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1892

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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JULY 2014

Deautiful for pilgrim feet, Whose stern impassion'd stress A thoroughfare for freedom beat Across the wilderness!



-America!

God mend thine ev'ry flaw, Confirm thy soul in self-control, Thy liberty in law!

JEDNOTA

ŽENSKÁ JEDNOTA

Fraternally Yours Fraternally Yours,



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A new priest was walking with an older, more seasoned priest in the parish garden one day.

Feeling a bit insecure about what God had for him to do, he was asking the older priest for some advice.

The older priest walked up to a rosebush and handed the young priest a rosebud and told him to open it without tearing off any of the petals.

The young priest looked in disbelief at the older priest and was trying to figure out what a rosebud could possibly have to do with his wanting to know the will of God for his life and ministry.

But, because of his great respect for the older priest, he proceeded to try to unfold the rose, while keeping every petal intact. It wasn't long before he realized how impossible this was to do.

Noticing the younger priest's inability to unfold the rosebud, without tearing it, the older priest smiled and began to recite the following poem:

> It is only a tiny rosebud, A flower of God's design; But I cannot unfold the petals With these clumsy hands of mine.

The secret of unfolding flowers Is not known to such as I. GOD opens this flower so easily, But in my hands they die.

If I cannot unfold a rosebud, This flower of God's design, Then how can I have the wisdom To unfold this life of mine?

Each moment of my day. I will look to God for guidance In each step along the way.

So, I'll trust in God for leading

The path that lies before me, Only my Lord and Savior knows. I'll trust God to unfold the moments, Just as He unfolds the rose.

Dear Friends,

If you enjoyed being reminded to "let go and let God" unfold your life... please consider sharing this poem with a friend this month.

Remember the words of C.S. Lewis – "The only things we can keep are the things we freely give to God. What we try to keep for ourselves is just what we are sure to lose."

> Until Next Month, Warmly, Carolyn

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

My dear Sisters and Brothers,

In the Gospel of Saint Matthew, the author recalls the last event of the Resurrected Lord's words prior to His Ascension to Heaven. He concludes his Gospel, "The eleven disciples went to Galilee, to the mountain to which Jesus had ordered them. When they saw him. they worshiped, 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" (28:16-20).

My home parish of Holy Name of Jesus Church in Youngstown, Ohio, has stained glass windows throughout the church portraying the biblical references, especially in the Gospels, to the name of Jesus. This scenario is the second to the last in the series. Christ is pointing His finger, showing the way, and the apostles are anxiously on their feet, Saint Peter leading them with the Gospels, ready to spread the Good News to the world.

Our Church has been faithfully proclaiming the Good News to the ends of the earth from one generation to the next. I could write pages of saints and peoples names who have evangelized millions of people in the Catholic Faith. But you may desire to look them up in such books like Butler's Lives of the Saints. In America, some notables that stand out in my mind are: Frances Xavier Cabrini, John de Bréuf, Katherine Drexel, Rose Philippine Duchesne, Marie Rose Durocher, Isaac Jogues, John Neumann, Miguel Agustin Pro, Junípero Serra, and Elizabeth Ann Seton, just to name a few. By their ministries, older and younger people and all those in between came to understand who Jesus was and who He is in their lives. Yet in looking at these great Saints and others of Catholic and Christian fame, all Christians of all times possess the obligation to take on the Lord's command, "Go into the whole world and proclaim the gospel to every creature. Whoever believes and is baptized will be saved; whoever does not believe will be condemned (*Mark 16:15-16*). Proclaiming the Good News is Evangelization, the missionary activity within the Church.

The Fathers of the Second Vatican Council highlighted the importance of proclamation of the Good News to the world in the Decree on the Church's Missionary Activity, also known by the Latin title, Ad Gentes. This document that contains forty-two paragraphs was promulgated on 7 December 1965 in Rome. It is easy to read and really underscores the importance of all Christians to participate in the missionary activity of the Church. After explaining that missionary activity is primarily directed to those people and nations where the Gospel has not been proclaimed, the Fathers declared that there is an ongoing need to emphasize growth in Gospel values. They noted, "In this missionary activity of the Church various stages are sometimes found side by side: first, that of the beginning or planting, then that of newness or youth. When these stages have passed, the Church's missionary activity does not cease. Rather, there lies upon the particular Churches which are already set up the duty of continuing this activity and of preaching the gospel to those still outside. Moreover, the groups among which the Church dwells often undergo radical changes for one reason or other, and an entirely new set of circumstances can arise. Then the Church must deliberate whether these conditions call for a renewal of her missionary activity" (AG, paragraph six).

When many of us hear the word "missions", we recall the days when we were in grade school and prayed and collected monies for the missions. We prayed for the conversion of peoples to Christianity in far off lands like in Asia, Africa, and South America. Presently we are reminded of the missionary activity of the Church in parishes throughout the United States as a missionary comes to preach to us about the missionary cause at weekend liturgies once a year. Operation Rice Bowl gives us a greater awareness of the Church's missionary activity during the Season of Lent. Some parishes have "sister parishes" that support a church in another country. Our Association is proud of its efforts in the missionary activity of the Church as at one of our conventions the delegates voted to donate one million dollars for churches to be built in Africa in the person of His Eminence, Jozef Cardinal Tomko, Prefect of the Congregation for the Evangelization of Peoples, the missionary arm of the Catholic Church.

But our personal missionary activity or evangelization efforts need not be half way around the world or a nearby country. As the Fathers of the Council declared above, there is the planting, then the youth, then beyond, keeping in mind that the "plant" always needs to be nurtured. Missionary activity should be based in each of our homes. How did we learn about Jesus? Many of us were schooled in our Faith primarily by our parents and family members. Here I am reminded of a blessing at the end of celebration of the Sacrament of Baptism over the mother and father of the child. The one over the father is quite touching vet states the serious obligations of the parents who bring their child to church for Baptism. It states, "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. Amen" (Rite of Baptism, paragraph 105).

As Jesus pointed the Way to the apostles and disciples in proclamation of the Good News before His Ascension, so too, He points the Way to each one of us. We must plant, nurture, and live the Good News – in our homes, in our parishes, in our country and throughout the world. It is a difficult ministry to be missionaries but it affords us the Way to eternity!

Message from our National President CYNTHIA M. MALESKI



Dear Sister and Brother Fraternalists:

We are half way through 2014 and in the height of the season of summer picnics, patriotic gatherings and church and ethnic festivals. We celebrate the Fourth of July — Independence Day — with parades, cookouts and barbeques, fireworks and images of the Statue of Liberty. We celebrate the Feast Day of our Patroness, St. Ann, the

mother of the Blessed Mother, on July 26th, where many of our branches, districts and the home office honor her with longstanding traditions of Mass or prayers, picnics and fellowship.

On May 9th, 2014, we hosted the 13th annual district presidents' meeting in the home office, when our district presidents from around our nation gathered together to hear about our new products, our strategic plan, our financial health, our fraternal programs and our plans for the Special Convention on October 5-8, 2014, where the work of the bylaws' revision committee will be presented to delegates. We were honored that Monsignor Robert Siffrin, Vicar General of the Diocese of Youngstown and Chair of the Conference of Slovak Clergy, celebrated Mass. Ms. Magdalen Iskra, Magdalen Iskra District President, offered the opening and closing prayers, and Mrs. Margaret Abildua, Indiana District President, led the Presidents' Roundtable, where questions and ideas were discussed and activities of each district were shared. We had a productive and enjoyable day together and received many positive comments!

We are indeed fortunate to be financially healthy, with a strong surplus and asset base. Our tradition and history reflects our generosity to our members and branches. This is the 90th consecutive year insurance dividends have been declared by our board for our members, and dividends totaling approximately \$1.4M were declared to be paid in 2014.



As with many fraternal benefit societies and insurance companies, our continuing challenge is membership growth. In the normal course of business, we believe we need to sign up approximately 2,000 new members a year to maintain our membership numbers. YOU can contribute to our growth by calling the home office or a local agent to purchase a policy for a family member for one of his or her milestone events, such as a christening, birthday or graduation. It is a wonderful way to give a lasting gift to a loved one and, at the same time, make our beloved Zenska Jednota stronger. YOU can suggest to your branch officers that the branch sponsor a "Meet and Greet", where members of a branch can invite family members and friends to an event to hear more about our association and products. Please call our National Fraternal and Youth Director, Kelly Shedlock, if you would like more information about these suggestions.

We will again celebrate Founders' Month in August, the month when, in 1892, our immigrant Slovak woman held their first convention. We will offer extra incentives to our producers who bring in new members during that month. We commemorate the courage and vision of those brave women who met in Cleveland, Ohio 122 years ago to establish the purposes and objectives of this fine association: to provide financial security to our members and to embrace our Catholic faith and our Slovak/Slavic culture.

Happy Fourth of July, St. Ann's Day and Founders' Month in August!

With love and pride,

Cynthia M. Maleski National President



ŽENSKÁ JEDNOTA





We are finally having some warm weather — and it is about time! For a while I thought we would never see the sun or temperatures above 40 degrees. It is hard to believe that the year is half over!

I encourage the branch officers to plan some fun summer activities for your members. And members go to your

branch activity. Meet other members, make new friends and enjoy the Fraternal Spirit!

I know summer is a busy time for vacations, sports, etc. but I hope that the branches and districts continue to plan, hold branch and district meetings throughout the summer, and the rest of the year. Remember to invite your members. FCSLA is about giving back to our members and community. All members are entitled to know what is going on with their branch, district and FCSLA as an organization. We are not a secret society. We want to hear the ideas our members have for branch activities, matching funds projects and anything else we do to continue to spread the word about FCSLA and what we do!

Continue having a FUN & SAFE Summer!!



