

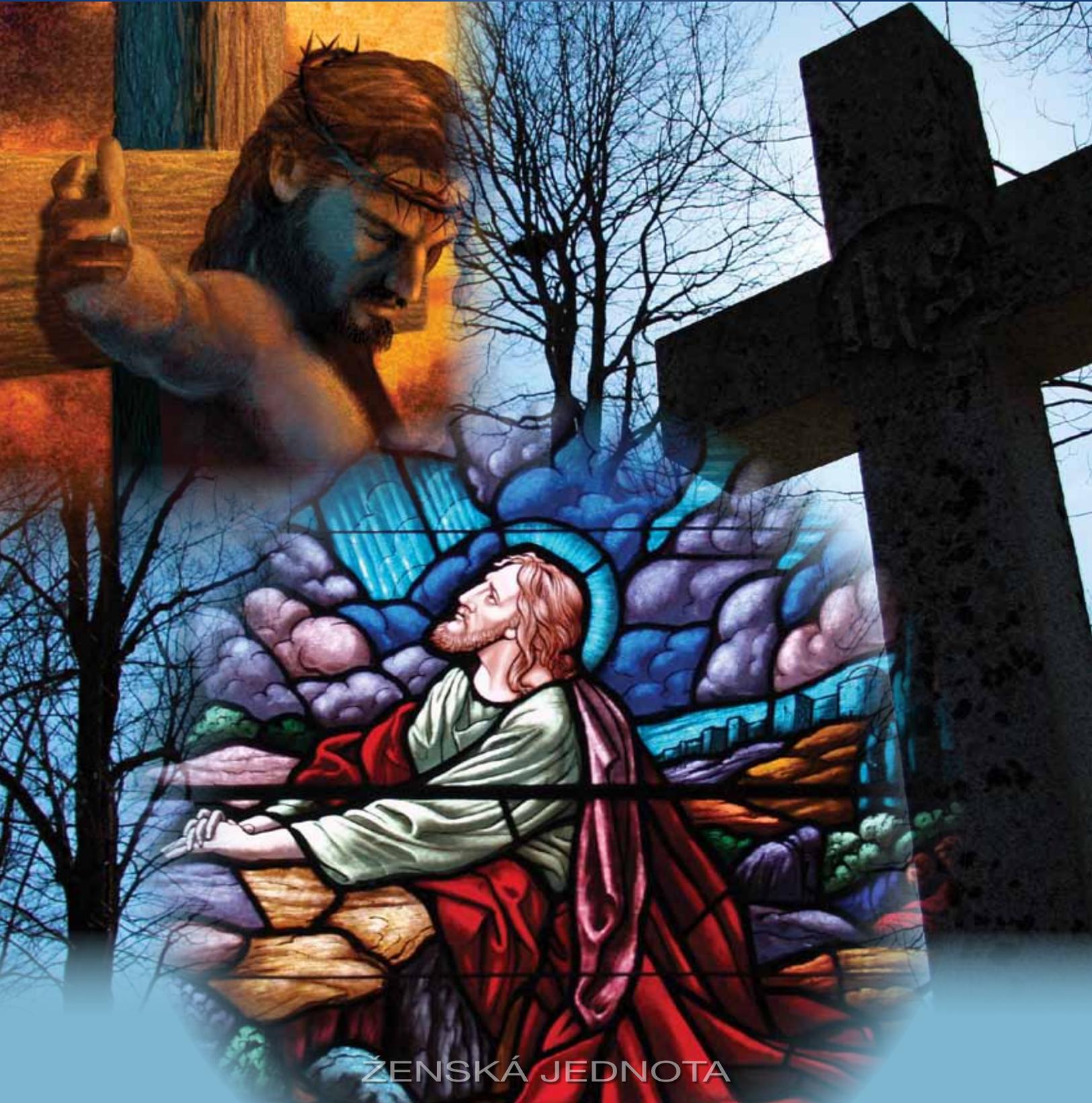


Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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MARCH 2014



ŽENSKÁ JEDNOTA

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Fraternally Yours™

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ŽENSKÁ JEDNOTA,

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Some Thoughts to Ponder . . .

(adapted from a Michael Josephson commentary)

- 1. SELF-IMPROVEMENT AND PERPETUAL GROWTH.** No matter my age, I (along with everyone else) am a work in progress. But the process can be either growth or decay. I simply try to choose growth. I also know there will always be a gap between who I am and who I want to be (and who I can be). It is never too late to close that gap.
- 2. INTEGRITY.** Understanding and keeping one's integrity is one of the most critical challenges we all face. Life is full of temptations and distractions that can drive a wedge between our beliefs, words and acts. I've learned it's a lot easier to talk about integrity than to live it. The true test is my willingness to do the right thing even when it costs more than I want to pay. Among the seductions is the tendency to "do unto others as they have done unto you." No matter how I behave, some people will be mean-spirited, dishonest, irresponsible and unkind, but if I fight fire with fire, no matter how good it may make me feel in the short term, in the long run all I'll ever end up with is the ashes of my own integrity.
- 3. CHARACTER AND REPUTATION.** Both character (who I really am) and reputation (what others think of me) are very important. But, character is more important than reputation (it's even more important than competence). As Lincoln said: character is the tree, reputation is the shadow. That doesn't mean reputation is not important. Reputation affects whether people believe us (credibility) and the opportunities that are presented to us. Trustworthiness is the essence of character and being trusted is the essence of reputation. It takes years to build up trust and only seconds to destroy it.
- 4. ATTITUDE SHAPES EVERY EXPERIENCE.** I know I can't always control what will happen to me, but I have a lot to say about what happens in me. As they say, pain is inevitable, but suffering is optional. There is absolutely no doubt that if I can monitor and manage the way I think about my life I can make the most out of my life. If I view every failure as an opportunity and learn from it I will always fail forward and that is success. My attitudes not only change my life, however, they also can change the lives of people I interact with. I can lift people up, console, comfort and encourage them. I can be a good example or I can be negative and drain them of energy and hope. Attitudes, both good and bad, are contagious.
- 5. SUCCESS AND SIGNIFICANCE.** I've learned that the most critical step in being successful is how we define success. If I define success in small and shallow terms like winning a particular event or making money or earning some modicum of fame I will be limited by my small ambitions. Winning is truly more than coming in first. First, of all, there is no real victory without honor. Second there is no real victory unless what I've achieved is earned and significant in leaving this world a better place. The ultimate measure of success is whether I have lived my life well. To do that I need to remind myself what I hope people will say about me after I die and live backwards to earn that eulogy.
- 6. BEING GOOD AND WISE DOESN'T COME NATURALLY.** I believe that the quality of my life, and the lives of those I touch, will be determined by my ability to consistently adopt and live according to four key principles: 1) positivity (including optimism, enthusiasm, hopefulness and cheerfulness), 2) kindness, 3) gratitude and 4) forgiveness. Perhaps some are born with these outlooks or dispositions but you may be surprised to find that I was not. Thus, for me, it takes a continuous and conscientious effort to be gentle, positive, kind, grateful and forgiving, but when I do so I find it ALWAYS pays off for me and more importantly those around me.
- 7. HAPPINESS.** I've learned that happiness is a worthy personal goal as long as it isn't achieved through selfishness or self-indulgence. Happiness is both deeper and more enduring than either pleasure or fun. I've learned that what is fun or pleasurable is not always good for me and what is good for me is not always fun or pleasurable. Finally (and this goes back to positivity and the power of attitude), I've adopted Abraham Lincoln's insight: I will be as happy as I'm willing to be.

Dear Friends,

This month and throughout the remainder of 2014 and especially during the ongoing Lenten season I encourage you to resolve to think, act, and speak more positively about yourself, your family, your coworkers, and everyone else in your life. See what a difference it makes in your world.

Until next Month.
Warmly, Carolyn

A FIFTY YEAR HISTORY: VATICAN II Declaration on Christian Education (*Gravissimum Educationis*)

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

One of my most enjoyable years of priestly ministry commenced after my second year of priesthood when my bishop asked me to teach religion full time at one of our diocesan Catholic high schools. When I accepted, little did I know that the next seven years of educational experiences would strengthen the foundation of my ministry for future years.

There were more than 800 students at Cardinal Mooney High School when I began my teaching career in 1982. I was appointed to teach religion to freshmen and sophomores. I thought that it was an appropriate assignment because I, too, was a freshman in this new experience and maybe, too, I was a “wise/fool” for taking on such an assignment. My priest/classmate, Father Richard Murphy, also began his teaching career that same year with me. Unlike me, Father Murphy is still involved with high school education at his alma mater, Ursuline High School. Both schools are located in Youngstown.

The educational experience in the classroom was challenging to me because of the various spectrums that I encountered. There were students that studied hard and wanted to learn more while some studied just to get by. First period classes and classes right after lunch were not motivated while those in between had more activity and interaction. But there was more to this than just academic, classroom work. I got more interested in the students outside the classroom. I began to know them more personally by coaching cross country and track; I was available to them for counseling and the Sacrament of Reconciliation; and, I was there if they just needed to talk, among a score of other outside of the classroom time learning experiences for me. It also made me more aware of my need to continue to educate myself not only as a classroom teacher but as a Christian. The adage seems to fulfill itself — “You learn something new everyday”. As Catholics, we all have the duty and right for good

Christian education no matter at what stage of life.

The Fathers of the Second Vatican Council promoted this duty and right in their document entitled the Declaration on Christian Education promulgated on 25 October 1965. Of Christian education, the Fathers wrote, “Since every Christian has become a new creature by rebirth from water and the Holy Spirit, so that he may be called what he truly is, a child of God, he is entitled to a Christian education. Such an education does not merely strive to foster in the human person the maturity already described. Rather its principal aims are these: that as the baptized person is gradually introduced into a knowledge of the mystery of salvation, he may daily grow more conscious of the gift of faith which he has received; that he may learn to adore God the Father in spirit and in truth, especially through liturgical worship; that he may be trained to conduct his personal life in righteousness and in the sanctity of truth according to his new standard of personhood” (Article 2).

