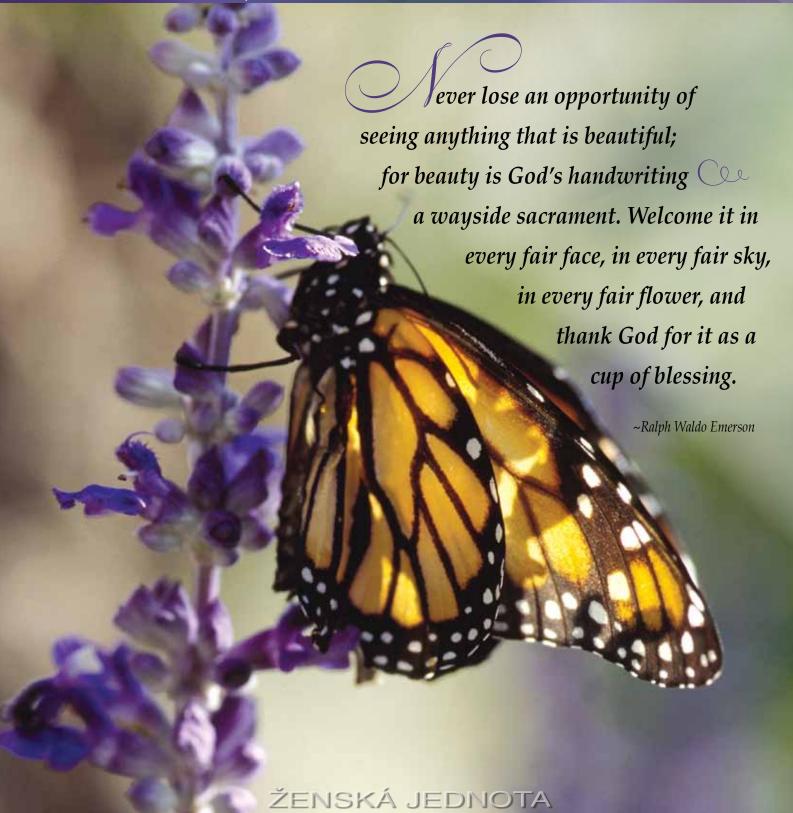


Fraternally Yours

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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ŽENSKÁ JEDNOTA

Fraternally Yours™



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IF I KNEW...

If I knew it would be the last time that I'd see you fall asleep, I would tuck you in more tightly and pray the Lord, your soul to keep.

If I knew it would be the last time that I see you walk out the door, I would give you a hug and kiss and call you back for just one more.

If I knew it would be the last time I'd hear your voice, I would tape each action and each word, so I could play them back day after day.

If I knew it would be the last time, I could spare an extra minute or two I would stop to say "I love you, instead of assuming, you KNOW I do.

If I knew it would be the last time I would be there to share your day, instead of assuming you'd have so many more, I would not be so quick to let this one just slip away.

For surely we believe there's always tomorrow to make up for an oversight, and that we always get a second chance to make everything right. There will always be another day to say our "I love you's", and certainly there's another chance to say our "Anything I can do's?"

But just in case I might be wrong, and today is all I get, I'd like to say how much I love you and I hope we never forget.

Tomorrow is not promised to anyone, young or old alike, and today may be the last chance you get to hold your loved ones tight.

So if you're waiting for tomorrow, why not do it today? For if tomorrow never comes, you'll surely regret the day, that you didn't take that extra time for a smile, a hug, or a kiss and just think how you will feel if you were too busy to grant someone, what turned out to be their one last wish.

Dear Friends.

This month stop and hold your loved ones just a little bit closer. Tell them how much you love them, how very much they mean to you and that you will always hold them dear. Take time to say "I'm sorry," "please forgive me," "thank you" or a simple "it's okay". This way in case tomorrow never comes, you'll will have no regrets about today. Time waits for no one!

