

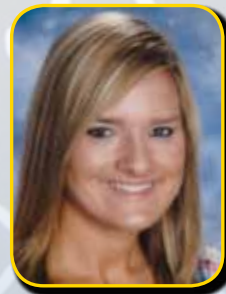


Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 100, NO. 10

AUGUST 2014



CONGRATULATIONS

FCSLA 2014-15 SCHOLARSHIP RECIPIENTS! SEE PAGE 12

ŽENSKÁ JEDNOTA

ŽENSKÁ JEDNOTA

Fraternally Yours™

ISSN 0897-2958



Fraternally Yours,
ŽENSKÁ JEDNOTA,



is a monthly magazine published by the
First Catholic Slovak Ladies Association.
National Headquarters at 24950 Chagrin Blvd.,
Cleveland, Ohio 44122
EDITOR: Carolyn Bazik
P.O. Box 1617, Reading, PA 19603
E-mail: zjbazik@comcast.net
Phone (610) 373-2743 • Fax (610) 375-8333

Periodical Postage Paid at
Cleveland, OH 44101 and additional entries
Subscription Rate, Non-Members: \$6.00 — 1 Yr.

Printed at Triangle Press
6720 Allentown Blvd., Harrisburg, PA 17112

Postmaster: Send address changes to
Ženska Jednota,
First Catholic Slovak Ladies Association
24950 Chagrin Boulevard, Cleveland, OH 44122
Deadline for all articles is the 15th
of the month, 1½ months prior to the issue date.

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

BOARD OF DIRECTORS

CHAPLAIN:

Very Reverend Monsignor Peter M. Polando, The
Cathedral of Saint Columba, 154 West Wood St.,
Youngstown, OH 44503. Residence: (330) 744-5233.
Email: ppolando@youngstowndiocese.org

PRESIDENT:

Cynthia M. Maleski, Esq., 24950 Chagrin Bou-
levard, Beachwood, OH 44122. (800) 464-4642. Ext.
1011. Email: Cynthia@fcsla.com.

VICE-PRESIDENTS:

Irene J. Drotleff, 17807 Nottingham Road,
Cleveland, OH 44122. (216) 486-6950. Email:
rene@apk.net.

Larry M. Golofski, 1114 Surrey Lane, Vandergrift,
PA 15690. Residence: (724) 845-8078. Email: LarryGolofski@windstream.net.

Barbara Novotny Waller, 24950 Chagrin Bou-
levard, Beachwood, OH 44122. Residence: (610)
207-0747. Email: bnwaller@comcast.net.

SECRETARY:

Sue Ann M. Seich, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642. Ext. 1012.
Email: sueann@fcsla.com.

TREASURER:

Stephen C. Hudak, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642. Ext. 1016.
Email: steve@fcsla.com.

TRUSTEES:

John M. Janovec, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.

Virginia A. Holmes, 1625 Vermont Avenue, White
Oak, PA 15131. Residence: (412) 672-1565.

AUDITORS:

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

Barbara A. Sekerak, 6312 Elmdale Road,
Brook Park, OH 44142. (216) 676-9332. Email:
bas7535@gmail.com.

Dorothy L. Urbanowicz, 27 Crescent Drive, Mones-
sen, PA 15062. Residence: (724) 684-8243. Email:
doty8613@gmail.com.

EDITOR:

Carolyn M. Bazik, P.O. Box 1617, Reading, PA
19603 (610) 373-2743.

COURT OF APPEALS:

Mary Angeloff	Jeanette Palanca
Barb Shedlock	Ralph Szubski
Joseph L. Szumski	Carol Yurechko
Ron Sestak	Joyce Kelly
Ronald Paseka	Ann Sedlock
Bernard Drahozal	Dawn LaBuda



Thoughts To Help You Have A Better Day!

■ TODAY I WILL NOT STRIKE BACK:

If someone is rude, if someone is impatient, if someone is unkind...I will not respond in a like manner.

■ TODAY I WILL ASK GOD TO BLESS MY "ENEMY":

If I come across someone who treats me harshly or unfairly, I will quietly ask God to bless that individual. I understand the "enemy" could be a family member, neighbor, co-worker, or a stranger.

■ TODAY I WILL BE CAREFUL ABOUT WHAT I SAY:

I will carefully choose and guard my words being certain that I do not spread gossip.

■ TODAY I WILL GO THE EXTRA MILE:

I will find ways to help share the burden of another person.

■ TODAY I WILL FORGIVE:

I will forgive any hurts or injuries that come my way.

■ TODAY I WILL DO SOMETHING NICE FOR SOMEONE, BUT I WILL DO IT SECRETLY:

I will reach out anonymously and bless the life of another.

■ TODAY I WILL TREAT OTHERS THE WAY I WISH TO BE TREATED:

I will practice the golden rule — "Do unto others as I would have them do unto me" — with everyone I encounter.

■ TODAY I WILL RAISE THE SPIRITS OF SOMEONE I DISCOURAGED:

My smile, my words, my expression of support, can make the difference to someone who is wrestling life.

■ TODAY I WILL NURTURE MY BODY:

I will eat less; I will eat only healthy foods. I will thank God for my body.

■ TODAY I WILL GROW SPIRITUALLY:

I will spend a little more time in prayer today: I will begin reading something spiritual or inspirational today; I will find a quiet place and listen to God's voice!

Dear Friends,

As our days seem to grow busier and time goes faster; stop, and think about applying some of the ideas above and see if you don't have a better day!

Remember people will remember us by our actions.

Until Next Month . . .

Warmly, Carolyn

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION SPECIAL CONVENTION

What:

Sunday October 5, 2014 (Arrival Date)

When:

Wednesday, October 8, 2014 (Departure Date)

Who:

National Officers
Registered Branch Delegates

Where:

Doubletree by Hilton/Beachwood
3663 Park East Drive
Beachwood, OH 44122

Why:

FCSLA Bylaws Proposed Revision

Decree on Eastern Catholic Churches (*Orientalium Ecclesiarum*)

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

My dear Sisters and Brothers,

On 21 November 1964, Pope Paul VI promulgated a decree of the Council Fathers of the Second Vatican Council that dealt with the Eastern Ritual Churches of the Catholic Church. In paragraph two, the Bishops declared, "That Church, Holy and Catholic, which is the Mystical Body of Christ, is made up of the faithful who are organically united in the Holy Spirit through the same faith, the same sacraments, and the same government and who, combining into various groups held together by a hierarchy, form separate Churches or rites. Between these, there flourishes such an admirable brotherhood that this variety within the Church in no way harms her unity, but rather manifests it. For it is the mind of the Catholic Church that each individual Church or rite retain its traditions whole and entire, while adjusting its way of life to the various needs of time and place" (*Orientalium Ecclesiarum* [OE]).

As you may or may not recall, the Catholic Church is comprised of Churches of the East and of West (Latin). The largest rite of the Western Catholic Church is the **Roman Rite** to which most of the members who are Catholic of the First Catholic Slovak Ladies Association ascribe. But there are other rites of the Catholic Church as I will now lay out for you. These are the Churches of the Eastern Tradition:

- **The Alexandrian Tradition** that is composed of the Coptic Rite and the Ethiopic Rite;
- **The Antiochian Tradition** made up of the Maronite Rite, the Syrian Rite, and the Syro-Malankara Rite;
- **The Armenian Tradition** composed of the Armenian Rite;
- **The Chaldean/East Syrian Tradition** made up of the Chaldean Rite and the Syro-Malabar Rite; and,
- **The Byzantine (Constantinopolitan) Tradition** composed of fourteen rites, namely, the Albanian Byzantine Rite; the Belarusian Greek Rite; the Bulgarian Greek Rite; the Byzantine Rite of Croatia, Serbia, and

Montenegro; the Greek Byzantine Rite; the Hungarian Greek Rite; the Italo-Albanian Rite; the Macedonian Greek Rite; the Melkite Greek Rite; the Romanian Greek Rite; the Russian Byzantine Rite; the Ruthenian Rite; the Slovak Greek Rite; and, the Ukrainian Greek Rite.

These are the Churches of the Western Tradition:

- **The Roman Rite**;
- **The Ambrosian Rite** (celebrated in and around Milan, Italy);
- **The Rite of Braga** (celebrated in Braga, Portugal); and,
- **The Mozarabic Rite** (celebrated in Toledo and Salamanca, Spain).

You can see there are many Ritual Churches of the Catholic Church, some of which you may have some knowledge of and others that you did not know existed. Why such a diversity of rites? There is a history of each but succinctly each Ritual Church aligns itself within the cultural influences in the lands in which they are immersed, the differences in their approaches to spirituality, their understandings of theology come from a wide variety of sources, and their ways of celebrating the sacraments differ from that of the celebrations that other Catholic Ritual Churches are accustomed. Each Ritual Church has its own churches, communities, bishops, priests, and religious communities. But all Catholics, both from the East and the West, are united as one under the Bishop of Rome, Pope Francis.

There are rites of the Eastern Church established within the boundaries of the United States. Because of the influx of immigrants at the end of the nineteenth and the beginning of the twentieth centuries, those becoming citizens here felt the need and the comfort of worshipping in the Ritual Church in which they were baptized. For example, in my Diocese of Youngstown, Ohio, there are five parishes that are of the Ruthenian Rite, two parishes of the Ukrainian Greek Rite and two parishes of the Romanian Greek Rite that are associated with the Byzantine (Constantinopolitan) Tradition.

