosky, Michael Ceklosky, Noah Michael Ceklosky, and Kevin Ceklosky. Standing: Jean Bonn, Francis Ceklosky, Theresa Ceklosky, and Heidi Ceklosky.

their branches. Everyone in attendance were given gifts compliments of the FCSLA Home Office.

After the awarding of the scholarships and gifts, Anna M. Hudock, District Treasurer gave the benediction. The program ended with the singing of "God Bless America" by everyone in attendance.

Congratulations to the National and District Scholarship recipients.



Seated: Mary Ann Ewasko and Bernadette Yencha. **Standing –** Diane Jason, Marissa Jason, Beth Ann Ridilla and Bernadine Ridilla.



Seated: Philip Walsh and Rozalyn Walsh. **Standing –** Debbie Walsh, Jessica Walsh, John Yencha and Philip Walsh.



Seated: Mary Migatulski, Irene Kalinowski, Donna Christy, and Nevin Christy. **Standing –** Rachael Christy and Dylan Christy.



Seated: Coleen Roche, Maureen Roche, Marie Flannery, and Theresa Partika. **Standing:** Kim Graham, Karina Graham, and Audrey Graham.

JOSEPH F. HOVANEC "CLASS OF 2013" *Loyola Academy*



Joe Hovanec graduated with honors from Loyola Academy in Wilmette, IL in May 2013. Joe's academic and athletic achievements were recognized throughout his four years at LA. His senior year, Joe was a standout defensive player on the LA Chicago Catholic Football League Champion team and was awarded the Bill and Nicki O'Donnell Spirit, Commitment and Leadership Award as well as earning a spot on the Chicago Catholic League All-Academic Team. Highlights of his season included playing against Dallas Jesuit in Dublin in the Global Ireland Football Tournament and attending the Notre Dame vs. Navy game the following day. Joe racked up two interceptions and over 30 tackles during LA's 11-2 season.

Joe was also a standout LA varsity tennis player and along with doubles partner Colin O'Neil finished the season with a 25-5 record. Joe and Colin were awarded the Most Improved Award and were named to the All Chicago Catholic League Team.

Joe will be attending the University of Oklahoma to pursue a petroleum engineering degree. Joe is the son of Joe and Judy and brother of Holly and Andrew of Deerfield, IL and is the grandson of Florence Hovanec of Whiting, IN. All are members of Whiting Sr. Branch 81.

Celebrates 50th Anniversary

Father Bernard Jakubco, MSC, a Missionary of the Sacred Heart, originally from Lansford, PA is celebrating his 50th anniversary as a priest on February 2, 2014. A year after his ordination he was sent to Papua, New Guinea for almost 7 years. In the U.S., Father Bernie has served as a parish priest in Pennsylvania, California, Rhode Island, Northern NY and Florida. In 1979 he earned an MA degree in Religion and Culture at Catholic University in Washington, D.C. Presently he is Pastor at Immaculate Conception Church in Perry, FL.





IN MEMORIAM

ANN M. SEMKO

Sr. Branch 169



Ann M. Semko, 92, formerly of Wellington Avenue, passed away peacefully August 22, 2013, at Hospice House after a brief illness. Ann was born June 29, 1921, in Youngs-

town, OH, a daughter of the late Joseph and Susan Timochko Knapik, was a graduate of Chaney High School, and was a lifelong area resident. Ann was an active member of Our Lady of Sorrows Parish, Holy Name of Jesus Church.

Ann is survived by two sons, Michael Semko of Castle Rock, WA, and Raymond Semko of Youngstown; four daughters, Regina Semko of Youngstown, Laura (Dale) Hecker of Ellensburg, WA, Marie (Leroy) Duncan of Millersburg, and Dianne Semko of Ellensburg; and many nieces and nephews.

Her husband, Michael J. Semko, whom she married Sept. 14, 1946, passed away April 23, 1987. Three brothers, John Knapik, Joseph Knapik and Stephen Knapik, and two sisters, Mary Pollander and Susan Manijak, are also deceased.

ETHEL M. JACOBSON

Branch W001

Ethel M. Jacobson, age 71, of New Prague, MN, died August 18, 2013 at Mala Strana Health Care Center in New Prague. Ethel was born January 8, 1942 in Lonsdale, MN to William J. and Mary F. (Sticha) Skluzacek. She attended St. Wenceslaus School, New Prague High School, and the University of Minnesota.

She married Theodore L. "Butch" Jacobson on January 16, 1971 in New Prague and worked as a computer programmer for over 40 years. Ethel was an active member of the New Prague

Historical Society, the Scott County Historical Society, a Le Sueur County Home Extension group, bowling leagues, Catholic Workmen (officer), St. Wenceslaus lector and Parish Council, and a 4-H leader for her children.

Ethel is survived by children, Michelle Jacobson of Minneapolis, Stephanie (and Tammy) Jacobson-Landon of Northampton, MA, Ted (and Tina) Jacobson of New Prague; brother, Elgin (and Patricia) Skluzacek of Kandiyohi, MN; granddaughters, Claire and Nora Jacobson. She is preceded in death by her husband, Butch in 1976 and her parents.

WILLIAM A. BOLDIZSAR

Sr. Branch 1



William A. Boldizsar, 60, of Willoughby Hills, OH passed away August 5, 2013. He was born August 8, 1952, in Cleveland. After graduating from Benedictine High School, Bill

worked at Classic Auto Campus as a parts manager until 1999 where he pursued a lifelong dream of going through the Cleveland Heights Police Academy. He worked as a police officer for UH for 14 years and most recently for Eastlake. He was also a member of the Fraternal Order of Police and past president of the Eastlake Block Watch.