From the Desk of the **National Secretary**

Sue Ann M. Seich

What do you call a room full of people who gave up their Sunday morning or afternoon when the sun was shining and the temperature was 80 plus degrees to attend a Branch Leadership session? You call them true dedicated fraternalists. A few weeks ago I traveled to Elizabeth, PA with Kelly Shedlock, our Fraternal & Youth Director, to conduct the Branch Leadership Training sessions for District



#3, Pittsburgh, PA. Kelly and I received a warm fraternal welcome from District President Judy Fedor and her mother Irene Fedor upon our arrival. In early April, Auditor Barbara Sekerak and I traveled to Tabor, South Dakota to conduct a training session for District #13. We were welcomed by Ron Sestek, District President and his wife Joyce. All sessions went very smoothly and the questions asked indicated how conscientious and dedicated these men and women are to our Association. I thoroughly enjoyed sharing some stories and brining everyone up to date on some of the changes in policy or procedures at the home office. There were several branches that didn't send a representative. I can't stress enough how important this training is to new branch officers. The sessions are also beneficial to experienced branch officers because of changes that had to be made in several procedures. If you haven't attended one of these sessions please email Barbara Sekerak, chair of the Branch Leadership Committee, at bas7535@gmail.com or call or email Kelly at Kelly@fcsla.org or 1-800-464-4642, Ext 1051 to plan your Leadership Training. You will be glad you did.

As summer continues remember those members who may need a helping hand with cutting grass, pulling weeds or some minor repair work where branch members can offer a little of their time. Our fraternal family keeps growing because of generous, warm and kind individuals like "YOU" who offer their time and talent to assist others. Keep up the great work that you do!

Have a wonderful summer and enjoy every minute of it! Until next issue, may God keep you happy, healthy and loved.

Sue Ann

BRANCH 114 LUNCHEON MEETING SCHEDULED

St. Ann's Lodge Branch 114 has scheduled its luncheon and meeting to honor our scholarship winners. It will be held on Sunday, July 20th starting at 1:00 p.m. at the American Slovak Club, 2915 Broadway in Lorain. Please make your reservations by calling Bernie Danevich at 960-2605 or Margaret Thomas at 288-1492. Deadline for reservations is July 15th. All members are invited to attend. FCSLA Connects . . . Patrick F. Braun, FICF, CLU, LUTCF, National Sales Manager

A Comfortable Retirement Needs Guaranteed Life Income!



Patrick Braun

I recently had the privilege of hearing Tom Hegna speak at the National Association of Fraternal Insurance Counselors National Conference in San Diego. Mr. Hegna is a decorated Army veteran, retiring from the U.S. Army Reserve as a Lieutenant Colonel. He was a leading insurance salesman with Met Life, qualifying for the Million Dollar Roundtable and obtaining his Chartered Life Underwriter (CLU) and his Chartered Financial Consultant (ChFC) designa-

tions. He joined New York Life in 1996 and rose to the level of First Vice President in 2010. In 2011, he published "Pay Checks and Play Checks — Retirement Solutions For Life"

As I am rapidly approaching retirement myself, I was particularly interested in Mr. Hegna's message and I was not disappointed. He opened his talk with some discouraging facts about the U.S. economy, the disappearance of corporate pension plans and their replacement with 401K plans, and the future of Social Security.

Mr. Hegna discussed the various "retirement risks". The first and largest of these risks is the "**Longevity Risk**" which is that people are living longer than ever before. In fact there is a 50% chance that a 65 year old male will live to age 85 and that a 65 year old female will live to age 88. And, because married people live longer than single people, there is a 50% chance that one spouse age 65 will live to age 92.

The next risk is the "**Withdrawal Rate Risk**" which is the amount people withdraw from their retirement savings. It has been conventional wisdom over the years that people could withdraw 4% or 5% from their savings each year in retirement. In fact, when asked in a survey, many people thought that they could withdraw 10%! Mr. Hegna debunked these ideas and said that a 2% withdrawal rate was the correct amount and he quoted the Wall Street Journal.

The "Order of Return Risk" is a little more complicated but it basically says that, if the stock market goes down right after retirement, it can have a disastrous effect on retirement plans, as most people have some type of stock market investments at retirement. A collapse in the later years of retirement won't have nearly the same effect.

One risk which will certainly affect every retirement plan is the "**Inflation Risk**". This risk is that everything will cost more over the retirement years and that means needing more savings.

Mr. Hegna says that the "**Deflation Risk**" is also important to note because a period of deflation may cause a severe economic slowdown. In other countries, governments and companies have been cutting pension plans and other retirement benefits.

Listening to Mr. Hegna speak, I began to wonder, with all this doom and gloom, what his solutions might be. I was quickly rewarded, however, with several practical solutions and they involve FCSLA products! One obvious solution for people planning for retirement is to save more money. The average American savings rate is about 3%. (In some recent years the savings rate was actually negative!) We should be saving 10-15% of our income to guarantee a comfortable retirement. FCSLA has some excellent flexible premium deferred annuities which allow tax-deferred growth and much better rates than other guaranteed investments provide.

Mr. Hegna's very best retirement advice was that every retiree should turn a part of his/her savings into guaranteed life income. Guaranteed life income helps to offset the "Longevity Risk" which is the biggest risk of all because it is the risk of running out of money! He said that life insurance companies are the only organizations which can cover this risk with a solution. That solution is the Single Premium Immediate Annuity, which is referred to as SPIA. The SPIA is a product in which a person gives a life insurance company a lump sum of money and the company issues a contract which promises to pay an annual (or other mode) income for as long as the annuitant lives, even if he/she lives to the age of 150!

FCSLA has one of the very best SPIA contracts in the entire insurance industry! It is a product which needs a lot more attention and, in my next article, I will go into exactly how it works.

Obviously I enjoyed Mr. Tom Hegna's presentation. It made me feel good that FCSLA has a solution to one of the greatest problems in living a comfortable retirement. In fact, I bought his book, "Pay Checks and Play Checks — Retirement Solutions For Life. You can buy it too. And I recommend that you do! Just go to <u>www.tomhegna.com</u>. Anyone who wants to have a comfortable retirement will benefit from his advice! For advice on retirement income, deferred annuities or a SPIA, please talk to a licensed FCSLA agent or recommender or contact me at the FCSLA Home Office.

ST. ANNE'S DAY CELEBRATION

Helen Kocan District Will Host An Annual Three State Celebration

THURSDAY, JULY 24, 2014

St. Michael the Archangel Church, Schererville, IN Meet & Greet Coffee — 10:00 A.M Mass — 11:00 A.M.

Luncheon — 12:30 P.M.

Members of the Chicago, Milwaukee, Lake County, IN and Joliet: Please Contact your Branch President for Reservations

IOO™ BIRTHDAY CELEBRATION

On May 14th Laura Holman, a dedicated member of S81, Whiting, IN celebrated her 100th birthday with family and friends at the Med Inn, Munster, IN.

Father John Kalicky, Pastor of St. John the Baptist Catholic Church in Whiting, IN along with members of Branch 81 and the St. John Rosary Society attended the surprise party hosted by Laura's son Ken and daughterin-law.

A variety of refreshments were served as everyone visited with Laura as she opened many beautiful gifts. The love of Laura was obvious as all good



Laura's son and daughter-in-law.



Laura's 100th Birthday Cake.

wishes for her good health and happiness were expressed. Happy Birthday!



Laura with officers and members of S81.



The "Star Spangled Banner" wasn't written until Francis Scott Key wrote a poem stemming from observations in 1814, when the British relentlessly attacked Baltimore's Fort McHenry during the War of 1812. It was later

put to music, though not decreed the official national anthem of the United States until 1931.

Ruth Bunchak Celebrates 90th Birthday

Ruth Bunchak (S485) spent 4 months in Colorado Springs with her family enjoying the holidays and spending quality time with loved ones.

On March 30th of this year Ruth turned 90. She celebrated this milestone birthday with her daughter, Joyce Hodur (S485), her grandsons and her great-granddaughter along with extended families. It was a wonderful celebration beginning



with a mass at Corpus Christi Church, followed by a Sunday Brunch at the renown Cheyenne Mountain Conference Resort, Colorado Springs, CO. It was a memorable birthday shared with her family.

Magdalen Benish Receives Appreciation Award



Magdalen Benish (S172, Wilkes-Barre, PA) was the recipient of an Appreciation Award presented by the Salvation Army in the Greater Wilkes-Barre, PA area. Ms. Benish is pictured (center) receiving the celebrated award from Herbert Goefrey, Jr., Advisory Board Member of the Salvation Army at the Annual Recognition Luncheon held in Wilkes-Barre. At left is Lt. Sharon Tressler and at far right is Lt. Ted Tressler, both Salvation Army committee representatives. Ms. Benish is also a member of the Sokols and serves as a Board Member (Financial Advisor) of the Slovak Heritage Society of Northeastern Pennsylvania.

MATCHING FUNDS ACTIVITIES

Sr. Branch 172

Ethnic Dinner / Slavic Specialties

The Slovak Heritage Society held an ethnic dinner at St. Ignatius Church, Kingston, PA on March 30, 2014. The dinner consisted of holupky, pirohy (potato, farmer cheeses, and cabbage), klobasa, vegetables and wonderful homemade desserts. The purpose of the project was to raise funds for the Society's Educational Activities which includes Scholarships.

In conjunction with the dinner, a table was set aside to sell other Slavic Specialties as takeouts to enjoy later. These foods such as haluski, mushroom soup, and holupky were made by members of the FCSLA, who are also board members of the Slovak Heritage Society of NEPA. Michael Stretanski featured some gourmet pirohy; mushroom and bacon, Easter cheeses and sauerkraut and bacon.

The sale of the Slavic Specialties raised \$763.00. FCSLA Sr. Branch 172, Wilkes-Barre, PA sponsored this as a Matching Funds Project.



Mary Migatulski, Joseph Boris and Kate Adams.



Joseph Kowatch, Tony Palischak, Anna Hendershot, Barry Kiminski, Marcella Konopki and Jack Hendershot.

Sr. Branch 88 / Jr. Branch 157 Car Wash



Members of Sr. Branch 88 & Jr. Branch 157, Monessen, PA, recently joined hands with the Leo Club of Monessen High School and sponsored a car wash. Proceeds were donated to the Monessen Public Library, Group for Performing Arts and the Food Bank.

BRANCH W137 NEWS & Announcements

BRANCH W137, CEDAR RAPIDS, IA HELD A FAMILY SWIM PARTY at Bender Pool on Sunday, April 13, 2014. Forty members attended. After working up an appetite swimming, dinner was served. The branch also hosted a family bike ride on Saturday, June 21 that included a luncheon.

DON AND DELORES NEBLUNG CELEBRATED THEIR 50TH ANNIVERSARY in April 2014. Half a century ago, they say, a beautiful marriage began; two people joined as one, and worked together to make living fun. We celebrate now those fifty years; we raise our glass and give three cheers! Partners in life in both work and play; it's our pleasure to share their golden day. To friends of the past, we ask if you to share in a task. Bless this couple with a shower of cards and give to them your best regards. HAPPY GOLDEN ANNIVERSARY! Cards may be sent to Don and Lori Neblung, 3309 Susan Dr. NW, Cedar Rapids, IA 52405.