There are also a Maronite Rite parish and National Shrine that are of the Antiochian Tradition.

In regards to the Eastern Church, the Fathers of the Second Vatican Council emphasized, "All Eastern rite members should know and be convinced that they can and should always preserve their lawful liturgical rites and their established way of life, and that these should not be altered except by way of an appropriate and organic development. Easterners themselves should honor all these things with the greatest fidelity. Besides, they should acquire an ever greater knowledge and a more exact use of them. If they have improperly fallen away from them because of circumstances of time or personage, let them take pains to return to their ancestral ways" (OE, paragraph five).

Since there are the varieties of Eastern Churches in my own diocese (Eastern Churches have their own dioceses called eparchies), I have had the privilege of concelebrating Divine Liturgy (Holy Mass) because of a special holy day, a funeral, or a wedding. It is fascinating to listen to the chants, breathe in the copious amounts of incense, and become entranced by the repetition of intercessory prayer. In many of the churches, the iconostasis (a screen with pictures of the Blessed Trinity, the Mother of God, the Prophets and Saints) separates the sanctuary from the nave of the church that brings about an air of the Divine Mystery taking place. And of course, the people and priests actively participate in making their prayer to Almighty God awesome with sincere devotion.

The variety of Churches in both the Eastern and Western Traditions exhibits not only the universality of the Catholic Church but also the unity that is in place through the Gift of the Holy Spirit and the apostolicity that is maintained in the Successor of Saint Peter, Pope Francis. The Catholic Church has more than one point two billion members. May all of us go forth to bring the Gospel to the world by our prayers and by lives of active Catholic evangelization!

Message from our National President

CYNTHIA M. MALESKI

Urgent Call to the 2014 Special Convention!



Dear Sisters and Brothers:

When this issue of *Fraternally Yours* reaches you, we will be celebrating Founders' Month! In 1892, our Foundress, Anna Hurban, along with eight other Slovak immigrant women, called for a national convention in Cleveland, OH. A total of 15 delegates from various parts of our country came and participated with prayer, prudence, and fraternal spirit to establish the

groundwork, purposes and objectives of our society and to plant the seeds of growth for future generations. What a great job they did!

I have issued a call to our special convention for the purpose of considering and adopting a new revision of our bylaws, the key corporate documents which govern our method of decision making and managing for us from the branch level to the board level and provide the framework for membership and leadership.

With the Holy Spirit leading the way, this document provides a reasonable path for our growth and success for many years to come. It succinctly sets forth membership criteria which will allow us to grow while recognizing our roots. It concisely lays out reasonable standards for qualifications for leadership of our association, which has grown

to our size doing business across the country with financial strength and stability.

The 2011 quadrennial convention authorized the creation of a Bylaws Revision Committee made up of representative leaders from across our nation and our board to meet and make recommendations to be considered and adopted at the 2014 special convention. Under my direction this collective body, chaired by Barbara Waller, Vice President of our board of directors, has met many times both face to face and by telephone — to arrive at a document which is customized to meet our needs taking into account our history and traditions, and has all the components to move us forward well into the 21st century! In the September issue you will receive a summary of essential sections of this core document. Our branch offices, members of our board of directors and other leaders have received drafts of the document and have been given an opportunity for comments which have been reviewed by the committee.

WE have an opportunity to take a GIANT LEAP FORWARD, as our foremothers did with courage, prudence and with the Holy Spirit's guidance if our delegates approve these revisions in October. If we do not approve the key provisions of the document we will indeed be taking several steps backwards. We must act in concert and with urgency, prudence and courage in approving the revision for the benefit of our beloved association and for generations to come. Please pray to the Holy Spirit and ask the Blessed Mother and St. Ann to intercede for all of us, especially our delegates, as we move forward during this historic time!

With God's Blessings and Fraternally Yours,

Cynthia Maleski
National President

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.

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

SLOVAK FESTIVAL

SUNDAY, AUGUST 31, 2014

12:00 Noon – 8:00 p.m.

St. Anthony of Padua Hall, 6750 State Road, Parma, OH

Music: Cultural Program at 3:00 p.m.

Homemade Slovak Food & Pastries

Admission is \$5.00 / 12 and under free

AUGUST is Founders Month!

Once again, to honor those bold women who started our Association in 1892, we will hold a special **Founders Month Campaign**. Every FCSLA recommender and agent is asked to send a life or annuity application to the Home Office between August 1 and August 31. Applications on new members will receive a \$25 bonus plus earn a chance in a **big cash drawing**. To celebrate our 122 years in business, we will draw for **five \$122 prizes**, plus one **grand prize of \$500**. The more apps a producer submits, the better the chance to win! (Only annuity applications with an initial premium of at least \$500 will count, and only Super Youth Term certificates for \$50,000 face amount will count.)



From the Desk of the National Secretary

Sue Ann M. Seich



HOW TO PLANT YOUR GARDEN

*First, you come to the garden alone,
while the dew is still on the roses.*

FOR THE GARDEN OF YOUR DAILY LIVING

PLANT THREE ROWS OF PEAS:

1. Peace of mind
2. Peace of heart
3. Peace of soul

PLANT FOUR ROWS OF SQUASH:

1. Squash gossip
2. Squash indifference
3. Squash grumbling
4. Squash selfishness

PLANT FOUR ROWS OF LETTUCE:

1. Lettuce be faithful
2. Lettuce be kind
3. Lettuce be patient
4. Lettuce really love one another

NO GARDEN IS WITHOUT TURNIPS:

1. Turnip for meetings
2. Turnip for service
3. Turnip to help one another

TO CONCLUDE OUR GARDEN WE MUST HAVE THYME:

1. Thyme for each other
2. Thyme for family
3. Thyme for friends

WATER FREELY WITH PATIENCE AND CULTIVATE WITH LOVE.

THERE IS MUCH FRUIT IN YOUR GARDEN BECAUSE YOU REAP WHAT YOU SOW.

You may be thinking what does this have to do with fraternalism and volunteering? Everything! The best part, this garden can be kept growing year round. It all starts with you from deep inside. It starts out as a virtual garden and grows into this big wonderful plentiful garden. The little things you do mean the world to others. I encourage you get involved with your branch, attend meetings, help plan ways to help your garden grow as well as the branches garden!



It is that time of year again when some of us begin to prepare for our return to pre-school through graduate school. Some members may be attending a new school for the first time and that will be a big change in their life. It can be a little overwhelming in some instances, that is why planning helps and so do gatherings with future classmates to make the transition a little easier. Where ever your path leads you this year, we wish all of you a happy and successful school year.

In this issue you will find the members who were selected to receive one of our FCSLA benefits, a scholarship. In many of the categories there were numerous applicants which made the selection process more difficult. If you applied and did not receive a scholarship this year please do not be discouraged. Watch for our 2015-2016 applications in our magazine this fall. There are several changes in the application and the way they will be graded. Our scholarship benefit is only one of the many benefits we offer our members.

Our monthly magazine is another fraternal benefit that is enjoyed by many. The magazine shares many activities and through the year offers various age groups different opportunities to participate and win a prize.

There are some changes at the home office in personnel that I wanted to share with you. You are aware that Dorothy, our Executive Secretary retired at the end of last year. We are happy to share with you that we have hired a new Executive Secretary, Jayne Neelon, as of May 1, 2014. Jayne can be reached at Ext. 1034. Please welcome her if you have the opportunity to speak with her. We have realigned several of the office responsibilities and they have been reassigned. If you have a request for giveaway items for your branch sponsored activities, please submit the required form to Jackie by mail or email. (Forms are on our FCSLA website.)

In early June, Michelle resigned her position at the home office. We are pleased to share with you that Samantha made a smooth transition to that department and is working with the agents and licensed recommenders for all licensing, continuing education and new agent applications.

It has been said often that change is not easy and all of us at the home office have experienced many changes since last year. It is without a doubt that we have a remarkable staff that doesn't hesitate to offer their assistance to another department when it is needed. We are very fortunate at FCSLA to have dedicated individuals working here and we do appreciate them.

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

Sue Ann

Tips for a Better Financial Position in Retirement



Patrick Braun

In the July issue of *Fraternally Yours* I wrote about the annual NAFIC meeting and the great speaker and author Tom Hegna. Tom talked about the importance of having guaranteed life income to minimize the risk of living too long and running out of money. I stated that FCSLA members have available to them, one of the best Single Premium Immediate Annuities (SPIA) in the insurance business. I promised to talk about the SPIA in my next article so here we are. I also have

a few other important tips to make sure that both spouses are financially solvent in their retirement years.

First, a SPIA is a guarantee of income for as long as you live, even if you live well over 100 years! This is becoming more common today. In fact, I had a great grandfather that lived to 102 years of age and a great uncle on the other side of the family who also lived to be 102 years of age! Both were fairly active well into their 90s!