Survivors include his wife of 38 years, Kathleen (nee Lazar); daughter, Sarah Boldizsar; son, Gary (Katherine) Boldizsar of Cincinnati; three grandchildren; mother, Mary "Goldie" (nee Szobonya); and beloved pet, Sadie.

Bill was preceded in death by his father, William A. Boldizsar; his sister, Carol Corl; and his grandparents.

In lieu of flowers, contributions may be made to the Hospice of the Western Reserve, 300 E. 185th St., Cleveland, OH 44119 or the Pancreatic Cancer Action Network at www.pancan.org.

DAVID A. KURTANICH

Sr. Branch 153

David G. Kurtanich, 57, passed away at UMPC Presbyterian Hospital on July 18, 2013. Mr. Kurtanich was born March 7, 1956, in Sharon, PA, to Alex and Helen Kurtanich.

He graduated from Sharon High School and then went on to receive a Bachelor's degree in Civil Engineering from Youngstown State University. He continued his education at Carnegie Mellon University, where he received a Master's degree in Civil Engineering. David enjoyed a career in Civil Engineering initially at Kurtanich Engineers & Associates, Inc. and then joining the faculty at Youngstown State University. He was most recently the Director of the School of Engineering Technology. He also authored numerous technical and educational articles relating the engineering field.

He is survived by two sisters, Joanne (Paul) Kirila of Mason Sandra of Sandy Lake; and a brother, Joseph (Janet) of Sharon; along with nieces and nephews. He was preceded in death by his parents.

In lieu of flowers, memorial contributions may be made to the David G. Kurtanich Memorial Scholarship Fund in care of Shenango Valley Foundation, 7 West State St., Sharon, PA 16146.

LORETTA WESELY

Branch W013

Loretta Wesely, 80, of Prague, died August 5, 2013. Loretta was born July 2, 1933, in Prague, NE, to Vincent and Clara (Svoboda) Shimerka. She attended school in Prague and graduated from Prague High School.

On August 4, 1951, she married Dennis Wesely at St. John's Catholic Church in Prague. They lived in Prague where she was a homemaker, Champion Kolach maker, played in the band with Dennis for over 40 years, sold cosmetics and was a beauty counselor, member of the Red Hat Society and Socialites Club of Prague. Loretta was

a member of the church, rosary society, Catholic Daughters, PCCW and sang in the church choir.

Loretta is survived by two daughters, Denise (Jerry) Zindars, of Mahamet, IL, and Mary Beth Wesely, of Grand Island; two sons, Bradley Wesely, of Columbus, and Tim (Stephanie) Wesely, of Bellwood; a sister, Mary Ann Otte, of Davenport, IA; 15 grandchildren; and 15 great-grandchildren. She was preceded in death by her parents; husband; a grandson and her brother.

LEONARD A. BRANCHAW **Sr. Branch 53**



Leonard A. "Baldy" Branchaw, 89, late of Joliet, died on August 9, 2013.

He is survived by his children, Lenore (Ben) Branchaw-Harr, Leonard (Colleen Kestel) Branchaw and Luke (Joyce) Branchaw; five grandchildren, and a great-grandson; sister, Marcella (late John) Autero, and numerous nieces and nephews.

Leonard was preceded in death by his parents, Cecelia and Andrew Branchaw; his beloved wife of 63 years, Elizabeth "Liz" (nee Horvath); sisters, Cecelia (Joseph) Trizna and Mary Ann (Edward) Keen; brothers, Francis (Catherine) and Raymond (Julia) and sister-in-law, Rosemary (Joseph) Uremovic.

He was a retired member of Sheet Metal Workers Local 265. He was a World War II veteran having served with the Cannon Company 106th Infantry, 27th Division in the Pacific Theatre as a mobile tank gunner. He was a member of St. Bernard Catholic Church, the former Sts. Cyril and Methodius Catholic Church. Leonard enjoyed dancing with his wife, mushroom hunting, and watching his children and grandchildren participate in sports and activities.

MARIE A. BRCKA **Branch W051**



Marie A. Brcka, 92, of Britt, IA, died September 12, 2013. She was the daughter of Frank and Elizabeth (Kudej) Kopacek; born December 31, 1920, the eleventh of twelve children.

She attended the rural school near her home.

On January 9, 1940 she married George Brcka at St. Wenceslaus Catholic Church in Duncan, IA. They made their home on a farm southeast of Britt and in 1972, they retired from farming and moved to Garner and then to Clear Lake. Marie was a devoted wife and mother and a wonderful baker. She was a member of St. Patrick's Catholic Church in Britt.

Marie is survived by her five children, Janice Cink of Wesley, Kenneth (Kathy) Brcka of Golden Valley, MN, Dale Brcka of West Des Moines, Barbara Brcka of Britt and Diane (Leroy) Siebel of Cedar Falls; nineteen grandchildren; forty-four great-grandchildren; and many nieces and nephews.

She was preceded in death by her parents; husband, George, April 21, 2001; a granddaughter, Pamela Brcka; a son-in-law, Dennis Cink; and her eleven siblings.

METHOD M. BALCO **Sr. Branch 235**

Method M. Balco of Verona, NJ, died on February 5 at his home. He was 94. Born in Newark, NJ he lived in North Caldwell for 19 years prior to moving to Verona, NJ in 1999.