Until Next Month.....Warmly, Carolyn

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

What: SPECIAL CONVENTION

When: Sunday, October 5, 2014 (Arrival Date)
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

DECLARATION ON THE RELATIONSHIP OF THE CHURCH TO NON-CHRISTIAN RELIGIONS (Nostra Aetate)

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

My dear Sisters and Brothers,

It is amazing to me that you and I journey in this world amid more than seven billion other human beings that inhabit the earth. We are different nationalities vet we strive to better ourselves and those around us in order to build up a better environment through the basics food, shelter, employment, the raising of our families, health care, and in reaching self-fulfillment. You and I as members of the First Catholic Slovak Ladies Association attempt to build on these basics through the expression of our Catholic Faith. We note, however, that other people do so through their expression of their beliefs - other Christians and non-Christians. The bishops of the Second Vatican Council made some profound statements about other world religions in the Declaration on the Relationship of the Church to Non-Christian Religions, entitled in Latin as Nostra Aetate. The document is short but I believe that it expresses Christianity's respect for these world religions and I am going to quote to you some of the Fathers words when it comes to these particular expressions of belief.

The bishops begin by stating, "For all peoples comprise a single community, and have a single origin, since God made the race of man dwell over the entire face of the earth (cf. Acts 17:26). One also is their final goal: God. His providence, His manifestations of goodness, and His saving designs extend to all men (cf. Wis. 8:1; Acts 14:17; Rom. 2:6-7; 1 Tim. 2:4) against the day when the elect will be united in that Holy City ablaze with the splendor of God, where the nations will walk in His light (cf. Apoc. 21:23) [paragraph one].

The Fathers of the Council then gave deep respect for the religions of the world and noted them in the following ways:

- Thus in Hinduism men contemplate the divine mystery and express it through an unspent fruitfulness of myths and through searching philosophical inquiry. They seek release from the anguish of our condition through ascetical practices or deep meditation or a loving, trusting flight toward God.
- Buddhism in its multiple forms acknowledges the radical insufficiency of this shifting world. It teaches a path by which men, in a devout and confident spirit, can either reach a state of absolute freedom or attain supreme enlightenment by their own efforts or by higher assistance [paragraph two].
- Upon Moslems, too, the Church looks with esteem. They adore one God, living and enduring, merciful and all-powerful, Maker of heaven and earth and Speaker to men. They strive to submit wholeheartedly even to His inscrutable decrees, just as did Abraham, with whom the Islamic faith is pleased to associate itself. Though they do not acknowledge Jesus as God, they revere Him as a prophet. They also honor Mary, His virgin mother; at times they call on her, too, with devotion. In addition they await the day of judgment when God will give each man his due after raising him up. Consequently they prize the moral life, and give worship to God especially through prayer, almsgiving, and fasting [paragraph three].
- The Church, therefore, cannot forget that she received the revelation of the Old Testament through the people with whom God in his inexpressible mercy

deigned to establish the Ancient Covenant. Nor can she forget that she draws sustenance from the root of that good olive tree onto which have been grafted the wild olive branches of the Gentiles (cf. Rom. 11:17-24). Indeed, the Church believes that by His Cross, Christ, our Peace. reconciled Jew and Gentile, making them both one in Himself (cf. Eph. 2:14-16). Also, the Church ever keeps in mind the words of the Apostle about his kinsmen, 'who have the adoption as sons, and the glory and the covenant and the legislation and the worship and the promises; who have the fathers, and from whom is Christ according to the flesh' (Rom. 9:4-5), the son of the Virgin Mary. The Church recalls too that from the Jewish people sprang the apostles, her foundation stones and pillars, as well as most of the early disciples who proclaimed Christ to the world [paragraph four].

The Fathers emphasized that the Church rejects nothing that is true and holy in these world religions and it repudiates all persecutions against any person. As people who are made in the image and likeness of God, we must reflect our belief in the Creator who showed His love in making us and we in turn reflect that image in the love we have for one another. We must not discriminate because of race, color, or religion.

But when we turn on the news each evening, violence and wars are tearing our world apart, sometimes in the name of religion. Let us attempt to eradicate these by living good Christian lives and exhibit Christ's as faithful followers in the Catholic Church! Pokoi!

"To Protect the Children": Annual President's Appeal for 2014

This year, the President's Annual Appeal is dedicated to our newly canonized Popes Saint John XXIII and Saint John Paul II. Many of us have strong images of what these great men meant for us, and they left indelible marks of hope, courage and compassion in an age of increasing global economic anxiety. In this time of economic uncertainty, the needs of children become even greater.