With a SPIA, the member gives FCSLA a lump sum of money and FCSLA gives that member a monthly or annual check for as long as he/she lives. An actuary has computed how much the income will be for each age. Part of the income which the member receives is principal (money which he/she put in) and part is interest. Taxes are only paid on the interest portion of the income on non-qualified money. (On Traditional IRA's all money taken out is taxed. Please consult your tax advisor.) Several things make the SPIA attractive. First, because the member is receiving a return of both principal and interest, the income is much larger than just receiving an interest payment, especially at today's very low interest rates. Second, FCSLA is currently using a relatively high interest rate (3.5%) to compute the income on the SPIA. Many companies use a lower rate so the income they can provide may be lower.

Here's an example of a SPIA. A male FCSLA member (or prospective member) at age 66 gives FCSLA \$100,000. FCSLA will provide a life income of \$7,008 annually or \$546 each month. There is a ten year guarantee on this SPIA so, in event of a death in the first 10 years, a beneficiary would receive the balance of the money due for the remainder of the 10 years. (On a life only SPIA, the income would be a little higher but there would be no guarantee.) The \$7,008 of income would be equivalent to earning about 7% on the \$100,000 which can't be done today on a guaranteed basis. And, only a portion of the SPIA income would be taxable on non-qualified accounts, unlike interest payments which would all be taxable.

One of the most important concepts in planning for retirement is planning not to run out of money. Regardless of how much money a couple has, the day the paychecks stop coming in is the day they start worrying about how long their money will last if they haven't set up a source of guaranteed

life income. This causes many to scrimp and fret, and not enjoy their retirement years. The SPIA takes that risk and that worry away!

There are several other very important considerations to take worry out of retirement planning. First, people should make sure, when setting up pension income that they have provided for their spouse. There are several ways that one can take pension income. I always recommend the "joint and survivor" option. With this option, the pension will be a little lower but it will be paid as long as either spouse is living!

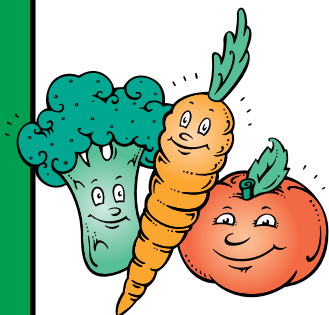
Make sure that the beneficiary on your IRA is up to date and is where you want your money to go. A former spouse will get the money if he/she is named as beneficiary! (That probably wouldn't sit well with a current spouse.) The same is not true for 401k accounts. Federal law says that the current spouse gets that money in event of the death of the spouse who owns the account. This means that, if one wants to leave 401K money to children of the first marriage or a former spouse, the current spouse must waive his/her rights to the account. Obviously one should see a lawyer to get that done if it is desired.

Finally, one of the most important ways to provide for a spouse in retirement and therefore take some of the worry away is to have adequate life insurance. Here I'm not talking about burial insurance. I'm talking about enough life insurance to provide income for a spouse if other provisions haven't been made. There's been a lot of bad advice given by TV "experts" about dropping one's life insurance at retirement. How stupid does that sound when you really think about it? I can only imagine what my wife would have said if I had come to her when I turned 65 and said, "Well honey, I heard on TV that I can drop all my life insurance now." Being fairly well versed on the value of life insurance she might have told me that I should sleep with one eye open that night! It really is a bad idea. The average woman outlives the average man by at least 4 years and we see a lot more living into their 80s and 90s than we do men. In fact, when I turned 65, I bought another \$100,000 of FCSLA's 20 Year Level Term. Believe me, we both sleep a lot better knowing that she would have some extra income protection, and the cost is very affordable.

As always, I will close by saying, talk to a licensed FCSLA agent or recommender and ask questions about our products. Or, call me at the FCSLA Home Office.

Slovak Language Classes Offered

The Western Pennsylvania Slovak Cultural Association is once again offering its annual fall Slovak language classes. These popular classes will be offered every Tuesday evening from September 9 thru October 8 from 7 to 8:30 p.m. at the Mount Lebanon library located at 16 Castle Shannon Boulevard in Pittsburgh, PA. The tuition is free, Bozena Hilko will be the instructor. For registration, call Albina at 412-343-5031 or Joe at 412-531-2990.



AGES 65+ ONLY!

WORD SEARCH #3 OF 5

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

How is Your Vegetable Garden Doing?



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

BACKYARD
BOUNTIFUL
BROCCOLI
CABBAGE
CANNING
CARROT
CAULIFLOWER
CELERY
EGGPLANT
FERTILIZER

GREENBEANS
GREENHOUSE
HARVEST
HEALTHY
INSECTS
LETTUCE
PEAS
PEPPERS
PLANTING
PUMPKINS

RADISHES
RIPEN
RUTABAGAS
SEEDLING
SPROUT
SUNSHINE
TOMATOES
VEGETABLES
WATER
WEEDS



Name: _____ Age: _____

Address: _____

City: _____ State: _____ Zip: _____

Branch: _____ Phone # _____

PLEASE MAIL ALL 5 PUZZLES IN AT THE SAME TIME. They must be delivered to the Home Office by Friday, Nov. 14, 2014!

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

FCSLA 2014 FRATERNALIST OF THE YEAR

~ Bonnita C. Vavruska ~

The First Catholic Slovak Ladies Association is proud to announce the selection of Bonnita C. Vavruska from Tabor, SD as our 2014 Fraternalist of the Year. The FCSLA has sent her nomination to the American Fraternal Alliance to be considered for national recognition. The 2014 American Fraternal Alliance Fraternalist of the Year will be announced and honored at the 128th annual meeting to be held in Austin, TX in September.

Bonnita C. Vavruska – her friends call her Bonnie, is a proud member of her local FCSLA Branch W093. She has been a member for the past 32 years and continues to be involved at multiple levels. She has represented Branch W093 at the national level and has been nominated as a delegate to the upcoming National Special Convention in October 2014. Currently she has graciously accepted the position as branch Treasurer.

Bonnie was also nominated for the South Dakota Fraternal Congress Fraternalist of the Year Award and we are very excited to report that she was awarded the 2014 South Dakota Fraternal Congress Fraternalist of the Year! FCSLA would like to congratulate her on this award as well.

Every year Branch W093 enters a float in their community's Czech Days celebration. Bonnie is involved with creating the float and volunteers her time walking with the float throughout the parade promoting her heritage and FCSLA.

Bonnie also participates in the FCSLA South Dakota District meetings and captures the branch and district gatherings, meeting events, celebrations, etc. with her photography. She is definitely an advocate for FCSLA at the local, district and national levels.

Caring and compassion for others is very important every day to Bonnie. Choosing the nursing profession and providing outreach to other communities shows the everyday caring she has for people of all ages. Growing up in a small community everyone is "family" and you have the honor and privilege of participating in this "families" activities and traditions.

Czech Days is one of the yearly community celebrations in the small town of Tabor, SD. Bonnie puts in many hours of work from baking the dozens of kolache she donates, to cleaning, to helping organize the baseball game and fireworks which begins the Czech Days celebration, to volunteering her time serving the thousands of people that come to enjoy the towns' heritage and food. She also participates yearly in the Beseda Dance which involves over 200 people both young and old and is a great attraction to the celebration.

Throughout the year Bonnie extends her involvement and compassion to other communities by volunteering at different cancer fund raising events such as Walks and Zumbathons where the proceeds go to cancer patients in need. She does whatever is needed to make them a success.



Church, religious beliefs and faith is a significant part of Bonnie's life as is her family. Youth involvement and education is an essential part in most peoples' lives, but Bonnie tries to take it one step further. Bonnie is the Director of Religious education for her parish youth and has helped organize eight levels of education classes along with the Confirmation program. She is also helping shape the youths' religious lives by teaching 2nd grade religious education preparing them for two very important sacraments – First Confession and First Holy Communion.

Trying to find a way to keep our youth involved and interested in their religion is a challenge and because she is very organized and motivated she finds a way to incorporate several learning venues to keep their attention. Recently she has worked with their priest

to help organize the altar server training program for the children of the parish.

October brings the parish's local bazaar/fall festival which involves organizing both youth and adults. She volunteers her time to work at the church bazaar and donates items both baked and purchased to the various booths to help support the church. Bonnie is also very involved with the Altar and Rosary Society. Volunteering her talents, helping with serving funerals, organizing committees, helping plant and care for the church flowers and volunteers wherever she can. She not only volunteers outside of church but also during the mass as an Extraordinary Minister.

Bonnie's compassion and love for her family, church, community and FCSLA are displayed in all the multiple events she partakes in. Bonnie is always eager to lend a hand for any event for any age group. She is active on many levels in her community, church, FCSLA events and family. By volunteering in such a wide variety of events she is helping build the gap between all generations. She continues to help update programs to keep them moving forward and not letting them die. She truly cares and is very humble. As involved as she is, she still has time to care for her husband, Joe and daughter. What an awesome role model she is for her daughter, Journey!

FCSLA congratulates Bonnie Vavruska for receiving this well deserved recognition. We are very proud to have Bonnie represent us as our 2014 Fraternalist of the Year!

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.

FCSLA Announces our 2014 Jr. Fraternalist of the Year Award Winner ~ Rachael Funtal ~



We are proud to announce that Rachael Funtal is our 2014 Jr. Fraternalist of the Year Award Winner (formerly known as the Youth Recognition Award).