Before retiring in 2009, he was the owner of Balco Catholic Supply of

Verona, formerly of West Caldwell and New York City for over 50 years. He served as vice president of the World Slovak Congress and as president of the Slovak Republicans of America. He was also a longtime member of the Multinational Advisory Committee of the National Republican Party.

He was predeceased by his wife, Dr. Maria Z. Balco, and is survived by five nephews and three nieces. In lieu of flowers, donations may be sent to the Missionary Oblates of Mary Immaculate, 9480 N. DeMazenod Drive, Belleville, IL 62223-1160.

CLEMENT A. JURICA **Sr. Branch 13**

Clement (Clem) A. Jurica, 86, formerly of Braddock, of the Southwestern Veterans Center in East Liberty, passed into life eternal on August 23, 2012, after a long illness. He was born on May 11, 1926, in Braddock to the late George and Mary Rose Domanic Jurica.

He was a graduate of Braddock High School and a veteran of the Korean Conflict.

Beside his parents, he was preceded in death by his siblings, Reverend George A. Jurica, Emil Jurica and sisters, Gertrude Pato and Mary Jurica.

He is survived by his nieces, Donna Pato and Carol Pato; and a nephew, Andrew (Susan) Pato. Clem was a member of the Subalpine Club, Braddock Moose, VFW 5008 East Pittsburgh, Westinghouse Jerks Association, the Polish Club of Braddock, Good Shepherd Choir, and the Good Shepherd Men's Club. He was very proud of his Slovak heritage and was a member of the Slovak Day Committee at Kennywood Park and a member of the Slovak Radio Program Board of Directors.

Have you checked out the FCSLA website lately?
www.fcsla.org

MATCHING FUNDS ACTIVITIES

Sr. Branch 88 — Monessen, Pennsylvania

Bake Sale

On September 29, 2013, members of Sr. Branch 88 in Monessen, PA sponsored a bake sale in conjunction with the Saint Sebastian Church tailgate party. This was a sponsored matching funds project. Members of the branch along with the members of the church donated many delicious goodies. In the end, the bake sale netted a profit of \$1,395 which will be matched by the FCSLA Home Office with a check for \$600. Monsignor Rodger Statnick was very appreciative for the sponsorship and the match which will follow.



Branch W187 — Valparaiso, Nebraska

Luncheon and Brownie Sale

Pictured (below) are Clarice Sabata, Secretary, Monsignor Paul Witt and Darlene Blazek, President, W187 (Valparaiso, NE). The branch recently held a Matching Funds Luncheon and brownie sale raising \$600, matched with \$600 from the Home Office for a total of \$1,200 to help pay for landscaping in front of St. Mary and Joseph Church rectory.



Jr. Branch 157 — Monessen, Pennsylvania

Rosemary Betza, Financial Secretary of Jr. Branch 157, Monessen, PA and Dor-

othy Urbanowicz, Branch President are pictured (below) presenting a \$600 matching funds check to Reverend Michael Crookson, pastor of Epiphany of Our Lord Parish in Monessen.



Sr. Branch 77 — McKeesport, Pennsylvania

Coach Purse Bash

On Saturday, September 14, Branch 77 sponsored a "Coach Purse Bash" for Jamie's Dream Team. Jamie's Dream Team is a non-profit organization that makes dreams come true. Jamie Holmes herself is very ill. She has had 45 major surgeries in her young life. The mission of Jamie's Dream Team is to lift the spirits of those suffering from, and ease the burden caused by, serious illness, injury, disability or trauma. According to Jamie, "fulfilling a dream is the best healing of all, as receiving a dream helps heal the spirit."

One thousand tickets to the Coach Bash were sold! Every seat in the house was filled. Branch 77 officers and several members attended. In addition to the bash itself, volunteers walked around selling chances on more Coach prod-



Jamie and some of her volunteers calling winning numbers.

ucts. Everyone had a great time, while participating in a most worthy cause.

Additional information on Jamie's Dream Team can be found on the Pittsburgh District website.



Volunteers selling more chances to win Coach products.



Volunteers tracking ticket numbers.



The event filled to crowd capacity.



L-R: Carol Yurechko, Virginia Holmes, Jamie Holmes, Irene Fedor, Audrey Podlesny, Marian Greenland, and Judy Fedor.

ATTENTION MEMBERS 5 & Under!

A Special Coloring Contest Just For You!

Color the picture of Jesus and the little children, have someone help you fill out your name, address, age and branch # and mail it to the home office for a special prize!



Name _____ Branch # _____ Age: _____

Address _____ City _____ State _____ Zip _____

If you have any questions please contact Kelly Shedlock, Fraternal & Youth Director
at 1-800-464-4642 EXT 1051 or kelly@fcscla.org

COLORED PICTURE MUST BE IN THE HOME OFFICE BY FRIDAY, FEBRUARY 14, 2014.

****Remember you must be an FCSLA member 5 and under to be eligible for the prize****

FCSLA EXECUTIVE FINANCE COMMITTEE

Third Quarterly Meeting — August 27, 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

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

Treasurer Stephen C. Hudak asked the committee to remove item 0400.03 – 2014 Budget – 1st Draft from the agenda.

President Maleski asked to place item 0500.05 FCSLA Disaster Relief Fund as a sub category letter A under 0500.04 Donations.