Three U.S. presidents actually died on July 4. Two of them passed away within hours of each other on July 4, 1826: John Adams and Thomas Jefferson. The two had been political rivals and then friends later in life.

The other to share the distinction was James Monroe, who died July 4, 1831.

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Opening of Sr. Branch 636 in Peoria, IL Celebrated

By Kelly Shedlock, Fraternal & Youth Director

I am excited to announce the opening of Branch S636 in Peoria, IL! I made my way out to Peoria, IL on May 19th. The grand opening dinner was held that evening. The trip out there was a piece of cake and everything went smoothly.



It was a small group, but it was a really good group. We accomplished a lot with our brain storming ideas for the future of the branch. The new branch was welcomed by Mary Therese Tylus, Chicago District President and Patrick Braun, National Sales Manager. Thank you both for making the trip. Starting a new branch is always challenging – but I know Katie Newell and Frank Mooney will do a great job in spreading the fraternal spirit! Every branch is a little different and has different needs. I know Katie and Frank are working hard to continue to grow their membership and are looking at planning a branch activity in the near future. Mac Tavares it was a pleasure meeting you.

The trip home was a little more challenging. I couldn't seem to get out of the state of Illinois. There were about 5 delays out of Peoria Airport (mechanical issues with the plane). Once I did get out of Peoria, I missed my connecting flight at O'Hare, Chicago. Luckily I was able to get on another flight. (I was without a flight at one point). My luggage however was not as lucky. The drama did not end there. Then there were problems leaving O'Hare. We just boarded the plane and the flight attendant came over the loud speaker and asked us to de-board the plane - it was going to the hanger (not a good sign). I finally got home to Cleveland some 13 hours later. My luggage was MIA (if it would have been there I would have been shocked). But by the next morning it had found its way to Cleveland and was being delivered to my house. The joys of traveling!

Welcome to the FCSLA Family Branch S636! We are thrilled to have you as members!

Attention Branches 88 and 157

Branches S88 and J157 (Monessen, PA) are planning a bus trip from Monessen to the Sight & Sound Theater in Lancaster, PA on Thursday, October 23, 2014 for the production of "Moses". For further information, please contact Dorothy Urbanowicz at 724-684-8243.

SR. BRANCH 289 HOSTS ANNUAL SPRING SOCIAL

Sr. Branch 289, Gary, IN, hosted their annual spring social. Members met on Sunday, April 25th at Our Lady of Consolation Church Hall. Everyone enjoyed a delicious lunch and all were able to socialize. The group played Bingo, Bunco and cards. Everyone received a notebook from National headquarters and enjoyed the afternoon.



HAVE YOU SIGNED UP A NEW MEMBER RECENTLY?

ŽENSKÁ JEDNOTA

Celebrating our Slovak Roots at the Mahoning Valley Slovak Fest

It's time for summer festivals and one of our favorite is the Mahoning Valley Slovak Fest in Youngstown, OH. This celebration of our Slovak roots will take place on August 10, 2014 on the grounds of Our Lady of Sorrows Parish, St. Matthias Church. This location at 2800 Shady Run Road is in the

Southside neighborhood of Lansingville, along a center of the Youngstown Slovak community. Slovaks began coming to the Youngstown area in the late 1800's for the opportunity to work in the area's steel mills and the supporting businesses. As the Slovak population grew, churches and schools were built and neighborhoods



formed. Typical of the Slovak ethnic heritage, hard work and daily struggles meant that when there was a chance to gather and celebrate some event it was done enthusiastically and with food, music and camaraderie.

The Mahoning Valley Slovak Fest is our way of cel-



ebrating our heritage and passing these traditions on to the new generations. So if you have fond memories of the ethnic picnics and get togethers of bygone years, or would like to create some new memories, or just are looking for great food and music, then mark the date on your calendar and come down to the festival!

There will be a Slovak Mass to start the celebration at 11:00 a.m. at St. Matthias Church and after the Mass the activities will move outside to the parking lot and inside to



the Fr. Snock Hall. Of course there will be plenty of Slovak foods and baked goods available all day long! All of these are made by local men and women from local Slovak parishes such as Our Lady of Sorrows (St. Matthias, Holy Name and SS. Cyril and Methodius) and Christ Our Savior (Holy Trinity Church)! There will also be indoor displays of Slovak crafts, outfits, pictures and books. There will be information about various Slovak organizations and projects, cookbooks and recipes, and maps for you to locate your ancestral villages.

Food will be available all day outside including halušky, klobassi, roast pork, pirohy and more. And of course, Slovak pivo (beer) will be available! Inside the school hall, for a taste of Slovakia, dinners will be served from noon till 3 p.m. There will also be wonderful Slovak baked goods for sale! (Come early for the best choice...there is a lot, but they go fast!)

Musical entertainment will be provided outdoors by the Eddie Vallus Band and the Del Sinchak Orchestra. Living Traditions Folk Ensemble will play inside the hall where they put on great traditional Slovak singing and folk dances after the dinners are finished.

As usual, the Slovak Fest also has many Slovak items on display or for sale including a selection of beautiful Slovak crystal and pottery. There will be a silent auction of baskets filled with all sorts of items, and a raffle of \$2000 worth of Get



Go/Giant Eagle gift cards for gasoline or food! There will be children's games and other activities throughout the day. If you remember the Slovak picnics of your childhood, or if you don't, but would like to make some new memories, plug us into your GPS, jump in your car, and join us on August 10th at the 9th Annual Mahoning Valley Slovak Fest!

For more information: Loretta Ekoniak (330) 549-3760 or loretta.ekoniak@gmail.com.



FCSLA EXECUTIVE FINANCE COMMUTTEE FIRST QUARTERLY MEETING • FEBRUARY 25, 2014

Call to Order/Prayer

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

Opening Business

Roll Call

Secretary Sue Ann M. Seich was asked to call the roll. Members present were:

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

Approval of Agenda

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

MOTION ADOPTED

Approval of Minutes

November 6, 2013

President Maleski asked to make two additions to the minutes: On page two an additional sentence be included at the end of the paragraph under Bylaws Revision Committee. "Msgr. Polando stressed the importance of supporting the concepts and work of the committee".

On page five an additional sentence after the first sentence to be added, "That a due diligence plan was developed and approved regarding various categories of records. The remaining boxes of items and records were examined and items no longer required to be stored were shredded."

President Maleski asked for approval of the minutes with the two additional comments.

Msgr. Polando moved and Trustee Holmes seconded to approve the minutes of November 6, 2013.

MOTION ADOPTED

President's Comments

Strategic Planning Process

President Maleski stated that the board members will meet on February 26, 2014. The managing officers met and developed a baseline of the items accomplished during the years of 2012 and 2013. A set of minimum objectives based on what we must do for compliance and other considered mandates for 2014 have been drafted along with action steps. In addition we need to move our organization forward based on growth strategies and other objectives. President Maleski thanked the board members involved in the process and especially Editor Carolyn Bazik for acting as facilitator which included extra effort on her part.

2014 Special Convention

President Maleski stated that the 2014 Special Convention which was mandated by the last Quadrennial Convention in 2011 is on schedule for October 5-8, 2014. The notices to all members of the board, Court of Appeals, and branch secretaries have been sent out. President Maleski stated that the Bylaws Revision Committee is working on a draft of the bylaws that will be mailed to all members of the board, Court of Appeals, branch presidents and branch secretaries. She also asked for support of the work of the Bylaws Revision Committee as previously stated by our Chaplain at the last Executive Finance Committee Meeting. President Maleski stated that members of the Bylaws Revision Committee have been working with dedication, loyalty, professionalism and respect. They have made huge progress to be able to present a draft form ready for comments.

President Maleski addressed several questions from committee members. She also asked if anyone would like to be on a committee for the Special Convention to please let her know as soon as possible.

2014 Sales Campaign

President Maleski discussed the FCSLA Incentive and Recognition Program for 2014. She discussed the point system to be used and rewards for the several campaigns through the year. Agents and licensed recommenders will work toward winning the trip to the Leaders' Conference in early 2015. This year will again stress obtaining new members helping us to grow.

Instead of President Maleski personally traveling to the Leaders Conference this year, she made her presentation via Skype from her office in Beachwood, Ohio. She also informed the committee that on several occasions this year we have used Constant Contact that allows us to send out an email message to all of our agents and licensed recommenders.

President Maleski stated that the new Funeral Trust and the new annuities became available on February 1, 2014. There are brochures available for these new products, as well as materials for producers.

Social Security Death Search

President Maleski reported regarding the Social Security Master Death Search requirements. The contract from an outside company we may hire to do the search and our present FCSLA Privacy Notice are being reviewed by outside legal counsel, since this is a required departure from past practice. We are waiting to hear back from our outside attorneys. President Maleski stated that part of our due diligence is to protect the privacy and confidentiality of our members.

The outside firm will assist us with matching social security numbers with our current members who do not have a social security number, in order to meet regulatory requirements.

IT Functions

President Maleski informed the committee members that we continue to meet with the IT personnel to discuss software and hardware issues. The meetings address data strategies and operational issues. The meetings have been documented along with all contracts, flow charts, diagrams, list of all computers, FCSLA Disaster Recovery Plan, and warranties.

President Maleski informed the committee that we have embarked on an engagement process to do a high level evaluation of our IT functions from both software and hardware perspectives.

Right to Life March

President Maleski reported that due to the extreme cold weather and dangerous conditions we were forced to cancel the bus trip to the Right to Life March January 22, 2014. Many guests planned to be on the bus. We were disappointed to miss the march and not be able to take advantage of tickets we received to attend Mass at the Verizon Center obtained from Donald Cardinal Wuerl. We were able to host a prayer service that day led by Father Gerard Gonda,

EXECUTIVE FINANCE COMMITTEE

(Continued from Page 12)

President of Benedictine High School. Father Gonda brought a van load of students from Benedictine High School. The president of the First Catholic Slovak Union, Mr. Andrew Rajec and his son Andy along with our past National President, Mary Ann Johanek were in attendance for the service. Kelly Shedlock, Fraternal & Youth Director, who was in charge of the bus trip, was able to negotiate a refund from the bus company. A follow up meeting took place to discuss developing a contingency plan for the future if this situation should arise again.