Rachael is a member of Jr. Branch 157 and serves on the Jr. Advisory Board. Whenever she is called upon to help at Sr. or Jr. branch activities she is there! Ready to do what is needed such as assisting in wrapping gifts for needy children

in the Head Start Program, entertain and distribute gifts to residents in a local nursing home, assisted in their Join Hands Day project of washing cars along with the Leo Club.

In addition to being active with her FCSLA branch she is also a lector and altar server. During Lent she helped make dinner rolls for those visiting the parish. Rachael is involved with the preparation of the parish grounds and set-up for the parish picnic as well as working the game stands. She helped prepare meals for families staying at the Ronald McDonald House, assists in preparing baskets for parish shut-ins, served at a dinner fundraiser to benefit the Finleyville Food Bank. She worked a Craft Fair to benefit a young parishioner with Mitochondrial Disease (which raised \$10,000).

Rachael also participates in the Girl Scout Day Camp and helps the younger girls with crafts, earned a Silver Award for planning and completing a 60 hour service project of adopting a local nursing home, making crafts and gifts for the residents as well as visiting at least once a month over a six month period. As a band member, she participates in entertaining and honoring veterans and retirement village residents. She also does seasonal performances at local churches.

Rachael is the daughter of Robert and Flora Funtal and has an older brother Andrew. In her free time she takes dance twice a week, is on a competition dance team and plays volleyball.

Rachael was nominated by Sr. Branch 88 branch officer Dorothy Urbanowicz – "A student, providing this much service, certainly deserves this recognition".

The FCSLA congratulates Rachael for representing our younger generation of members. Rachael and members like her are the future of FCSLA. We are very proud to have Rachael as our member and as our 2014 Jr. Fraternalist of the Year Award Winner. May God watch over her and all her future endeavors.

Annual Easter Celebration Held for Members of Branch W093

The members of Branch W093, Tabor, SD met for their annual Easter Party on May 4th. After a noon potluck meal, a short meeting was held. Monsignor Hermann, Branch Chaplain, led the group in prayer. A special dinner guest was new parish priest, Fr. Steve Jones.

President Gary Sestak began the meeting with a presentation of a plaque to Bonnie Vavruska, who is the 2014 Fraternalist of the Year. She was nominated by Sherry Povondra. Bonnie represented the branch at the annual South Dakota Fraternal Alliance. She was unable to attend, but her parents Ron and Joyce Sestak, went on her behalf. Congratulations Bonnie!

Following the Secretary and Treasurer's reports, correspondence was read consisting of thank you notes from St. Wenceslaus CCD (pizza party donation), Sally Welter (radio rosary), Dennis Duffek and Roma Cimpl families (memorials), and Fr. Chuck Cimpl (Christmas gift).

In old business, Dennis Povondra stated there could be a state grant available for a service project. Cemetery upkeep was mentioned as a possible use for the grant if the branch wanted to apply.

In new business, requests were made from the Tabor summer youth program, and the CCD students who will be attending the 2014 summer youth conference in Steubenville, OH for donations. Donations of \$75.00 to the summer youth program and \$50.00 to each of the seven students and two chaperones going to the youth conference.

The Czech Day Float will be built at Ron Sestak's on June 8th and a \$50.00 ad will be purchased in the Czech Days booklet which is a new addition this year.

Monsignor spoke about the Steubenville conference and how worthwhile it will be for students to attend. He was pleased that some of our youth will attend.

The branch annual picnic will be held August 3rd at 5:00 p.m. With no other business to conduct the meeting was adjourned and door prizes were given out!



L-R: Ron Sestak, Fraternalist of the Year, Bonnie Vavruska, Monsignor Hermann, Gary Sestak, Sherry Povondra.



We Want to Hear From You!

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

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



Grandma Joyce Kelly, J339 President, is proud to add her grandson **VICTOR EDWARD KELLY** to the roster of Jr. Branch 339 members. Victor was born August 28, 2012 to proud parents Laura Gibson-Kelly (S287) and Gene Kelly. Victor was baptized on October 21, 2012 at St. Simon the Apostle Slovak Church in Chicago, IL. He wore a baptismal gown that has been passed down in the family for three generations. Victor's grandpa John Kelly, his aunt, uncle and cousin Brianna are also members.



AVA THERESE DUELGE, daughter of Stephenie and Thomas Duelge of Branch 23, Milwaukee, WI, received her First Holy Communion on May 4, 2014. She is the grandchild of Kathy and Bob Mueller, Branch 23. Ava is also very grateful to be the recipient of the 2014-2015 elementary scholarship. Way to go Ava!!



ROBERT (left) and ANDREW (right) SOKOL (J066) made their First Holy Communion on May 4, 2014 at St. Patrick Church, Hubbard, OH. They are twin sons of Lisa and Steve Sokol of Hubbard, OH.



MICHAEL JOSEPH DUELGE, a gift from above (8 lbs., 20 in.), was born January 2, 2014 to proud parents Thomas and Stephenie Duelge, Branch 23 of Milwaukee. Godparents are Katie (FCSLA board of director) and Martin Esterle.





On Sunday, May 4th at Christ the Good Shepherd Parish, St. John's Slovak Catholic Church, **JACOB ZURA** (J257) received the Sacrament of Communion at the 10:15 a.m. Mass. He is a fourth generation member of FCSLA. During his special day, Jacob was surrounded by his parents, twin brothers Adam and Alex, grandparents, aunts, uncles and cousins.



EVA ST. ANGEL (J382) made her First Holy Communion on May 10, 2014 at St. Mary of the Immaculate Conception Church in Los Gatos, CA. Eva is a fourth generation FCSLA member. She is the daughter of Nicolette and Lindo St. Angel. Her grandparents are Bob and Esther Maruska of Clarendon Hills, IL and Constance St. Angel of Rockford, IL.



LOGAN JOSEPH SEBEK (J112) of West Newton, PA made his First Holy Communion on May 10, 2014 at the Church of St. Anne in Belle Vernon, PA. He is the son of Lawrence and Michelle Sebek, brother of Alexa and grandson of Buck and Marcy Sebek and Patty Baron.

PIEROGI FEST – A TRIBUTE TO HELEN KOCAN

The theme of the 19th Annual Pierogi Fest in Whiting, IN was "The Year of Auntie Koon". This was a tribute to a former National President of the FCSLA. Each year a different theme is selected by the Committee and since Helen Kocan was a resident of Whiting and still has many relatives in the Calumet Region she was chosen.

This annual event, drawing an estimated 250,000 people is held every year during the last weekend in July. This year as in past years the festival kicked off with the International Polka Parade on Friday, July 25th and continued through Sunday, July 27th. During the past several years a well-known

CBS Chicago TV meteorologist, Steve Baskerville was the parade Marshall. The weekend festivities included entertainment by Mr. Pierogi and the Pieroguettes, the Babushka Brigade, the Precision Lawnmower Drill Team, local polka bands, and well-known Slovak and Polish folk ensembles from Chicago, Detroit, and Toronto.

The festival was quite an experience



— packed with street vendors, selling food, drinks and novelty items such as t-shirts, along with imported arts and crafts. The beer garden stretched two blocks and was stocked with 20 taps and countless kegs, wine and canned beverages.

During last year's festival the City of Whiting Mayor's Proclamation honoring Helen Kocan was presented to Margaret Abildua, President; Joann Skvarek, Vice President, and Mary Beth Kutcka, Auditor of the Helen Kocan District of FCSLA. Several Whiting Branch Officers and members also were in attendance. For more information on this event see www.pierogifest.net or call toll free 1-800-659-0292.



FCSLA Announces 2014-2015 Scholarship Awards



Kelly Shedlock

This issue of Fraternally Yours is one of the most if not the most anticipated issue of the year. It is my privilege as your Fraternal & Youth Director to present to all of you our many young members on the next several pages who are recipients of our 2014-2015 Scholarship Awards.

The FCSLA Scholarships are "one" of the most generous annual benefits our association offers to our membership. We believe that education is vital in the development of our future generations. We are proud of each and every one of our members who applied this year and thank them for participating in our scholarship program. If you did not receive a scholarship this year, please consider submitting an application next year.

Congratulations to all our winners! Our wish to all the recipients and applicants is for you to have a future filled with success and happiness in all your endeavors! We are proud to have all of you as our members.

