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Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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ŽENSKÁ JEDNOTA

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Fraternally Yours™

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ŽENSKÁ JEDNOTA,

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~ The Seed ~

A successful business man was growing old and knew it was time to choose a suc-
cessor to take over the business.

Instead of choosing one of his directors or his children, he decided to do something
different. He called all the young executives in his company together.

He said, "It is time for me to step down and choose the next CEO. I have decided to
choose one of you." The young executives were shocked, but the boss continued. "I am
going to give each one of you a SEED today — one very special SEED. I want you to plant
the seed, water it, and come back here one year from today with what you have grown
from the seed I have given you. I will then judge the plants that you bring, and the one I
choose will be the next CEO."

One man, named Jim, was there that day and he, like the others, received a seed. He
went home and excitedly, told his wife the story.

She helped him get a pot, soil and compost and he planted the seed.

Every day, he would water it and watch to see if it had grown. After about three weeks,
some of the other executives began to talk about their seeds and the plants that were
beginning to grow. Jim kept checking his seed, but nothing ever grew. Three weeks, four
weeks, five weeks went by, still nothing. By now, others were talking about their plants, but
Jim didn't have a plant and he felt like a failure.

Six months went by — still nothing in Jim's pot. He just knew he had killed his seed.
Everyone else had trees and tall plants, but he had nothing. Jim didn't say anything to his
colleagues, however. He just kept watering and fertilizing the soil — He so wanted the
seed to grow.

A year finally went by and all the young executives of the company brought their plants
to the CEO for inspection. Jim told his wife that he wasn't going to take an empty pot. But
she asked him to be honest about what happened. Jim felt sick at his stomach, it was
going to be the most embarrassing moment of his life, but he knew his wife was right. He
took his empty pot to the board room. When Jim arrived, he was amazed at the variety of
plants grown by the other executives. They were beautiful -- in all shapes and sizes. Jim
put his empty pot on the floor and many of his colleagues laughed, a few felt sorry for him!

When the CEO arrived, he surveyed the room and greeted his young executives. Jim
just tried to hide in the back. "My, what great plants, trees, and flowers you have grown,"
said the CEO. "Today one of you will be appointed the next CEO!" All of a sudden, the CEO
spotted Jim at the back of the room with his empty pot. He ordered the financial director to
bring him to the front. Jim was terrified. He thought, "The CEO knows I'm a failure! Maybe
he will have me fired!"

When Jim got to the front, the CEO asked him what had happened to his Seed — Jim
told him the story.

The CEO asked everyone to sit down except Jim. He looked at Jim, and then announced
to the young executives, "Behold your next Chief Executive! His name is Jim!"

Jim couldn't believe it. Jim couldn't even grow his seed. How could he be the new
CEO the others said?

Then the CEO said, "One year ago today, I gave everyone in this room a seed. I told
you to take the seed, plant it, water it, and bring it back to me today.

But, I gave you all boiled seeds; they were dead — it was not possible for them to grow.
All of you, except Jim, have brought me trees and plants and flowers.

When you found that the seed would not grow, you substituted another seed for the
one I gave you. Jim was the only one with the courage and honesty to bring me a pot with
my seed in it. Therefore, he is the one who will be the new Chief Executive!"

Dear Friends,

If you plant honesty, you will reap trust.

If you plant goodness, you will reap friends.

If you plant humility, you will reap greatness.

If you plant perseverance, you will reap contentment.

If you plant consideration, you will reap perspective.

If you plant hard work, you will reap success.

If you plant forgiveness, you will reap reconciliation.

So, be careful what you plant now; it will determine what you will reap later.

Don't judge each day by the harvest you reap, but rather by the seeds you plant.

Until next Month,

Warmly,
Carolyn

A FIFTY YEAR HISTORY: VATICAN II

Pastoral Constitution on the Church: *Gaudium Et Spes*

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

My dear Sisters and Brothers in Christ, “When are we going to church?” How often do we hear that question? Or in my mind, “What do we understand as ‘church’ today?” For Catholics, “going” to church is fulfilling a spiritual and legal obligation by active participation in celebration of the Resurrection of the Lord on Sundays/holy days or the vigil. In my mind, as a priest, this should not be an obligation but a privilege that we all must treasure. I hope that coming to “church” for the celebration of the Eucharist is central for every Catholic, a necessity to sustain and nurture the relationship between God, the individual, and the Christian community. As you and I worship each week in our parish churches, we build up the Body of Christ, His Church. Every Sunday, over one billion people worldwide who espouse to be Catholic offer God the Father the precious gift of His only Begotten Son and He in turn gives us His Son as our Redeemer. What we do in our individual churches reflect what the Catholic community is, i.e., the Church.

The Catholic Church, whose foundation is the Twelve Apostles, possesses a two thousand year history of proclaiming the Good News of Jesus Christ. Divinely guided by the grace of the Holy Spirit, the Church is also a human institution that has had some dark moments in its vast history but has survived because of the gift of the Spirit. At the Second Vatican Council, the Council Fathers directed their attention to the Church in two different documents, the *Dogmatic Constitution on the Church* (last February’s article) and the *Pastoral Constitution on the Church in the Modern World*. The former dealt with the structures within the Church whereas the latter deals with the Church as it is positioned in human reality, making the Church a servant to society. It is a lengthy consti-

tution (ninety-three articles long) and is divided into two basic sections, *The Church and Man’s Calling* and *Some Problems of Special Urgency*.

The Council Fathers began writing about *The Church and Man’s Calling* in Article Eleven. They declared, “People of God believes that it is led by the Spirit of the Lord, who fills the earth. Motivated by this faith, it labors to decipher authentic signs of God’s presence and purpose in the happenings, needs and desires in which this People has a great part along with other men of our age. For faith throws a new light on everything, manifests God’s design for man’s total vocation and thus directs the mind to solutions which are fully human....What does the Church think of man? What recommendations seem needful for the up-building of contemporary society? What is the ultimate significance of human activity throughout the world? People are waiting the answer to these questions. From the answers it will be increasingly clear that the People of God and the human race in whose midst it lives render service to each other. Thus the mission of the Church will show its religious, and by that very fact, its supremely human character”. Although this document was promulgated in December 1965, the questions that the Fathers pondered over almost fifty years ago are still relevant to us today. We must render service to one another just as Christ did throughout His ministry among us.

The Fathers then write about the Church and our calling by emphasizing the need for a dignity of the human person, looking over the interdependence of the community of mankind, reviewing the human activity throughout the world, and defining the role of the Church in the modern world.

The second section brought to mind problems that had arisen in a modern world that needed to be addressed.

Once again, these are still predominant within our own age. The Fathers noted that problems dominating their day and world were: the dignity of marriage and the family; the proper development of culture, economic and social life; the life of the political community; and the fostering of peace and the promotion of a community of nations. In Article Forty-six, they wrote, “This Council has set forth the dignity of the human person and the work which men have been destined to undertake throughout the world both as individuals and as members of society. There are a number of particularly urgent needs characterizing the present age, needs which go to the roots of the human race. To a consideration of these in the light of the gospel and of human experience, the Council would now direct the attention to all”.

This is a significant document of the Second Vatican Council. (All of the documents of Vatican II are significant!) But this Constitution was specifically postured not to be a doctrinal piece of writing but was to take on a pastoral course. And so it is. It took into consideration the recent popes’ social justice writings from Leo XIII through the papacies of Blessed John XXIII and Paul VI. The opening words of the document set the pace, “The Joys and Hopes, the grief’s and the anxieties of the men of this age, especially those who are poor or in any way afflicted, these too are the joys and hopes, the grief’s and anxieties of the followers of Christ. Indeed, nothing genuinely human fails to raise an echo in their hearts. For theirs is a community composed of men. United in Christ, they are led by the Holy Spirit in their journey to the kingdom of their Father and they have welcomed the news of salvation which is meant for every man”.

“When are we going to Church?” Not only on Sundays and holy days. We are the Church-24/7!

Message from our National President

CYNTHIA M. MALESKI



Dear fellow members of the First Catholic Slovak Ladies Association:

It is so gratifying for me to receive cards, e-mails, voice messages and other greetings from many of you, especially during the Christmas season! I am pleased that you enjoy reading my column, because I intend to bring you information about the business of our association, as well as provide you with good news about how we are continuing to live out the mission of

FCSLA. I love to hear from you!

One of our primary goals is to continue to build on the foundation of our Catholic faith and ethnic traditions. On February 14, we celebrate Valentine's Day, and in the Roman Catholic Church, the Feast Day of Sts. Cyril and Methodius. These great 9th century brothers became Christian missionaries among the Slavic peoples, and in addition to their work of evangelization, they also influenced the cultural development of all Slavs, for which they received the title "Apostles of the Slavs". They have been saints for a long time, and in 1980, Pope John Paul II (now Blessed and soon to be canonized himself) declared them Co-Patron Saints of Europe, together with great St. Benedict.