A Christian education for a child begins not on the first day of Catholic school or weekly catechetical formation in the local parish. Catholic education begins primarily in the home with the mother and the father being the teachers of faith. At the end of the ceremony in the Rite of Baptism for Children, there is a blessing over the parents of the child just baptized. The prayer over the father summarizes a duty that he and the mother have undertaken for the newly baptized child. The celebrant declares, “God is the giver of all life human and divine. May he bless the father of this child. He and his wife will be the first teachers of their child in the ways of faith. May they be also the best of teachers, bearing witness to the faith by what they say and do, in Christ Jesus our Lord” (Paragraph 103). How important it is that children are not only formed in prayer and spirituality at their levels by their parents but also

parents must be aware of their children’s formations by Christian parental words and actions on the whole.

There are challenges to maintain Catholic education. In some locales of our country, Catholic schools at all levels have become costly endeavors. Catholic grade and high schools have been closed because of a variety of reasons, e.g., population shifts. It is so very important that the Catholic community strive to make Catholic schools a priority for this has been consistent in the history of the Church. They must be maintained. The Fathers of Vatican II declared, “Therefore, since it can contribute so substantially to fulfilling the mission of God’s people, and can further the dialogue between the Church and the family of man, to their mutual benefit, the Catholic school retains its immense importance in the circumstances of our times too. Consequently this sacred Synod proclaims anew a right already made clear in numerous documents of the Church’s teaching authority, namely, the Church’s right freely to establish and to run schools of every kind and at every level. At the same time, the Council recalls that the exercise of this right makes a supreme contribution to freedom of conscience, the protection of parental rights, and the progress of culture itself” (Article 8).

From the very beginning of the Church, there has been the mandate to educate people in the Good News. “The eleven disciples went to Galilee, to the mountain to which Jesus had ordered them. When they saw him they worshipped, but they doubted. Then Jesus approached and said to them, ‘All power in heaven and on earth has been given to me. Go, therefore, and make disciples of all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Spirit, teaching them to observe all that I have commanded you. And behold, I am with you always, until the end of the age’” (Matthew 28:16-20). May all of us support Catholic education at all levels for all people!

Message from our National President

CYNTHIA M. MALESKI



Dear fellow members of the First Catholic Slovak Ladies Association,

When you receive this magazine, we already will be well on our way to spring! For many of us, this winter has been one for the record books. As we all say, it makes us stronger. As we approach spring on March 20, we have many beautiful saints' days to celebrate, as well as Ash Wednesday on March 5.

To me, the greatest Feast Day this month is the Annunciation of the Lord on March 25. Many of us are also familiar with the good works of St. Katharine Drexel (March 3), born of a wealth Philadelphia family, who founded a religious order of nuns and found many ways to minister to native Americans. We celebrate St. Patrick's Day (March 17) with our Irish-American friends, St. Joseph's Day (March 19) with our Italian-American friends and the great Polish king St. Casimir (March 4) with our Polish-American friends and relatives. We are so fortunate in the Church to have so many role models who have been examples for us!

At the home office, we are in the process of launching several new products to add to our already rich portfolio of offerings to our members and potential members! Make sure to look for future articles and our website for our new annuity products and our Funeral Trust. Please call us if you would like more information about these new offerings.

Our board of directors is busy tooling a new Strategic Plan and the Bylaws' Revision Committee, as authorized by the 40th Quadrennial Convention, has several meetings scheduled to arrive at its final recommendations. We have sent all senior branches notice that each one should appoint a delegate to the Special Convention to be held here in Beachwood, OH from October 5 through October 8, 2014.

Our sales department has recently launched a 2014 Sales Campaign, which we will share with you from time to time. Look forward again to Founders' Month, to be held in August, the month of our first convention in 1892. Through Founders' Month, we honor the work begun by Anna Hurban and her "sisters" of eight Slovak-American immigrant women who had the courage and vision to found our society here in Cleveland, OH.

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.

Our member Edward U. DePersis, of Bruce and DePersis, will be honored this year as Fraternalist of the Year by the Fraternal Societies of Greater Pittsburgh on Saturday, March 22, 2014 at the Sheraton, Station Square in Pittsburgh, PA. Yours truly had the honor of receiving this award last year, from an umbrella organization of over 22 fraternal benefit societies representing over 1 million members. Congratulations, Ed, for all you have done for many years to further the fraternal cause!

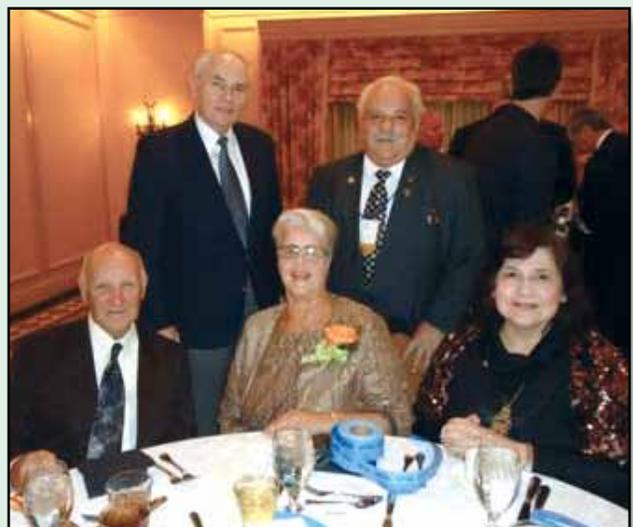
As I close, let us not forget that WE ARE the SALT OF THE EARTH, a lamp to not put under a bushel basket, but on a lampstand, to give light to the house. Our light should shine forth, that others may see our good, charitable deeds and works for our members and the communities which we serve!

Let us together follow the Lenten path to the Resurrection Cross and the joy of the Easter season.

Fraternally Yours, Cynthia M. Maleski

P.S. As this article goes to print, we have heard of the death of child actress Shirley Temple Black, who served as U.S. Ambassador to Czechoslovakia at the time of the Velvet Revolution. My work in the United States for pro democracy efforts in eastern Europe dovetailed with her service as U.S. Ambassador during those years, as we were able to broadcast the unveiling of the Pittsburgh Agreement monument in Pittsburgh, Pennsylvania via Radio Free Europe through her efforts, and many others, during that time. CMM

FCSLA Officers Attend PA Fraternal Alliance Meeting



Pictured are FCSLA National Officers who attended the Pennsylvania Fraternal Alliance meeting in Hershey, PA in October 2013. Interesting seminars were conducted by various speakers and representatives of the Pennsylvania Insurance Commission.

News from Your Fraternal & Youth Director

► Kelly Shedlock



The definition of REVITALIZATION is: *the act of making (someone or something) active, healthy, or energetic again; to give new life or vigor to.*

What a GREAT word – Revitalization!

FCSLA has been around for 122 years. That means that some of our branches have been around for a long time. And like anything in life, sometimes you need to take a step back and look at the overall picture and evaluate.

We need to give new life to some of our branches because of various reasons. FCSLA is fortunate to have a long history of very dedicated members, branch officers, home office employees and National Officers. It is because of them that FCSLA has been such a successful organization. We want to keep our history going another 122+ years, and for us to do that, some revitalization needs to take place.

How do we do that you may ask? By getting in touch with your branch officers. Seeing what they have on the agenda for the year? Asking them how you can help. Get our youth members involved. Mention to them you would be interested in becoming a branch officer. Asking if they could mentor you and teach you how to become a successful branch officer so that one day you may continue their legacy by taking over as a branch officer.

Getting involved with branch activities is a great way to get the whole family involved. It's never too early to teach our youth about fraternalism. Maybe the branch officers could have a youth advisory board for their branches. They have wonderful ideas! They could help plan the branch activities, Matching Funds and Join Hands Day projects.

If you are looking for ideas for branch activities, Matching Funds and Join Hands Day projects – check out our website www.fcsla.org under the Fraternal section – I have posted lists of ideas, or you can email me kelly@fcsla.org or call 800-464-4642 EXT 1051.

Let the REVITALIZATION begin!!

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

From the Desk of the National Secretary

Sue Ann M. Seich



Are you ready for “spring”? We have had one incredible winter. If you survived this winter you can survive anything. Our home office did not close and our staff found each day a challenge with some days having many obstacles. I think we are all ready for March where we begin to see everything coming alive and turning green.

Speaking of green, the color of money, have you put any of your money into investing in one of our new annuities? Investing in an annuity with FCSLA can be a wise decision. Please read our featured article by Patrick F. Braun, our National Sales Manager.

Your managing officers have scheduled meetings with our sales manager and regional sales managers to discuss new products that will benefit our current members and potential members. Our Executive Finance Committee and Board of Directors designate a portion of every meeting to discuss new products. One of the board's strategic planning committees is a Product Development Committee. We are constantly researching new ways to assist you in planning for the future with the products we sell.

Our sales managers, agents and licensed recommenders are available to discuss ways our products can benefit you on an individual level or help plan a seminar for your branch. If you call Michelle at 216-468-1029 or email her michelle@fcsla.org at our home office, she will be able to assist you in finding an agent or licensed recommender in your area.

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

Sue Ann

REMINDER CLEVELAND DISTRICT BRANCH MEMBERS

SUNDAY, MARCH 30, 2014

Tip off at 3:00 PM

YOUR CLEVELAND CAVS VS. INDIANA PACERS AT THE Q



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

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

Sponsored by:

J006, J057, J143, J374, J380, J381, J385, J386, J453, J457, J458, J475, J529, S141, S292, S301, S408, S475, S490, S522, S524, S555, S581

FCSLA Announces New Annuities

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



The First Catholic Slovak Ladies Association is pleased to announce our new Elite Series of fixed deferred annuities. This new product line includes: The Silver Elite Annuity, The Gold Elite Annuity, and The Platinum Elite Annuity. Following is a brief description of each.

THE SILVER ELITE ANNUITY

The Silver Elite Annuity is a no-load flexible premium deferred annuity (FPDA). It has a 5 year early withdrawal penalty period (6%, 5%, 4%, 3%, 2%). FCSLA allows a one-time per contract year, 10% free withdrawal, even in year one. Early withdrawal penalties are waived for confinement in a nursing home or upon declaration of a federal disaster area. The initial minimum deposit on the Silver Elite is \$250. Subsequent deposits may be made at any time with a \$100 minimum. The maximum issue age is 85.