Kelly Shedlock
Fraternal and Youth Director



Seminarian Awards

\$1,750 Each



JUSTIN T.
FERKO
Columbus, OH
Trinity Lutheran
Seminary
Sr. Branch SZJ0

Theresa Sajan Awards

\$1,750 Each



HILLARY JO
SCHMITZ
DeKalb, IL
Northern Illinois
University
Sr. Branch 66

College Graduate Awards

\$1,750 Each



KELSEY MARIE
BOBEK
Elyria, OH
Cleveland State
University
Sr. Branch 114

Photo
Not
Available

MARK JAMES
RYANT
Calmar, IA
St. Pius X Seminary
at Loras College
Branch W033



JULIE B.
WOLFINGER
Finksburg, MD
Towson University
Sr. Branch 114



BRITTANY A.
BOBOVNYIK
Youngstown, OH
Ohio University
Sr. Branch 169



**ANTOINETTE
BOWER**
Mentor, OH
*Cleveland State
University*
Sr. Branch 292



**VALERIE
HUDAK**
Parma, OH
Ohio University
Sr. Branch 481



**BRANDON J.
URASEK**
Maple Heights, OH
*University of
Toledo*
Sr. Branch 522



**SONJA ANN
CAPUZZI**
West Mifflin, PA
*Duquesne
University*
Sr. Branch 200



**JESSICA L.
JOYCE**
Mentor, OH
*Cleveland State
University*
Sr. Branch 30



**CHELSEA
ANNE VILK**
Mentor, OH
*Case Western
Reserve University*
Sr. Branch 10



**LEAH JANE
DUFFIE**
San Diego, CA
*University of
Maryland
University College*
Sr. Branch 101



**KATHLEEN
RUSBACKY**
Fairfield, OH
*University of
Cincinnati*
Sr. Branch 156

College Senior Awards

\$1,250 Each



**MACK WILSON
FRANTZ**
Morgantown, WV
*West Virginia
University*
Sr. Branch 406



**BRIAN M.
SEDERs**
Pickerington, OH
*University of
Cincinnati*
Sr. Branch 301



**ERIC M.
BARWACZ**
Parma, OH
Ohio University
Sr. Branch 481



**LAURA R.
GAJDOSIK**
Springdale, PA
*Marshall
University*
Sr. Branch 313



**ALEXA MARY
SUHICH**
Oviedo, FL
*University of
Central Florida*
Sr. Branch 344



**RACHEL A.
FEDISHEN**
Murrysville, PA
*Pennsylvania
State University*
Sr. Branch 262



**HOLLY ANNE
HOVANEc**
Newton, WI
*University of
Wisconsin-Madison
School of Medicine*
Sr. Branch 81



**KEVIN E.
SVERCEK**
Doral, FL
*Florida
International
University*
Sr. Branch 77



**AMANDA
MARY HOLLY**
Bethlehem, PA
*Lock Haven
University*
Sr. Branch 417

**224 Scholarship Awards for a Total of \$254,500
Presented by the FCSLA!**



BRANDON L. KLOSTERMAN
Marshalltown, IA
Iowa State University
Branch W130



KRISTEN N. OSINIAK
Youngstown, OH
Youngstown State University
Sr. Branch 30



JENNA C. WAMPLER
Bloomington, IL
Goldfarb School of Nursing
Sr. Branch 66



JESSICA L. KUDIA
Plainfield, IL
University of Illinois Champaign/Urbana
Sr. Branch 485



AUTUMN RAE PAWELEC
Monessen, PA
California University of Pennsylvania
Sr. Branch 88

College Junior Awards

\$1,250 Each

|||||



VALERIE M. LASKO
Bound Brook, NJ
The College of Saint Elizabeth
Sr. Branch SZJ0



ASHLEY A. ROZMARIN
Pickerington, OH
University of Minnesota
Branch W018



KAITLYN L. CHIZEK
Clear Lake, IA
University of Iowa
Branch W051



MICHAEL JOHN LYONS
Endwell, NY
Lemoyne College
Sr. Branch 435



LAUREN A. SKLADANY
Newtown, PA
James Madison University
Sr. Branch 522



WILLIAM D. FRENCH
Pittsburgh, PA
Carnegie Mellon University
Sr. Branch 90



PAUL D. MADSEN
Plano, TX
Saint Louis University
Sr. Branch 10



ANTHONY M. SPEENEY
Connellsville, PA
University of Pittsburgh
Sr. Branch 44



MARGARET M. HORNICK
Leavenworth, KS
University of Kansas
Sr. Branch 211



SAMANTHA M. NIZNIK
Youngstown, OH
Youngstown State University
Sr. Branch 169



ANNMARIE TUCKER
Allentown, PA
Pennsylvania State University
Sr. Branch 319



RYAN EDWARD KANICK
Summit Hill, PA
Pennsylvania State University
Sr. Branch 414



THOMAS E. KUCINSKY
Naperville, IL
Ohio State University
Sr. Branch 225



KYLE W. POTTS
Latrobe, PA
Indiana University of Pennsylvania
Sr. Branch 44

College Sophomore Awards

\$1,250 Each



MARTIN J. KURTZ
Downingtown, PA
Rochester Institute of Technology
Sr. Branch 319



WILLIAM C. SOKOLOVIC
Winterville, NC
East Carolina University
Sr. Branch 185



GABRIELLE ALBERIGI
West Wyoming, PA
Pennsylvania State University
Sr. Branch 350



KAYLIE R. KVORIAK
Montclair, NJ
University of Massachusetts-Amherst
Sr. Branch SZJ0



CALEB A. STRABAVY
Whiting, IN
Indiana State University
Sr. Branch 81



ASHLEY E. ANDERSON
Pleasant Prairie, WI
Carthage College
Sr. Branch 273



ANDREW P. LUCIA
Mount Pleasant, PA
Geneva College
Sr. Branch 44



RICHARD L. STRACHE
Chicago Ridge, IL
Saint Xavier University
Sr. Branch 421



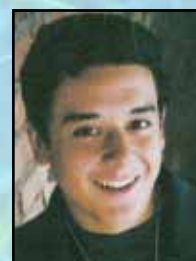
EMILY ANN BALLAY
Whiting, IN
Loyola University-Chicago
Sr. Branch 452



JESSICA M. MIKSANEK
Sylvania, OH
University of Southern California
Sr. Branch 181



RACHEL M. UNGVARSKY
Cinnaminson, NJ
Towson University
Sr. Branch 172



ELLIOT A. BIBAT
Whiting, IN
Columbia College Chicago
Sr. Branch 452



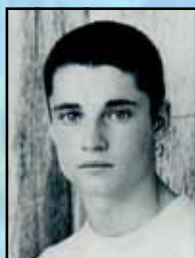
KATHRYN C. MOOSE
Victor, NY
University of Pittsburgh
Sr. Branch 262



CAROL ELAINE VARGO
Akron, OH
Youngstown State University
Sr. Branch 156



ABIGAIL S. BIGELOW
Centennial, CO
Loyola University Chicago
Sr. Branch 7



NATHAN M. BLAZEK
Lincoln, NE
University of Nebraska-Lincoln
Branch W187



MIRANDA ANNE FAZZI
Olathe, KS
Fort Hays State University
Sr. Branch 44



AMANDA M. LEPOVSKY
Export, PA
University of Pittsburgh-Johnstown
Sr. Branch 590



MADELINE CHRISTOFF
Poland, OH
Kent State University
Sr. Branch 30



SARAH E. GLEYDURA
Poland, OH
Youngstown State University
Sr. Branch 30



ALBERT MARTINEZ, JR.
Chicago, IL
University of Iowa
Sr. Branch 181



MATTHEW G. CONNOLLY
Oakmont, PA
Indiana University of Pennsylvania
Sr. Branch 13

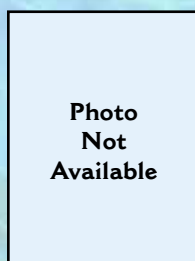


Photo
Not
Available

MEAGAN L. HOFFMAN
Cedar Rapids, IA
University of Northern Iowa
Branch W045



ANDREW P. MARUSKA
New Prague, MN
University of Minnesota-Duluth
Branch W001



TYLER W. CURRY
McKeesport, PA
University of Pittsburgh
Sr. Branch 107



NATHAN JAMES ISKRA
Levittown, PA
Drexel University
Sr. Branch 172



STEPHANIE N. NOVAK
Aurora, IL
University of Nebraska-Lincoln
Sr. Branch 289



KAYLA A. CYLKOWSKI
Oakdale, MN
University of Mary
Branch W002



PATRICK W. KIST
Pittsburgh, PA
Pennsylvania State University
Sr. Branch 90



HUNTER T. PRIESOL
Burnham, IL
DePaul University
Sr. Branch 258



BRIANNE SHAE DANKO
Streator, IL
Illinois Central College
Sr. Branch 66



ASHLEY MARIE LEGIN
Gahanna, OH
Otterbein University
Sr. Branch 218



MOLLY MARIE ROCHE
Gilbert, AZ
Bloomsburg University
Sr. Branch 172



College Freshman Awards

\$1,250 Each





THOMAS C. DODD
North
Royalton, OH
Baldwin Wallace University
Sr. Branch 10



MARYSSA L. GOSNELL
Park Forest, IL
Ball State University
Sr. Branch 181



KAYLA J. KLOUCEK
Scotland, SD
Mitchell Technical Institute
Branch W093



RYAN M. FALCHEK
Richmond, TX
Belmont Abbey College
Sr. Branch 172



JACOB A. HEJLIK
Britt, IA
Wartburg College
Branch W051



CLAIRE E. LATSKO
Fairview Park, OH
Salve Regina University
Sr. Branch 221



TRENTON J. FALTYS
Schuyler, NE
Northeast Community College
Branch W040



ELIZABETH A. JANOUSEK
Clarkson, NE
University of Nebraska Lincoln
Branch W080



JUSTIN R. LIZALEK
Channahon, IL
Marquette University
Sr. Branch 287



MOLLY ANN FOX
Johnstown, PA
Indiana University of Pennsylvania
Sr. Branch 404



DEREK J. JANSA
Wahoo, NE
Southeast Community College
Branch W187



DANIELLE L. MANTICH
Whiting, IN
Indiana University
Sr. Branch 452



HILARY A. FUJAN
Prague, NE
Southeast Community College
Branch W013



RONALD LOGAN KAPLAN
Spicewood, TX
Austin Community College
Sr. Branch 161



JAMES J. MATIS, JR.
Uniontown, PA
West Virginia University
Sr. Branch 44



MIKAYLA H. GILES
Jordan, MN
University of Wisconsin La Crosse
Branch W056



SARAH E. KASCHKE
Streator, IL
University of Illinois-Champaign
Sr. Branch 66



ALYSSA M. MCKULA
Youngstown, OH
Kent State University
Sr. Branch 169



NATHAN M. MEDUNA
Colon, NE
University of Nebraska at Lincoln
Branch W013



JOSEPH C. PAVLOVICH
Carlisle, PA
Messiah College
Sr. Branch 417



HANNAH C. PRUZINSKY
Whitehall, PA
St. John's University
Sr. Branch 319



MADISON H. MICECH
Menomonee Falls, WI
Grand View University
Sr. Branch 23



BRIDGET E. PETRO
Strongsville, OH
University of Rhode Island-Kingston
Sr. Branch 481