The First Catholic Slovak Ladies Association has a fine tradition of giving and outreach to those struggling and in need. We are asking our branches, districts and individuals to identify and support 501(C) 3 agencies in their communities which serve families striving to care for their children. Examples include social service agencies whose purpose is to assist and

support children especially those in fractured families or those grieving a loss of a loved one, adoption agencies or groups supporting the pro-life cause.

Your support may come in different ways, through a monetary donation, or volunteer time, or both. We are asking that everyone who donates, either through a branch, or directly, let us know about it by contacting Marie at 1-800-464-4642 x1023 or magolias@fcsla.com so that these gifts may be acknowledged. All gifts will be acknowledged in *Fraternally Yours*. I wish to also thank the members of the Philanthropic Committee of the Board of Directors, i.e. Msgr. Peter Polando, Virginia Holmes (Chair), Irene Drotleff, Sue Ann Seich, John Janovec, and Dorothy Urbanowicz, in addition to myself, who worked to develop this appeal.

As we help the most vulnerable members of our communities, we are living out our mission of embracing our Catholic values and putting FRATERNALISM IN ACTION!

We are very appreciative of all gifts and ask that you report them to us by October 31, 2014. Let us unite 'TO PROTECT THE CHILDREN"!

On behalf of our children and their families, I am thanking you in advance.

May God Bless You, **Cynthia M. Maleski** National President

Message from our National President CYNTHIA M. MALESKI



Dear Fellow Fraternalists:

In the August, 2014, issue of *Fraternally Yours*, I wrote to you about the urgent call that I recently issued to delegates from our branches for a special convention for considering and adopting a new revision of the bylaws for our society.

As you may recall, the 2011 quadrennial convention authorized the creation of a Bylaws' Revision

Committee made up of representative leaders from across our country to make recommendations at the special convention scheduled for Beachwood, Ohio from October 5-8, 2014. In the section below, we list the names of committee members, and the district each represents. The Chair of the Committee, Barbara N. Waller, has devoted countless hours in orchestrating the committee meetings, developing timelines for the work as divided into several areas, and keeping the committee on target with the timeframes we have developed. Each committee member also devoted many hours to studying and arriving at consensus to develop this document.

Please join me again in thanking the Chair, Barb Waller, and all members of the committee for the REMARKABLE JOB they have done in arriving at a document which is customized to meet our needs, taking into account our history and traditions, to move us forward well into the 21st century.

On the opposite page, a summary of the essential elements of this core corporate document is highlighted for your information. Our branch officers, members of our board of directors and other leaders have received drafts and have been given an opportunity for comments which have been reviewed and responded to by the committee.

These recommendations provide membership criteria which allow for a reasonable path for our growth while recognizing our roots. They concisely lay out positive standards for qualifications for leadership for our association, which is of considerable financial strength and stability and doing business across our country.

We have the opportunity to take a positive leap forward in approving this revision for the benefit of our beloved association for many years to come. Please pray that the Holy Spirit will continue to guide us!

As we strive to move forward together, I am

Fraternally Yours,

Cynthia M. Maleski National President

DRAFT BYLAW REVISION HIGHLIGHTS

as of July 21, 2014

It is important to note that much of the content of the draft Bylaw revision is very similar to the current Bylaws of the Association. (FCSLA). Throughout the entire process the Bylaw Revision Committee has worked to retain the tenants and principles of our founding members as set forth in our Articles of Incorporation.

This Bylaw draft has been through many committees reviews and restructuring processes both on the sub-committee and full Bylaw Revision Committee levels. During the review/restructuring, all of our members' comments were incorporated into the process. It has always been reviewed by our attorney for legal requirements, structure and necessary content.