THE GOLD ELITE ANNUITY

The Gold Elite Annuity is a no load flexible premium deferred annuity (FPDA). It has a 7 year early withdrawal penalty period (8%, 7%, 6%, 5%, 4%, 3%, 2%). FCSLA allows a one-time per contract year, 10% free withdrawal, even in year one. Early withdrawal penalties are waived for confinement in a nursing home or upon declaration of a federal disaster area. The initial minimum deposit on the Gold Elite is \$250. Subsequent deposits may be made at any time with a \$100 minimum. The maximum issue age is 85.

THE PLATINUM ELITE ANNUITY

The Platinum Elite Annuity is a no-load flexible premium deferred annuity (FPDA). It has a 10 year early withdrawal period (9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%). FCSLA allows a one-time per contract year, 10% free withdrawal, even in year one. Early withdrawal penalties are waived for confinement in a nursing home or upon declaration of a federal disaster area. The initial deposit on the Platinum Elite is \$25. Subsequent deposits can be made at any time with a \$25 minimum. The maximum issue age is 79.

INTEREST RATES

FCSLA's competitive interest rates are set quarterly by the Board of Directors. The goal is always to give our members the highest rate possible with the highest level of safety. Interest rates can never go below the guaranteed minimum rate established by the annuity contract. Here are the guarantees and the current rates of the new annuities:

- Silver Elite 1% guarantee, 3% current rate (APY)
- Gold Elite 1.5% guarantee, 3.25% current rate (APY)
- Platinum Elite 3% guarantee, 3.5% current rate (APY)

The Board has guaranteed these current APY rates through 2014.

NO ROLLING PENALTIES

It is a common practice in the commercial insurance business to set a new penalty on every new deposit into an annuity. This is commonly called a "rolling charge". FCSLA does not have this "rolling charge". When the early withdrawal penalty period is over on an FCSLA FPDA, it's over---forever! New deposits into the FCSLA annuities after the penalty period have no future withdrawal penalty!

Q. What about my current FCSLA annuity? Is it affected in any way by the product changes?

A. No. Contracts written before February 1, 2014, remain as they were issued. No changes!

Q. What happens to my annuity if I die?

A. If an annuitant dies prior to settlement, funds on deposit are payable directly to the named beneficiary.

Q. What is "settlement"?

A. The settlement date on the annuity is the date at which the contract ends and payout begins. This is why the settlement date should be set far into the future. This does not change, in any way, the ability to access funds in the annuity. It simply means that FCSLA can't choose to end a contract if an earlier date was set.

I hope that this article is helpful to our members and producers. FCSLA annuities continue to be very competitive and they are backed by the outstanding financial strength of the Association. With over \$85 million dollars of unassigned surplus, a 113% solvency ratio, and an A- rating from the A.M. Best Company, FCSLA is one of the financially strongest fraternal societies! Please contact an agent or licensed recommender to purchase an FCSLA annuity!

FCSLA Annuity Rates

Rates for our Elite Annuities Issued After 1/31/2014:

SILVER ELITE (5 YEAR)

3.00% APY*

GOLD ELITE (7 YEAR)

3.25% APY*

PLATINUM ELITE (10 YEAR)

3.50% APY*

5 Year Annuities issued prior to 2/1/2014 will earn their guaranteed minimum rate.

*This rate is in effective 2/1/2014 thru 12/31/2014.

Elected President of U.S. Conference of Catholic Bishops

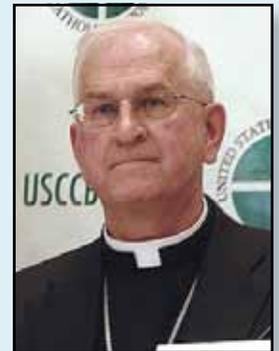
The Most Rev. Joseph E. Kurtz (S55), a native of Mahanoy City, PA and spiritual leader of the Roman Catholic Archdiocese of Louisville, KY, been elected as president of the U.S. Conference of Catholic Bishops. Kurtz was elected during the USCCB's annual fall general assembly in Baltimore, MD. He will serve a three-year term beginning November 14, the date the assembly ends. He succeeds Cardinal Timothy N. Dolan of New York. Kurtz has served for the last three years as the USCCB vice president. Cardinal Daniel N. DiNardo of Galveston-Houston was elected USCCB vice president to replace Kurtz.

The son of the late George E. and Stella Zmijewski Kurtz, he attended Assumption BVM and St. Canicus elementary schools in Mahanoy City and Immaculate Heart High School, Fountain Springs. He studied for the priesthood at St. Charles Borromeo Seminary, Philadelphia, and was ordained

a priest on March 18, 1972, by the Most Rev. Joseph McShea, then bishop of the Allentown Diocese, in the Cathedral of St. Catharine of Siena, Allentown, PA.

Before becoming Bishop of Knoxville, Kurtz served for 27 years in the Diocese of Allentown in charge of social services, diocesan administration and parish ministry. He was pastor of Notre Dame of Bethlehem Parish in Bethlehem from 1996 to 1999, and St. Mary Parish in Catasauqua from 1988 to 1996. He was associate director and later executive director of the Catholic Social Agency and Family Life Bureau from 1976 to 1994, and diocesan coordinator for health affairs from 1991 to 1998. He taught at both Mary Immaculate Seminary and St. Pius X Seminary. Kurtz received the title of monsignor in 1986.

He has served on numerous boards, including the Pennsylvania Catholic Conference from 1977 to 1998, as president of the board of directors of the Catholic Social Agency from 1988 to 1999, and in Knoxville, as a member of the Association of Christian Denominational Leaders from 2000 to 2007. Before going to Louisville, Kurtz served as bishop of Knoxville from 1999 to 2007. Pope Benedict XVI appointed him as the fourth archbishop and ninth bishop of the Archdiocese of Louisville on June 12, 2007.



**Most Rev.
Joseph E. Kurtz**

Branch W133 Holds Annual Meeting and Re-election of Officers

Thirty-seven members, family, and friends of Branch W133, Timken, KS, met recently at the Timken Hill for a delicious lunch. Lunch was followed by the annual meeting which included officer reports, re-election of current officers and trustees, prayer for deceased members, charitable donations, and a discussion of volunteer service provided by members. The meeting was followed by door prizes and social time. The group had a great time! Our next meeting is the annual "picnic," again at the Timken Hill at 12:30 p.m. on Sunday, July 27.



Branch 269 Presents Donation to St. Vincent de Paul Society



FCSLA Branch 269, Brownsville, PA recently donated a check in the amount of \$250 to the St. Vincent de Paul Society, Brownsville PA. Needy families will benefit from the donation. The St. Vincent de Paul Society operates a Food Pantry the third Wednesday of every month and provides groceries for approximately 80 local families each

month. Pictured left to right is Elizabeth Yeardie, Secretary, FCSLA Branch 269, Polly Simmons, President of the St. Vincent de Paul Society, Brownsville, PA and Bernadette Behary, Treasurer, FCSLA Branch 269.

HOLDS ANNUAL CHRISTMAS VILIJA DINNER

The American Slovak Cultural Association of the Mahoning Valley held our 41st annual Christmas Vilija Dinner on December 8, 2013 at the Father Snock Hall of Our Lady of Sorrows Parish in Youngstown, OH. It was a wonderful event enjoyed by 250 people looking to maintain this beloved Slovak custom. We were honored by the presence of Bishop George V. Murry, S.J., head of the Diocese of Youngstown and Monsignor Robert Siffrin, Vicar General of the Diocese. Also in attendance were Monsignor Peter Polando, Rector of St. Columba Cathedral and Fr. Martin Celuch, pastor of Our Lady of Sorrows Parish. Father Martin also brought a special guest who had been visiting from Košice, Slovakia, Father Martin Uhal who gave a Slovak blessing before our meal and also helped us in singing the Slovak national anthem, NAD Tatrou SA Blýska! We hope he took back many good memories of how American Slovaks are working to maintain our Slovak heritage.

The wonderful dinner was catered by Carolyn Yurak who always draws raves for her traditional Vilija specialties from the delicious Slovak mushroom soup and bobalky (opekance), to the fish

and pirohy. From the beginning oplatky and honey to the finish with kolac and apples, we all enjoyed the meal so many of us enjoyed when our parents and grandparents prepared it!

This dinner is the ASCA's way of helping to maintain this beloved Slovak tradition. Every year we are especially grateful that a number of the Slovak fraternals and organizations make this an annual event to share with us. Besides the great meal we also had entertain-

ment provided by the John Lapinsky Orchestra which was there throughout the evening playing everything from Slovak Christmas carols to polkas, to Slovak folk songs.

At the dinner we also had a Chinese auction and a Lottery Wreath which are our main fundraisers for our scholarship fund. This year we were also thrilled to have the FCSLA Sr. Branch 161 help with our Chinese Auction as a matching funds activity. The scholarship this year was awarded to Christine Yocum who is studying for her Master's degree in Nursing Education at Kent State University. She expressed her sincere appreciation for this award and her love of her Slovak roots.

We were especially pleased to see that we had young people helping at our event and even younger attendees! We hope that these young people will grow up knowing that their Slovak heritage is an important part of their lives. I would like to thank everyone who helped at our dinner and especially everyone who attended. From the delicious dinner, to the Chinese auction and the great music, the night had something for everyone.



Loretta Ekoniak with two young members in attendance at the dinner.



Trustee Rick Holzschuh presenting our 2013 scholarship to Christine Yocum.



Bishop George Murry and Msgr. Robert Siffrin in front of the John Lapinsky Orchestra.

Christmas Party/Branch Meeting for Sr. Branch 114

The members of S114, Charleroi, PA braved a snow storm and icy conditions, December 8, 2013 to attend their annual Branch meeting and Christmas Party which was held at River House Café.

The members were welcomed by Secretary-Treasurer Grace Popson. Blessing of the food was said by all in attendance. The members were treated to a full course dinner.