President Maleski asked for a motion to approve the amended agenda. Trustee John M. Janovec moved and Trustee Holmes seconded to approve the amended agenda.

MOTION ADOPTED

Approval of Minutes

May 30, 2013

Msgr. Polando moved and Treasurer Hudak seconded to approve the minutes of May 30, 2013.

President Maleski asked for a wording change on page 3 under item Information Technology Systems, line three from “notes” to “records”. Also, on page 4 under New Annuity Contract, the fourth line in the second paragraph replace the word “this” with “options”.

Trustee Janovec moved and it was seconded by Msgr. Polando to approve the two word changes.

MOTION AMENDED

Msgr. Polando moved and it was seconded by Trustee Holmes to accept the amended minutes.

MOTION ADOPTED

President's Comments

President Maleski reported on the following:

A. M. Best

President Maleski reported on the visit that the managing officers had with analysts from A. M. Best in Oldwick,

NJ, on August 20, 2013. The managing officers concentrated on the risk areas and presented a plan for our annuities and market areas of concentration. We also discussed our fraternal outreach, strategic planning, risk management and the Bylaws Revision Committee. The analysts were able to discuss their view on enterprise risk management, membership growth and premium growth. President Maleski asked for additional comments from Secretary Seich and Treasurer Hudak. Treasurer Hudak stated he concurred with President Maleski on the areas discussed. He also shared that the analysts brought attention to the quality of our investments and the membership restrictions that are limiting our membership.

Sales Planning Meeting

Managing officers met with our National Sales Manager, Patrick Braun and Regional Sales Managers, Albert Heiles and Bill Hollander for an all-day session.

President Maleski asked our National Sales Manager and our two Regional Managers to strategize and engage our 760 plus contracted agents in order to increase the sale of our products.

President Maleski communicated the discussion at the sales meeting and progress of the burial trust option. This option was first introduced to the Product Development Committee for further exploration. Original specs were mailed to the Executive Finance Committee members for their review. President Maleski further discussed how the option may be introduced to new and existing members. President Maleski explained two phases to the introduction of a burial trust option. The first phase FCSLA will be using the current Single Premium Whole Life Application and current rates, which require no filing. The second phase being considered is under advisement and will require a filing in all states where we are licensed. Treasurer Hudak and Secretary Seich added comments to the presentation. EFC members asked several questions concerning the phases and implementation.

At the end of the meeting a planning session was conducted by President Maleski to obtain the input of the sales manager and regional sales managers for the SWOT analysis. The SWOT analysis is part of the Strategic Planning Process which the FCSLA Board of Directors is currently undertaking.

Bylaws Revision Committee

Subcommittees of the Bylaws Revision Committee have been meeting through scheduled phone conferences since their last home office meeting in August with the entire committee present. The next scheduled meeting of the entire Bylaws Revision Committee will be at the Home Office on November 7 and 8, 2013. Members of the subcommittees will present the work and revisions they have done through their phone conferences to the entire committee at that time.

Treasurer's Report

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

Supplement #1

Investments

Treasurer Hudak presented a report on Acquired Securities through July, 2013.

Supplement #2

Treasurer Hudak reported on the Maturity Date Letter sent to our annuitants in the later part of June. There has been 40% of the mailing returned to date. A second letter will be mailed after the return date of September 30, 2013 has expired.

Annuity Interest Yield –

July 1, 2013 – September 30, 2013

Treasurer Hudak moved and Vice President Drotleff seconded 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 October 1, 2013 through December 31, 2013.

MOTION ADOPTED

Second Quarter Budget vs. Actual 2013

Treasurer Hudak presented a detailed financial overview of the second quarter of 2013 budget vs. actual. He discussed and explained several budgeted line items as needed.

Supplement #3

Unfinished/New Business

Dividend 2014

Members of the Executive Finance Committee discussed the dividend for 2014. Treasurer Hudak moved and Trustee Holmes seconded that the Executive Finance Committee make a recommendation to the Board of Directors that the 2014 dividend be 50% of the base.

MOTION ADOPTED

New Annuity Products

Treasurer Hudak reported on the filing progress of the two new annuity products with the IIPRC (Interstate Insurance Product Regulation Commission) and all other states not under the IIPRC. The target date to introduce the two new annuities is in the last quarter of 2013. Treasurer Hudak informed the committee that we are still waiting for approval from IIPRC.

A new brochure has been designed and finalized. The order has been recently approved for printing. The new annuities are named as follows:

<u>Guaranteed Rate</u>	<u>Current Crediting Rate</u>	<u>Surrender Period</u>	<u>Annuity Name</u>
1%	3%	5 year	Silver Elite
1.5%	3.25%	7 year	Gold Elite
3%	3.5%	10 year	Platinum Elite

Annuity Funded Life

Treasurer Hudak informed committee members that an Operational Meeting will take place on August 28th, 2013 to discuss a life policy funded by the settlement of an annuity contract. There were many details discussed to clarify when and if this option can be marketed. Also, there is a concern of presenting this option in an understandable and clear method to our present and potential members.

New Business

Donations

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

Supplement #4

MOTION ADOPTED

A short recess was taken.

Second Session – August 27, 2013

President Maleski reconvened the meeting at 12:50 p.m.

New Business

Disaster Relief Fund

President Maleski informed committee members of the total number and amount of donations to the Disaster Relief Fund she initiated. There has been over \$65,000.00 donated to this fund.