We have a longstanding relationship with the Sisters of St. Cyril and Methodius, a Roman Catholic women's religious community of pontifical rite dedicated to apostolic works of ecumenism, education, evangelization and elder care. Their motherhouse chapel is the Basilica of Sts. Cyril

and Methodius in Danville, Pennsylvania, the only Catholic basilica dedicated to Sts. Cyril and Methodius in the world. It is a beautiful, sacred place, where many of us have visited a number of times for pilgrimage. I encourage you to do so, too.

During the past year, we have brought you a new focus on our products and benefits through *FCSLA Connects*. In the coming months, we will continue to enhance the information you receive about our new and existing products through a Product Page. It is vitally important that our members are aware of the increasing need for life insurance and other vehicles to provide for financial security for themselves and their loved ones. We are fortunate to be able to offer an array of fine products which can suit your needs. Please contact your FCSLA representative, the home office or your branch officers to see about insurance and annuities for yourself, your family or potential new members.

To celebrate Valentine's Day, I close with a beautiful thought from Mother Theresa of Calcutta, a Roman Catholic Nun, and Nobel Peace Prize Winner:

"A joyful heart is like a sunshine of God's love, the hope of eternal happiness, a burning flame of God . . . And if we pray, will become that sunshine of God's love — In our own home, the place where we live (and work), and in the world at large".

Until next time, we wish everyone a Joyful Heart, as we pray, work together and share the good news of First Catholic Slovak Ladies' Association!

Cynthia M. Maleski
National President



National President Cynthia Maleski is pictured with Joyce Lechman in front of a painting donated to the FCSLA Home Office by Carl Kranick, North Royalton, OH. The donation was made through Joyce Lechman. The family associated with this beautiful painting was John and Ann Bosack, Olyphant, PA and Josephine Kranick Bosack, Olyphant, PA and then Cleveland, OH.

ATTENTION! BRANCH OFFICERS

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.



News from Your Fraternal & Youth Director

► Kelly Shedlock



As I write this article it is a few days before Christmas (bright and early Saturday morning after grocery shopping). I had no idea what my February article was going to be about and the deadline was upon me.

Then it HIT me as I was sitting in the drive thru at Starbucks. Yep once-a-week I treat myself to a non-fat no whip white mocha. Life is too short not to enjoy things you like. Anyway, awhile back when I was going thru this same drive thru. I pulled up to pay and the employee told me that the car in front

of me paid for my order. WOW! I was shocked! It made me feel good. I thought about it all day. A total stranger bought my white mocha. I still couldn't believe someone did that. So when I pulled up to pay a few days before Christmas I told the employee to please pay for the car behind me and tell him or her Merry Christmas. The employee said I sure will and thank you! The day that was done for me, it made me feel really good and I hoped that the person behind me would get the same feeling I did. Giving is just not for December 25th. We should be doing it throughout the year.

FCSLA members are very lucky. WE belong to an organization that has great products, great benefits such as scholarships, having your branch sponsor a ballgame free of charge or minimal cost to you and all around wonderful, caring people. We are encouraged to help others. That is what fraternalism is all about. I would like to encourage and challenge all our members to get more involved with your branch Matching Funds Projects, Join Hands Day and activities. If you receive an invite to a branch activity say YES, get involved. Helping others will give you that warm fuzzy feeling when you help raise money or items needed to help those that really need help. Plus you will give that warm fuzzy feeling to others. It's the little things we do in life that make someone else's day.

We are all very busy with our lives. I know that. But you can give a few hours several times a year to help those in need. You can do these as a FAMILY! The world has become a generation of "it's all about ME". Getting involved with a FCSLA project / branch activity is a great way to start changing from ME to WE.

WORD SEARCH PUZZLES — PART II

As promised, here are the rest of the winners from the 65+ word search challenge. Congratulations!

Labosky, Mary; LaChapelle, Alice; Lakota, Marge; Leffler, Dolores; Leggett, Rita S.; Lemanski, Jacqueline; Lemanski, Mary; Lesisko, Leo; Lesnick, Dorothy; Levenda, Mary M.; Levenduski, Marie; Linkes, Marie; Liscak, Anna; Lubert, Bertie; Lukes, Larry;

Luzicka, Anna; McCaffrey, Philomena; McDonald, Margaret A.; McGill, Jane M.; Melichar, Edward; Mackay, Eleanor; Mackovjar, Rosemary; Macnak, Philip P.; Madeline, Carole J.; Madeja, James; Maginot, Helen; Maier, Rosemary A.; Malecha, Josephine; Malesky, Marlene; Marcin, Shirley; Martyn, Rose Marie; Maschka, Bonnie; Masler, Evelyn; Massey, Gertrude; Matejka, Elizabeth; Matalavage, Joseph; Matrisciano, Mary P.; Matvya, Andrew; May, Eleanor M.; Melko, Martha; Midla, Bridget; Mikeo, Catherine A.; Mikitka, Mary Ann; Mikulski, Phyllis; Miller, Mary Jane; Miller, Rita Helen; Minelli, Emily; Mizikar, Joseph L.; Mollise, Nancy; Morchak, Dorothy P.; Motichka, Mary Ann; Mrosko, Joanne M.; Murdock, Patricia; Murphy, Barbara L.; Nasta, Margaret; Newman, Emily; Nickolay, Francis J.; Obarsky, Cecilia; Olesko, Theresa Ann; Olier Jr., Andrew; Olmstead, Mary Ann; Ondik Jr., Stephen; Oresik, John; Oresik, Mary Ann; Paca, Monica; Paracsi, Cynthia A.; Patch, William L.; Paulson, Delight M.; Pavlacka, Joan M.; Pavliceck, Veronica; Pavlovsky, Ann E.; Peggs, Barbara A.; Peroutka, Marian; Pendola, Mary Anne M.; Petrunak, Margaret M.; Petrus, Dorothy; Pettko, Patricia; Phillips, Agnes M.; Pianalto, Rose; Pigat, Mary M.; Pinchart, Mae; Pinkston, Judith; Pisula, Rose Marie T.; Pissoli, Rita M.; Planac, Theresa; Plessl, Margaret; Policare, Catherine; Polinski, Anna; Pollack, Joseph; Popchak, Richard; Povazan, Agnes; Prokop, Andrew G.; Prucha, Regina; Pustejovsky, Mary Jane; Raycroft, Frances L.; Reenock, Rosemarie; Reese, Judith; Reidel, Helen K.; Reilly, Dolores; Richnavsky, Sophie; Richter, Jane F.; Ritchie, Mary A.; Retzliff, Dolores; Roman, Jerome; Romano, Joseph R.; Rothstein, Justine; Rudella, Anna K.; Ruzbasan, Elaine S.; Sabo, Clara; Sabol, Donnie; Sabolik, Margaret B.; Sadulski, Constance R.; Saksun, Ruth Marie; Salat, John; Sandrock, Doreen; Sass, Ann; Sawczak, Richard; Scherbenco, Bernadine; Schmitz, David J.; Schneberger, Marcella M.; Schuller, Patricia; Sedlak, Joan; Sefcik, William M.; Sell, Mary Ann; Seman, Helen M.; Sendelbach, Jane; Sendelbach, Louise; Shedlock, Barbara; Shelley, Elizabeth; Shosky, Barbara M.; Sikora, Joe; Silbernagel, Marlene M.; Silkowski, Mary A.; Simon, Ceil; Singel, Eileen C.; Sis, Delpha; Skluzacek, Marion L.; Slaninka, Marilyn; Smardz, Ted; Smiley, Mary Jane F.; Smisek, Diane; Smith, Betty M.; Snipes, Fern; Sobota, Irene; Sokolowski, Veronica; Spany, Wilhelmina; Sperry, Evelyn; Staroscak, Mary M.; Stasko, Ronald; Stefanik, Farley Florence; Steffa, Adrienne A.; Stey, Dr. George C.; Stromenger, Veronica; Steffan, Hattie B.; Stephan, Agnes A.; Stinar, Ingrid; Strnad, Jim; Suhay, Elaine; Supko, Beverly; Surzyn, Elizabeth; Svoboda, Mary; Szumski, Dorothy; Takacs, Barbara; Tarhanich, Dorothy; Telgarsky, Veronica H.; Tempero, Anna Marie; Tempero, Carmela M.; Tesner, Eleanor; Thomas, Margaret; Thompson, Elizabeth; Tkac, Helen; Torrence, Alice; Toth, Theresa E.; Trca, Ron; Tupa, David; Turnovsky, Caroline; Turnovsky, James; Ujka, Lillian; Ungashick, Eleanor G.; Urbanowicz, Charles; Vaca, Jerry; Vaca, Sharon; Vargo, Linda; Valent, Elizabeth; Valko, Geraldine J.; Velgos, Patricia; Venneman, Janet; Verespej, Joanne; Verhaugstraete, Caroline; Vigh, Rose; Vislusky, Rosemary; Vogel, Rosmarie; Volcansek, Anna; Volovsek, Darlene; Volpone, Eleanor A.; Voracek, James W.; Vota, Dorothy R.; Walters, Elaine; Wargo, Frances; Weber, Arlene R.; Wencil, Ludwig; Westveer, Helen; Wickizer, Donald L.; Williams, Mary Ann; Williamson, Eunice A.; Wisz, Mary P.; Wood, Donna L.; Wolter, Joyce A.; Yedinak, David N.; Yuhas, Rosemarie; Zahradka, Rita J.; Zemanek, Vincent J.; Zerdy, William; Zidek, Joan M.; Zilla, Paul S.; Zippay, Frank A.; Ziskovsky, Rita M.; Zrostlik, Paul; Zupancic, Nancy; Zura, Rudy.