Grace Popson gave the annual report of all donations given in 2014 to charitable causes like religious orders, rosary makers, coats for kids and the West Texas Disaster Fund. The members were remembered with a monetary gift and a gift from the Home Office. Door prizes were also awarded. The afternoon ended with wishes for a Blessed Christmas and a Happy New Year.



FCSLA Connects . . .

By Patrick Braun

FCSLA Introduces a Funeral Trust



One of the great concerns of people when planning for final expenses, is making sure that there are enough funds to provide for the type of funeral which they want to have. Funerals are expensive and the need to have funds set aside, in a place where they can't be touched by creditors, the government, or even relatives, is recognized by planners.

FCSLA has made available to members and prospective members the FCSLA Funeral Trust which is a combination of an **Irrevocable Trust Agreement** and a **FCSLA Single Premium Whole Life Certificate (policy)**. **As with most legal transactions, the applicant should contact their attorney for advice!** State laws determine the face amount of life insurance which may be placed in the Trust. The face amount of the FCSLA certificate will be the lesser of \$10,000 or the legal state limit.

The FCSLA Funeral Trust has a number of benefits. It is portable to any funeral home in the country. It has an income tax free death benefit. It helps protect assets from probate and creditors. It may help to qualify for Medicaid. It may help to qualify for Supplemental Security Income eligibility.

The Trustee of the Trust is the First Catholic Slovak Ladies Association. At death, FCSLA will pay all funeral related expenses, up to the face amount of the certificate. (Any excess funds may be recovered by the State.) The funeral director will send FCSLA a complete list of these expenses and will be reimbursed by FCSLA.

Because of the complexities of the Trust, it can only be written by fully licensed FCSLA producers. **This Is Not Guaranteed-Issue Life Insurance!** Applications will be underwritten in the FCSLA New Business Department. Rated certificates may be issued and some applications may be declined. (FCSLA is looking into guaranteed-issue life insurance for use with the Funeral Trust in the future.)

For more information on the new FCSLA Funeral Trust, please contact the Home Office Sales Department or a fully licensed producer in your area.

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.

FOR SALE

Embroidered Paska Basket Covers

Three types of paska basket covers available to bring your Easter Foods to the Church for blessing on Holy Saturday.

Each embroidered cover is \$30.00.

1. Slovak words "Kristus vstal z mŕtvych" Christ is risen! Approx. 30" x 17"
2. Byzantine Slovak "Christos voskrese" Christ is risen! Approx. 30" x 17"
3. Alleluia cover with the English words "Christ is risen!" Approx. 36" x 14.5"



#1



#2



#3

Keep the traditions alive and pass these treasured covers from generation to generation.

Make checks payable to Rev. Micah E. Kozoil or order by phone at 724-562-0782 or 724-277-4236.

ORDER FORM

_____ Number of Covers Ordered

_____ "Kristus vstal z mŕtvych" \$30 each

_____ "Christos voskrese" \$30 each

_____ "Alleluia, Christ is risen!" \$30 each

Name _____

Address _____

Phone number _____

Kindly make checks payable to: Fr. Micah E. Kozoil

Send this order form and check to:

Fr. Micah E. Kozoil

St. Aloysius Church

459 Ranch Road, Dunbar, PA 15431

or call 724-277-4236 to order

HAVE YOU SIGNED UP
A NEW MEMBER RECENTLY?

Lorainites Celebrate Slovak Traditions at Stedry Vecer Held in Ohio

Lorainites celebrated their most beloved Slovak traditions by attending the Stedry Vecer held on Saturday, December 7th at the American Slovak Club in Lorain, OH, hosted by United Slovak Societies.

Guests observed the customs and traditions of their Slovak ancestry by

breaking oplatky and enjoying a feast of sauerkraut soup, fish, peas, bobalki, pierohi, poppyseed and nut rolls. The fabulous perch that was prepared by the Ladies Auxiliary of the American Slovak Club was most recently rated the "country's best" by Andrew Zimmern of the Travel Channel series Bizarre Foods with Andrew Zimmern.

Johnny Pasterik, the Slovak Polka King, and his band mates entertained throughout the evening with beautiful

Christmas songs. The cultural presentation was a performance of Slovak hymns sung by Slovenske Mamicky of Cleveland and Slovak and Polish songs sung by choir members of the Nativity of the Blessed Virgin Mary Church of Lorain. Afterwards, guests were paid a special visit from Santa Claus and his helper, Razzle Dazzle the Elf.

A great time was had by all and everyone is awaiting next year's gathering.

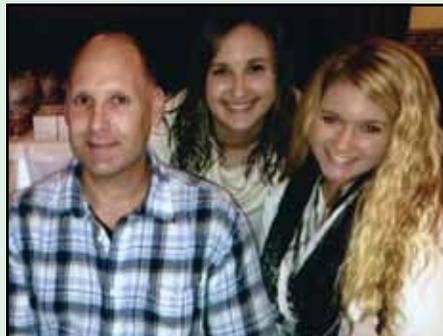
On behalf of the president and officers of the United Slovak Societies, we wish all a blessed holiday season!



Banquet Held for Branch 53 Members

Branch 53, Joliet, IL hosted a banquet on November 17, 2013 at Barolo Ristorante in Joliet, IL. Amidst the tornado sirens, torrential rains and high winds, 72 loyal members attended. After a delicious meal and a short program, announcements of donations to the needy and upcoming activities of the branch and district were made.

Helen Lakota, who is the branches longest standing member was honored and presented with a statue of St. Anne and the Blessed Virgin. Raffle prizes were awarded to 24 lucky winners. All attendees were presented with a parting gift from Branch 53 and the Home Office.



Sr. Branch 81 Christmas Celebration and Annual Meeting Held in Whiting, Indiana

A Christmas party and annual meeting was held for the members of FCSLA Whiting, IN, Sr. Branch 81 on December 11, 2013. The festivities took place in the Mural Room of St. John the Baptist School. The hall was beautifully decorated for the joyous Christmas Season. Glittering holiday tree centerpieces were placed on the tables along with gifts from the home office.

President Florence Hovanec began the day by welcoming everyone and introducing our Pastor, Father John Kalicky who said the blessing for the occasion. A delicious luncheon was served along with lively conversation. Afterwards, Treasurer Margaret Abildua gave an overview of the year to the members. She reported our yearly donations to charity to show where all of our money is allocated. Christmas gifts

were given to the priests who attended. Florence Hovanec and Margaret Abildua of Branch 81, Becky Coleman and Marjorie Strbjak of Jr. Branch 58 presented checks to Father Kalicky for the church. He was overwhelmed by our generosity.

Members were encouraged to bring bags of food to help the less fortunate and there was a donation jar for cash gifts. All the items and cash collected was given to the Whiting Food Pantry to be distributed to local families in need. Carol Vargo, member and banquet facilitator donated a shelf made from the old kneelers from the church. Betty Chidalek won the shelf and donated it back to be auctioned off to the highest bidder, that money was given to the food pantry. A share the pot raffle was also held. Door prizes provided by the branch officers and table centerpieces were also distributed to lucky winners.

We extend our sincere thanks to everyone who worked so hard to make our Christmas party a memorable celebration. The joy of Christmas was abounding as members were able to renew friendships with people they hadn't seen since our last celebration. All who attended left filled with the true meaning of the Christmas Season.



New Jr. Branch 41 Member

A big welcome goes to Acie Leah Strouse, infant daughter of Jenny and Chris Strouse of Milwaukee, WI. Acie was born on October 28, 2013. She is a new member of Jr. Branch 41 and is a fourth generation member of the FCSLA for the Miksanek family. The four generations are great-grandmother Rosemary Miksanek, North Aurora, IL; grandfather Dr. Tony Miksanek, and mother Jenny (Miksanek) Strouse members of S181 and now Acie a member of J41.



60th Wedding Anniversary Celebrated

Ervin and Irene Hanus (W130) celebrated their 60th wedding anniversary on Thanksgiving Day. They were married January 5, 1954 at Sacred Heart Catholic Church in Waterloo, IA. Their family includes 5 children, 13 grandchildren and 2 great-grandchildren.



MATCHING FUNDS ACTIVITIES

Sr. Branch 88

A Night at the Races Benefit

Sr. Branch 88 of Monessen, PA sponsored "A Night at the Races" as a Matching Funds project for the benefit of the Monessen Public Library. One hundred horses raced that evening in ten races. Unfortunately the branch horses "Fraternally Yours" and "Speedy Jednota" did not do so well for their supporters. Twenty-eight dedicated people sponsored various races and we are grateful for their support.

Originating in 1936, the Monessen Public Library and Cultural Center have been a cornerstone of the Monessen community for over 75 years. Many fondly remember time spent at the library, whether researching school projects or just browsing the stacks for new adventures to read. Since the library renovation in 2011-12, the focus is to become more of a cultural and community center in addition to the traditional public library services. The library supports three core missions: promote reading, offer access to information and anchor the community. These three missions contribute to make the Monessen Public Library an integral part of the revitalization of the community.

The officers would like to thank all who worked and participated to make this a very successful event.



Monessen Library Benefit

Officers of Sr. Branch 88 in Monessen recently presented members of the Monessen Library Board of Directors with a Matching Funds check in the amount of \$600.



L to R: Tim Billick, Madelyn Dudas, of the library Board and Dorothy Urbanowicz and Rosemary Betza, Branch 88 officers.

Sr. Branch 350

Presents Check

Sr. Branch 350 recently presented a check to Rev. Gary Scharrer after completion of a Matching Funds Activity. Pictured holding the FCSLA sign are Jean Decker and Susan Kelly. Presenting the check are Rita Kcenich, President of Branch 350 and Ann Hajala, Branch 350 Auditor. Pictured in the second row are Florence McCabe, Branch 350 Secretary/Treasurer, Rev. Gary Scharrer and Maria Museal.



Jr. Branch 157

Calendar Party

Recently officers of J157, Monessen, Pa sponsored a calendar party at St. Aloysius Parish in Dunbar, PA. Rev. Micah Kozoil, Branch 157 Chaplain is the parish pastor. The sale of table tickets, Chinese Auction chances and 1/2 take resulted in a very successful event and the net profit for the evening was \$3,065 plus the church will receive a check from Home Office for an additional \$600.