The EFC will recommend to the Board of Directors that an additional donation be made to bring the total to \$75,000.00 and be distributed as follows: 80% to be distributed to the members of the West, TX Branch who submit information stating their loss and 20% remain in the fund. The committee was in agreement that this fund was an excellent way of reaching out to our members and assisting them in a time of need. The money remaining in the fund will be distributed at a later date and for causes determined by recommendations from the Executive Finance Committee to the Board of Directors.

Meeting Dates for 2013

4th Quarterly Meeting - November 6, 2013 at 10:00 a.m.

Adjournment

Msgr. Polando moved and it was seconded by Trustee Janovec 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

The Men's and Women's 3rd Annual United Slovak Fraternals TENPIN HANDICAP BOWLING TOURNAMENT

FRIDAY ITINERARY

Teams Event — Opening Ceremonies to begin at 5:45 p.m. with team events starting at 6:00 p.m. and 8:30 p.m. at Mt. Lebanon Lanes.

Hospitality Night — Hospitality Night beginning at 6:00 p.m. at Mt. Lebanon Lanes in Pittsburgh, PA. Enjoy food, refreshments, and socializing.

Hotel — Crowne Plaza Hotel of Pittsburgh, PA will be housing our guests for the weekend. The phone number to the hotel is (412) 833-5300.

You must identify yourself as a member of **United Slovak Fraternals Bowling Group** to receive the group rate.

\$104 / night (plus tax) – single • \$114 / night (plus tax) – double

Deadline for hotel reservations is April 4.

SATURDAY ITINERARY

Doubles/Singles Event — To begin at 8:30 a.m. and 12:30 p.m.

Mass — Will be held at 5:00 p.m. at St. Thomas Moore, South Hills, Pittsburgh

Banquet — Will be held at Crowne Plaza which begins at 6:30 p.m.

Mt. Lebanon Lanes: 1601 Washington Road,
Pittsburgh, PA 15228 – (412) 854-0600

Crowne Plaza Hotel: 164 Fort Couch Road,
Pittsburgh, PA 15241 – (412) 833-5300

If you require additional information, please contact Kelly Shedlock, Fraternal & Youth Director at 800-464-4642 EXT 1051 or kelly@fcscla.org

~ This information will also be on the FCSLA website www.fcscla.org ~

This event is being sponsored by the First Catholic Slovak Union, the Ladies Pennsylvania Slovak Catholic Union, the National Slovak Society, and the First Catholic Slovak Ladies Association, for the purpose of promoting fraternalism and good sportsmanship, and to generate nationwide interest in the Slovak fraternal organizations. The National Officers of the First Catholic Slovak Ladies Association, the First Catholic Slovak Union, the Ladies Pennsylvania Slovak Catholic Union, and the National Slovak Society, wish to extend to all members a cordial invitation to the Host City, Pittsburgh, PA, in this rapidly growing tournament.

The 3rd Annual United Slovak Fraternals Handicap Tenpin Bowling Tournament will be held at AMF Mt. Lebanon Lanes, 1601 Washington Rd., Pittsburgh, PA 15228. The tournament will be held the weekend of April 25 - 26, 2014. Opening Ceremonies will be held on Friday, April 25, at 5:45 p.m.

ENTRIES WILL CLOSE MIDNIGHT MARCH 7, 2014. PLEASE NOTE: ALL FORMS MUST BE FILLED IN COMPLETELY. ENTRY FEES, AS STATED ON THE FRONT OF THIS ENTRY BLANK, MUST ACCOMPANY THIS ENTRY. ALL INCOMPLETE FORMS WILL BE RETURNED TO TEAM CAPTAIN FOR RESUBMISSION.

In submitting this entry, the captain and the team members agree to forfeit all rights to prize money as well as the total entry fees in the event that any information listed herein should be found to be false. We are not responsible for errors in averages made in filling out this entry form. No refunds of tournament entry fee.

USBC Bowling Rules shall govern in all matters concerning the actual play on the lanes in this Tournament.

ELIGIBILITY: This Tournament is open to all First Catholic Slovak Union, the Ladies Pennsylvania Slovak Catholic Union, the National Slovak Society, and the First Catholic Slovak Ladies Association, male and female bonafide MEMBERS IN GOOD STANDING. All winners will be checked before any prize money is awarded.

Only members with USBC Membership Cards will be eligible for the USBC special awards in this USBC Certified Tournament. Bowlers without USBC Membership Cards may purchase some from the Tournament Committee at current local fees prior to actual participation in this Tournament.

CONSENT RULES: Any unmarried grade or high school student who has not attained the age of eighteen (18) must have written consent of his/her parents or guardian in order to participate in USBC Certified Tournament where cash or merchandise prizes are offered. Said written consent must be on a form approved by United States Bowling Congress and must be on file with Tournament Committee at least one week before the bowler is eligible for tournament competition unless the student is accompanied by his/her parents, in which case the parental consent form may be filed up to the time the student starts to bowl. USBC Rule No. 13

AVERAGES: All entrants will use their highest average of any USBC league of at least 21 games from the 2012-2013 season. Bowlers with no such average from the 2012-2013 season and with at least 21 games in the 2013-2014 season will use their current league average. This must be designated as such on entry form by his name and a league year-to-date statistics sheet must be presented to the Tournament Committee at the Tournament. Non-certified bowlers, with no certified league average, that have bowled in previous FCSU, LPSCU, NSS, or FCSLA tournaments will have their averages calculated from their three most recent tournaments. All male bowlers with no established USBC average will bowl a 175 scratch. All female bowlers with no established USBC will bowl a 150 scratch. Summer league averages will be accepted.