MORGAN N. REZAC
Ceresco, NE
University of Nebraska at Lincoln
Branch W013



JENNIFER A. MICHUDA
Mokena, IL
Carthage College
Sr. Branch 180



NICHOLAS G. PISKURICH
Johnstown, PA
Catholic University of America
Sr. Branch 28



JORDEN G. RIEKE
Olmsted Falls, OH
Case Western Reserve University
Sr. Branch 519



JUSTIN T. MILES
Ambler, PA
Millersville University
Sr. Branch 81



ELIZABETH E. POCHOP
Atwood, KS
McCook Community College
Branch W074



QUIN PATRICK ROWEN
Pewaukee, WI
Creighton University
Sr. Branch 23



NOAH S. MILLER
Gering, NE
University of Nebraska at Lincoln
Branch W032



EMILY R. POPELKA
La Vista, NE
Wayne State College
Branch W018



REILEY A. SCHRAEGER
Mukilteo, WA
California Polytechnic State University
Sr. Branch 211



MATTHEW LEE PAUL
Corydon, IN
Ivy Technical Community College
Sr. Branch 289



ABIGAIL M. PREVENSLIK
Mount Pleasant, PA
California University of PA
Sr. Branch 44



MATTHEW O. SEMANICK
Easton, PA
Penn State University
Sr. Branch 89



MICHAEL J. SKVAREK
 Schererville, IN
Purdue University
 Sr. Branch 452



TERESA A. YANICKO
 Russellton, PA
Saint Vincent College
 Sr. Branch 590



NATALIE M. COLLINS
 Calhoun, GA
Darlington School
 Sr. Branch 289



RACHEL A. STIKA
 Cresco, IA
Iowa State University
 Branch W033



JOEL A. ZALUSKI
 Canfield, OH
Youngstown State University
 Sr. Branch 161



BRENDAN T. KILLIAN
 Wheaton, IL
St. Francis High School
 Sr. Branch 7



MARTIN A. SZUCK
 Downers Grove, IL
Iowa State University
 Sr. Branch 46



JOSHUA R. ZELONKA
 North Apollo, PA
Clarion University of Pennsylvania
 Sr. Branch 262



MICHAEL R. KRAFT
 Parma, OH
St. Ignatius High School
 Sr. Branch 141



MOLLY HANNA SZUCS
 Novelty, OH
Ohio University
 Sr. Branch 490

High School Senior Awards
 \$1,000 Each
 |||||



VINCENT J. RICE
 Omaha, NE
Gross Catholic High School
 Branch W018



BAILEY L. TIMP
 Spillville, IA
University of Northern Iowa
 Branch W033



KYLE A. BAHMER
 Cuyahoga Falls, OH
Archbishop Hoban High School
 Sr. Branch 161



EMILY ANN SLIAZAS
 Chicago, IL
Mother McAuley Liberal Arts High School
 Sr. Branch 421



CRAIG A. WOJTALA
 Brooklyn Heights, OH
Yale University
 Sr. Branch 1



KYLE C. BLACKBURN
 Parma, OH
Padua Franciscan High School
 Sr. Branch 221



MATTHEW J. SOOS
 Seven Hills, OH
St. Ignatius High School
 Sr. Branch 141

High School Junior Awards \$1,000 Each



RYAN M. GAVALIER
Erie, PA
Mercyhurst Preparatory School
Sr. Branch 161



ANDREA LOIS HERB
Exton, PA
Bishop Shanahan High School
Jr. Branch 318



KYLE THOMAS MINCHOW
Lincoln, NE
Pius X High School
Branch W055



ALEXANDRA SERRANO
Chandler, AZ
Seton Catholic Preparatory
Jr. Branch 58



AMANDA A. SKALKA
Omaha, NE
Marian High School
Branch W140



REBECCA A. VIRGL
Wahoo, NE
Bishop Neumann High School
Branch W026



PETER JOHN VOLKERT
Brookfield, WI
Marquette University High School
Jr. Branch 130



NICOLE M. WOITA
Valparaiso, NE
Bishop Neumann Catholic Jr./Sr. High School
Branch W026



BROOKE F. DEPAUL
Fanwood, NJ
Union Catholic High School
Jr. Branch 512



NICOLE K. HUDAK
Brecksville, OH
Walsh Jesuit High School
Jr. Branch 374



ALLISON C. MESKO
Bethlehem, PA
Bethlehem Catholic High School
Jr. Branch 75



JOHN T. MOYNIHAN
Cleveland, OH
St. Ignatius High School
Jr. Branch 6



ABBEY ELIZABETH L. SITKO
Dunbar, PA
Geibel Catholic Jr./Sr. High School
Jr. Branch 157



REBECCA A. VALEK
Chicago, IL
Marist High School
Jr. Branch 382

High School Sophomore Awards \$1,000 Each



JASMINE A. ADAMS
Charleston, SC
Bishop England High School
Branch W130



NATHANIEL A. ANGLIN
Hammond, IN
Bishop Noll Institute
Jr. Branch 106

High School Freshman Awards

\$1,000 Each



JOHN M. BLAKE
Cleveland, OH
Holy Name High School
Jr. Branch 374



NOAH P. CLEMENTS
Belmont, MI
West Catholic High School
Jr. Branch 106



MICHAEL D. COUFAL
David City, NE
Aquinas Middle-High School
Branch W184



JACOB R. HICKS
Canton, OH
Central Catholic High School
Jr. Branch 29



MACIE E. HRICOVEC
Avon, OH
Magnificat High School
Jr. Branch 457



REBEKAH A. ROH
Abie, NE
Aquinas Catholic High School
Branch W184



EMILY ANN SCHMIT
Pleasant Dale, NE
Pius X High School
Branch W184



SARAH O. SMITH
Streator, IL
Marquette Academy High School
Jr. Branch 470



VERONICA T. MONTANI
Seven Hills, OH
St. Columbkille School
Jr. Branch 14



BENJAMIN M. REZAC
Lincoln, NE
St. John the Apostle School
Branch W187



EVAN S. WIRTH
Bethlehem, PA
St. Michael the Archangel School
Jr. Branch 187

8th Grade Awards

\$750 Each



AARON M. KUKUCKA
Lorain, OH
St. Peter School
Jr. Branch 380



DAVID D. LIPNITZ
Dayton, OH
Incarnation Catholic School
Branch JHO0



MEGHAN E. MCKEOGH
Chagrin Falls, OH
The Lyceum
Jr. Branch 453

7th Grade Awards

\$750 Each



DEVON J. BENES
Valparaiso, NE
Bishop Neumann High School
Branch W187



COLBY J. CANALES
Fullerton, CA
St. Angela Merici Parish School
Jr. Branch 457



ZOE M. HEINZ
St. Louis, MO
St. Peter Catholic School
Jr. Branch 77



MATTHEW JOSEPH OROS
Strongsville, OH
Sts. Joseph & John Interparochial School
Jr. Branch 481



MATTHEW M. LALLY
Rocky River, OH
St. Christopher School
Jr. Branch 374



EVAN J. JURCENKO
Chicago, IL
St. Paul of the Cross School
Jr. Branch 96



DANIEL J. PAOLONI
Hanover Township, PA
St. Nicholas St. Mary's School
Jr. Branch 73



BETHANY A. RUPPRECHT
Clarkson, NE
St. John Neumann Catholic School
Branch W080



MARY B. KLUEBER
West Chester, PA
Sts. Simon & Jude Catholic School
Jr. Branch 362



MAGEN R. PETTY
Youngstown, OH
St. Christine School
Jr. Branch 192



JOSHUA M. SHUTIC
Painesville, OH
Our Shepherd Lutheran School
Jr. Branch 198



ELLA M. LOWRY
Mascoutah, IL
Holy Childhood School
Jr. Branch 58



ALEXA GABRIELLE SEBEK
West Newton, PA
St. Sebastian Regional School
Jr. Branch 112