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

AGES 23-64 ONLY!

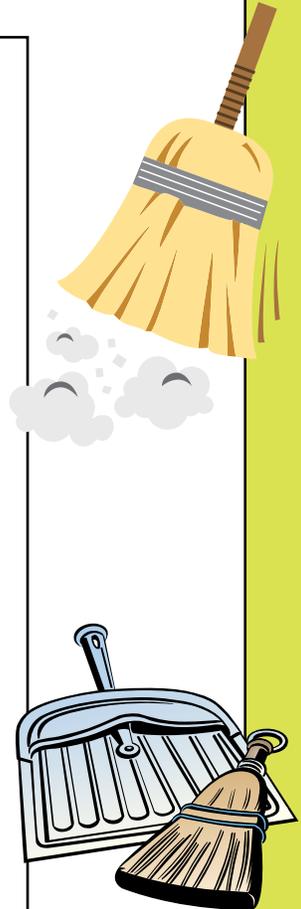
WORD SEARCH #1 OF 3

Words may be found up and down, side to side, diagonally or words may share letters.

Spring Cleaning



N	A	A	X	R	I	A	P	W	M	F	G	U	E	B	E	P	E	Q	U
F	O	E	I	O	Q	G	Q	O	P	P	K	E	E	R	N	L	G	Q	E
S	B	I	S	N	S	Z	P	V	Z	F	K	N	U	N	I	C	R	D	Q
E	L	E	T	X	O	P	O	Y	S	X	R	T	I	U	H	Y	A	M	S
E	R	A	B	A	I	M	T	H	I	W	I	E	B	J	S	H	A	R	K
E	J	O	L	N	Z	J	M	X	W	N	E	U	S	R	M	S	C	S	I
J	A	K	G	F	T	I	B	A	R	C	Z	E	W	H	G	I	X	Z	B
Y	J	I	I	O	G	K	N	U	C	R	R	A	P	M	W	L	V	F	A
A	J	W	W	P	N	V	F	A	I	Z	X	M	S	I	I	O	J	Q	R
U	S	E	S	J	I	E	U	G	G	R	E	A	S	E	N	P	M	Z	A
B	L	R	P	Z	B	Q	X	S	I	R	B	E	D	V	U	G	P	E	G
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H	V	G	I	P	U	L	A	I	R	E	T	C	A	B	I	T	N	A	D
H	S	P	N	N	R	S	L	Y	R	B	R	O	O	M	E	X	I	F	U
H	T	A	G	A	C	U	P	E	I	E	P	V	J	K	W	B	D	Q	S
U	L	K	R	R	S	J	P	O	W	F	G	V	C	K	A	R	I	R	T
Y	Z	D	D	T	G	A	E	T	N	F	R	U	K	U	B	I	Y	U	I
F	Q	B	K	W	P	S	E	P	X	G	B	Q	H	Q	Y	N	V	P	N
P	I	M	T	B	E	J	Y	A	X	R	E	D	R	S	C	H	A	K	G
B	Q	N	K	S	Z	X	L	M	H	R	E	A	R	R	A	N	G	E	E



AMMONIA
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BROOM
BUCKET
DEBRIS

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FIX
FRESH
FURNITURE
GREASE

MOPPING
ORGANIZATION
PAPER
POLISH
RAGS

REARRANGE
SCRUBBING
SHINE
SPONGE
SPRING

SWEEPING
TOWELS
TRASH
WAX
WINDOW

Name: _____ Age: _____

Address: _____

City: _____ State: _____ Zip: _____

Branch: _____ Phone # _____

**PLEASE MAIL ALL 3 PUZZLES IN AT THE SAME TIME.
They must be in the Home Office by Friday, June 13, 2013!**

Mail to: FCSLA Fraternal Department
24950 Chagrin Blvd.
Beachwood, OH 44122

Bishop Jozef Halko Visits the Chicago Area

This past fall, the Slovak Community in the Chicago area hosted a visit with Bishop Jozef Halko, Auxiliary Bishop of Bratislava, Slovakia. Bishop Halko brought with him the relics of Saints Cyril and Methodius, which were on loan from the Slovak Papal Institute of Saints Cyril and Methodius, Rome, to commemorate the 1,150th evangelization of the Slovak people by these saints.

On Saturday, August 31st, Bishop Halko celebrated mass followed by devotion of these relics at the Benedictine Sisters of Our Lady of Sorrows Priory in Oak Forest, IL.

On Sunday, September 1st, Bishop Halko celebrated mass at St. Simon Slovak Church in Chicago with concelebrants Fr. Kristián Libant, CM, (St. Simon, Chicago and native of Nitra, Slovakia) and Fr. Dušan Hladik (Czech Catholic Mission, Brookfield, IL) again with devotions to the relics of Saints Cyril and Methodius immediately following the mass. After



mass, the Slovak Community held a reception for the Bishop, with representatives and supporters from the various Chicago Slovak communities and organizations in attendance. Chicago District President, Mary Therese Tylus represented the First Catholic Slovak Ladies Association along with a handful of Chicago District members in welcoming the Bishop to Chicago.

Monday, September 2nd found Bishop Halko with the St. Simon Slovak community along with Chicago District President, Mary Therese Tylus and S258 Secretary/Treasurer, Rosemary Mlinarich, in St. John, IN, celebrating mass at St. John the Evangelist Parish followed by a visit to the Shrine of Christ's Passion. The group walked

the individual Stations of the Cross at the Shrine followed by prayers in Slovak. Each of these stations has a prerecorded narration by Bill Kurtis. (To see additional photos from this event go to: <http://www.fcsla.org/district/chicago/gallery.php>)



Annual Scholarship Brunch Held

The Women's Guild of Calumet College of St. Joseph had its Annual Scholarship Brunch on Sunday, October 20th at the Briar Ridge Country Club, welcoming support from four branches of the FCSLA. Members from S452, S409, S289 and S81 enjoyed the afternoon with the Scholarship winners of 2013.

After President Margaret Abildua welcomed the guests she asked Sister Michele Dvorak, Ph.D., a guild member, to give the invocation. With beautiful piano selections by Alyce Jakubielski in the background, guests enjoyed a bountiful brunch and delectable dessert table.

Dr. Daniel Lowery, President of Calumet College of St. Joseph, eloquently presented an update of the success and future plans of the college. This was followed with the introduction of the four students who received the 2013 Scholarships.

The Woman's Guild is a small group of local women, many FCSLA members, who are dedicated to helping the only Catholic College in the area. Slovak heritage is

being preserved at Calumet College in a special way in the Bishop Grutka Archives which has memorabilia of the Slovak Bishop and other Slovak settlers of the region.

FCSLA members who are current officers of the Guild are: Margaret Abildua, President; Margaret Gorby, Vice-President; and Dolores McCampbell, Secretary.



Members representing Branches S409 and S289.



Members representing Branch S452.



Members representing Branches S81 and J58.

BROTHERS AWARDED EAGLE SCOUT RANKING



Christopher Sambor (S557), son of Paul and Kathy Sambor of Seven Hills, OH was awarded the Eagle Scout Rank on November 18, 2013. Chris is a sophomore at Normandy High School in Parma, OH. He successfully completed a project for Green Valley Elementary School in Parma, OH. Chris led a team of volunteers in constructing and installing 28 custom garden boxes used in the schools Land Lab. An Eagle Scout Court of Honor convened on January 26, 2014. The

officers and members of Branch 557 congratulate Chris on his achievement.



Paul C. Sambor (S557), son of Paul and Kathy Sambor of Seven Hills, OH was awarded the Eagle Scout Rank on June 10, 2013. Paul is a freshman at Cuyahoga Community College in Parma, OH majoring in Accounting. Paul successfully completed a project for Camp Cheerful, Westlake, OH. He obtained support from Moose Lodge #1744 and VFW Post 7609. Paul led a group building and installing picnic tables for the Camp. An Eagle Scout Court of Honor

convened on January 26, 2014. The officers and members of Branch 557 congratulate Paul on his achievement.



IN MEMORIAM

VICTOR A. SVITAK Branch W080



Victor A. Svitak, 96, of Clarkson died October 30, 2013, at the Clarkson Golden Living Center. He was born August 26, 1917, in Stanton County north

of Howells to Adolph and Anna (Vrba) Svitak.

On August 22, 1941, Victor entered the United States Army during World War II. On November 20, 1956, Victor was united in marriage to LaVae Kavan at St. Charles Catholic Church in North Bend. Victor farmed north of Clarkson until 1983 when he and LaVae moved into Clarkson. He was a member of Ss. Cyril and Methodius Catholic Church, Clarkson American Legion, Knights of Columbus and the Clarkson Catholic Cemetery Board.

Victor is survived by nephew Frank (Sharon) Bohaboj of Dodge, nephew Joseph (Judy) Bohaboj of Clarkson, niece Helen Castoral of Rogers, AR, nephew Victor Novak of Yankton, SD, niece Martha Schmidt of Lincoln.

Victor was preceded in death by parents Adolph and Anna Svitak; wife LaVae Svitak; brother James Svitak; sisters Stazie Bohaboj, Mary Svitak and Anna Novak; great-great-nephew Brevin Blum.

AGNES B. YOUNG Sr. Branch 313



Agnes B. (Besaha) Young died November 19, 2013. She was a member of the FCSLA since at least 1944. Born and raised in Brackenridge, PA on February 27, 1921, she lived in

the Pittsburgh area all of her life. Most of the life was in her home in Finleyville,

where she raised three children.

Her husband Donald Francis, a WWII vet, died in 1967. She lost her oldest son, Gary Richard Young in 1976 in a tragic car accident.

She is survived by daughters Suzanne Young (Ken Kiel) and Marye Zoe Young (Antoine Jordan), and two grandchildren, Jade and Mason Young.

She was a devoted mother and grandmother with many hobbies, such as gardening, ceramics, cooking, and baking. She was a devote Catholic and was an active member of St. Francis of Assisi church in Finleyville. She spent the last year of her life at Arden Courts, assisted living for Memory care. She loved the holidays and will be missed greatly by her family and friends.