As part of our ongoing Strategic Planning process discussed in previous issues by our National President, Cynthia Maleski, we are announcing our new mission and vision statement recently adopted by the board of directors. They are found on the back cover of *Fraternally Yours* each month.

Use FCSLA Annuities for IRAs and Roth IRAs



Patrick Braun

Traditional IRA

The Traditional IRA has been around for a long time. It is part of the tax code which permits taxpayers to deduct contributions to a product from their earned income when figuring out their annual tax return. FCSLA has several annuities which are eligible to receive funds for this purpose. The advantages of using FCSLA annuities are: 1. The financial strength of FCSLA.

With a 113% solvency ratio (assets vs. liabilities), and an A- Excellent rating from the A. M. Best Company, FCSLA is one of the financially strongest of the fraternal societies. 2. Fixed annuities take the "luck" out of retirement planning. Because they have guaranteed rates of return, they grow in value every day. No worries about the stock market going down just before retirement! **Wage earners can contribute up to \$5,500 to a traditional IRA in 2014 with an additional \$1,000 to catch up from previous years and deduct the amount contributed from their earned income.** There are income restrictions. Single taxpayers can have up to \$60,000 AGI and those filing joint returns can have up to \$96,000 AGI and deduct the contribution when filing their 2014 returns. They must earn at least as much income as they contribute. Taxes are

paid on IRA withdrawals when they are made. Minimum Required Distributions (withdrawals) must be made at 70½ years of age. A 10% penalty, in addition to the taxes, is placed on all withdrawals made before age 59½.

Roth IRAs

The major differences between Roth and Traditional IRAs are: Taxpayers may not deduct Roth contributions from their earned income. However, they do not have to pay taxes when they receive the money. Also, they don't have to take any Minimum Required Distributions at age 70½ as with the Traditional IRA. The contributions into a Roth IRA grow tax free where the contributions into a Traditional IRA grow on a tax deferred basis. A Roth IRA is generally recommended for younger savers or people who believe that their tax responsibilities will be greater at retirement. In 2014, single taxpayers with an AGI of \$114,000 or less may contribute up to \$5,500 to their Roth IRAs. Married taxpayers filing jointly with an AGI of \$181,000 or less may contribute \$5,500 in 2014.

401K and Pension Rollovers

Taxpayers who have been saving money in a qualified pension plan or 401K plan may move their money to a Traditional IRA on a tax-free basis. After making this transfer, all the rules regarding Traditional IRAs come into play. Although the transfer could be made to a Roth IRA, this is usually not done because it is not a tax-free transfer and the full amount must be reported as income in that tax year! **FCSLA has annuities which will accept the rollover and all the benefits of doing business with FCSLA and all of the advantages of funding a retirement account through annuities are gained by bringing the rollover to FCSLA! Contact an agent or licensed recommender or call the FCSLA Home Office to inquire about a pension or 401rollover!**

Note: FCSLA Does not give tax advice. For tax advice, speak to your tax professional.

FCSLA FLORIDA AGENTS MEET

Agents representing First Catholic Slovak Ladies Association in Florida met at the Tampa Hilton- Airport West-shore Hotel on Wednesday, October 16. National Sales Manager Pat Braun showed the attendees the FCSLA fraternal presentation, went through the life insurance application and discussed the life insurance and annuity products. Albert Heiles discussed a number of sale strategies and showed them the advantages of selling for a fraternal society. Feedback from the attendees was excellent!



Albert Heiles discusses sales strategies.



Pat Braun Shows a Fraternal presentation.

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.

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

VISITING SISTERS JOIN SS.C.M. COMMUNITY

Two Sisters from Eastern Europe have joined the Sisters of Saints Cyril and Methodius in Danville, PA for one year of shared ministry. Sister Jana Maria Polakova, SCM,



from Turzovka, Slovak Republic; and Sister Edita Lenka Navratilova, SCM from Brno, Czech Republic will live and minister with the Sisters in Danville during the 2013-2014 school year. The visit is part of a number of activities sponsored by the Danville Sisters marking the 1150th anniversary of the brothers, Saints Cyril and Methodius coming to Eastern Europe to evangelize. Sister Polakova, trained in Religious Studies and History, and Sister Navratilova, trained in English, Religious Studies and Czech Language, will serve as teacher aides in the Saint Cyril Preschool and Kindergarten in Danville. They will also share other ministry experiences with the Sisters of Saints Cyril and Methodius, including parish ministry and outreach to the elderly and sick.

While the Community names of the Sisters in Danville and the Sisters in Velehrad in the Czech Republic are the same, they are different communities. Their histories are similar, however, both being founded in the early 1900's, and both serving primarily in education, parish work and care for the sick and elderly. Sister Michael Ann Orlik, General Superior of the Sisters of Saints Cyril and Methodius in Danville, in inviting the Sisters from Europe to this collaboration stated that "such a connection will nurture the faith life, and mission to service of both of our groups." Sister Vaclava Dudova, General Superior of the Sisters of Saints Cyril and Methodius in Velehrad, Czech Republic, in accepting the offer, applauded the opportunity for increased cooperation between the two congregations of Sisters during the Jubilee 1150th Anniversary of the arrival of Saints Cyril and Methodius to Moravia.

The Sisters of Saints Cyril and Methodius in Danville currently serve in seven states, Pennsylvania, New York, Connecticut, South Carolina, Indiana, Illinois, and Texas. During the year the visiting Sisters will have the opportunity to visit and assist at some of these ministries.

**HAVE YOU SIGNED UP
A NEW MEMBER RECENTLY?**

TAKING THE “LUCK” OUT OF RETIREMENT PLANNING

Patrick F. Braun, FICF, CLU, LUTCF, National Sales Manager



Patrick Braun

I thought it might be interesting to talk about the element of “luck” in financial planning, especially in planning for retirement. I looked up the word “luck” in my 2,129 page Webster’s Deluxe Dictionary. I wanted to see what Webster said about the word because there seem to be so many uses and clichés that I wasn’t sure where to start this article.

Webster starts by saying that luck is, “The seemingly chance happening of events which affect one; lot; fate. Down on one’s luck, misfortune-unlucky. In luck-fortunate, lucky.” The definition goes on and on, helping to fill those 2,129 pages, but you get the idea. And we all can identify. Good luck is having the ball land on your roulette number, having sunshine for your picnic, getting the last parking space right in front of the grocery store and finding a \$20 bill in an old coat pocket. Bad luck, well, bad luck is the reverse of all those things.

According to the definition, luck, either good or bad, can’t be controlled. It’s a “seemingly chance happening of events.” You can’t control it. This makes me wonder; why would anyone leave their financial planning for retirement to chance? Why wouldn’t more people take steps to **guarantee** that certain assets would be in place for retirement? In bygone days, most people had lifetime pensions. Today that’s not the case. More and more companies have placed the responsibility to save on the employee. Social Security, which used to be a sure thing, will have to change to remain solvent in the future. And Social Security was never meant to be more than an addition to pensions and personal savings anyway.

So, how **does** one take the “luck” out of retirement planning? How about the stock market? Any broker will tell you that, in the long run, the market will go up. That’s true for the general Dow Jones Industrial Average but how about individual stocks? They don’t all go up. In fact, as I can personally attest, some go down. In fact some go bankrupt. Now that’s bad luck! And the Dow Jones Average itself has dropped many losing stocks over the years and replaced them with currently stronger stocks. This has happened so much over the years that there is only one stock that was in the original Dow Jones listing. That stock is General Electric.

Well, how about mutual funds? It depends on which fund and when you get in. Maybe we should ask the people who lost 40% of their 401K values in mutual funds a few years ago. What if they had to retire right at that time? I personally know some that had to delay retirement for years, due to that “bad luck”.