EDEN C. SKREPPEN
Mechanicsburg, PA
St. Joseph School
Jr. Branch 416



THOMAS M. MCBROOM
New Prague, MN
St. Wenceslaus School
Branch W001

6th Grade Awards

\$750 Each



SARAH L. BURY
Monessen, PA
St. Sebastian Regional School
Jr. Branch 170



MICHAEL J. STARASINICH
Joliet, IL
Cathedral of St. Raymond School
Jr. Branch 83



MORGAN J. PLAGENS
Elkhart, IN
Queen of Peace Catholic School
Jr. Branch 58



LEANNE M. CHANDLER
New Middletown, OH
Holy Family
Jr. Branch 192



JOSHUA J. BEBLAR
Johnstown, PA
St. Andrew Catholic School
Jr. Branch 364



NATHANIEL CHRISTIAN ZUROSKE
Omaha, NE
St. Wenceslaus Elementary School
Branch W018

5th Grade Awards

\$750 Each

4th Grade Awards

\$750 Each



**HANNAH ELISE
BRANNIGAN**
Joliet, IL
St. Dennis School
Jr. Branch 339



**MEGHAN H.
CALLAHAN**
Le Center, MN
*Most Holy Redeemer
Catholic School*
Branch W056



**JUSTINE
MARIE
HASCHAK**
Johnstown, PA
*St. Benedict
Catholic School*
Jr. Branch 512



**SYDNEY E.
MACKAY**
Highland
Heights, OH
*St. Paschal Baylon
School*
Jr. Branch 6



**ELEANOR
ANNA METZ**
Emmitsburg, MD
*Mother Seton
School*
Jr. Branch 334



**ISABELLA ROSE
WHITE**
Cranberry
Township, PA
*St. Alphonsus
School*
Jr. Branch 192



**ANDREW
RICHARD
ZANONI**
Narberth, PA
*St. Margaret
Elementary School*
Jr. Branch 334

3rd Grade Awards

\$750 Each



SARA I. BRAUN
Fort Wayne, IN
St. Joseph School
Jr. Branch 106



**ALEXANDRIA
M. DELGADO**
Whiting, IN
*St. John the
Baptist School*
Jr. Branch 58



**AVA THERESE
DUELGE**
Muskego, WI
*St. Leonard
School*
Jr. Branch 130



**BRODY SIMON
FERENCAK**
Cincinnati, OH
*St. Dominic
School*
Jr. Branch 126



**CARLEY A.
GUY**
Cleveland, OH
*Saint Paschal
Baylon School*
Jr. Branch 458



**CANDICE C.
MCNEILL**
McLean, VA
St. John Academy
Jr. Branch 158



**LILLIAN
TERESA
WESELY**
Lincoln, NE
St. Peter School
Branch W032

2nd Grade Awards

\$750 Each



**CHRISTOPHER
E. FAKULT**
Twinsburg, OH
St. Rita School
Jr. Branch 386



**CALEB M.
MAYROSE**
Vermillion, SD
*St. Agnes
Elementary School*
Branch W093



**JUSTIN M.
METZ**
Pittsburgh, PA
*St. Thomas More
School*
Jr. Branch 342



**KATHRYN G.
MIRIOFSKY**
Buffalo, MN
*St. Francis Xavier
School*
Branch W001



ALEXIS H. ORTIZ
Schnecksville, PA
Good Shepherd Catholic School
Jr. Branch 158



WILLIAM J. ROME
Danville, IL
Schlarman Academy
Jr. Branch 308



CAMERON C. STRINGFELLOW
Austin, TX
St. Ignatius Martyr School
Jr. Branch 77



JOSHUA MICHAEL SNYDER
Mars, PA
St. Kilian Parish School
Jr. Branch 18



ANTHONY V. STARTARE, JR.
Belle Vernon, PA
St. Sebastian Regional School
Jr. Branch 157



KENADEE N. WEITZEL
Fremont, NE
Archbishop Bergan Catholic Elementary School
Branch W017



CLARE G. YAKICH
Brunswick, OH
St. Albert the Great School
Jr. Branch 453

2014 SCF Mid-Year Annual Appeal Report

1st Grade Awards \$750 Each



KASSIE L. BRABEC
Fremont, NE
Archbishop Bergan Elementary School
Branch W013



JORDAN M. CEKLOSKY
Wapwallopen, PA
Wilkes-Barre Academy
Jr. Branch 362



ELIZABETH V. HORNICAK
Naperville, IL
Sts. Peter & Paul Catholic School
Jr. Branch 83

Since 1978 the Slovak Catholic Federation has been conducting the SS. Cyril & Methodius Appeal which begins each year in the month of February during the closest weekend to the Feast of SS. Cyril & Methodius. To date I wish to report that **\$13,069.41** has been collected, roughly \$2,000.00 short from last year's mid-year report. In its 36th year, this appeal has primarily been taken up in parishes in the United States of Slovak heritage. As we are all very much aware, the days of "ethnic parishes" are becoming a thing of the past. More and more Slovaks reside in different parts of the country and no longer claim to belong to a parish of Slovak heritage. For this reason many Slovaks may not have the opportunity to hear about, let alone participate in this Annual Appeal. If it were not for the Slovak Catholic Fraternal Societies and their publications, communication to American and Canadian Slovaks would not be possible. In recent years we have seen an increase in individual donations apart from the parish collections. Also most of the Slovak Fraternal Societies have also been making contributions to this collection from their National Board of Directors, along with a number of local branches, wreaths, assemblies, and lodges. The appeal continues during the entire calendar year 2014.

This appeal assists the Church in Slovakia by supporting the training mission of the Pontifical Slovak College of SS. Cyril & Methodius in Rome, Italy (formally known as the Slovak Institute or *Ustav*). In addition, funds are distributed to those Religious Communities of both men and women which share a counterpart which belongs to the Slovak Conference of Religious. These Communities being: Vincentian Sisters of Charity (*Ruzomberok*); Dominican Sisters (*Dunajska Luzna*); School Sisters of St. Francis (*Zilina*); Daughters of St. Francis (*Bratislava-Prievoz*); Byzantine Catholic Sisters of St. Basil the Great (*Secove and Presov*); Franciscan Friars Minor (*Bratislava*); and House of St. Benedict (*Bacurov*).

As various groups will be holding summer picnics along with several Fraternal National Conventions, I ask that consideration be given to kindly taking up a collection in support of the Slovak Catholic Federation Appeal. All donations are tax deductible. In 2013 this Annual Appeal totaled **\$39,678.41**

Individuals, groups, picnics, etc. are all welcome to make a donation to this appeal, make all checks payable to: Slovak Catholic Federation and send directly to Dolores Evanko, National Secretary-Treasurer, 173 Berner Ave., Hazleton, PA 18201.

I pray that Almighty God reward all of us who participate in the support of the Church in Slovakia through the Slovak Catholic Federation 36th Annual SS. Cyril & Methodius Appeal.

Fr. Andrew Hvozdovic

PRIVACY NOTICE

AN IMPORTANT NOTICE CONCERNING MEMBER PRIVACY

In compliance with federal law and regulation, we are required to provide **each member** with information regarding the practices we have in place to protect the privacy of our members. This notice explains the types of data about you that we collect and disclose, with whom that data may be shared, and how we protect your data. We recognize that the protection of our members' privacy is of the utmost importance.

INFORMATION WE COLLECT

In the process of becoming our member you (or someone representing you) provided FCSLA with certain nonpublic personal information, such as your name, date of birth, address, marital status and Social Security number. If you have applied for life insurance, you may also have provided us with employment and medical information and may have authorized us to obtain further information concerning your health history. With your authorization, we have collected only the minimum amount of information necessary to underwrite your application.

INFORMATION SECURITY

We maintain the highest levels of confidentiality concerning your nonpublic personal information. Our employees have been trained in the careful handling and protection of such information. Only individuals who are trained to safeguard your data may use data about you. Those who use your data must follow established standards, procedures and laws. They understand that improper disclosure of nonpublic personal information is a serious matter with severe consequences. If we should find it necessary to retain another organization to assist us with our operations, we will require that it maintain the same strict standards of confidentiality as we do. In addition, we maintain physical, electronic, and procedural safeguards to protect the nonpublic financial information of our members.

INFORMATION WE DISCLOSE

We are a fraternal benefit society that has always been committed to protecting the privacy of its members. There are no affiliated financial institutions or third party affiliates which have access to your nonpublic personal information, except pursuant to your authorization. We do not share data about you with other organizations, except as permitted by law. For example, we are permitted to share data about you to (i) help us underwrite your insurance, (ii) open your account, (iii) process transactions and administer your claims, (iv) share with organizations that act for us or on our behalf, (v) comply with an inquiry by a government agency or regulator or in connection with civil or criminal litigation, or (vi) assist us in providing benefits to you as part of your membership. We will not sell any list of our members' names or addresses.

Our policy of protecting the security of nonpublic personal information also extends to certificate holders who no longer have coverage with us. Please be assured that the information in our insurance and annuity files will always be available to our members for corrections and changes when a written request is submitted. **Our policy is not to disclose financial information over the phone.** We are pleased to have you as a member and will work diligently to maintain your trust.