LINDA S. POYDENCE Sr. Branch 262



Linda S. Poydence of Apollo went to be with the Lord on September 12, 2013, at UPMC East Hospital, Monroeville, leaving behind her family and friends who will miss her deeply. Born, July 17, 1955, in Natrona Heights, she was a daughter of the late Frank and Julia (Jakubek) Poydence.

Linda was employed as an Income Maintenance Case Worker for the Commonwealth of Pennsylvania, Department of Public Welfare, at the Kittinging Office for 38 years. She was a member of St. James Roman Catholic Church, the Ladies Auxiliary and the First Catholic Slovak Ladies Society. She had been involved with the Big Brothers, Big Sisters organization for many years, mentoring three young women, who became part of her family. Linda set a good example for what it meant to live her Catholic faith. She visited countless shut-ins and made many trips to doctor's offices or hospitals to lend a word of comfort or hold a hand. In addition to her parents, Linda

was preceded in death by two brothers, Michael and Thomas Poydence. She is survived by seven brothers, and four sisters, an aunt and numerous nieces, nephews, cousins and friends.

CRAIG WANOUS Branch W049

Craig J. Wanous, 54, of Hutchinson, MN passed away September 20, in Stockholm Township of rural Wright County. Craig was born June 23, 1959, in Hutchinson to David and Marvel (Carlson) Wanous.

Craig graduated from Dassel-Cokato High School in 1977. On November 7, 1981, Craig and Janet Eisenmenger were married at St. Joseph Catholic Church in Silver Lake. Craig was a smart and diligent farmer who also hauled grain for many years. He was a hard worker who loved his kids and grandchildren and was dedicated to helping others. Craig always did the best he could and tried to have the most fun he could while doing it. He also loved to play softball, hunt and John Deere.

Craig is survived by his father: David Wanous; mother: Marvel Carlson; loving wife: Janet; daughter: Stefanie (Dan) Ewert; sons: Travis (Amy Anderson) and Christopher (Amanda Block); 3 grandchildren; 3 sisters; father-in-law: Leroy Knoll; mother-in-law: Marian Knoll; a sister-in-law and brother-in-law, and by many nieces, nephews, other relatives, and friends. He was preceded in death by both paternal and maternal grandparents, and by an infant sister.

JEANNE M. CRONIE Sr. Branch 161

Jeanne died on October 9, 2012. She was born June 9, 1946, in Youngstown, OH, the daughter of John F. and Mary (Repko) Pokrivnak. She was a graduate of Cardinal Mooney High School and Youngstown State University.

Jeanne was a teacher at St. Christine and Fifth Street Schools and also worked at Gorant Candies in Board-

man. She was a member of St. Luke Church. Jeanne was an avid Cleveland Indians fan and enjoyed traveling. She was a devoted mother and grandmother. Her children and grandchildren were her pride and joy. Her husband, Daniel J. Cronie, whom she married June 20, 1970, passed away July 7, 2003. She will always be remembered by her mom, Mary of Boardman; two daughters, Andrea C. (Anthony) Solazzo of Maryland and Jill M. (Dave) Harman of New Middletown; six grandchildren, and a brother, John "Butch" (Cathy) Pokrivnak of Boardman. Besides her husband, she was preceded in death by her father and son Daniel J. Cronie, Jr.

IRENE TOMUSKO **Sr. Branch 408**

Irene Tomusko, 86, beloved daughter of Valant and Mary (nee Drops), both deceased; cherished sister of George Tomusko, Frank Tomusko, and one sister: Margaret Babuder (all deceased), five nephews, one niece, four great-nephews and one great-niece entered into rest October 10, 2013. She worked for the Federal Government in the Foreign Service for over 30 yrs., which involved traveling the world. She was a member of Transfiguration Parish in Lakewood, OH and was proud of her Slovak heritage.

MARCELLA S. CONNOR **Branch W008**



Marcella S. Connor, age 100, of Fremont, NE, passed away October 22, 2013 at A.J. Merrick Manor in Fremont. She was born December 8, 1912, in Dodge, NE to Frank and Emilie

(Pospichal) Suchan.

She graduated from Dodge High School in 1931. She went on to attend the University of Nebraska at Lincoln and graduated from there in 1935.

Marcella married Thomas A. Connor on June 3, 1946 in Omaha. She moved to Omaha in 1947. She began her career as a High School teacher having taught at schools for 40 years and the last 18 years at the Nebraska School for the Deaf. Marcella was a member of St. Patrick's Catholic Church in Fremont, NE and the State Retired Teachers Association.

She is survived by nephews, Dr. Gary and wife, Grace Mendlik of Fremont, NE, Dan and wife, Carol Mendlik of Denver, CO, and Jim Connor of Omaha; niece-in-law, Mary Mendlik of Washington State. She was preceded in death by her parents; husband; sister, Lillian Mendlik; and nephew, Lowell Mendlik.

AGNES VOGL **Sr. Branch 629**



Agnes Vogl, 88, of Henderson, was called home on November 3, 2013.

She was born on October 7, 1925 in the New Lothrop, Michigan area. Agnes married Anton "Tony" Vogl on January 15, 1949 and he predeceased her on October 8, 1990. She was a member of St. Joseph Catholic Church in Owosso and was an officer for the First Catholic Slovak Ladies Association (FCSLA) for nearly 50 years.

When she was 17 years old she went to work at Bendix in Owosso building parts for the WWII effort. She also worked at Buick in Flint and Redmonds in Owosso. God blessed her with a very

warm, caring spirit.

Surviving to cherish her memory are her daughter Evelyn (David) Knauf of Mason and son Dennis Vogl (Patty Entekin) of Henderson; two grandchildren, and five great-grandchildren.

Agnes was preceded in death by all her siblings, nine brothers and one sister. In lieu of flowers, memorial contributions are suggested to St. Joseph Church Roofing/Parking Fund.

HELEN T. BRADY **Sr. Branch 107**



Helen T. Brady, 93, of Braddock Hills, formerly of Port Vue, died November 26, 2013, at Senior Care Plaza. Born April 25, 1920, in Port Vue,

she was a daughter of the late Michael and Elizabeth (Yencho) Hasso, and the wife of the late James L. Brady.

Helen was a retired custodian from Port Vue Borough and also worked as a crossing guard. She was a member of St. Mark Parish, Christian Mothers and Ladies of Charity. She is survived by daughters, Theresa Kirkland, of Buena Park, CA, Helene (Ken) Baur, of Braddock Hills, and Catherine (Bob) Marhefka, of Port Vue; seven grandchildren; eight great-grandchildren, and brother, the Rev. Bede Hasso, OSB, of Latrobe. In addition to her parents and husband, Helen was preceded in death by children, Bernadette, Lawrence and Mary Ann; brothers, Andrew, Michael and William; sisters, Mary Wilson, Anna Hoffman and Elizabeth Miney and long-time companion, Stan Sopko.



Sr. Branch 169 Members Attend Vilija Dinner

Sr. Branch 169 members from Youngstown, OH were invited to attend the annual Vilija Dinner held at Our Lady of Sorrows Parish, December 8, 2013. President Dolores Sonoga and Secretary Carol Dumez invited the members through church bulletins, emails and phone calls. Branch 169 wanted to treat their members to help them relive the traditions of their Slovak ancestors at Christmastime.

Almost 250 people attended the dinner including Bishop Murray, Diocese of Youngstown, Monsignor Siffrin and Monsignor Peter Polando, National

Chaplain for the FCSLA and member of Branch 169. The group from Branch 169 sat together at the dinner and

enjoyed a delicious dinner and fellowship, sharing stories of their Slovak ancestors.



MARCH FOR LIFE IN WASHINGTON, D.C.

The Sisters of Saints Cyril and Methodius from Danville, PA and hundreds of thousands of others rallied on January 22, 2014 in frigid temperatures and snow at the 41st annual March for Life in Washington, D.C. The annual March for Life is held every January on the anniversary of the Supreme Court's 1973 decision that declared a constitutional right to abortion.



Sisters Jeanne Ambre, Jana Polakova, Edita Navratilova, Barbara Sable.

The Sisters traveled with a group from Queen of the Most Holy Rosary Parish in Elysburg, PA. Sister Jeanne Ambre, SS.C.M. is Pastoral Visitor at the Elysburg Parish.

Social media played a large part in advertising this year's March. Pope Francis was among those tweeting his support for the marchers: "I join the March for Life in Washington with my prayers. May God help us respect all life, especially the most vulnerable."

House Majority Leader Eric Cantor (R-VA) was one of many political and religious leaders who addressed the crowd. Cantor said, "There is an unalienable right to life, and that right extends to the unborn."



Group from Queen of the Most Holy Rosary Parish, gathered in Washington, D.C. at the March for Life.

Branch W033 Holds Holiday Party and Awards Scholarship Winners

Branch W033, Spillville, IA held their annual Christmas Party and meeting on Sunday, December 1, 2013 with 70 members present. A social hour was enjoyed followed by a delicious pot luck dinner with beverages, meat, buns and place settings provided by the branch in the decorated school gym. Dinner was followed by the branch meeting during which the children made crafts with Christmas themes in the lunchroom. After reports, donations and motions, branch scholarships were given to the following students: Elementary winners were Jacob Bohr and Elizabeth Bohr from CFS Schools \$100 each. College scholarships \$250 each went

to Joshua Stika, Seminary Loras College, Emily Zoulek, nursing program at Allen College and Rebekah Shindelar who goes to Bethel University in St. Paul. Congratulations to these fine students!

Elections were held and all officers remained the same for the coming year. Santa Claus arrived and gave out bags of treats to all present. The afternoon ended with bingo with winners selecting gifts from off and under the Christmas Tree.

The Branch sends a special thank you to all who helped to set up and clean up the party!



Pictured from left are Amy and Makenzie Kuhn and from right branch officers Rita Fjelstul, Alice Klemish and Becky Kuhn decorating for the Annual Christmas Party.



Children from Branch W033 showing the crafts they made at the Christmas Party.



Children playing cards at the Christmas party on the left: Olivia Opat, Sara Opat, and Kashton Riley and on the right Reid Fjelstul, Kayleann Fjelstul and Makenzie Kuhn.