No, the stock market is a game of chance. To take the luck out of retirement planning, one must find a **guaranteed investment**, one that, when you wake up in the

morning, has more money in it than it had the night before. FCSLA has two such products, annuities and cash value life insurance.

FCSLA annuities have guaranteed minimum interest rates. So they are always increasing in value. And there are no fees or other charges on FCSLA annuities. In addition, no income taxes are paid on the money in an FCSLA annuity until a withdrawal is made so the annuitant can plan to receive income at a time when his or her tax bracket is lower.

Cash value life insurance is another product with guarantees. In addition to protecting loved ones in case of a premature death, a permanent life insurance contract has a table of non-forfeiture benefits inside. This table shows the **guaranteed cash value** in any given year. As long as premiums are paid, the cash value grows year after year. FCSLA has four “Whole Life” certificates available. The 10 Pay Life certificate is paid up in 10 years. The 20 Pay Life certificate is paid up in 20 years. The Life Paid Up at 85 is just what it says. It’s a whole life contract paid up at age 85. And the FCSLA Single Premium Life certificate is paid up at issue. All of these contracts run to age 121.

Of course, the first thing that a person must do to take the “luck” out of retirement planning, is to start saving in the first place. Most people plan their savings in a very haphazard fashion. It goes something like this: Buy necessities, buy luxuries, and waste some money, save what’s left. Often there is little or nothing left! The better way is to put the save up front, before you spend any money. Write the check to yourself for future delivery! Then, the plan would look like this: Save a fixed % of income each month, buy necessities, buy luxuries, and waste what is left. People that do this **and** put their money into FCSLA annuities and cash value life insurance truly are taking the luck out of their financial retirement planning!

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!

From the Desk of the **National Secretary**

Sue Ann M. Seich



February is a good month to make sure all your beneficiaries are up to date on your FCSLA Life Insurance Policies and Annuities. It is so easy to forget changing this important information on your contracts especially if you have been a member for a long period of time. Last month we had some awfully cold days that made several of us stay indoors. This time gives you a wonderful

opportunity to look through your important papers and make sure everything is up to date.

This month also gives you an opportunity to do a good deed by checking on neighbors who are elderly and especially if they live alone to make sure they are well or if they could possibly need something. Keep in mind how important it is to offer that helping hand.

Last year was a great year for our Matching Funds Program. We had more projects completed than in previous years. The guidelines are being refreshed. They will be available in the next few weeks. Thank you to all branches that participated in this program and reached out to assist in your church or community.

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

67 Years of Marriage Celebrated

Stephen and Rose Filipi (W121) have been married for 67 years. The family is pictured below on the couple's 60th wedding anniversary. They are the proud parents of 15; 12 daughters and 3 sons; 56 grandchildren, 95 great-grandchildren and one great-great grandson. The couple still celebrates each year and we wish them God's continued blessings.



Branch W086 Anniversary Couple Receives Special Blessing

Henry and Mildred Blecka members of St. George Parish, Munden, KS celebrated their wedding anniversary on November 10, 2013. A Mass for their intention was celebrated by Fr. Brian Lager in St. Edward Catholic Church, Belleville, KS. The couple received a special blessing for 72 years of marriage.

Following mass the couple enjoyed a dinner at the Bel-Villa Restaurant, Belleville, KS. The dinner was hosted by their children for family and friends. Their children are daughter Janice and husband Mark Keeley of Tahlequah, OK; son Donald and wife Margaret of Wichita, KS; son Kelvin and wife Marcia of Chester, NE; son in law Richard Sulzer of Kansas City, KS (daughter Rita is deceased). The couple has seven grandchildren and three great-grandchildren.

Mildred and Henry were active in St. George Parish. They are members of Branch W086 (Munden, KS) for which Henry served as Financial Secretary for many years. Mildred taught religious education and served in several official capacities in St. George Council of Catholic Women. The couple now resides in the Health Care Center in Belleville, KS.

Congratulations to our anniversary couple on achieving this amazing milestone.

90th Birthday Celebration

Margaret Joan Breznai (S250) celebrated her 90th birthday in December 2013. She is pictured with her sister-in-law Sister M. Stephen Breznay, SCN and her sister Elizabeth (Betty) Jozefa. She has six children: Thomas, Margaret, Elizabeth, Mary Louise, Stephan and Andrew; 11 grandchildren and 10 great-grandchildren.



Grand Opening Branch Picnic in Council Bluff, Iowa

Kelly Shedlock

I left on yet another jet plane (or two). This time I headed to Council Bluff, IA via Chicago O'Hare and Eppler Airfield, Omaha, NE to host a long overdue grand opening celebration for Branches S627 and J533. Two more states I can add to places I have been.

I met with branch officers Jeanette Bowen and Linda Spencer before the grand opening party on September 23rd. I had the best time with them! They were so warm and welcoming and very enthusiastic! They have some wonderful ideas and I hope all of their members take advantage of the events planned for both the senior and junior branches. You have a really good core group!

The celebration was held at Lake Manawa State Park. We could not have asked for a better evening weather wise. A perfect fall day. Jeanette and Linda put a lot of time and effort into this dinner! And a yummy dinner it was! They were great to work with. Awesome job ladies! Linda thanks for bringing the Smarties – you are never too old for a couple packs of Smarties!

In addition to meeting Jeanette and Linda I had the pleasure of meeting agent Karen Ruby, her husband Buzz, a few members of their family and the wonderful members of Branch S627 and J533. You were all so very welcoming and made me feel at home. It was great to be able to just sit and chat with them during dinner. Thank you all for coming!

And, while I was "in the neighborhood" I drove from Council Bluff, IA to Fremont, NE to introduce myself to our agents Mark and Mike Guillatt, Debbie Perry, and Sandy Boyd who I talk to all the time via phone and email. It is nice

to put faces to the names. I enjoyed meeting all of them and I hope we can find two members who would like to be the branch officers for the Fremont, NE branch. I would love to go back and do an opening celebration there soon.

I enjoyed my hour drive, seeing all the corn fields and how much flatter it is in Nebraska than it is in Ohio. Oh, and their roads are in much better shape! I didn't make myself dizzy trying to avoid all the pot holes.

Another mission complete! Welcome to the FCCLA Family Branches S627 and J533!



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.

Branch W001 Hosts Bowling Party

Branch W001 of New Prague, MN hosted a youth bowling party on Sunday, October 27 at Strike Force Bowl in New Prague. Youth and their families enjoyed the bowling as well as the pizza, pop and prizes.



BRANCH W137 ENJOY ANNUAL FALL EVENTS

Branch W137, Cedar Rapids, IA had an adult only beer tasting on September 8, 2013 at St. Ludmila Social Hall. Appetizers and prizes were enjoyed by everyone in attendance and on Sunday, October 20, 2013 the branch held their annual family Halloween party. Candy and monetary prizes went to everyone attending in costume. Dinner was served.



Branch W056 Annual Membership Appreciation Party

St. Francis Branch W056 in Lonsdale, MN invites all of its members to the Annual Membership Appreciation Party. It will be held on February 23, 2014 at the Crusader Civic Center in Lonsdale. A meal will be served and bingo for cash prizes will be played afterwards. Please make your reservations by calling Milt Trnka at 507-744-2655 by February 15.

ELYRIA, OHIO STUDENTS TAKE ALTERNATIVE SPRING BREAK

A group of 32 Elyria Catholic High School students, Elyria, OH and four chaperones traveled to Toms River, NJ on an alternative spring break trip to assist rescue efforts following Hurricane Sandy last spring. The



group's work focused on two key projects. First, students worked on an eco-reclamation project to help restore key parts of the shoreline that were eroded as a result of the hurricane. The project largely involved replanting grass, trees,



and shrubbery that were washed away in the storm, but are essential to the local environment. Second, students worked

on houses that were damaged during the storm but still had not been properly repaired.

All the students felt like they had an opportunity to live their faith by serving those hardest hit by this natural disaster. The students paid their own way to be part of the trip.

The school extends its deepest thanks to the FCSLA for their support of the Alternative Spring Break program.

WPSCA Offers Summer Scholarship

For the 9th consecutive year, WPSCA is offering a scholarship to attend the Summer Slovak Language and Culture Program at Comenius University in Bratislava, Slovakia. WPSCA will award \$2,500 to cover transportation, tuition, room and board to the successful candidate. Applications must meet the following requirements:

- Must be a full time college student.
- Must be of Slovak heritage.
- Must not have previously attended the program.
- Must apply to Comenius University for acceptance.
- Must be willing to attend WPSCA events when requested to discuss the program.