Cleveland District Branches

~ DISTRICT MEETING ~

❖ Saturday, August 16, 12 Noon at LOHV

~ 2014 EVENTS ~

❖ August 3 – The Fest at Borromeo Seminary, Willowick

❖ August 31 – Slovak Fest at Padua High School, Parma

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF MARCH 31, 2014

ASSETS	
Cash & Short Term Investments	\$ 15,734,485
Bonds	718,965,387
Preferred Stock	3,130,553
Common Stock	5,514,168
Investment Income Due & Accrued	10,924,180
Property Plant & Equipment, Net	6,006,348
Certificate Loans & Accrued Interest	2,677,192
Other Assets	190,265
TOTAL ASSETS	\$ 763,142,580
LIABILITIES	
Life Reserves	\$ 249,577,878
Annuity Reserves	402,076,855
Death Claims Payable	1,097,965
Unearned Premiums	545,310
Matured Endowments	335,965
Provision for Dividends Payable	1,356,002
Accumulated Dividends & Interest	4,066,299
Accrued Convention Donations	550,000
Provision for Future Conventions	467,000
Asset Valuation Reserve	7,832,190
Interest Maintenance Reserve	1,117,400
Other Liabilities	1,017,519
TOTAL LIABILITIES	\$ 670,040,383
Surplus	\$ 93,102,197
TOTAL LIABILITIES AND SURPLUS	\$ 763,142,580

INCOME STATEMENT

For the Three Months Ending March 31, 2014

REVENUE	
Insurance Premiums	\$ 1,208,912
Annuity Premiums	8,513,766
Investment Income	9,800,831
Amortization of Interest Maintenance Reserve	22,465
Rental Income	91,118
Other Revenue	4,538
TOTAL REVENUE	\$ 19,641,630
EXPENSE	
Increase in Reserves — Life	\$ (511,122)
Increase in Reserves — Annuity	6,193,855
Insurance Benefits	1,414,030
Annuity Benefits	6,359,079
Commission Expense	242,246
Surrender Benefits	2,090,938
Post Mortem Benefits	292,307
Miscellaneous Member Benefits	15,755
Matured Endowments	3,387
Donation Expenses	13,891
Change in Accrued Convention Donations	57,000
Convention Expenses	57,000
Bank Service Charges	6,278
Data Processing Service Fees	53,637
Accounting Fees	9,792
Actuarial Fees	45,208
Consulting Fees	29,428
Bonus to Branches	220,985
Fraternal Activities	23,590
Official Publications	105,487
Scholarship Awards	60,751
Miscellaneous Employee Benefits	115,175
Fees — Directors	32,818
Salaries — Employees	327,319
Salaries — Officers	113,859
Interest Expense	69,426
Tax Expense	66,712
Depreciation Expense	70,109
Utility Expense	16,015
Postage and Printing	43,732
Advertising	33,008
Travel Expense	10,170
Insurance Department Fees	39,420
Sales Promotion	15,390
Rental Expense	91,118
Other Expense	116,098
TOTAL EXPENSE	\$ 17,943,892
Income (Loss) from Operations	\$ 1,697,738
Dividends to Members	348,965
NET INCOME (Loss)	\$ 1,348,773



Perfect Endings!

LEMON SUPREME CHEESECAKE

Crust

- 1½ cups vanilla wafer crumbs (40 cookies)
- 2 tablespoons sugar
- ½ teaspoon grated lemon peel
- ¼ cup butter, melted

Filling

- 3 packages (8 oz. each) cream cheese, softened
- ¾ cup sugar
- 3 eggs
- 1 cup whipping (heavy) cream
- 1 tablespoon grated lemon peel
- 3 tablespoons fresh lemon juice
- ¼ teaspoon salt

Topping

- 1 jar (10 or 11¼ oz.) lemon curd
- ½ cup whipping (heavy) cream
- 1 tablespoon sugar

Heat oven to 325°F. In medium bowl, mix crust ingredients. In ungreased 9-inch springform pan, press crumb mixture in bottom and 1 inch up side. (For best results, do not use dark pan.)

In large bowl, beat cream cheese with electric mixer on medium speed until fluffy. Gradually beat in ¾ cup sugar until smooth. Add eggs, one at a time, beating well after each addition. On low speed, beat in 1 cup whipping cream, the lemon peel, lemon juice and salt until smooth. Pour into crust-lined pan.

Bake 55 to 60 minutes or until set but still slightly jiggly in center. Cool in pan on wire rack 20 minutes. Carefully run knife around side of pan to loosen, but do not remove side of pan. Cool 1½ hours.

In small bowl, stir lemon curd to soften mixture; spread evenly over top of cheesecake to within ½ inch of edge. Refrigerate at least 3 hours or overnight.

Just before serving, remove side of pan. In small bowl, beat ½ cup whipping cream and 1 tablespoon sugar with electric mixer on high speed until stiff peaks form. Spoon or pipe whipped cream around edge of cheesecake. If desired, garnish with lemon peel. Store in refrigerator.

CHOCOLATE & BERRIES YOGURT DESSERT

- 1 pouch (1 lb. 1.5 oz.) double chocolate chip cookie mix
- ¼ cup vegetable oil
- 2 tablespoons water
- 1 egg
- 1½ cups fresh raspberries
- 4 containers (4 oz. each) raspberry yogurt
- 1 cup whipping cream, whipped
- 2 tablespoons hot fudge topping
- 1 cup fresh blueberries

Heat oven to 350°F. In large bowl, stir cookie mix, oil, water and egg until soft dough forms.

On greased cookie sheet, drop dough by tablespoonfuls to make 6 cookies. Bake 8 to 11 minutes or until set. Cool 2 minutes, remove from cookie sheet to cooling rack.

Meanwhile, press remaining dough in bottom and 1 inch up sides of springform pan. Bake 8 to 10 minutes or until set. Cool completely, about 30 minutes.

In medium bowl, fold ½ cup raspberries into yogurt; spread evenly over crust. Crumble cookies; sprinkle over yogurt mixture. Carefully spread whipped cream evenly over cookie crumbs. Freeze 4 to 5 hours or until firm. Remove sides of pan.

Drizzle 1 tablespoon fudge topping over dessert. Top with blueberries and remaining raspberries. Drizzle with remaining fudge topping. Store in freezer.

BROWNIE FRUIT KABOBS

- 1 box fudge brownie mix
(*Water, vegetable oil and eggs as called for on brownie mix box*)
- 4 cups fresh pineapple chunks
- 5 cups halved fresh strawberries
- 10 large bananas, cut into 1-inch pieces
- ½ cup semisweet chocolate chips
- ¼ cup butter or margarine
- 21 (10-inch) bamboo skewers

Heat oven to 350° F (325° F for dark or nonstick pan). Line pan with foil, letting foil hang 2 inches over side of pan. Spray or grease bottom only of foil. Make brownies as directed. Spread in pan.

Bake 28 to 30 minutes or until toothpick inserted 2 inches from side comes out almost clean. Cool completely. Lift brownie from pan; remove foil. Cut brownies into 1¼-inch squares.

Line cookie sheets with waxed paper. Alternately, thread 3 brownie squares, 2 pineapple chunks, 2 strawberry halves

and 2 banana slices on each skewer. Place kabobs on waxed paper.

In small microwaveable bowl, microwave chocolate chips and butter uncovered on High 1 to 2 minutes, stirring until chocolate is melted. Drizzle over kabobs.

PINA COLADA FRUIT DIP

- 2 (6-oz.) containers Fat Free Vanilla Yogurt
- 2 teaspoons dark rum
- 3 tablespoons flaked coconut, toasted
- 2 tablespoons finely chopped pineapple
- 15 fresh strawberries, halved
- 30 (1-inch) chunks fresh pineapple
- 30 chunks kiwi fruit (about 5 medium)

In small bowl, combine yogurt, rum extract and 2 tablespoons of the coconut; blend well. Stir in pineapple. Serve immediately, or cover and refrigerate until serving time.

To serve, arrange fruit on serving platter. Sprinkle dip with remaining tablespoon toasted coconut. If desired, garnish with pineapple leaves. Store dip in refrigerator.

GRILLED BEER-BRINED CHICKEN

- 2 cups water
- ¼ cup kosher (coarse) salt
- ¼ cup packed brown sugar
- 4 cans or bottles (12 oz. each) beer, chilled
- 2 cut-up whole chickens (3 lb. each)

Barbecue Rub

- 1 tablespoon paprika
- 1 teaspoon table salt
- ½ teaspoon onion powder
- ½ teaspoon garlic powder
- ½ teaspoon pepper
- ¼ cup vegetable oil

In 6- to 8-quart plastic container or stockpot, mix water, kosher salt and brown sugar, stirring until salt and sugar are dissolved. Stir in beer. Add chicken. Cover; refrigerate at least 8 hours but no longer than 24 hours.

Line 15 x 10-inch pan with sides with foil. Remove chicken from brine; rinse thoroughly under cool running water and pat dry with paper towels. Discard brine. Place chicken in pan. Refrigerate uncovered 1 hour to dry chicken skin. Meanwhile, in small bowl, mix all rub ingredients except oil; set aside.

Heat gas or charcoal grill for indirect cooking. Brush oil over chicken; sprinkle rub mixture over chicken. For two-burner gas grill, heat one burner to medium; place chicken on unheated side. For one-burner gas grill, place chicken on grill over low heat. For charcoal grill, move medium coals to edge of firebox; place chicken over drip pan. Cover grill; cook 15 minutes.

Turn chicken over; cover grill and cook 20 to 30 minutes longer, turning occasionally, until juice of chicken is clear when thickest piece is cut to bone (170°F for breasts; 180°F for thighs and drumsticks).

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.*