New Vision and Mission Statement

The framed copy of our Mission and Vision Statements that are displayed in our boardroom are being updated with our new Mission and Vision Statements.

Womankind

Under the direction of our National President, Kelly Shedlock, our Fraternal & Youth Director organized a free will collection of donations among our FCSLA staff for Womankind on Valentine's Day. The free will offering was then presented by Kelly to the director at Womankind. Womankind assists women with prenatal care **and** provides hope and care to thousands of women and families in emotional, financial and medical need.

American Fraternal Alliance

President Maleski informed the committee that she attended her first AFA Board Meeting, as incoming national board member. The issue of leadership (governance) was discussed regarding proposed Illinois legislation that will affect some fraternal societies domiciled in IL and may have an impact on other states.

Villa Sancta Anna Home for the Aged, Inc.

President Maleski reported that presentation of donation checks from the remaining funds in the Villa Sancta Anna account have been assigned and most of them have been delivered. She has received several thank you notes from the recipients, including Sisters of St. Joseph, Sisters of Notre Dame and Little Sisters of the Poor.

Thank You Notes

President Maleski shared several thank you notes she received recently on behalf of the Association.

President Maleski thanked the committee for their attention during her comments and recessed the meeting for Mass and lunch.

The meeting was recessed at 11:30 a.m.

Second Session – February 25, 2014

President Maleski reconvened the meeting at 12:30 p.m.

Treasurer's Report

Income Statement and Balance Sheet

Treasurer Hudak presented an Income Statement and Balance Sheet for the year end of 2013. He stated that there was over \$5.2 million was distributed for the benefit of our members, their families and their communities. (\$3.9 million for fraternal benefits and \$1.3 million in dividends.) He pointed out other areas where we had significant changes. The committee members asked questions and discussed items on the reports.

Supplement #1 and #2

Solvency and Surplus

Treasurer Hudak reported our solvency is now 113.7% and our surplus is now \$91.4 million.

Annual Statement

Treasurer Hudak informed committee members that our Annual Statement is completed and the last five states who receive our annual statement are receiving their copy today.

Investments

Treasurer Hudak went over the acquired securities from the first few months of 2014.

Supplement #3

Bond Portfolio

Treasurer Hudak handed out Scheduled D – Part 1A – Section 1 of our annual statement which lists all of our bonds and their carrying values. He discussed in detail the quality and maturity distribution of our bond portfolio.

Supplement #4

FCSLA Annuities

Treasurer Hudak distributed a report summarizing our annuities are at the end of 2013. He pointed out several items and explained the report in detail.

Supplement #5

Interest Yield - April 1, 2014 - June 30, 2014

Treasurer Hudak moved and Monsignor Polando seconded that the Executive Finance Committee recommend to the Board of Directors that the annuity annual yield, for annuities issued before February 1, 2014, remain at each contract's minimum guaranteed rate effective April 1, 2014 through June 30, 2014.

MOTION ADOPTED

New Business

Donations

The Executive Finance Committee recommends to the Board of Directors the donations as presented in the donation supplement. Supplement #6

MOTION ADOPTED

Meeting Dates for 2014

2nd Quarterly Meeting – May 28, 2014 at 10:00 a.m. 3rd Quarterly Meeting – August 20, 2014 at 10:00 a.m. 4th Quarterly Meeting – November 19, 2014 at 10:00 a.m.

Adjournment

Treasurer Hudak moved and Msgr. Polando seconded to adjourn the meeting. Msgr. Polando closed the meeting with prayer.

MOTION ADOPTED

ATTEST:

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

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THE BEST ON THE UNESCO WORLD HERITAGE LIST

The UNESCO list of elite world cultural and natural heritage sites is growing every year and since 1993 it has been extended to include five Slovak localities. The 400th site on the list is the picturesque mining town of Banska Štiavnice with all the various technical relics around it, not only of a mining character, but also the system of reservoirs and other technical facilities. On account of its prosperity and large-scale production, mainly of silver, Banská Štiavnica was also called the silver town. In 1740 alone nearly 23 000 kg of silver and 600 kg of gold were mined here. Evidence of the wealth of the town and its citizens can still be seen today in the 215 national cultural monuments and impressive architectural features, but also in the unusual presence of two castles within one town (Starý zámok and Nový zámok - the New and Old Castle) and two Late Romanesque churches only 500 metres apart. The advanced standard of mining in Banská Štiavnica, which in the 18th century was the third largest town in Hungary, is confirmed by the decision of Empress Maria Theresa to establish a Mining Academy there, the first technical university in the world. A splendid system making use of waterpower to drive the mining machinery was constructed in the period from the 16th to 18th centuries. Originally it consisted of a system of 60 artificial reservoirs known as "tajchy", ingeniously connected by ditches and pressure tunnels. Several kilometres of galleries (at seventeen levels) were dug out beneath the town, reaching to a depth of 900 metres. Nowadays mining is only a tourist attraction in Banská Štiavnica. Trails with information boards run along beside the surviving reservoirs in the picturesque hilly landscape of the Štiavnické vrchy. Hidden underground there is a labyrinth of mining galleries and shafts with mining equipment, while on the surface there are historical buildings and technical facilities. The Outdoor Mining Museum organizes sightseeing trips down the pits. Around 40 thousand visitors come here every year.

Another locality on the UNESCO List is a splendid set of historical buildings — Spiš Castle (Spišský hrad), one of the largest castle ruins in central Europe, and its associated cultural monuments — Spišské Podhradie, Spišská Kapitula and the Church of the Holy Spirit (Kostol sv. Duchal), in Žehra. It really is rare for such a group, consisting of an important feudal administrative centre with a little town in the valley below it and opposite it a fortified seat of church administration to have survived in such an integrated form. This complex is to be found in the east of Slovakia, 19 km from Levoča. The castle can be reached from Hodkovce, near the village of Žehra. Spišská Kapitula is 6 km away.

The silhouette of Spiš Castle on its travertine rock is visible from a great distance. Covering an area of over 4 hectares, there are five courtyards with ruins of buildings from the 12th to 18th centuries. Some of the oldest and most interesting parts of the upper castle are the cylindrical central keep, 19 m high and 23 m wide, and the Romanesque grand palace, with 15th and 16th century Gothic alterations. In 1780

it was burned down and has been falling into disrepair ever since. Parts of the castle complex now house exhibitions of the Spiš Museum.

Spišská Kapitula originated in the 13th century as the fortified seat of ecclesiastical administration, the seat of the provost. Later an independent Spiš bishopric was established here. The massive walls of the tiny ecclesiastical town protect 30 houses from canons, a bishop's palace and a seminary building from the Gothic, Renaissance and Baroque periods. All these line a single street. The dominating feature of Spišská Kapitula is the Late Romanesque Cathedral of St. Martin with its twin towers. Here you can find the oldest Romanesque sculpture in Slovakia - the White Lion — Leo albus. The Early Gothic Church of the Holy Spirit in Žehra was built after 1245 using Spiš travertine. Although it has undergone alterations, these have not distributed its original medieval character. The walls of the church are decorated with exceptional Gothic frescoes on a variety of themes, dating from the 13th to 15th centuries, the most striking of which is the "Arbor vitae" - the tree of life, from the first half of the 15th century, iconographically illustrating salvation and damnation.

The Vlkolínec heritage reserve of folk architecture is seemingly a tiny Liptov village near the town of Ružomberok. The little settlement in the Veľká Fatra mountains, nestling under the steep rocky slopes of Sidorovo peak, has somehow resisted not only time, but also all the changes that have caused similar hamlets to fall into oblivion. The unique group of over 45 original log homesteads perched on stone foundations, with clay-plastered walls and shingle roofs is proof of this. Vlkolínec is not a museum, but a living, authentic village. Its historical centre is dominated by a wooden belfry from 1770 and the log well dating from 1860 is also a rarity. The access road to the mountain village leads from Biely Potok, 3 km from Ružomberok in the direction of Banská Bystrica.

At the end of 2000 the historical town centre of Bardejov was added to the list of elite localities in the world. The 14th century St. Giles' Church (Chrám sv. Egídia) reminds us of the town's golden age lasting from the 14th to 15th century. The triple-nave basilica hides a European rarity — 11 Late Gothic wing altars with panel paintings, still installed in their original positions. The church is situated on the northern side of the central, rectangular square, which is lined with restored burgher houses with characteristic high gabled roofs, pointing to their origins in the Middle Ages. The focal point of the square is the town hall from the 16th century. It has Gothic foundations, an upper floor with elements of Italian Renaissance and an interesting oriel staircase. The historical centre of the town, with its 131 national cultural monuments, is enclosed by exceptionally well preserved city fortifications. In 1986 Bardejov was the first town in former Czechoslovakia to win a European prize - UNESCO's ICOMOS Gold Medal for rescuing and restoring cultural heritage.

Annual Summer Festival to be Held in Danville, PA

The 41st annual Summer Festival, sponsored by the Sisters of Saints Cyril and Methodius in Danville, PA will be held on Saturday, July 12. Activities will begin at 10:30 a.m.



Sisters Brigid, Joanne Marie, Carol Marie, Denise Marie prepare baked goods.

BRANCH 207 MEMBERS PARTICIPANT AND SUPPORT COMMUNITY EVENT

On May 3, 2014, Jr. Branch 207 members (Shamokin, PA) joined runners and walkers in support of two brothers Andrew and Nicolas Matcho in their fight against Cystic Fibrosis. This event took place at Kirby Park in Wilkes-Barre, PA. Many people came out to support the event as runners, walkers, volunteers and sponsors.



L-R, front row: Secretary/Treasurer Florence McCabe holding granddaughter Molly McCabe; organizer and Aunt to the Matcho brothers Darleen Tomayko; Auditor Ann Hojala and President Rita Kcenich.

The festival will feature a large Flea Market, a silent auction, home-made baked goods, handcrafted items, a book store, and Religious and Slovak articles. There will be a variety of ethnic foods such as Holubky and Halusky, as well as hot dogs, hamburgers, sausage, ice cream and much more. There will be a variety of games for children and adults plus special attractions like raffles, bingo and a cake-walk.

The Summer Festival has been a blessed opportunity for the Sisters to keep in touch with former students, their parents, and family members; to reconnect with friends they've made over the years, and to make new friends. The day never seems long enough for visitors to see all the people they had really hoped to see.