The SAS Summer School is the oldest summer language school in Slovakia and is designed to enable students to improve and enhance their Slovak language competency as well as increase their knowledge of Slovak literature and culture.

For further information or for an application, contact Joe Senko at 412/531-2990. Completed applications must be received by WPSCA on or before April 15, 2014 at Manor Oak Two, Suite 500, 1910 Cochran Road, Pittsburgh, PA 15220.

Branches Honor Veterans and their Families

Patriotism is one of the core principals of the FCSLA. Veterans have a special place in our hearts. 237 years ago, with a stirring declaration of independence against the most powerful country on the globe, America was born and the world changed in ways that could not have possibly been imagined. 13 small, squabbling, weak mini-states stood up to their colonial masters and announced to the world that they would go their own way.

It was an audacious act of defiance.

Though young, and in a position of extreme disadvantage relative to the great powers of the day, the people who called themselves Americans held a trump card that has always

been underestimated throughout our history – they had irrepressible spirit.

On November 10th, 2013 the Sr. and Jr. Branches of St. Louis, MO (S101 and J011) honored the kind of patriots whom the Founders would have been immensely proud of, and would have extolled as guardian of their hard won achievement – Our Veterans and their Families. We reflected on the audacious spirit of defiance and courage of our Founders – the same spirit that animated the life of our Veterans and their families. Far from being in any way a provocation to war, an adequate and highly trained Military is the best guaranty against war, the cheapest and most effective peace insurance.

We are eternally thankful to our Veterans and their families for freely providing the means to cover this premium for us.



USMC Battalion Lance Corporal Joshua "Devil-Dog" Miklovic – members of Branch S101 and his family of "Devil-Pups" all members of J011.



Some of those present enjoying some fraternal fellowship.



Monsignor John J. Borcic, pastor of St. Mary Magdalen, surrounded by U. S. Garrison Flags, invokes a blessing for our Troops.

Peter Kmec Attends King's College in Wilkes-Barre, PA

Peter Kmec from Kosice, Slovakia, first came to America in his Junior year of high school as a "Foreign Exchange Student"....And soon became an active member of the Slovak Heritage Society of Northeastern Pennsylvania.

Motivated to learn English, Peter wanted to continue his "study abroad" experience at a college in the U.S. He loved the small Catholic School environment at Holy Redeemer in Wilkes-Barre and soon found the same environment and similar values at King's College also in Wilkes-Barre, PA.

An international business and accounting major at King's College, Peter, Class of 2015, currently is Student Council Executive Board President, a Co-Leader of the Emerging Leaders Program, an Admission Ambassador, a Resident Assistant and Caterer at the King's College Catering Service. Among his other college activities, he includes the Drama Club and acting in productions at the College.

Post graduation, Peter would like to join an international business firm to help with globalization efforts, preferably a United States firm based somewhere in Europe.

Peter finds time to be quite active with the Slovak Heritage Society of Northeastern PA....helping with projects like the Stations of the Cross, Slovak Teaching Classes, the annual picnic, special dinner events and working year round with his mentor in the Slovak Society, Michael Stretanski, of Kingston, PA.



Peter Kmec is shown center, with Michael Stretanski at left and Slovak Heritage Society Chairperson Philip R. Tuhy, Wilkes-Barre, at right.

Sr. Branch 88 Christmas Party

On a bright, sunny December afternoon, members of Monessen Sr. Branch 88 gathered at the Clubhouse Grille at Cedarbrook Golf Club for their annual Christmas Party. Officers greeted an unusual number of members as they arrived.

Dorothy Urbanowicz, Branch President, welcomed the group and Rev. Micah Kozoil, Branch Chaplain offered the invocation. Following hors d'oeuvres, the group enjoyed a dinner of wedding soup, roast beef, baked potato, green beans, ice cream and homemade cookies.

A brief meeting followed dinner and President Urbanowicz read the group of 50 year memberships. She also announced that the branch had 3 scholarship winners in 2013. In addition to the FCSLA National scholarships

in 2014, she informed the group that Branch 88 will award a \$1,000 scholarship. The group was then informed of the four Matching Funds Projects completed by Sr. Branch 88 and Jr. Branch 157. Dorothy then called on Rev. Micah and presented him with a \$600 Matching Funds check from the Home Office. A poem of a "Lost Soldier" was then shared with the group and Dorothy asked all to remember those who are unable to be with their families and especially those defending our freedom.

Numerous door prizes were awarded and Rev. Micah gave the benediction. On behalf of the officers of Sr. Branch 88, Dorothy extended best wishes to all for a Very Blessed Christmas and Happy New Year.



L-R: Party co-chair Linda Oslick, Acting Auditor Veronica Bellicini, Recording Secretary Alice Bialon, Branch President and Financial Secretary Dorothy Urbanowicz, Auditor Flora Funtal, and Party co-chair Tom Oslick.



L-R: Dorothy Urbanowicz presenting Matching Funds check to Rev. Micah Kozoil, Alice Bialon and Flora Funtal.



Send us your Wedding
Anniversary
and Birthday
Announcements!
zjbazik@comcast.net

Saints Cyril and Methodius Feast Day February 14th



Saints Cyril and Methodius, feast day February 14th, are brothers who for Christianizing the Danubian Slavs and for influencing the religious and cultural development of all Slavic peoples received the title "the apostles of the Slavs." Both were outstanding scholars, theologians, and linguists. They were honored by Pope John Paul II in his 1985 encyclical *Slavorum Apostoli*.

WPSCA Slovak Wine Tasting Scheduled

The WPSCA will have their 4th wine tasting on Saturday, April 5 beginning at 1 p.m. at Sonoma Grille, 947 Penn Avenue in the Cultural District of Downtown Pittsburgh. The program will include appetizers and live music.

The tasting will compare Slovak wines with American wines. The price is \$30 per member and \$35 for non-members, payable in advance.

Attendance is limited to 60 members and guests on a first come/first serve basis. For reservations, call Joe at 412/531-2990 during the day or Albina at 412/343-5031 in the evening. Send your checks payable to WPSCA, Manor Oak, Suite 500, 1910 Cochran Road, Pittsburgh, PA 15220.

Whiting, Indiana Sr. Branch 81 Celebrates Season at Fall Luncheon

On September 22, 2013 the Whiting Senior Branch 81 welcomed their members and guests to Andora Banquets in Schererville, Indiana for a fall luncheon. It was the first time having the luncheon in Schererville and people were excited to come to a new venue. There were many new faces and many returning familiar faces. As each guest arrived, they received a gift from the home office. Everyone was happy to be together and enjoyed a wonderful lunch.

The afternoon began with President Florence Hovanec welcoming everyone to the fall luncheon. Rev. John Kalicky followed with a blessing. Soup and salad was served, followed by baked chicken, Italian sausage and peppers, vegetable medley, oven roasted potatoes and for dessert ice cream and kolachy. A violinist strolled through the room playing some traditional Slovak melodies, as everyone enjoyed their meal. Afterwards our guest speaker, Mr. Daniel Lowery was introduced by Treasurer Margaret Abildua. Mr. Lowery is the president of Calumet College of St. Joseph and spoke to us about a new edition to the college, the Andrew Grutka Center. The center archives the

bishop's life and our Slovak heritage. Bishop Grutka was the first bishop of Gary, Indiana and was of Slovak descent. Mr. Lowery invited us to stop by the college and take a tour of the archives; there is so much memorabilia from the bishop and Slovak heritage that they are going to rotate items.

Rev. Kevin Scalf said a closing prayer to bless all who attended, followed by two special raffles. The first was a door prize raffle of 16 surprise bags donated by the officers. The second was a share the pot with two \$50 prizes and many other cash prizes. Our luncheon was a great way to kick off the first day of fall and the fall season.



MATCHING FUNDS ACTIVITIES

Branch W187

Breakfast Benefit

Branch W187 of Sts. Mary and Joseph Church in Valparaiso, NE held a Matching Funds Breakfast on October 27th. Over 100 people enjoyed the breakfast which was served after both Masses that Sunday. The effort raised \$1,035 for an altar to be placed at St. Mary's Cemetery in Valparaiso, NE.



Ladies preparing breakfast L-R: Marilyn Chmelka, Roseletta Barry, Rose Ann Komenda and Gail Benes.



Rose Ann Komenda at the donation table.



Members enjoying breakfast.

Monessen Jr. Branch 157 Christmas Party

A severe snow storm the evening prior to the Christmas Party of Jr. Branch 157 in Monessen did not discourage members from attending. As the children arrived they were presented with several crafts which they enjoyed while waiting for all to arrive. Rachel Funtal, Natalie Bialon and Katelyn Benicky, members of the Jr. Branch Advisory Board assisted the children with the crafts.

Following crafts, invocation was led by Rachel Funtal and then all enjoyed a meal which consisted of chicken fingers, fries, applesauce, cake and soda.