There are five (5) significant areas that differ from our current bylaws. These points are listed below:

- Membership The Association will have two membership categories in order to expose more people to our traditions, culture and values. To advance fraternalism and share our common bond, all members are encouraged to participate in fraternal activities.
 - a. Principal Member
 - i. Slovak. Slavic descent
 - ii. Catholic of any Ritual Church
 - A person of any other creed who is married to a Catholic of Slovak/Slavic descent.
 - Family member of a principal member subject to review by the Board of Directors (BOD).
 - Insured in only those classes of insurance, including annuities and in such amounts as approved by the BOD.
 - vi. Not to exceed the age of fifteen(15) years for a juvenile applicant, and not less than sixteen(16) years for an adult applicant, or as defined from time to time by the BOD.
 - b. Affiliate Member
 - i. A Christian who is following their belief.
 - ii. Insured in only those classes of insurance, including annuities and in such amounts as approved by

BYLAWS REVISION COMMITTEE

Barbara N. Waller – Appointed as Board Representative, Committee Chairperson

Cynthia Maleski, Esq. – National President – Ex-Officio Member

Mary Ann S. Johanek, Esq. – Anna Hurban District of Cleveland, OH

Bernadette J. Demechko – Maria E. Grega District, Youngstown, OH

Linda M. Killeen - Pittsburgh District, Western PA

Dr. Suzanne Strohl - Frances Jakabcin Eastern PA District

Helen Oravec - Maria Kollar District, Scranton & Olyphant, PA

JoAnn Skvarek Banvich - Helen Kocan District, Lake

County, IN and Joliet, IL, Committee Secretary

Jeanette Palanca - Anna Hurban District, Chicago, IL

Mary Jo Noyes - Louise M. Yash District, WI

Florence McCabe - Magdalen Iskra District, Wilkes-Barre, PA

Clarice Sabata - St. Isodore District, NE

Bernie Drahozal - FCSLA-Catholic Workman District, IA

Dennis Povondra - South Dakota District, SD

Joseph Sladecek - St. Vaclava District, TX

Milton Trnka - New Prague District, MN

David Sadowsky – North Dakota District, ND

Virginia A. Holmes – Appointed as Board Representative

Msgr. Peter Polando - Appointed as Board Representative

Appointed by Board of Directors
Executive Committee as At-Large Members

Makana Danashkana Nil

Elaine Walters – Branchburg, NJ

Evelyn Napierala - Johnson City, NY

Melissa Sis - Stratton, NE

- the BOD, but does not meet the principal member qualifications.
- iii. Entitled to all the Association's fraternal benefits.
- iv. Does not have voting privileges at any level.
- v. Not eligible to hold office at any level.
- vi. Not to exceed the age of fifteen(15) years for a juvenile applicant, and not less than sixteen(16) years for an adult applicant, or as defined from time to time by the BOD.

2. Leadership (Governance)

- Composition of the Board of Directors (BOD) elected by the Convention
 - i. National President
 - ii. National Chaplain
 - iii. Two (2) Trustees
 - iv. Three (3) Auditors
 - v. Four (4) Directors
- b. National Secretary and National Treasurer
 - Hired by the National President subject to approval of the BOD
 - ii. Reports to the National President
 - ii. Serve as staff at the BOD meetings with no voting rights
- Qualifications of all elected members of the BOD and Court of Appeals
 - i. At least age thirty-five (35) years of age
 - Be a Principal Member of the Association for a minimum of four (4) years prior to December 31st of the year preceding the Convention
 - iii. Be of Slovak/Slavic heritage
 - iv. Be a Catholic of any Ritual Church
 - v. Have active Association experience
 - vi. Possess a Bachelor's Degree with five(5) years work experience in fields including but not limited to fraternal, non-profit, management, insurance, and/ or business or other relevant work experience; **OR** possess ten (10) years work experience in fields including but not limited to fraternal, non-profit, management, insurance, and/or business or other relevant work experience.
 - vii. Meet the qualification specific to the office that he/ she is seeking
 - viii. Several restrictions for BOD candidates have been added to reduce the possibility of any conflict of interest
- d. Convention Election Process
 - All candidates seeking elected office (National Officers and Court of Appeals) will submit an intent form and resume sixty (60) days prior to the convention.
 - ii. All the intent forms and resumes will be verified by an outside company or committee of non-Association members as to their accuracy. This verification process will be determined by the BOD at least one hundred twenty days (120) prior to the Convention.
 - iii. All qualified candidates will be put forward as the final slate of candidates for each elected office.
- 3. Court of Appeals
 - a. Will consist of five (5) members
 - b. Will appoint a presiding moderator for each appeal
- 4. Special Conventions
 - a. Will have the same number of delegates as the Quadrennial Convention
 - Delegates and alternates chosen for the Quadrennial Convention will retain their voting privileges until the next Quadrennial Convention; therefore, if a Special Convention is called they will serve as the delegates.
 - Will be conducted by all acceptable means as described in the most current version of Roberts Rules of Order. At this time it would allow for voting by mail.
- Districts are defined in these draft Bylaws.