◀ L-R: President Dan Silharcek, Director Rich Kuhn, Director Dan Neuzil, Vice-President Jerry Kuhn and members Brian Kuhn and Lincoln Kuhn part of the party decorating team.



Vice President Jerry Kuhn presents junior member Jacob Bohr with a \$100 elementary branch scholarship.



VP Jerry Kuhn presents member Joshua Stika with a \$250 college branch scholarship.



VP Jerry Kuhn presents a \$250 branch college scholarship for Emily Zoulek to her grandparents Jacob and Joyce Zoulek.



VP Jerry Kuhn presents junior member Elizabeth Bohr with a \$100 elementary branch scholarship.

► Rebekah Shindelar was unable to attend but received a \$250 branch college scholarship. She attends Bethel University.



Demechko Family Members Attend 150th Anniversary of the Battle of Gettysburg

Eleven members of the family of Bernie and Ed Demechko attended the 150th anniversary of the Battle of Gettysburg, in Pennsylvania, the week of July 1-5. Those attending included daughter Laura Kaplan and sons Logan and Doran, Austin, TX; son Mark and Rudi Demechko and daughter Deanna, Sydney and Regi, Copley, OH and son Edward of Medina, OH.

All are members of S161 and J 192 in Youngstown, Ohio. Since Bernie and Ed have be-

longed to the Mahoning County Civil War Roundtable for 20 years, they wanted to expose the grandchildren to "living history." They were introduced to the battle via a film and cyclorama (#3D circular display of one day of the battle) at the Visitors' Center. The two hour bus trip through the National Cemetery included strategic stops for the group to embark and view strategic battle sites. The final day was spent at an actual re-enactment on a neighboring farm (doing re-enactment on the battlefield would be disrespectful to the hallowed ground) where 10,000 re-en-

actors, 100 cannons and 700 horses (cavalry) re-enacted the battle between the northerners and southerners.

Sydney and Regi, Girl Scouts, were presented a special 150th anniversary badge after completing a booklet in

which they correctly answered a dozen questions regarding Gettysburg. Information was obtained from the movie, bus tour and museum. It was an educational "treasure hunt" and proved to be a fun learning experience.



Deanna Demechko, standing, and sisters Regi and Sydney with "Abe". Sydney and Regi earned Girl Scout badges for completing a special written project at Gettysburg, PA.



Logan, Laura, and Doran Kaplan, Austin, TX take a "rest" with Abraham Lincoln.



A group of northern soldiers line up at the re-enactment of the Battle of Gettysburg's 150th anniversary in July.



Grandstand seating provided an excellent view of the battlefield. Cannons preparing to fire and make a thunderous noise.

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 412-956-6000 or jtsenko@aol.com. Cost for the trip is \$3,699 per person including airfare and taxes.

50th Wedding Anniversary Celebrated



Mr. and Mrs. Robert Bonchik of Whiting, IN celebrated their 50th Wedding Anniversary on November 9, 2013. Their marriage was blessed by Rev. Stanley Dominick at a Mass at Sacred Heart Church in Whiting. They were married on November 9, 1963 at

Immaculate Conception Church, also in Whiting, by Rev. M. Fred Bach. A dinner for family and a few close friends was held at Tiebel's Restaurant.

Mrs. Bonchik, the former Betty Janek, is a member of Branch 452. Bob and Betty were blessed with four children: Bob Jr., Brian, Christine and David and eight grandchildren: Jonathan, Ashley, Amanda, Emily, Allison, Rachel, Alexis and Nathan who are all, or soon will be, members of Branch 348.

ATTENTION CLEVELAND DISTRICT BRANCHES

Mark your calendars for our
2014 District Meetings and Events!

All our meetings are held at
Light of Hearts Villa (LOHV)
283 Union St., Bedford
At 12:00 Noon



District Meetings

Did you know that the meetings are open to all members? They are not only for your branch officers. Please think about joining us for our meetings. Remember, you are all part of our Fraternal Organization.

District Meeting Dates for 2014

- ❖ Saturday, March 15th
- ❖ Saturday, June 21st - Regional Manager Al Heiles will conduct a very helpful and informative Product & Sales Seminar
- ❖ Saturday, August 16th
- ❖ Saturday, September 13th

~ 2014 Events ~

We are still working out details on each event and are looking for volunteers for the events. Are you able/willing to chair one of the events?

- ❖ May 17th - Join Hands Day @ Light of Hearts Villa, Bedford
- ❖ July 25th - St. Anne's Day @ Our Lady of Lourdes Shrine, Euclid
- ❖ August 3rd - The Fest @ Borromeo Seminary, Willowick
- ❖ August 31st - Slovak Fest @ Padua High School Parma
- ❖ October 18th Ohio Fraternal Alliance Annual Meeting, TBD
- ❖ November 2nd - St. Andrew Abbey Benefit @ Assumption Church, Broadview Hts.
- ❖ December 6th - LOHV Christmas Decorating @ Bedford
- ❖ December 13th - LOHV / District Christmas Party @ Bedford

Please check the Cleveland District Webpage
www.fcsla.org for more details on each event.

Slovak Catholic Federation 36th Annual SS.C.M. Appeal

When our ancestors came to these shores more than a century ago, they brought with them few monetary assets. Their most precious possession, however, was their faith. The seeds were nurtured by the Slovak priests who came with the immigrant people and helped build our Slovak Catholic fraternals, religious communities of men and women, and nearly 300 Slovak parishes. In response to this legacy, the Slovak Catholic Federation is sponsoring the **36th Annual SS. Cyril & Methodius Appeal**.

The Church in Slovakia has enjoyed a great renaissance since the fall of Communism in 1989. We in America and Canada take pride in the fact that the Slovak Catholic fraternals, our parishes, and individuals of Slovak ancestry have responded generously to assist the Church in our ancestral homeland. *The 2014 Annual Appeal begins during the month of February in churches of Slovak descent across the United States and Canada and will continue until the end of the year.*

The 2013 Appeal collected \$39,678.41

Since its inception, this Appeal has raised \$2,348,944.66!

Funds raised from the Appeal will aid the priest-graduate students at the Pontifical Slovak College of SS. Cyril and Methodius. These fine priests are being called upon to be the future leaders of the diocesan churches in Slovakia both as vicars and bishops, in addition to providing qualified instructors/professors for the seminaries that educate future priests. As well, funds benefit those religious communities of both men and women that share a counterpart which belongs to the Slovak Catholic Federation and the Slovak Conference of Religious.

The Slovak Catholic Federation was founded in 1911 under the spiritual leadership of Rev. Joseph Murgas, founding pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The purpose of the SCF is to federate individuals of Slovak origin under one banner for cultural, religious, and educational purposes. Serving as National President is Rev. Philip Altavilla, pastor of Saint Peter's Cathedral, Scranton, PA. The Episcopal Moderator is the Most Rev. Joseph V. Adamec, D.D., retired Bishop of the Diocese of Altoona-Johnstown, PA. The National First Vice President, Rev. Andrew S. HvozdoVIC, is pastor of Epiphany Parish, Sayre, PA, and is the coordinator for this Annual Appeal.

In our Church today, more and more individuals of Slovak descent/background do not attend traditionally founded Slovak parishes, for a number of reasons. Because of this reality, the monies raised for this Appeal come not only from the collections taken in our remaining Slovak parishes, but also from individual donors.

Your tax deductible donation, made out to the Slovak Catholic Federation (please note that it's for the *Annual Appeal*) can be sent directly to the National Secretary-Treasurer of the SCF: Dolores Evanko, 173 Berner Avenue, Hazleton, PA 18201.

As always, thank you for your generous support.

SCF Seeks Contributors for 2014 *The Good Shepherd* Annual

Dobry Pastier (The Good Shepherd), edited by Sister Bernadette Marie Ondus, SS.C.M., and published annually by the Slovak Catholic Federation, is compiled of articles focusing on topics which are of interest to Slovak-American Catholics. The Federation is once again accepting articles for inclusion in its 2014 edition. Potential contributors should note that while the scope of the publication is broad, articles solely political in nature will not be accepted.

The deadline for all articles is **June 1, 2014**. **Due to the publication schedule, articles received after the deadline will not be included in the annual.** The annual will be available for distribution in the latter part of 2014.

In order to facilitate the editing and printing of **The Good Shepherd**, the following guidelines are established for authors who would like their work to be considered for inclusion in the annual:

GENERAL INFORMATION

- All articles must be type-written, double-spaced, in Microsoft WORD format in 12 point, Times New Roman font. For the sake of the editor, please do not capitalize all words (or entire sentences), unnecessarily use exclamation points, etc. The article layout should be similar to articles printed in daily newspapers and magazines.
- It is strongly preferred that **English** articles be e-mailed to Sister Bernadette Marie Ondus, SS.C.M., Editor, at: bondusscm@gmail.com. In this age of modern technology, it is faster and more cost effective to work from a text that is provided digitally instead of having to retype the entire article.
- If it is not possible for an article to be e-mailed, an original "hard copy" may be mailed to Sister Bernadette at Villa Sacred Heart, Danville, PA 17821-1698. "Hard copy" means that articles are either typed or hand-written by the author. **Please do not send photo copies of articles or photos.**
- To be accepted for publication, articles must be between three and ten typewritten pages. Articles fewer than three pages or beyond ten pages will not be accepted.

USE OF PHOTOS

- If using photos within the article, **photos must be included at the same time the article is sent to the Editor.** (If sending photos digitally, save as separate JPGs to accompany the article.) Please indicate where photos are to be placed within the body of the article. Be sure to properly identify the persons, places and/or situations depicted in the photo(s). **If no indication is given as to where, within the article, the photos are to be inserted, the photos will not be used.**
- In the event that an article is e-mailed and photos are not included as attachments, the actual photographs, along with a hard copy of the article, must be mailed to Sister Bernadette Marie for inclusion in the article. (If more convenient, photos can also be saved to a CD which the printer can then link up with the article.) Once again, please be sure that the photos are properly identified and note where, within the article, the photos are to be inserted. Photos must always accompany the article for which they are intended.
- Captions must be included with the photos. This allows readers to better understand the relationship of the photo to the content of the article.