Any contestant whose current average of at least 21 games as of January 1, 2014, is TEN (10) PINS or more above his or her average from previous season, must use his or her current average and will indicate this on the entry form at time of entry.

AVERAGE CHANGES: The original averages submitted on the Entry Blank cannot be changed prior to participation by anyone except the Team Captain, who must submit written proof thereof to the Tournament Committee.

It shall be each bowler's responsibility to verify the accuracy of his average in handicap or classified tournaments, whether originally submitted by the bowler, his team captain, or others.

Failure to use the proper average shall disqualify score of submitted average if lower than actual average, thereby resulting in a lower classification or more handicap. Prize winnings shall be based on the submitted average if it is higher than the actual average.

Corrections in averages can be made up to the completion of the first game of a series, or within 48 hours after completion of a series if the tournament manager prior to the completion of the first game of the series has given written consent to the bowler authorizing such extension of time to correct his average.

TEAMS: Mixed teams comprising of 2 men and 2 women are allowed. Mixed teams will be grouped with men's teams for prize distribution (see PRIZES), unless at least 21 mixed teams participate. If 21 or more mixed teams enter, a separate mixed prize fund will be established and one prize will be paid for every seven (7) entries.

DOUBLES: Mixed doubles are allowed. Mixed doubles will be grouped with men's teams for prize distribution (see PRIZES), unless at least 21 mixed doubles participate. If 21 or more mixed doubles enter, a separate mixed prize fund will be established and one prize will be paid for every seven (7) entries.

HANDICAPS: The handicap allowed will be 90% of the difference between 210 and the submitted average. The maximum handicap awarded to any bowler will be 65 pins.

Under no circumstances will handicap be increased after participant has bowled.

PRIZES: MEN and WOMEN - One prize will be paid for every seven (7) entries in each event, with the exception of All Events, which will pay one prize for every fifteen (15) entries. No duplicate prizes will be awarded and prize fees will be returned 100 percent.

All prizes will be subject to the approval of the Tournament Committee.

Any entrant who has qualified for a prize of \$300 or more in any event of a tournament in the 12-month period prior to entry, must report actual score, position, and amount won to tournament management at time of entry for possible rerating.

LINE-UP CHANGES: All participants must bowl according to where they are listed on the submitted entry form. Any replacement of participants originally scheduled to bowl on team or doubles will take same position on team and doubles event.

ABSENTEES: To alleviate absentee problems, the Tournament Committee will provide a replacement bowler when notified of the absentee.

TARDY BOWLERS: Tardy Bowler will receive zero for each frame missed. USBC Rule 322

SCORING: Errors in scoring or calculations must be presented to the Tournament Committee within 48 hours after completion of play. Captains of Teams or Doubles Partners have the option to pick up duplicate score sheets upon completion of play.

2014 BOWLING ENTRY BLANK

~ Please Read Carefully ~

**The 3rd Annual United Slovak Fraternals
Men's and Women's Tenpin Handicap
Bowling Tournament**

APRIL 25-26 , 2014



Hosted by
First Catholic Slovak Union,
Ladies Pennsylvania
Slovak Catholic Union,
National Slovak Society and
First Catholic Slovak
Ladies Association
A/k/a the United Slovak Fraternals

AMF Mt. Lebanon Lanes

1601 Washington Road, Pittsburgh, PA 15228

Team Name: _____

League: _____

City: _____

Captain Name: _____

Address: _____

Phone: _____

REQUESTS — PLEASE CIRCLE CHOICE TIMES

Event TEAM	Date 4/25	1st Choice 6:00 PM 8:30 PM	2nd Choice 6:00 PM 8:30 PM
DOUBLES & SINGLES	4/26	8:30 AM 12:30 PM	8:30 AM 12:30 PM

ENTRIES CLOSE MARCH 7, 2014

All Events (X)	Attend Banq. (X)	CORRECT TEAM LINEUP (Print or Type)	HIGHEST AVERAGE	USBC NO.
		1.		
		2.		
		3.		
		4.		
Address		Cert./Policy No. Must Be Filled In	Branch/ Assm No.	
1.				
2.				
3.				
4.				
Singles (X)	Attend Banq. (X)	TWO-MAN EVENT (Print or Type Full Name)	HIGHEST AVERAGE	Seniors (X)
		1.		
		2.		
		1.		
		2.		

ENTRY FEES

Prize Fee \$ 7.00
Bowling Fee
(3 games) \$ 6.75
Tournament Fee .. \$ 3.25
Total Each Event ... \$17.00

OPTIONAL EVENTS

All Events \$ 3.00
Senior Singles
Event (60+) \$ 5.00

BANQUET FEES

Member \$25.00

Total
Included \$ _____



Mail Entry Fee

Payable to:

FCSLA

Mail to Attn:

Kelly Shedlock
24950 Chagrin Blvd.
Beachwood, OH 44122

Substitutes **must** bowl in the position vacated by the original entrant as per USBC.

Friday, April 25

Registration 5:00 PM
Bowlers: 6:00 PM 1st Team Events
8:30 PM 2nd Team Events

Saturday, April 26

Bowlers: Events 8:30 AM 1st Doubles/Singles Events
12:30 PM 2nd Doubles/Singles Events

ALL BOWLING AND ENTRY FEES MUST ACCOMPANY THIS FORM

FORMS MUST BE SUBMITTED WITH COMPLETE INFORMATION

INCOMPLETE FORMS WILL BE RETURNED TO TEAM CAPTAIN
AND MUST BE RESUBMITTED.