Bus parking is available. The Festival will take place rain or shine, and will close with a Mass at 5:00 p.m.

For more information, please call: Sister Barbara Sable at: 570-275-3581, Ext. 302.

Beth Lorincz and Paul Ruh Exchange Vows

Beth Lorincz and Paul Ruh exchanged wedding vows on April 26, 2014, at the historic St. Rose Church in Cincin-

nati, OH. The wedding reception was held at the Cincinnati Hilton Netherlands Plaza. Beth has been a past scholarship winner when attending Ohio State University. The couple reside in Park Hills, KY. The bride, her parents and many guests in atten-



dance are members of Sr. Branch 128, Cleveland, OH.

Amanda Smith Graduates from Florida International University

Amanda F. Smith (S114) of Amherst graduated on April 28th from the Florida International University, with a B.S. in Hospitality and Tourism Management.

She is a graduate of Lorain County Joint Vocational School, where she studied Culinary Arts. In 2012 Amanda graduated from the Culinary Institute of America, in New York and continued her education in Florida, while working at Whole Foods. Upon leaving high school she received a scholarship from St. Ann's Lodge 114. Amanda is the daughter of Jim and Sandy Smith of Amherst. She will continue her career at Whole Foods in Pittsburgh, PA.



ROBERT J. "BOBBY" RUSAK Sr. Branch 172

Robert J. "Bobby" Rusak, 63, formerly of Sunrise Drive, North Wilkes-Barre, PA, passed into eternal life on March 4, 2014 at Timber Ridge Health Care Center, Plains Township.

Born in Wilkes-Barre on June 3, 1950, he was the son of Mrs. Ann M. (Ciris) Rusak also of Timber Ridge, and the late Mr. Eugene J. Rusak who passed on May 25, 1997. His mother, Ann and his Godmother, Margaret were his continuous daily caregivers for more than 55 years until his admission into Timber Ridge eight years ago.

He was a member of St. Andre Bessette Parish, having previously belonged to the former Sacred Heart of Jesus Roman Catholic Church. In his youth, Bobby would often enjoy the many fishing trips he took with his father to Frances Slocum State Park.

In addition to his father, he was preceded in death by several aunts and uncles.

Surviving, in addition to his loving mother, Ann, are his maternal aunt and Godmother, Mrs. Margaret Shilinski, paternal aunt and uncle, Mr. Al and Mrs. Dorothy Rusak and several cousins.

BERNARD J. HORINEK Branch W074

Bernard J. Horinek, (B.J.), 101 years, 1 month, and 1 day, of Atwood, KS, died April 22, 2014 at the Good Samaritan Center in Atwood. He was born March 21, 1913 to Rudolph

and Agnes (Janousek) Horinek.

He married Martha Holub on August 11, 1935. They were married 65 years and 4 days before Martha passed away on August 14, 2001. He was known for helping his beloved Martha with many quilting projects and helping her make Kolache. Bernard was a lifelong resident of Rawlins County, farming for most of his life. He was a member of the First Catholic Slovak Ladies Association, (formerly the Catholic Workmen) Branch W074. In 1996 he was named Fraternalist of the Year. He enjoyed baseball and softball as he was the umpire for the summer softball games at St. Cyril's and Methodius Church for 16 years. His Catholic faith was his strong hold in his long life.

Preceded in death by his parents; wife, Martha; and six brothers and their wives. Survivors include nine children, Bernard A. (Marilyn) Horinek, of Atwood, Caroline (Richard) Flanagan, of Milliken, CO, Barbara (Kenneth) Stelloh, of Trenton, NE, Marlene (Rick) Malicky, of New Cambria, PA, Linda (Kenneth) Brungardt, of McPherson, Verjean (Angus) Garey, of McCook, NE, Diane (Steven) Long, of Broomfield, CO, Sharon (Dale) Vest, of Denver, CO and James (Norma) Horinek, of Pilsen; 42 grandchildren, 87 great-grandchildren and 22 great great-grandchildren.

EDWARD A. JIRACEK Branch W034



Edward A. Jiracek a much loved father and grandfather died on April 15, 2014. He was a resident of Lincoln, NE for 64 years.

Edward "June" was born on February 12, 1922 in

Verdigre, NE to Edward and Vilma (Wondra) Jiracek. He graduated from Verdigre H.S. in 1940. He stayed in Verdigre and worked at Marshall's grocery store to earn money for college. Due to World War II, he enlisted in the U.S. Marine Corps and was called to active duty in 1943. He was commissioned a 2nd Lt. in December 1944 and in March 1945 he was sent for duty in Hawaii, Guam and Japan.

He graduated from the University of Nebraska in January 1948 with a

degree in Business Administration. He worked at Farmers Mutual Insurance Company for 24 years. He joined the Company in 1963 as Casualty Manager and then in various executive positions including Corporate Secretary, Treasurer, Vice President and Senior Vice President. He received the National Association of Mutual Insurance Company "Merit Award" in 1977. He retired from active employment in April 1987 and served on the Board of Directors until April 2010. He was also an active member of St. Teresa's Catholic Church in Lincoln, NE.

Edward was preceded in death by his parents and loving wife Jean of 55 years.

He is survived by daughters and son-in-laws; Lynn Smith of Trinidad, CO; Kimberly and Dr. William Jordeth of Colorado Springs, CO; Jennifer and Gene Riley of Sac City, IA; 5 grandchildren and an infant great-grandson.

JOHN J. RERUCHA Branch W053



John J. Rerucha, 95, of David City died January 28, 2014 at David Place in David City, NE. He was born on August 16, 1918 on the family farm near Bruno, NE to John and Agnes

(Novacek) Rerucha. John lived in the Bruno area until 1942 when he was drafted in the army. He served in the Artillery Division upon his induction until joining the Army Reserves where he served until his honorable discharge on January 31, 1946. His tour of duty included the European Theatre, fighting in central Europe and the Rhineland Campaigns. He was awarded two Bronze Battle Stars during this time. He was a gunman on a 155 Howitzer, remaining in the occupied theatre until his end of tour duty.

Upon his discharge, he married Anna Samek on September 14, 1946 at Assumption Catholic Church, Appleton. They moved to a farm near Abie where he raised grain and livestock. They belonged to Sts. Peter and Paul Church, where he was a trustee for many years. He also served as a treasurer for the Abie School District and was a member of the volunteer fire department. They moved off the farm in 1984, building a house in David City. He kept busy helping out local farmers and building houses with his brother-in-law, Bill Samek. John took great pride in his yard and garden appearance.

Survivors include: one sister: Dolores Roh of Schuyler, several nieces and nephews.

ROBERT G. ZIGRAI Sr. Branch 74



Robert G. Ziggy Zigrai, 75, of Fountain Hill, PA, passed away peacefully on November 30, 2013 at St. Lukes Hospice House. Born in Bethlehem, PA on July 26, 1938; he was the son of

the late George and Rose (Pongracz) Zigrai.

He was a 1956 graduate of Liberty High School and veteran of the U.S. Marine Corps. He worked as a glass blower for the former ITT, Easton. He was a member of the Incarnation of Our Lord Parish, Bethlehem.

Survivors: He will be lovingly remembered by his sister, Georgene Zigrai, with whom he resided; several cousins; and his beloved canine companion, Heidi. Contributions: In lieu of flowers, memorial contributions may be made to the Incarnation of Our Lord Parish, 617 Pierce St. Bethlehem, PA 18015 or the St. Lukes Hospice House, Attn: Development Office, 801 Ostrum St. Bethlehem, PA 18015.

DOROTHY A. KENNEDY Sr. Branch 75



April 12, 2014, at home. There will be no visitation, as Mrs. Kennedy has donated her body to the Department of Anatomy at the

Dorothy A. Ken-

nedy, 88, of Ma-

son City, IA, died

University of Iowa. Memorials may be directed to Hospice of North Iowa.

Dorothy was born January 25, 1926, in Reading, PA, the daughter of Michael and Anna (Javik) Roboski. She graduated from Reading High School, and then went on to receive her BSN degree from Philadelphia General Hospital in Philadelphia, PA. While working as an OR nurse in Reading, Dorothy met Dr. Edwin Kennedy who was serving there as an intern. They were married October 8, 1953, in Danville, IN. Upon completion of Ed's medical residency training in Indianapolis, IN, followed by a brief stay in Wausau, WI, the family moved to Mason City in 1957, where they settled and raised their three children, Jeff, Julie, and Tim. Through the years, Dorothy was actively involved in her parish, St. Joseph's Catholic Church, PEO, T.T.T., and donated her time to numerous local charities. The family would like to offer specials thanks to Brad and Patti Peterson for their loving care and help through the vears.

Dorothy is survived by her husband, Dr. Edwin D. Kennedy of Mason City; children, Dr. Jeffrey D. (Carolyn) Kennedy of Carmel, IN, Julia A. (James) Caputo of San Diego, CA, and Dr. Timothy J. (Stephanie) Kennedy of Green Bay, WI; nine grandchildren; one great-grandchild.

Dorothy was preceded in death by her parents and 3 siblings.

Email your Wedding, Anniversary and Birthday Announcements! zjbazik@comcast.net

JOSEPH J. BROSKI Sr. Branch 283

Joseph J. Broski, 85, of Noble Street, Nanticoke, PA, passed away peacefully at home on April 19, 2014. He was born in Bethlehem, PA, on July 6, 1928, and resided in Nanticoke most of his life. Joseph was the son of the late John and Mary Molchan Birosik. He was a graduate of Nanticoke High School, Class of 1946, and a veteran of the Korean conflict. He was also a member of St. Faustina Parish and the Wyoming Valley Retreat League for more than 50 years. He enjoyed making pierogies with his fellow parishioners for church events and volunteering at the Nanticoke Area Food Pantry.

Joseph was employed as a bus driver by Williams Bus Co., Mountain Top, retiring 20 years ago. He was preceded in death by a sister, Betty Truskowski; Detroit, MI.

Presently surviving is his wife of 63 years, the former Ann Gretkowski; sons, Robert and wife, Nancy, Nanticoke; and David, Nanticoke; daughters, Nancy Owen, Houston, TX; and Susan Yurchak, Nanticoke; 4 grandchildren; and 3 great-grandchildren.