David Lawrence, a well known magician then performed for the group.

Many were called upon to take part in the performance. At the conclusion of the performance, Dorothy Urbanowicz, branch president called attention to the sound of bells and then arrived the Big Red Man. Each child took their turn listing their requests for Christmas and then they were presented with a generous treat bag from the branch.

As members were departing, all expressed delight in the afternoon and are looking forward to a visit from Santa at their home on December 24.



Branch officers: Recording Secretary Alice Bialon, Auditor Flora Funtal, Jr. Order Financial Secretary and Party Chairperson Rosemary Betza, and Jr. Order President Dorothy Urbanowicz.

Sr. Branch 140 Holds Annual Meeting and Christmas Party

Sr. Branch 140, Lansford, PA held their Annual Meeting and Christmas Party on Sunday, December 1, 2013 at Macaluso's Restaurant in Nesquehoning, PA. Over 70 members enjoyed a wonderful meal and some fraternal fun. Many thanks to Branch Secretary Treasurer Louise Dunstan for coordinating and planning the event.

Branch President Veronica Bazik, read the Christmas Story and thanked everyone for attending. Monsignor Thomas Derzack, Branch Chaplain gave the invocation and blessing; National Vice President and Chairman of the National Bylaw Revision Committee Barbara Waller, gave an update on the ongoing process and National Editor Carolyn Bazik, served as photographer.

Everyone appreciated the gifts from the Home Office and left already looking forward to next year.



And the winners of the 2013 **UGLY CHRISTMAS SWEATER CONTEST ARE ...**

GROUP 2 (AGES 7-13)

1st Place – Mary Braun,
J106 Ft. Wayne, IN
2nd Place – Emily Schmit,
W184 Pleasant Dale, NE
3rd Place – Anna Schmit,
W184 Pleasant Dale, NE

GROUP 3 (AGES 14-22)

1st Place – Sydney Podwika,
J257 New Bern, NC

GROUP 4 (AGES 23-40)

1st Place – Peter Walters,
S035 Branchburg, NJ

GROUP 5 (AGES 41-65)

1st Place – Linda Oslick,
S088 Pittsburgh, PA
2nd Place – Christina Diehl,
S035 Califon, NJ

GROUP 6

(AGES 66 PLUS)

1st Place – Mary Ritchie,
S066 Las Vegas, NV
2nd Place – Elaine Walters,
S035 Branchburg, NJ
3rd Place – Francis Fierko,
S084 Princeton Jct., NJ

*Congratulations
to all
our winners!*

**1st Place
Group 2**



**2nd Place
Group 2**



**3rd Place
Group 2**



**1st Place
Group 3**



**1st Place
Group 4**



**1st Place
Group 5**



**2nd Place
Group 5**



**1st Place
Group 6**



**2nd Place
Group 6**



**3rd Place
Group 6**



**WE HOPE YOU
HAD FUN!
ENJOY YOUR
PRIZES!**

A big "THANK YOU" to all who took the time and made your Ugly Christmas Sweater!

WE HAVE VERY CREATIVE MEMBERS WHICH MADE THE JUDGING VERY DIFFICULT.

ATTENTION MEMBERS AGES 6-22 ONLY!

LET'S GO ON A RIDDLES SCAVENGER HUNT!

1. See if you can answer these Scavenger Hunt Riddles.
2. When you come up with the answer look through any old magazines and newspapers that have already been read and find a picture of your answer.
3. Cut out the picture and attach them in order to coincide with the correct number of the riddle.
4. Completed Scavenger Hunt must be in the Home Office **by Friday March 28, 2014.**
5. Remember you must be an **FCSLA member ages 6 – 22** to be eligible to submit the scavenger for a prize.
6. If you have any questions please contact Kelly Shedlock the Fraternal & Youth Director at 1-800-464-4642 EXT 1051 or kelly@fcsla.org.

LET'S GET STARTED!

1. The more I dry, the wetter I become...what am I?
2. I'm a bird but I can't fly...what am I?
3. I don't go out and play, I just stay home all day, I'm nice - you might agree, but mostly your feet just rub me...what am I?
4. Stiff is my spine and my body is pale, but I'm always ready to tell a tale...what am I?
5. What has a ring, but no finger...what am I?
6. I have a neck, but no head, but I still wear a cap...what am I?
7. Some take me in the morning, others take me in the evening, but one thing you should know - that when I'm "taken", I don't really go anywhere...what am I?
8. My words number quite many (like pen, pent, and penny); my title you will discover, is explained under my cover...what am I?
9. Fluttering, flying and flitting so free, from flower to flower is where you'll find me...what am I?
10. I start with an "e", I end with an "e", but I usually contain only one letter...what am I?
11. I'm so simple that I only point; yet I guide people all over the world...what am I?
12. Although I may have eyes, I can't see. At one time there was a dearth of me in Ireland and people went hungry...what am I?
13. What's black and white and read all over...what am I?
14. If you were 'able', you'd add a 'T'...what am I?
15. Look for a rainbow in a box...what am I?
16. Keys open my door, but mine only make a sound...what am I?
17. I'm an insect, and the first half of my name reveals another insect, also a famous group of musicians had a similar name...what am I?
18. I may be black, and may be white or any color in between. I'm small and made of plastic, not round but very light, when I'm moved up and down, I'm used to create sound...what am I?
19. I get bigger when I eat, but die weaker when I drink...what am I?
20. What invention lets you look right through a wall...what am I?
21. People climb me, cut me, burn me, they show me no respect! My rings are not of gold, but they do tell my age...what am I?
22. What is higher without the head, than with it...what am I?
23. I have a heart, and my last five letters mean the same as "strangle"...what am I?
24. I grow shorter, as I grow older...what am I?
25. I have a face that doesn't frown, I have hands that do not wave, I have no mouth just a familiar sound, I don't walk but I move around...what am I?
26. When you buy me I'm black, when you use me I'm red, and when you throw me away I'm gray...what am I?



Name _____ Branch # _____ Age: _____

Address _____ City _____ State _____ Zip _____



We Want to Hear From You!

- Did your children, grandchildren receive special awards or achievements in school?
- Baptisms? Confirmations? New Members?
- Participated in Volunteer and Community Projects?

*If they are members of the FCSLA
please send us a photo and short article
about their special achievements!*



Dolores Siroky, President of Branch S578, Cleveland, OH is proud to introduce her 11th great-grandson **VINCENT DELMEDICO**, as a member of J503. Vincent was born on June 8th, 2013.



MATTHEW LEE McNEILL (J158, Catasauqua, PA) made his First Holy Communion in May 2013, at St. John the Beloved, McLean, VA. Matthew's sister, Candice, and brothers, Steven and Christian, are also members of Jr. Branch 158. His grandmother, Margaret Buss is a member of Branch 230, Catasauqua, PA. Matthew is in 3rd grade at St. John Academy in McLean, VA, and loves baseball, especially the Washington Nationals.



DONALD EARL HENRICKSON III (JH0H), son of Donald and Jill (Thomas) Henrickson made his First Holy Communion at St. Mary's Catholic Church in St. Clair, MI. His great-grandmother Margaret (Sapaia) Resovsky had been a member of the FCSLA for over 70 years.



MATTHEW OROS gave another terrific piano performance at his 6th piano recital. His recital consisted of three selections, "Brazilian Holiday" by William A. Palmer, "Swan Lake" by Tchaikovsky and "Aura" by Approaching Nirvana. Matthew has been taking private lessons for a little over three years. He is an outstanding showman when he tickles the ivories and enjoys playing for others. Over the last year Mathew has given several concerts for the residents of "Light of Hearts Villa" in Bedford, OH. You can locate and listen to his spring and fall recitals on "YouTube" by searching for, "Matthew Oros Piano."

Matthew and his sister Victoria both attend Sts. Joseph and John Catholic School in Strongsville, OH. He is a dancer in "Lucina Slovak Folk Ensemble", plays bells in the school bell choir and one belt shy of a black belt in karate.

Matthew and his sister are both members of Cleveland, Jr. Branch 481. He's the son of Joe and Nadia Oros. Joe is the treasurer of S553 and Nadia is a member. Grandparents Joe and Johanna Oros, along with Aunt Donna and Uncle Tom are all members and hold various positions within their branches.



Branch 23 Enjoys a Brunch on the Lake

Dramatic fall views of Okauchee Lake welcomed members and guests of Milwaukee's Branch 23 at the Golden Mast Restaurant on October 27. The grand and totally delicious family style brunch included trays of eggs, ham, bacon, sausages, beef, smoked salmon and shrimp, blintzes, oven brown potatoes and fresh fruits. Of course, champagne, chocolate covered strawberries and other desserts were served.