L'od pre Noah

Boh povedal Noah, aby postavil l'od, ale len s jedným oknom a jednými dverami. Tiež povedal aby Noah dal do lodi pár zvierat všetkých druhov.

Boh poslal páry zvierat k Noah, aby išli do lode.

Boli tam dva slony a dve myši, dvaja vtáci a dva levy, dve žirafy a dva medvede, dva tigre a dva mačky, dvaja hady a dvaja psi, dvaja nosorožci a dve zebry a dve/pár od všetkých druhov zvierat. Pár po pári išli zvieratá do lode. Potom začalo pršať a pršalo, pršalo a ešte viac pršalo až pokiaľ celá zem bola pokrytá vodou.

Za štyridsať dní dážď prestal a Noah vypustil holubicu keď sa holubicu vrátila a mala olivový konárik, Noah vedel že tam blízko musí byť suchá zem. Konečne Noah otvoril dvere a pustil zvieratá von z lode.

Všetci uvideli dúhu znak od Boha, ktorý sľúbil, že už nikdy nebude záplava, ktorá by zničila celú zem.



Noah's Ark

(Please enjoy the English translation)

God told Noah to build an ark with one window and one door.

Then he told Noah to put two of every kind of animal on the ark.

God sent the animals to Noah two by two.

There were two elephants and two mice, two birds and two lions, two giraffes and two bears, two tigers and two cats, two snakes and two dogs, two rhinoceros and two zebras and two of every other animal. Two by two the animals went aboard the ark.

Then it started to rain. It rained and rained until all the earth was covered with water.

After forty days the rain stopped and Noah sent out a pigeon. When the pigeon returned with an olive branch Noah knew there was dry land.

Finally Noah opened the door to let all the animals off the ark. And there in the sky was a rainbow, a sign of god's promise that a flood would never again destroy the whole earth.

YSC 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.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF AUGUST 31, 2013

ASSETS

Cash and Short Term Investments	\$ 17,820,694
Bonds	703,318,551
Preferred Stock	3,630,553
Common Stock	4,737,580
Investment Income Due and Accrued	10,660,788
Property Plant and Equipment, Net	6,164,343
Certificate Loans & Accrued Interest	2,519,276
Other Assets	154,307
TOTAL ASSETS	\$ 749,006,092

LIABILITIES

Life Reserves	\$ 250,804,812
Annuity Reserves	391,314,353
Death Claims Payable	1,081,313
Unearned Premiums	553,619
Matured Endowments	350,102
Provision for Dividends Payable	1,296,068
Accumulated Dividends and Interest	3,996,969
Accrued Convention Donations	380,000
Provision for Future Conventions	334,000
Asset Valuation Reserve	7,498,802
Interest Maintenance Reserve	1,166,472
Other Liabilities	1,378,574
TOTAL LIABILITIES	\$ 660,155,084
Surplus	\$ 88,851,008
TOTAL LIABILITIES AND SURPLUS	\$ 749,006,092

INCOME STATEMENT

For the Eight Months Ending August 31, 2013

REVENUE

Insurance Premiums	\$ 3,733,606
Annuity Premiums	15,805,898
Investment Income	25,723,174
Amortization of Interest Maintenance Reserve	59,741
Rental Income	268,015
Other Revenue	10,557
TOTAL REVENUE	\$ 45,600,991

EXPENSE

Increase in Reserves — Life	\$ 3,976,812
Increase in Reserves — Annuity	12,593,890
Insurance Benefits	3,843,633
Annuity Benefits	14,136,844
Commission Expense	603,080
Surrender Benefits	1,783,576
Post Mortem Benefits	884,838
Miscellaneous Member Benefits	42,622
Matured Endowments	9,719
Donation Expenses	190,654
Convention Expenses	152,000
Bank Service Charges	13,243
Data Processing Service Fees	217,445
Accounting Fees	66,263
Actuarial Fees	136,325
Legal Fees	28,263
Consulting Fees	68,139
Bonus to Branches	600,000
Fraternal Activities	84,564
Official Publications	321,218
Scholarship Awards	160,000
Miscellaneous Employee Benefits	262,555
Fees — Directors	85,800
Salaries — Employees	938,646
Salaries — Officers	297,670
Interest Expense	160,520
Tax Expense	176,970
Depreciation Expense	196,024
Utility Expense	61,152
Postage and Printing	123,961
Advertising	63,693
Travel Expense	76,311
Insurance Department Fees	71,876
Sales Promotion	85,785
Rental Expense	268,015
Other Expense	296,134
TOTAL EXPENSE	\$ 43,078,241

Income (Loss) from Operations

Capital Gains (Loss)	\$ 2,522,750
Subtotal INCOME (LOSS)	\$ 4,210,989
Dividends to Members	829,333
NET INCOME (Loss)	\$ 3,381,657



NEW YEAR New Favorites

TRIPLE CHOCOLATE CAKE

- 1 package chocolate cake mix (regular size)
- 1 package (3.9 ounces) instant chocolate pudding mix
- 1¾ cups milk
- 2 eggs
- 2 cups (12 ounces) semisweet chocolate chips

In a large bowl, combine cake and pudding mixes, milk and eggs at low speed until dry ingredients are moistened. Beat at medium speed for 2 minutes. Stir in chocolate chips. Pour into a greased and floured 10-inch tube or fluted tube pan. Bake at 350 degrees for 60 minutes or until cake tests done. Cool in pan for 10 minutes before removing to a wire rack. 12-16 servings.