HELEN NOLL VLASAK Branch W093



Helen Vlasak, age 97 of Tabor, SD passed away early April 17, 2014 at Avera St. Michael's Hospital, Tyndall, SD. She was born on the homestead farm south of Tabor to Joseph J. and

Sylvia (Ptak) Noll on June 18, 1916. She attended Tabor grade school, high school, and later attended business courses in night school while she worked in Omaha. She married Clarence Vlasak on June 6, 1939.

Helen was a life member of the American Legion Auxiliary serving as

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Come and celebrate the 41st Annual Slovak Day on Sunday, July 20, 2014. Starting with a Catholic mass at Our Lady of Czestochowa Shrine, Merrillville, IN at 10:30 a.m. Mass will be followed by ethnic food, drink, a cash raffle and dancing. This year we are excited to welcome back The Veselica Folk Ensemble back to showcase some of the traditional Slovak dances! Cash raffle tickets are available. Our Lady of Czestochowa Shrine is located at 5755 Pennsylvania St. (Broadway) Merrillville. For more information visit www.facebook.com/SlovakDayCelebration or contact

Betty Yurechko at 219-795-1518. Our 40 year history started in 1973 at the Seven Dolores Shrine in Valparaiso where the Slovak Franciscan Fathers called home.

Father Joseph Viater, (along with Betty and Carl Yurechko who chaired it for 39 years) started a group to get Slovak people together for a day of Slovak culture.

Volunteer committees were from the various Slovak Churches, Assumption of the Blessed Virgin Mary from Indiana Harbor, Sacred Heart from East Chicago, Holy Trinity from Gary, Immaculate Conception and St. John the Baptist both from Whiting.

For many years Bishop Andrew G. Grutka – Bishop of the Gary Diocese was the main celebrant for the Slovak Mass. Dinners were cooked by Slovak ladies and sold. Over the years, Slovak dancers from Milwaukee, WI, Chicago, IL and Sterling, MI entertained us with ethnic dances.

Soon the place was too small for the crowd so we moved to Merrillville, where we still hold our Annual Slovak Day at the Salvatorian Fathers Our Lady of Czestochowa Shrine. This year during Slovak Day the Salvatorian Fathers will be showing the PANORAMA on Christianity to the Slavic Nation. During the years many bishops came to con-celebrate, such as Bishop Sokol from Slovakia, our own local bishops, Bishop Andrew G. Grutka and Bishop Dale J. Melczek, as well as Bishop Adamec of Pennsylvania and our own Slovak priests.

Slovak Day was meant to be a day of Slovak Culture, starting with Mass, good ethnic foods, Slovak dancers as well as music to dance.

In conjunction with our 41st Annual Celebration we encourage families to come enjoy an afternoon at the outdoor grotto, walk The Way of the Cross, and see the beautiful grounds. Picnic areas are also available.

IN MEMORIAM

Continued from Page 17

president or chairman for forty years. She was a National Committee Woman, an Area "D" National Rehabilitation Chairman, Area Communications Chairman, and Junior Activities Chairman, and also a life member of the Czech Heritage Preservation Society.

Helen wrote an essay for the "Make A Difference Day" and won a monetary award for the Legion Auxiliary. Those funds are being used for the display of the casket flags of our veterans at her request. Helen wrote many, many poems for almost any occasion. She wrote four pageants for Tabor, the largest of which was the Bi-Centennial Pageant with over two hundred people in the cast. Her latest writings were that of humorous musical plays for the Czech Heritage Society in the Czech language.

Helen was a member of the St. Wenceslaus Catholic Church and a member of the church choir for over fifty years.

Helen is survived by her sons, Richard (Carole) Vlasak and David (Rosemary) Vlasak; five grandchildren; and ten great-grandchildren.

She was preceded in death by her husband, Clarence, son, Joe (age 20), parents, three brothers, and one sister.

In lieu of flowers, memorial donations can be made in her name to a charity or organization of your choice.

MATILDA (TILLIE) TOMCKO Sr. Branch 9



Tillie Tomcko, 88, of Cleveland, OH, passed away peacefully on August 10, 2013. Tillie was born on March 3, 1925, in Cleveland. She was the daughter of Andrew and Tillie Mikovsky. Her mother held several positions at FCSLA during its early years. Tillie graduated from Jane Adams High School in Cleveland and lived in the St. Benedict area of Cleveland for most of her life. She worked as

a riveter in a factory during WWII, and married Stephen Tomcko, a WWII veteran, in 1945. They were happily married until Stephen passed away in 1993. Tillie is survived by two daughters, Tillie McMullen and Shirley Caserta, 5 grandchildren, and 5 great-grandchildren.



The Declaration of Independence was signed by 56 men representing the 13 colonies. The moment marked the beginning of all-out war against the British. The American Revolutionary War is said to have started in 1775, however. The Declaration was signed more than two years after Boston officials refused to

return three shiploads of taxed tea to Britain, fueling colonists to dump the tea into the harbor in what became the infamous Boston Tea Party.

The 91st Annual Slovak Day at Kennywood Park

Bishop David A. Zubik to Celebrate Liturgy

The 91st Annual Slovak Day will take place Thursday, July 17, 2014 at Kennywood Park, West Mifflin, PA. It will be an exciting day for Americans of Slovak descent to celebrate their heritage with each other while enjoying colorful displays, authentic costumes, a Slovak liturgy, spectacular Slovak Folk Dance performances, scrumptious Slovak food, special children's activities as well as foot-tapping music for dancing. These combine to build a treasure chest of memories — many to be remembered and still more waiting to be created.

A highlight of Slovak Day is the con-celebration of the Slovak Liturgy in the Main Pavilion directly behind "Garfield's Revenge" at 4:00 p.m. The Main Celebrant of the Liturgy will be Bishop David A. Zubik, Bishop of the Diocese of Pittsburgh, along with several Catholic priests from the Pittsburgh, Greensburg and Johnstown-Altoona Dioceses. Immediately following will be the vibrant repertoire of Slovak music, songs and dances presented by the "Pittsburgh Slovakians" and the "Pittsburgh Area Slovak Folk Ensemble" (PAS).

Tantalize your taste buds at the Slovak Kitchen where you will be able to enjoy holubky (stuffed cabbage), haluski (sweet cabbage and noodles), and kolbasy. Your sweet tooth can be satisfied with the homemade favorite –ceregi. Enjoy this delicious dinner or ala- carte foods and relax amid the echoes of Slovakia, as the strolling musicians play all of the "Slovak favorites". Food will be served in Pavilion #4 behind the ride "Garfield's Revenge" from 12:30 p.m. until the food is sold out.

In Pavilion #3 you will be able to see an exhibit on "Slovak Easter" prepared by the "PAS" Jr. and Maly Ensembles. The exhibit will include Slovak heirlooms of folk treasures that show the incredible skill and artistry found in the Slovak villages.

In the Main Pavilion #5 there will be Slovak Cultural Displays provided by the Slovak Fraternals as well as the popular "Kroj" Slovak National Costumes Exhibit.

A special youth area will feature activities just for children. The children's program will include games and treats beginning at 12:30 p.m. by the Main Pavilion. Every child participating in these activities will receive a free treat.

From 2 to 4 p.m., one can sit back and enjoy the music or kick up your heels dancing, grab a partner and twirl to traditional Slovak music of the George Batyi Ensemble at the Kitchen Pavilion.

For a day to remember, join all Slovaks on Thursday, July 17, 2014, Kennywood Park. The cost of tickets are \$25 for Fun Day General Admission, \$15 for those 55 years of age and over, plus a coupon will be available for those 70 years and over to be paid at the gate for \$10.50 + tax. Tickets and coupons are available by contacting Sue Ondrejco at (412) 421-1204 or Rev. Joseph Grosko at (412) 466-6545.

For general information about the 91st Slovak Day contact Chairwoman Dolores Sakal at (412) 243-0438.

99th Annual Milwaukee Area Pilgrimage Set for Labor Day

One of the great spiritual traditions of the Milwaukee area Slovak community has been the traditional Labor Day pilgrimage to the Basilica of the National Shrine of Mary, Help of Christians at Holy Hill. This year's 99th annual event is set for Labor Day, Monday, September 1. It will begin at 8:30 a.m. with the outdoor Stations of the Cross at the bottom of the hill. At 9:30 a.m. Reverend Joseph Hornacek will celebrate Holy Mass in the Shrine's Upper Church.

A beautiful ritual takes place during the recitation and singing of the Stations of the Cross when several young girls carry upon their shoulders a large statue of the Blessed Mother bedecked in colorful streams of ribbons and rosemary.

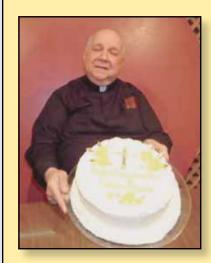
The pilgrimage to Holy Hill has been an annual event since 1915. All are invited to participate in the beautiful expression of Slovak spirituality.

For additional information please contact Betty Valent at 414-425-6137.



As Thomas Jefferson penned the Declaration, Britain's army was on its way toward the New York Harbor. It began: "When in the course of human events, it becomes necessary for one people to dissolve the political bands which have connected them with another, and to

assume among the powers of the earth, the separate and equal station to which the Laws of Nature and of Nature's God entitle them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation."



Officers of Sr. Branch 88 (Monessen, PA) recently honored Rev. Micah E. Kozoil, Branch chaplain on the 38th anniversary of his ordination into the priesthood.

Peter Pan a Wendy

Please enjoy the English translation of this story on page 21

Rodina Darling žila na tichej uličke v Londýne. V rodine boli tri deti – Wendy, John a malý Michal.

Deti mali opatrovateľku, ktorá sa volala Nana. Nana bola St. Bernard pes. Ona sa dobre starala o deti. Chodila s nimi do školy každé ráno. A prišla pre nich každé popoludnie.

Nana dala pozor aby deti zjedli špenát na večeru. A večer bola s nimi keď išli spať. Večer Wendy vždy rozprávala rozprávky svojim bratom. Najlepšia rozprávka bola o Peter Pan.

"Peter Pan žije v nikdekrajine/Neverland." Wendy rozprávala. "Je to zakliata krajina kde deti nikdy nevyrastú. Sú tam pohádkové osoby a divé zvieratá a tiež piráti."

Jeden večer mama a otec prišli povedať dobrú noc deťom lebo sa chystali ísť na večierok. Našli synov ako sa hrali na pirátov.