ARTICLES IN SLOVAK

- Slovak articles **can** be e-mailed to Sister Bernadette Marie, but a hard copy (including all accents) must **also** be mailed to her. (Please indicate that the article was both mailed and emailed.) Frequently, accent marks, diacritical characters, and other special characters do not come through properly when articles are e-mailed. Having a hard copy of the article, appropriately marked, will save valuable time and minimize errors.

As Editor, Sister Bernadette Marie retains the right to correct grammatical errors, delete repetitions, rearrange ideas to make them clearer, etc. Sister Bernadette Marie also retains the right to determine the appropriateness of articles for the publication. However, she will not substantially change the author's ideas without first consulting the author.

Our sincere thanks to all the faithful contributors to **The Good Shepherd!** Your contributions, year after year, ensure that the Slovak Catholic Federation is able to provide a quality annual which helps celebrate our Catholic faith, preserves our Slovak heritage, and allows our readers to stay in touch with what's happening in the Catholic Church, in Slovakia, and in the Slovak-American community.

We are looking forward to your contributions again this year.

Reverend Philip A. Altavilla
National President, Slovak Catholic Federation

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF OCTOBER 31, 2013

ASSETS	
Cash & Short Term Investments	\$ 13,865,545
Bonds	710,811,189
Preferred Stock	3,630,553
Common Stock	4,983,380
Investment Income Due & Accrued	11,267,812
Property Plant & Equipment, Net	6,119,743
Certificate Loans & Accrued Interest	2,569,495
Other Assets	164,318
TOTAL ASSETS	\$ 753,412,035
LIABILITIES	
Life Reserves	\$ 250,917,613
Annuity Reserves	394,291,640
Death Claims Payable	1,075,561
Unearned Premiums	551,947
Matured Endowments	335,630
Provision for Dividends Payable	1,355,935
Accumulated Dividends & Interest	4,011,126
Accrued Convention Donations	414,000
Provision for Future Conventions	372,000
Asset Valuation Reserve	7,839,877
Interest Maintenance Reserve	1,151,541
Other Liabilities	1,543,475
TOTAL LIABILITIES	\$ 663,860,345
Surplus	\$ 89,551,690
TOTAL LIABILITIES AND SURPLUS	\$ 753,412,035

INCOME STATEMENT

For the Ten Months Ending October 31, 2013

REVENUE	
Insurance Premiums	\$ 4,324,144
Annuity Premiums	19,327,997
Investment Income	32,189,328
Amortization of Interest Maintenance Reserve	74,678
Rental Income	340,250
Other Revenue	12,919
TOTAL REVENUE	\$ 56,269,316
EXPENSE	
Increase in Reserves — Life	\$ 4,089,613
Increase in Reserves — Annuity	15,571,176
Insurance Benefits	4,596,808
Annuity Benefits	17,423,673
Commission Expense	698,754
Surrender Benefits	2,619,864
Post Mortem Benefits	1,039,602
Miscellaneous Member Benefits	66,067
Matured Endowments	6,106
Donation Expenses	234,964
Convention Expenses	190,000
Bank Service Charges	18,354
Data Processing Service Fees	278,077
Accounting Fees	76,423
Actuarial Fees	162,607
Legal Fees	36,985
Consulting Fees	89,989
Bonus to Branches	750,030
Fraternal Activities	124,753
Official Publications	394,207
Scholarship Awards	200,000
Miscellaneous Employee Benefits	325,175
Fees — Directors	107,250
Salaries — Employees	1,162,727
Salaries — Officers	372,088
Interest Expense	204,352
Tax Expense	216,035
Depreciation Expense	245,030
Utility Expense	84,888
Postage and Printing	150,657
Advertising	83,696
Travel Expense	104,638
Insurance Department Fees	95,073
Sales Promotion	120,578
Rental Expense	340,250
Other Expense	387,510
TOTAL EXPENSE	\$ 52,667,999
Income (Loss) from Operations	\$ 3,601,316
Dividends to Members	1,111,941
Subtotal INCOME (LOSS)	\$ 2,489,375
Capital Gains (Loss)	1,688,239
NET INCOME (Loss)	\$ 4,177,614



Try Something Different!

BAKED SESAME SHRIMP APPETIZER

- 1 cup self-rising flour
- ¼ teaspoon salt
- ¼ teaspoon ground red pepper
- ¾ cup club soda
- 1 pound medium shrimp (36 to 40 count), peeled and deveined with tails left on
- 2 teaspoons sesame seeds

Preheat the oven to 400 degrees. Coat rimmed baking sheets with cooking spray.

In a medium bowl, combine the flour, salt, and pepper. Pour the club soda into the flour mixture and whisk until combined.

Holding the shrimp by the tails, dip them into the batter, coating completely. Place the shrimp about 3 inches apart on the baking sheets. The batter will puddle around each shrimp.

Sprinkle each shrimp with sesame seeds then coat lightly with cooking spray. Bake for 12 to 13 minutes, or until coating is golden. Serves 10 (3-4 each).

Optional dipping sauce: Mix 1/4 cup plum jelly with 2 tablespoons light soy sauce.

VEAL CHOPS WITH FONTINA

- 4 veal chops (sirloin with bone)
- 3 ounces Fontina cheese
- 1 stick butter
- 1¼ cups coarse breadcrumbs
- ¾ cup flour
- 2 eggs
- Salt and pepper to taste

Cut a slit in the chops horizontally, leaving them connected along the bone side.

Cut the cheese into thin slices and place one in the pocket of each chop, then tap gently with a meat pounder.

Season the meat with salt and pepper to taste. Coat with flour, patting off any excess. Beat eggs in a deep dish and prepare breadcrumbs on another surface.

Dip the chops one at a time in the beaten egg and then in breadcrumbs, coating evenly.

Melt butter in a pan over high heat and fry the chops on both sides until golden brown.

Remove from the pan and put on paper towels to drain.

Season with salt and serve hot.

PEAR AND PARMIGIANO REGGIANO SALAD

- 3½ ounces Parmigiano Reggiano cheese, slice in slivers
- 2 pears
- 1 head lettuce
- 10 black olives
- 1 red pepper
- 30 shelled walnuts
- Juice of 1 lemon
- 6 tablespoons Extra Virgin Olive Oil
- Salt to taste
- freshly ground black pepper to taste

Wash, peel and dice pears. Chop walnuts coarsely and pit olives.

Wash, core, seed pepper and julienne.

Wash lettuce, discard tough outer leaves, dry and chop coarsely

In a small bowl, combine lemon juice with salt, oil and a dash of pepper with a whisk.

Place vegetables, nuts, pears and slivers of Parmigiano in a salad bowl and toss with the sauce.

Serve immediately. Serves 4.

VEGETABLE SOUP WITH PESTO

- 1½ cups basil leaves
- 1 tablespoon pine nuts
- ½ cup Extra Virgin Olive Oil
- Salt and pepper to taste
- ½ cup Parmigiano Reggiano cheese grated
- ¼ cup Pecorino cheese grated
- 4 ½ ounces ditalini pasta
- 2-½ ounces each of potatoes, green peas, pumpkin, cabbage, fava beans, zucchini, green beans, cannellini beans
- 1 tomato
- ½ ounce each: of celery, carrots and onion
- 1 clove garlic
- 2 Extra Virgin Olive Oil
- ½ cup Parmigiano Reggiano cheese grated
- 10 cups water
- Coarse salt to taste

Soak beans in cold water for 12 hours, adding a pinch of baking powder to soften them. In a mortar, crush washed and completely dried basil, peeled garlic and pine nuts with a pinch of salt. Add oil in a stream while crushing. This process may be done with a blender, using short pulses to prevent the pesto from overheating.

Spoon pesto in a bowl and combine with grated Parmigiano and Pecorino.

Clean and wash all vegetables. Peel and mince garlic. Dice all vegetables, trying to keep them the same size, while leaving peas, fava beans and beans whole. In a

pot, bring water to a boil, add all vegetables and garlic.

Cook over high heat for 5 minutes, then cover and simmer, turning down the heat.

Season with coarse salt. After 30 minutes, use a spoon to coarsely mash potatoes and beans.

This thickens the soup and prevents crushed vegetables from sticking to the bottom of the pan.

After another 20 minutes, when vegetables have almost dissolved and the soup is thick and creamy, add pasta and cook according to package directions.

Remove from the heat, add pesto, oil and cheese, stirring with a wooden spoon.

Allow to rest for about 10 minutes before serving in soup bowls. Serves 4.

CINNAMON-SUGAR APPLE RINGS

- 2 tablespoons light butter
- 1 tablespoon light brown sugar
- ¾ teaspoon ground cinnamon
- 3 large apples, cored, and cut into ½-inch thick rings
- ¼ cup chopped walnuts

In a large skillet, melt the butter over medium-low heat; add the brown sugar and cinnamon, stirring until blended.

Add the apple rings; toss gently to coat. Cover, and cook over low heat for 10 to 15 minutes, stirring occasionally.

Sprinkle with chopped walnuts, and serve.

BANANA PEANUT BUTTER CAKE

- ¾ cup all-purpose flour
- ½ teaspoon baking powder
- ½ teaspoon baking soda
- ¼ teaspoon salt
- ¼ cup (½ stick) unsalted butter, softened
- ⅓ cup sugar
- 1 egg
- ¼ cup reduced-fat peanut butter
- 2 tablespoons reduced-fat sour cream
- 1 large ripe banana, mashed

Preheat the oven to 350 degrees. Coat an 8-inch round cake pan with cooking spray.

In a small bowl, combine the flour, baking powder, baking soda, and salt; mix well and set aside.

In a large bowl, cream the butter and sugar. Add the egg, peanut butter, sour cream, and banana; mix well. Add the flour mixture; mix well, then spread into the cake pan.

Bake for 30 to 35 minutes, or until a wooden toothpick inserted in the center comes out clean. Let cool in the pan for 10 minutes, then remove from the pan to cool completely before cutting into wedges.

PERIODICAL

3/14

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.*