Patrick Braun, National Sales Manager and member of Branch 23, over-viewed benefits of some of the policies that FCSLA's younger members should consider and offered his help with selection of policies.

Special guest was Betty Valent winner of FCSLA's Fraternalist of the Year Award. Betty, a member of Branch 376 and our district, the Louise M. Yash

District, was presented with flowers after recognition for all she does for the Slovak community in Milwaukee. Betty is certainly deserving of this award!

Officers reelected were: Kathleen Mueller-President, Katherine Esterle-Secretary, Martin Esterle-Treasurer, Luanne Coyne-Jr. Order Secretary, Paul Dilger and Jamie Coyne-Auditors. Newly elected as Vice President of the branch was Laurie Muffler.

Attendees brought non-perishable food items that were donated to the Lions Club for their Thanksgiving food baskets to needy. Over 75 pounds of food was collected.

A matching funds raffle was held after the meeting to benefit the Tatra Slovak Dancers. Over \$200 was raised for the dance group.



BRANCH W080 ACTIVITIES

RUMMAGE SALE

Branch W080 (Clarkson, NE) sponsored a semi-annual rummage sale in June 2013. Generous donors, volunteers and a big crowd of anxious shoppers made it another successful event, with profits going to St. John Neumann School.



ANNUAL FALL FEST

Branch W080 (Clarkson, NE) hosted the country store at St. Cyril and Methodius Annual Fall Fest on September 15, 2013. The sale of baked goods, fresh garden produce and miscellaneous items enabled the branch to make a sizeable donation to the Catholic School.



Branch 77 Holds Christmas Party and Election of Officers

Branch 77 of McKeesport held their Christmas party and December meeting on Sunday, December 1, 2013 at the Palisades in McKeesport, PA.

Hors d'oeuvres were served prior to the meeting. Music was provided before the meeting and during and after dinner by George Beatty and the International Gypsies.



Pledge to the flag.

President Jerry Holmes opened the meeting with prayer. The pledge of allegiance to the flag was led by Joseph Matta, World War II veteran. Roll call was taken and all officers were present, except for Virginia Holmes who was ill. The memorial candle was lit by Nick and Dorothy Ianatti and Rege McLaughlin and Carol Yurechko rang the gong as the names of all of our members who passed away this year were read. The minutes of the November meeting were read and approved.

President Jerry Holmes discussed our matching funds projects and explained Jamie's Dream Team and their accomplishments on behalf of those who are seriously ill.

Auditors Carol Yurechko and Audrey Podlesny reported on this year's audit; all is in order.

Elections were held and officers were re-elected: Jerry Holmes, President; Irene Fedor, Vice President; Marian Greenland, Financial Secretary; Virginia Holmes, Treasurer; Judy Fedor, Recording/Junior Secretary; Audrey Podlesny, Auditor; Carol Yurechko, Auditor. The oath of office was administered by Judy Hornfeck and the meeting was closed with prayer.



Memorial candle lighting and prayer.



Newly elected officers: Audrey Podlesny, Auditor; Marian Greenland, Financial Secretary; Carol Yurechko, Auditor; Jerry Holmes, President; Irene Fedor, Vice President; Judy Fedor, Recording Secretary/Junior Secretary. (Not in picture: Virginia Holmes, Treasurer)

President Jerry recognized the officers for their work and informed the members that Virginia serves as National Trustee, Judy serves as District President, and Carol is a member of the Court of Appeals. He expressed his appreciation to all for their contributions to making the party a success (the entertainers, decorators, bartender and Kay Vay's catering).

Following the meeting the members enjoyed dinner, dancing and prize drawings.



Administering the oath of office.



Members enjoying the party.

11th Annual Consular Tour to Slovakia

AUGUST 10-24, 2014

Slovak Honorary Consul Joseph Senko has visited Slovakia 25 times since 1995, including ten tours which he has arranged and escorted. His wife, Albina, was born and raised in Slovakia. With their experience, they have created a customized tour for 2014 which will take you across Slovakia from the West (Bratislava) to the East (Kosice), stopping each day to visit the numerous historic sites of Slovakia. Each night, accommodations will be at four star hotels. Over 270 people from the United States have enjoyed these tours with Joe and Albina. For a detailed itinerary, and more information contact Joe Senko at 412-956-600 or jtsenko@aol.com. Cost for the trip is \$3,699 per person including airfare and taxes.

Branches 409 and 317 Welcomes Members to Christmas Party

On a Sunday afternoon, December 8, 2013, Sr. Branch 409 welcomed 70 members and guests including Jr. Branch 317 to their annual Christmas Party held at Our Lady of Consolation Parish Hall in Merrillville, IN.

Members and guests were greeted by officers of Branch 409, Agnes Chervenak, President; Jeanette Bramer, Financial Secretary and Mathilda Hogan, Auditor.

Janice Bramer Vasquez was director of a variety of children's Christmas Craft projects.

All guests were treated to delicious pizza, fruit/veggie platters, homemade pumpkin cheese cake, nut rolls, chips,



Sophia Wagner J317

punch, soda, cake and coffee. Grace was said by Jr. Branch 184 member, 5 year old Andrew Yurecho, Gary, IN (great-grandson of Betty Yurechko).



Andrew Yurechko



Barbara Trelo, J317

The main event of the afternoon was a visit from Santa (Kirby Hoskins, S409), who distributed a wide variety of gifts, including backpack gifts from the Home Office.

In the photo below are Officers and members of S409, J317 and J184 with Santa.



Christmas Celebration

Held for Branch W137 Members

Branch W137 Cedar Rapids, IA held their Christmas celebration on Sunday, December 8, 2013 at St. Ludmila gym. Fifty members were in attendance. Games were played, including a fish pond, ring toss, search for coins and a free throw contest. Santa visited and dinner was served.



Upcoming events include an adults only Wine Tasting in February and a Family Swim Party in April. Calendars of upcoming events will be emailed/mailed to members.



The 23rd Edition of Our

SLOVAK-AMERICAN COOK BOOK

No books are sold or delivered C.O.D.

ALL ARE SOLD FOR CASH



The cost of each book is \$9.00. A carton of 18 books is \$144 (\$8.00 per book). Canada residents \$11.00 U.S. money order per book. *Send only money order or check payable to:* First Catholic Slovak Ladies Association, Attention: Cook Book Department, 24950 Chagrin Boulevard, Beachwood, OH 44122.

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Enclosed find \$ _____ ☐ (Money Order)

☐ (Check) for _____ copies of the Cook Book.

Ronald Seman Inducted into Ohio Veterans Hall of Fame

In the presence of Governor John R. Kasich and Tim Gornell, fifteen Veterans from the state of Ohio were inducted in the Ohio Veterans Hall of Fame. Among them was Ronald J. Seman of Parma Heights in Cuyahoga County who was elected to this honor.

The celebration was held on Thursday, November 7, 2013 in the Veterans Memorial Auditorium in the state capital in Columbus, OH. The Hall is dedicated to recognizing Ohio Veterans who, after their military service, put their skills and abilities to work in their local communities. Ron Seman launched a long career in media after his service, originating The Cleveland Veteran radio program which promoted Veterans' activities and later wrote a weekly Veterans column while at the Cleveland Press. For over 26 years he developed a strong readership from his popular Twinsburg Bulletin and the Veterans Beat column for Record Publishing Company's weekly division.

Ron is a US Air Force Veteran who served in the Korean War. He served in communications in the U.S. Air Force from 1952 to 1956, including the last 10 months of the Korean War where he was stationed in Pusan. On his redeployment back to the United States he finished his service at Shepard Air Force Base in Wichita Falls, TX, where he worked for the base radio station.

He has a passion for the Veterans who spent many years in the service of and then have rarely been recognized for the service they gave to our country in the states and in the wars. Even in his senior years he continues to reach out to them and the Veterans Organizations wherever and however he can.

Ron is pictured with some of his family who honored him with their presence when he was inducted into the Ohio Veterans Hall of Fame. Left to right: Donna Polomsky, Mary Ann Seman (S319), Ronald Seman (S161), Sister M. Judith Seman SCN and Donald Polomsky.



REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF SEPTEMBER 30, 2013

ASSETS

Cash & Short Term Investments	\$ 11,898,353
Bonds	711,350,158
Preferred Stock	3,630,553
Common Stock	4,983,380
Investment Income Due & Accrued	10,777,596
Property Plant & Equipment, Net	6,142,043
Certificate Loans & Accrued Interest	2,527,942
Other Assets	147,210

TOTAL ASSETS

\$ 751,457,235

LIABILITIES

Life Reserves	\$ 250,925,222
Annuity Reserves	393,196,612
Death Claims Payable	860,944
Unearned Premiums	546,219
Matured Endowments	348,751
Provision for Dividends Payable	1,336,166
Accumulated Dividends & Interest	4,005,270
Accrued Convention Donations	397,000
Provision for Future Conventions	353,000
Asset Valuation Reserve	7,843,449
Interest Maintenance Reserve	1,159,005
Other Liabilities	1,490,938

TOTAL LIABILITIES

\$ 662,462,575

Surplus

\$ 88,994,659

TOTAL LIABILITIES AND SURPLUS

\$ 751,457,235

INCOME STATEMENT

For the Nine Months Ending September 30, 2013

REVENUE

Insurance Premiums	\$ 4,044,315
Annuity Premiums	17,736,665
Investment Income	28,941,127
Amortization of Interest Maintenance Reserve	67,208
Rental Income	296,498
Other Revenue	11,348

TOTAL REVENUE

\$ 51,097,161

EXPENSE

Increase in Reserves — Life	\$ 4,097,222
Increase in Reserves — Annuity	14,476,148
Insurance Benefits	4,078,847
Annuity Benefits	15,557,532
Commission Expense	657,069
Surrender Benefits	2,452,361
Post Mortem Benefits	914,106
Miscellaneous Member Benefits	49,798
Matured Endowments	10,945
Donation Expenses	211,101
Convention Expenses	171,000
Bank Service Charges	13,243
Data Processing Service Fees	243,127
Accounting Fees	66,263
Actuarial Fees	152,266
Legal Fees	36,985
Consulting Fees	81,201
Bonus to Branches	675,000
Fraternal Activities	100,840
Official Publications	381,916
Scholarship Awards	180,000
Miscellaneous Employee Benefits	291,401
Fees — Directors	96,525
Salaries — Employees	1,051,193
Salaries — Officers	334,879
Interest Expense	183,565
Tax Expense	197,190
Depreciation Expense	220,527
Utility Expense	72,451
Postage and Printing	135,724
Advertising	71,989
Travel Expense	85,434
Insurance Department Fees	93,232
Sales Promotion	101,845
Rental Expense	296,498
Other Expense	350,823

TOTAL EXPENSE

\$ 48,190,245

Income (Loss) from Operations

\$ 2,906,916

Capital Gains (Loss)

1,688,239

Subtotal INCOME (LOSS)

\$ 4,595,155

Dividends to Members

970,999

NET INCOME (Loss)

\$ 3,624,155



Board Game Night Treats!

ORANGE GLAZED CHICKEN WINGS

- 12 whole chicken wings
- 1 (6-ounce) can frozen orange juice concentrate
- 3 tablespoons hoisin sauce
- 2 teaspoons honey
- 1 tablespoon soy sauce
- 1 teaspoon rice wine vinegar
- ½ teaspoon crushed red pepper flakes

Place a 6-quart saucepan with a steamer basket and 1 inch of water in the bottom, over high heat, cover and bring to a boil.

Remove the tips of the wings and discard or save for making stock. Using kitchen shears, or a knife, separate the wings at the joint. Place the wings into the steamer basket, cover, reduce the heat to medium and steam for 10 minutes. Remove the wings from the basket and carefully pat dry. Lay the wings out on a cooling rack set in a half sheet pan lined with paper towels and place in the refrigerator for 1 hour.

Replace the paper towels with parchment paper. Roast on the middle rack of the oven for 20 minutes. Turn the wings over and cook another 20 minutes or until meat is cooked through and the skin is golden brown.

During the last 20 minutes of cooking the chicken, place the orange juice concentrate, hoisin sauce, honey, soy sauce, rice wine vinegar and red pepper flakes into a small saucepan, stir to combine and bring to a simmer over medium-high heat. Reduce the mixture to about ½ cup, approximately 5 to 10 minutes. Remove from the heat and allow to cool at least 5 minutes.

Remove the wings from the oven and transfer to a large mixing bowl along with the glaze and toss to coat. Serve warm.

TUNA AND GREEN BEAN SALAD

- 1½ pounds slender green beans, trimmed, halved crosswise

- 3 teaspoons salt, plus more to taste
- 2 large red potatoes, diced
- ⅓ cup freshly squeezed lemon juice
- 2 garlic cloves, finely chopped
- ⅓ cup extra-virgin olive oil
- 1 teaspoon dried oregano
- ¾ teaspoon freshly ground black pepper
- 8 ounces cherry tomatoes, halved
- ½ cup chopped fresh basil leaves
- ¼ cup chopped fresh Italian parsley leaves
- 9 ounces canned tuna packed in oil, drained

Cook the green beans in a large pot of boiling water until crisp-tender, stirring occasionally, about 4 minutes. Using a mesh strainer, transfer the green beans to a large bowl of ice water to cool completely. Drain the green beans and pat dry with a towel.

Add 2 teaspoons of salt to the same cooking liquid and bring the liquid to a simmer. Add the potatoes to the simmering liquid and cook until they are just tender but still hold their shape, about 8 to 10 minutes. Transfer the potatoes to the ice water to cool completely. Drain the potatoes and pat dry with a towel.

In a small bowl, whisk the lemon juice, garlic, oil, oregano, 1 teaspoon salt and ¾ teaspoon pepper. Place the tomatoes, basil and parsley in a large serving bowl. Add the tuna and toss gently to combine. Add the green beans and potatoes and gently combine. Pour the dressing over the salad and toss to coat.

SAVORY STUFFED MUSHROOMS

- 12 whole fresh mushrooms
- 1 tablespoon vegetable oil
- 1 tablespoon minced garlic
- 1 (8 ounce) package cream cheese, softened
- ¼ cup grated Parmesan cheese
- ¼ teaspoon ground black pepper
- ¼ teaspoon onion powder
- ¼ teaspoon ground cayenne pepper

Preheat oven to 350 degrees. Spray a baking sheet with cooking spray. Clean mushrooms with a damp paper towel. Carefully break off stems. Chop stems fine, discarding tough end of stems.

Heat oil in a large skillet over medium heat. Add garlic and chopped mushroom stems to the skillet. Fry until any moisture has disappeared, taking care not to burn garlic. Set aside to cool.

When garlic and mushroom mixture is no longer hot, stir in cream cheese, Parmesan cheese, black pepper, onion powder and cayenne pepper. Mixture should be very thick. Using a little spoon, fill each mushroom cap with a generous amount of stuffing. Arrange the mushroom caps on prepared cookie sheet.

Bake for 20 minutes in the preheated

oven, or until the mushrooms are piping hot and liquid starts to form under caps.

PORK SLIDERS

- 1½ pounds ground pork
- ½ pound fresh sausage, casings removed
- ¼ cup finely grated pepper jack cheese
- 1 small shallot, finely chopped
- 1 clove garlic, finely chopped
- Salt and freshly ground black pepper
- 8 slices smoked bacon, cooked crisp
- 16 small dinner rolls, sliced in half
- Curly leaf lettuce
- 3 sliced plum tomatoes
- Smoked Paprika Mayonnaise, recipe follows

Preheat a flat top grill pan to medium-high heat.

In a medium bowl, mix the ground pork, sausage, cheese, shallot, garlic, and salt and pepper, to taste. Form the meat mixture into small equal-sized patties.

Cook the burgers for 3 to 4 minutes on each side. Remove them from the pan and serve on split rolls with a half a slice of bacon, lettuce, tomato and Smoked Paprika Mayonnaise.

SMOKED PAPRIKA MAYONNAISE:

- ¼ cup mayonnaise
- 1 tablespoon smoked paprika
- 1 teaspoon hot sauce

Mix all of the ingredients together in a medium bowl. Cover with plastic wrap and refrigerate until serving, allowing the flavors to meld. Can be made a day ahead.

APPLE DUMP CAKE

- 2 cups all-purpose flour
- 2 cups white sugar
- 2 eggs
- ½ cup butter, softened
- ½ teaspoon salt
- 1 teaspoon baking soda
- 1 teaspoon ground cinnamon
- 1 teaspoon vanilla extract
- 1 cup chopped walnuts
- 1 (21-ounce) can apple pie filling
- 2 cups confectioners' sugar
- ½ cup butter, softened
- 1 teaspoon vanilla extract
- 3 ounces cream cheese

Preheat oven to 350 degrees. Grease and flour one 9x13 inch cake pan. Dump the flour, white sugar, eggs, ½ cup butter or margarine, salt, baking soda, cinnamon, 1 teaspoon vanilla, chopped nuts, and apple pie filling into a bowl and stir. Pour batter into prepared pan. Bake at 350 degrees for 1 hour.

To Make Icing: Mix together until fluffy the confectioner's sugar, ½ cup butter or margarine, 1 teaspoon vanilla, and the cream cheese. Spread icing on top of cooled cake. Cover and store in refrigerator.

The FCSLA Mission Statement

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

The FCSLA Vision is to:

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