"Prestante" povedal otec." Už ste veľkí aby ste sa takto hrali. A aj na to aby ste stále mali opatrovateľku" – a tak dal otec psa von.

Wendy povedal "ty sa staraj o bratov a už nie viac rozprávok!"

Otec uviazal Nanu vonku na dvore a on a mama išli na večierok.

Chudera Nana bola nešťastná že nemohla byť s deťmi.

A práve vtedy oknom vletel Peter Pan a Tinker Bell. Peter mal rád rozprávky ktoré rozprávala Wendy. Každú noc sa skoval pod oknom a počúval ich. Peter počul čo otec povedal.

"Podťe so mnou do Neverland," povedal Peter. "Wendy môže rozprávať rozprávky mne a mojim priateľom – Lost Boys. John a Michael mi môžu pomôcť zvíťaziť nad pirátmi." "Hurá" povedal John. "Ako sa dostaneme do Neverland?" pýtala sa Wendy. "Poletíme" povedal Peter. A hodil čarovný prah na deti.

"A teraz myslite len šťastné myšlienky," povedal Peter. Tak deti aj urobili. Hneď začali lietať.

"Letíme" kričali a von oknom vyleteli deti "za mnou" volal Peter Pan. "Tadeto do Neverland!" Vonku na dvore Nana štekala a štekala, ale nikto ju nepočul. Peter a deti len leteli a leteli. Konečne doleteli do Neverland. Pristali bezpečne na oblaku. Ale pod nimi boli piráti – Kapitán Hook a jeho pomocník Pán Smee!

Kapitán Hook nemal rád Peter Pan. Vždy sa ho snažil chytiť. Pozrel sa hore a videl Petra na oblaku.

"Teraz ťa mám!" Kričal Kapitán Hook. "Pán Smee vystrelte z kanónu!" Guľa z kanónu zafičala cez vzduch. Netrafila Petra a deti.

"To bolo veľmi blízko" povedal John. "Nie je tu byť bezpečné" povedal Peter. "Tink zober deti k Lost Boys. Ja tu ostanem a budem dávať pozor na Hook." John a Michael chceli vidieť pirátov ale Peter ich poslal s Tinker Bell. Deti išli za Tink do domu Petra a Lost Boys. Oni žili v tajnej jaskyni pod starým stromom. Lost Boys nemali matku. Tak boli radi keď videli Wendy. Keď sa Peter vrátil do jaskyne povedal: "Hurá pre Wendy. One nám bude rozprávať rozprávky."

"Hurá, hurá, hurá!" kričali chlapci. Ale Tinker Bell nevolala hurá. Mala dojem že tam nepatrí. Chcela povedať niečo nepekného Wendy. Rozhodla sa ísť za Kapitán Hook. Tinker Bell povedala všetko o Wendy kapitánovi.

"Ja ti pomôžem odstrániť Wendy," povedal Hook. Ja ju chytím a bude musieť umývať podlahy na mojej lodi!"

To sa Tinker Bell páčilo.

"Je tu jedna vec" povedal Hook s úsmevom. "Neviem, kde mám nájsť Wendy. Musíš mi ukázať kde žije Peter."

Tak Tink poznačila cestu do tajnej jaskyni na mape Kapitána Hook. Ona nevedela, že kapitán chce chytiť Peter.

V jaskyni Wendy rozprávala rozprávky. Peter a Lost Boys chceli vedieť a počuť všetky rozprávky čo Wendy vedela, ale John a Michael chceli ísť domov za mamou a otcom. Konečne Wendy povedala: "Je čas ísť domov." "Ja nechcem aby ste odišli" povedal Peter. Nechcel sa ani s nimi rozlúčiť. Wendy to bolo ľúto ale nasledovala svojich bratov a Lost Boys ako vyšli z jaskyne. Tinker Bell bola rada že Wendy odišla. Vonku pred jaskyňou čakali piráti! Piráti chytili deti ako vychádzali z jaskyne a prinútili ich ísť ku kapitánovi.

"To je výborné Pán Smee!" Povedal Hook, keď videl deti.

"Ale prečo ste mi nedoviedli Peter Pan?" Tinker Bell počula Kapitána Hook. Teraz vedela, že ju kapitán oklamal! Oh chcel chytiť Peter Pan. Tink letela povedať Peter Pan čo sa stalo. Možno Peter môže zachrániť deti. Piráti zaviedli deti na loď. Kapitán Hook povedal deťom: "môžete sa spojiť s nami a byť pirátmi keď odmietnete musíte zomrieť! Wendy sa však nebála kapitána.

"Ja nikdy nebudem pirátom" ona povedala. "Tak Pokračovanie na str. 21

Peter Pan and Wendy

The Darling family lived on a quiet street in London.

There were three children in the family — Wendy, John and little Michael. The children had a nurse called Nana. Nana was a Saint Bernard dog. Nana was a good nurse. She walked the children to school in the morning and she picked them up in the afternoon. Nana made sure that the children ate their spinach at dinner and all night she stayed by their beds.

At bedtime Wendy always told stories to her brothers. Her best story was about Peter Pan. "Peter Pan lived in Neverland," she told them. "It is a magic place where children never grow up. There are fairies in Neverland, and wild animals, and pirates, too!"

One night mother and father came in to say good night before a party. They found the boys in the middle of a noisy pirate fight.

"Stop it at once!" said father, "you are too old to play pirates, and you are too old to have a nurse, too!"

Father put Nana on a leash. "Wendy," he said, "you look after your brothers and no more stories!" Father took Nana downstairs and tied her up in the yard.

Then he and mother went off to the party. Poor Nana! She was unhappy away from the children.

Then in through the bedroom window flew Peter Pan and

Peter Pan a Wendy

Pokračovanie zo str. 20

budeš prvá čo zomrieš!" Povedal Hook uviazal jej ruky vzadu. Wendy bola pripravená na všetko.

Zrazu Peter a Tinker Bell prileteli na ľod pirátov! Peter a Tink rýchlo prerezali povrazy ktorými boli deti zviazané!

Potom Peter a deti začali naháňať pirátov. Peter mal vždy pripravený meč. To bol veru súboj! Väčšina pirátov skočila do vody z ľode. Wendy a deti sa radovali. Posledným pirátom na lodi bol Hook. Peter letel okolo a okolo neho. Kapitán Hook sa snažil chytiť Peter.

Ale Peter bol veľmi rýchly pre Kapitána Hook. Kapitánovi sa krútila hlava a spadol do mora – blízko hladného krokodíla! Kapitán Hook začal rýchlo plávať. Peter sa smial.

Potom Peter hodil zázračný prah na deti. Všetci mohli znovu lietať. Peter letel naspäť do Londýna s Wendy John a Michael. Nechal ich pri ich okne do spálne.

"Do videnia, Peter!" Povedali deti. Na druhé ráno otec dovolil Nana zase prísť do domu.

Deti boli radi keď ju uvideli a boli šťastné, že boli doma.

Ale nikdy nezabudli na výlet do Neverland.

the fairy Tinker Bell! Peter loved Wendy's stories. He hid outside the window every night and listened to them. Peter had heard what father said. "Come to Neverland with me!" said Peter." Wendy can tell stories to me and my friends, the Lost Boys. John and Michael can help me fight pirates!" "Hooray!" said John.

"How will we get to Neverland?" asked Wendy. "We will fly!" said Peter. He threw some fairy dust on the children. "Now think happy thoughts!" said Peter. So the children did. In a twinkling, they all floated up to the ceiling. "We're flying!" they cried. Out the window the children flew. "Follow me!" called Peter Pan. "This way to Neverland!"

Down in the yard, Nana barked and barked. But no one heard her. Peter and the children flew and flew. Finally they reached Neverland. They landed safely on a cloud. But right below them were pirates — Captain Hook and his mate, Mr. Smee!

Captain Hook hated Peter Pan. He was always trying to capture Peter. He looked up and saw Peter on the cloud. "Now I've got you!" shouted Captain Hook. "Mr. Smee, fire the cannon!" The cannonball whizzed through the air. It just missed Peter and the children! "Whew! That was close!" said John. "It is too dangerous here," said Peter. "Tink, you take the children to the Lost Boys. I will stay and keep an eye on Hook." John and Michael wanted to watch the pirates, too. But Peter made them go with Tinker Bell. The children followed Tink to the home of Peter and the Lost Boys.

They lived in a secret cave under an old tree. The Lost Boys did not have a mother. So they were very happy to see Wendy. When Peter got to the cave, he said, "three cheers for Wendy, boys! She is going to tell us stories." "Hooray! Hooray! Hooray!" cried the boys. But Tinker Bell did not say hooray. Tink felt left out. She tried to think of something mean to do to Wendy. She decided to go see Captain Hook!

Tinker Bell told Captain Hook all about Wendy. "I can help you get rid of Wendy," said Captan Hook. "I will capture her and make her scrub the decks of my ship!" Tinker Bell looked pleased. "There is just one thing," said Hook with a wicked smile. "I do not know where to find Wendy. You must show me where Peter lives."

So Tink marked a path to the secret cave on Captain Hook's map. She did not guess that the pirate planned to capture Peter!

At the cave, Wendy was telling stories. Peter and the Lost Boys wanted to hear every story she knew. But John and Michael began to miss mother and father. Finally Wendy said, "It is time to go home."

"I don't want you to leave!" cried Peter. He would not even say good-bye. Waving sadly, Wendy followed her brothers and the Lost Boys out of the cave.

Tinker Bell was happy to see Wendy go! Outside the cave, the pirate crew was waiting! The men captured the children as they came out of the cave. Wendy and the boys *Continued on Page 22*

Peter Pan and Wendy

Continued from Page 21

were marched off to Captain Hook. "Blast you, Smee!" said Hook when he saw the children. "You did not bring me Peter Pan!" Tinker Bell heard Captain Hook. Now she knew that Hook had tricked her! He only wanted to capture Peter Pan. Tink flew to tell Peter what had happened. Maybe Peter could save the children. The pirates took the children to the ship. Captain Hook said to the children, "you can all join up with me and be pirates — or you can walk the plank!"

Wendy was not afraid of Captain Hook. "I will never be a pirate!" she cried. "Then you will be the first to walk the plank," said Hook.

He tied Wendy's hands behind her back. Wendy bravely started to walk the plank. All of a sudden, Peter and Tinker Bell flew onto the pirate ship! Peter and Tink quickly cut the ropes around the children. Then Peter and the children began to chase the pirates. Peter flew everywhere with his sword. What a fight there was!