CHOCOLATE COFFEE BUTTERCREAM ICING

- ¾ cup butter, softened
- 1 (4 ounce) package cream cheese, softened
- 1½ (16 ounce) packages confectioners' sugar, or more as needed
- ¼ cup unsweetened cocoa powder
- 3 tablespoons strong brewed coffee, or more to taste
- ½ teaspoon salt

SHOOFLY COFFEE CAKE

- 2 cups buttermilk Bisquick pancake mix
- ½ teaspoon ground cinnamon
- ¼ teaspoon ground ginger
- ⅔ cup milk
- ⅓ cup molasses
- ¼ cup sugar
- 2 tablespoons cold butter

In a large bowl, combine the pancake mix, cinnamon and ginger. Set aside ⅓ cup for topping. In another bowl, combine milk and molasses. Stir into dry ingredients just until moistened.

Transfer to a greased 9-inch pie plate. In a small bowl, combine sugar and reserved pancake mix mixture. Cut in butter until mixture resembles coarse crumbs. Sprinkle over batter. Bake at 350 degrees for 25-30 minutes or until a toothpick inserted near the center comes out clean. Serve warm. 8 servings.

BEER AND BRATS NACHOS

- 1 package (14 ounces) fully cooked smoked bratwurst links, sliced
- 2¼ cups frozen pepper and onion stir-fry blend
- 3 cups (12 ounces) shredded cheddar cheese
- 2½ teaspoons all-purpose flour
- 1 cup chopped onion
- 1 tablespoon olive oil
- 1 garlic clove, minced
- ¾ cup beer or beef broth
- 12 cups tortilla chips

In a large skillet, saute bratwurst for 1 minute. Add stir-fry blend; cook 3-5 minutes longer or until vegetables are tender. Set aside and keep warm.

In a large bowl, combine cheese and flour. In a large saucepan, saute onion in oil until tender. Add garlic and cook 1 minute longer. Stir in beer and heat over medium heat until bubbles form around sides of pan.

Reduce heat to medium-low and add a handful of cheese mixture. Stir constantly, using a figure-eight motion, until almost completely melted. Continue adding cheese, one handful at a time, allowing cheese to almost completely melt between additions.

Arrange tortilla chips on a large serving platter. Spoon cheese mixture over chips. Top with bratwurst mixture. Serve immediately. 12 servings.

CHICKEN PARMESAN

- 6-8 boneless chicken breasts
- ¼ cup olive oil
- 4 tablespoons Italian seasoning
- 2 tablespoons dried oregano
- 2 teaspoons garlic powder
- 2 cloves garlic, minced
- 1 6-oz. can tomato paste
- 1 14-oz. can diced tomatoes
- ½ cup Parmesan cheese, grated

Heat oil in a skillet. Combine the Italian seasoning, oregano and garlic powder. Sprinkle the seasonings evenly on both sides of the chicken breasts. Brown the chicken breasts in the skillet on both

sides until chicken is cooked through. Remove chicken and set aside. Place tomatoes, tomato paste, and garlic in the skillet and heat through. Serve chicken over cooked pasta with the tomato mixture poured on top and sprinkled with Parmesan cheese.

SWEDISH MEATBALLS

- ¾ cup seasoned bread crumbs
- 1 medium onion, chopped
- 2 eggs, lightly beaten
- ⅓ cup minced fresh parsley
- 1 teaspoon coarsely ground pepper
- ¾ teaspoon salt
- 2 pounds ground beef
- GRAVY:
- ½ cup all-purpose flour
- 2 ¾ cups 2% milk
- 2 cans (10-1/2 ounces each) condensed beef consommé, undiluted
- 1 tablespoon Worcestershire sauce
- 1 teaspoon coarsely ground pepper
- ¾ teaspoon salt
- NOODLES:
- 1 package (16 ounces) egg noodles
- ¼ cup butter, cubed
- ¼ cup minced fresh parsley

In a large bowl, combine the first six ingredients. Add beef; mix lightly but thoroughly. Shape into 1½-in. meatballs (about 36). In a large skillet, brown meatballs in batches. Using a slotted spoon, remove to paper towels to drain, reserving drippings in pan.

For gravy, stir flour into drippings; cook and stir until light brown (do not burn). Gradually whisk in milk until smooth. Stir in the consommé, Worcestershire sauce, pepper and salt. Bring to a boil; cook and stir for 2 minutes or until thickened.

Return meatballs to pan. Cook, uncovered, 15-20 minutes longer or until meatballs are cooked through, stirring occasionally.

Meanwhile, cook noodles according to package directions. Drain; toss with butter. Serve with meatball mixture; sprinkle with parsley. 6 servings.

BAKED CUSTARD

- 4 eggs
- ⅔ cup sugar
- ½ teaspoon salt
- ¼ teaspoon ground nutmeg
- ¼ teaspoon ground cinnamon
- 3 teaspoons vanilla extract
- 2⅔ cups milk

In a bowl, combine eggs, sugar, spices and vanilla. Blend in milk. Pour into a 1½-qt. baking dish. Place baking dish in a cake pan in oven; add 1 in. water to pan.

Bake at 325 degrees for 1 hour or until a knife inserted near middle comes out clean. Serves 6.

PERIODICAL

1/14

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*