Most of the pirates jumped off the ship. Wendy and the boys cheered. The last pirate left was Captain Hook. Peter flew around and around him. Captain Hook tried to catch Peter. But Peter was too fast for Captain Hook. Hook got dizzy and fell into the sea — right beside a hungry crocodile! Captain Hook swam for his life!

"Ha, ha, ha!" called Peter. Then Peter threw some fairy dust on the children, and away they all flew. Peter flew back to London with Wendy, John and Michael.

He left them at their bedroom window. "Good-bye, Peter!" cried the children. The next morning, father let Nana come back in the house. The children were happy to see her, and they were happy to be home again. But they never forgot their trip to Neverland.

ATTENTION CLEVELAND DISTRICT BRANCHES

Mark your calendars for our 2014 District Meetings and Events!

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

> ~ DISTRICT MEETINGS ~ OPEN TO ALL MEMBERS.

Saturday, August 16

Saturday, September 13

~ 2014 EVENTS ~

- July 25 St. Anne's Day at Our Lady of Lourdes Shrine, Euclid
- August 3 The Fest at Borromeo Seminary, Willowick
- August 31 Slovak Fest at Padua High School Parma
- October 18 Ohio Fraternal Alliance Annual Meeting, TBD

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



BALANCE SHEET AS OF FEBRUARY 28, 2014

ASSETS	,	
Cash & Short Term Investments	\$	20,105,089
Bonds		711,473,878
Preferred Stock		3,130,553
Common Stock		5,400,106
Investment Income Due & Accrued		10,791,449
Property Plant & Equipment, Net		6,027,248
Certificate Loans & Accrued Interest		2,692,481
Other Assets		176,256
TOTAL ASSETS	\$	759,797,059
LIABILITIES		
Life Reserves	\$	248,876,442
Annuity Reserves		399,369,249
Death Claims Payable		1,519,438
Unearned Premiums		554,408
Matured Endowments		333,084
Provision for Dividends Payable		1,375,025
Accumulated Dividends & Interest		4,060,266
Accrued Convention Donations		531,000
Provision for Future Conventions		448,000
Asset Valuation Reserve		7,821,566
Interest Maintenance Reserve		1,124,888
Other Liabilities		989,695
TOTAL LIABILITIES	\$	667,003,061
Surplus	<u>\$</u> \$	92,793,998
TOTAL LIABILITIES AND SURPLUS	\$	759,797,059

INCOME STATEMENT For the Two Months Ending February 28, 2014

REVENUE	-	
Insurance Premiums	\$	758,927
Annuity Premiums		5,383,778
Investment Income		6,535,042
Amortization of Interest Maintenance Reserve		14,977
Rental Income		
		59,335
Other Revenue	-	3,204
TOTAL REVENUE	\$	12,755,263
EXPENSE		
Increase in Reserves — Life	\$	(1,212,558)
Increase in Reserves — Annuity		3,486,249
Insurance Benefits		981,486
Annuity Benefits		4,649,747
Commission Expense		139,116
Surrender Benefits		1,938,235
Post Mortem Benefits		218,049
Miscellaneous Member Benefits		6,971
Matured Endowments		318
Donation Expenses		4,847
Change in Accrued Convention Donations		38,000
Convention Expenses		38,000
Bank Service Charges		1,335
Data Processing Service Fees		30,785 593
Accounting Fees Actuarial Fees		25,694
Consulting Fees		16,198
Bonus to Branches		145,985
Fraternal Activities		(2,192)
Official Publications		69,093
Scholarship Awards		39,084
Miscellaneous Employee Benefits		83,167
Fees — Directors		21,879
Salaries — Employees		219,975
Salaries — Officers		75,906
Interest Expense		45,970
Tax Expense		45,604
Depreciation Expense		47,006
Utility Expense		9,020
Postage and Printing		29,177
Advertising		5,473
Travel Expense		5,384
Insurance Department Fees		41,453
Sales Promotion		13,457
Rental Expense		59,335
Other Expense		60,750
TOTAL EXPENSE	\$	11,378,588
Income (Loss) from Operations	\$	1,376,675
Dividends to Members	φ	232,662
	¢	,
NET INCOME (Loss)	\$	1,144,013



Sweet and Savory

OVERNIGHT BLUEBERRY FRENCH TOAST AND SYRUP

French Toast

- 12 slices french bread, cut into cubes
- 1 (8-ounce) package cream cheese, cut in cubes
- 1 cup blueberries (fresh or frozen)
- 12 large eggs
- ¹/₃ cup maple syrup
- 2 cups milk (or light cream)
- 1 teaspoon vanilla

Syrup

- 1 cup sugar
- 1 cup water
- 2 tablespoons cornstarch
- 1 cup blueberries (fresh or frozen)
- 1 tablespoon butter

Arrange $\frac{1}{2}$ of the bread cubes in a greased 9 x 13 pan. Sprinkle cream cheese cubes and blueberries evenly over the bread cubes. Top and evenly sprinkle with remaining bread cubes.

Mix together eggs, syrup, milk and vanilla in a large bowl. Pour over bread cubes. Cover pan with foil. Let chill in refrigerator overnight.

Bake covered with foil at 350 degrees for 30 minutes. Remove the foil and bake for another 30 minutes or until fluffy and golden. Top with blueberry syrup.

Blueberry Syrup

In a medium saucepan over medium heat, cook water, sugar, and cornstarch until thickened. Stir in blueberries and simmer for 10 minutes. Add butter and stir until melted. Serve over the french toast.

BLUE CHEESE DRESSING

- 1 cup mayonnaise
- 1 cup crème fraiche
- 1/4 cup buttermilk
- 1/4 teaspoon Worcestershire sauce
- 1 teaspoon sugar
- Pinch cayenne
- 2 dashes Tabasco
- 1/4 teaspoon dry mustard
- 1/2 teaspoon salt

1 cup crumbled, good-quality blue cheese In a large bowl, combine all ingredients except blue cheese and mix well with a wire whisk.

Fold in the blue cheese and serve.

WHITE PIZZA DIP

- 1 pint grape tomatoes, cut in half
- 1 teaspoon olive oil
- 1/4 teaspoon salt
- 1/4 teaspoon pepper
- 1½ (12 ounces) blocks cream cheese, softened
- 8 ounces mozzarella cheese, grated
- 8 ounces provolone cheese, grated
- $\ensuremath{^{1\!\!\!/}}$ cup finely grated Parmesan cheese
- 4 garlic cloves, minced or pressed
- $\ensuremath{^{1\!\!\!/}}\xspace$ cup freshly chopped basil leaves

2 tablespoons freshly chopped thyme leaves

1/2 tablespoon freshly chopped oregano leaves

Preheat oven to 400 degrees. Line a baking sheet with aluminum foil then place tomatoes on top. Sprinkle with olive oil and salt, then roast for 20-25 minutes, until bursting. Set aside.

While tomatoes are roasting, mix softened cream cheese with about 7 ounces each of provolone and mozzarella, and Parmesan. Stir in fresh herbs, garlic and roasted tomatoes, mixing well to combine.

Transfer mixture to an oven-safe baking dish. Sprinkle with remaining provolone and mozzarella. Bake for 25-30 minutes, or until top is golden and bubbly. Serve immediately with crackers, chips or toasted bread.

BLUE RIBBON APPLE CAKE

- 3 cups flour
- 1 teaspoon baking soda
- 2 teaspoons cinnamon
- 1/2 teaspoon nutmeg
- 1/2 teaspoon salt
- 11/2 cups vegetable oil
- $1\!\!\!\!/_2$ cups granulated sugar
- 1/2 cup brown sugar
- 3 eggs
- 2 teaspoons vanilla
- 3 large Granny Smith apples, peeled and cut into large pieces
- 1 cup chopped walnuts (optional)

Glaze

3 tablespoons butter

3 tablespoons brown sugar

- 3 tablespoons granulated sugar
- 3 tablespoons heavy cream
- 1/4 teaspoon vanilla

Preheat oven to 325 degrees. Grease and flour a 12-cup Bundt pan and set aside.

In a large bowl, sift together flour, baking soda, cinnamon, nutmeg and salt. Sift two additional times and set aside.

In the bowl of a stand mixer, combine oil and both sugars, and mix until well blended.

Add eggs one at a time, mixing thoroughly after each addition. Add vanilla and mix again. Add the sifted dry ingredients to the batter and mix thoroughly. By hand, fold in apples and walnuts and mix until evenly combined. Spoon the batter into the prepared Bundt pan.

Bake for 1 hour and 15 minutes or until a toothpick inserted into the center of the cake comes out clean. Remove cake from the oven and allow to cool in the pan for 20 minutes.

While the cake is cooling, prepare the glaze. In a saucepan, over medium heat, combine all of the glaze ingredients. Bring to a boil and allow the mixture to boil for 1 minute. Remove the cake from the pan, onto a serving plate. Spoon the glaze over the warm cake. Cool for a little longer before serving.

WHITE WINE SANGRIA

- 3 oranges, sliced
- 1 lemon, sliced
- 1 lime, sliced
- 1 750 ml. bottle of fruity, white wine (Chardonnay, Rieseling, Pinot Grigio, or Sauvignon Blanc)
- 2 ounces Triple Sec
- 1/2 liter of ginger ale

Place orange, lemon and lime slices in a large pitcher.

Add the wine and Triple Sec. With a large wooden spoon, stir the contents of the pitcher until mixed. Gently press the slices of fruit toward the bottom of the pitcher to release some of the fruit juices into to wine.

Refrigerate overnight (or for a minimum of four hours). Just before serving, add the ginger ale and stir again to mix. Pour into glasses to serve. Serve over ice if desired.

RED GRAPE SALAD

1 can (20 ounces) pineapple tidbits

- 2 packages (3 ounces each) cream cheese, softened
- 2 tablespoons mayonnaise
- 3 cups miniature marshmallows
- 2 cups seedless red grapes, halved
- 1 cup heavy whipping cream, whipped

Drain the pineapple, reserving 2 tablespoons juice; set pineapple aside.

In a bowl, beat juice, cream cheese and mayonnaise until fluffy. Stir in pineapple, marshmallows and grapes. Fold in whipped cream. Serve immediately or refrigerate.

PERIODICAL

7/14

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.