Is Life Insurance Bought or is it Sold?



Patrick Braur

Early in my career, while attending my company's Leaders Conference, I heard a veteran salesman speak. The reason he was speaking is that he had not had one week in 20+ years where he had not sold at least one life insurance policy. He started his talk by saying that he had been asked to speak about how he sold life insurance which had enabled him to compile such a fabulous sales record. In his best Oklahoma drawl, this gentleman said the words which I have

remembered for over forty years. He said, "Well, I'll tell you how I sell, but before I do, I'm going to tell you how I really sell. If I don't have an application on Thursday, somebody in Muskogee is fixin' to buy some life insurance!

I have always remembered this remarkable statement by a truly dedicated salesman and have used it many times to remind myself (and other salespeople) that, in most cases, a life insurance policy is sold rather than bought.

In recent years, with the advent of the internet, it is easy to go to virtually hundreds of websites and get quotes on life insurance. A motivated person could spend all day, every day, checking prices from a myriad of insurance companies, only to wind up more confused than before starting the search for the "best" price. There are just too many companies, too many policies and too many unanswered questions. The end result of the search is probably no life insurance being purchased at all! This is a real tragedy for the survivors of a death! While the intention to take care of the family through the purchase of life insurance was there, the final "push" to solve the problem was not present and so no life insurance was purchased.

I have always believed that a life insurance agent provides several "value added" features in the purchase of a life insurance policy. First, a good agent will do some fact finding and use this information to help the prospect see how much life insurance is required to solve whatever problem exists. I have always reminded agents that they did not create these problems; rather they have the responsibility to provide solutions to the problems. And this is a tremendous value of buying from an agent. He or she has the knowledge

SLOVAK LANGUAGE CLASSES OFFERED

The WPSCA is once again offering its annual fall Slovak language classes. Classes will be every Tuesday evening from September 9 thru October 8 from 7 to 8:30 p.m. at the Mount Lebanon Library, 16 Castle Shannon Boulevard, 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.

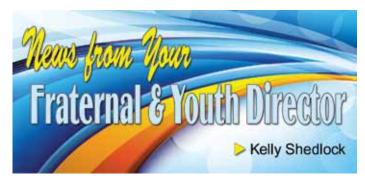
of different kinds of life insurance which the consumer cannot possibly have. He or she can recommend a solution to problems uncovered by the fact find, tailor-made for the prospect's situation and pocketbook.

A final (and perhaps most important) benefit of the life insurance agent is his or her ability to motivate people to take action, and to solve their problems rather than just thinking about doing it. When an agent asks a wife if she could live on the income provided by the husband's current life insurance and the money which they have saved, he/she is motivating both of them to take action and to purchase life insurance to take care of the shortfall. (And there is almost always a large shortfall.) When an agent asks the partners in a business if they would like to be in business with the other partner's wife in event of that partner's death (and the answer is always "no") he/she is motivating those partners to take action, not just check prices or get quotes. And when an agent points out that the lack of life insurance will mean a severe change in the standard of living for his wife and children if, God forbid, he dies prematurely, he/ she is motivating that man to take immediate action. Internet sites don't do that and neither do toll-free phone numbers.

The overwhelming evidence is that life insurance, unlike most other purchases, is sold, not bought, and it is sold by professional, licensed insurance agents and in some cases licensed FCSLA recommenders who have been trained to properly evaluate life insurance needs and understand the policies which they are selling. Getting back to the gentleman I quoted earlier; he has gone to his eternal reward, leaving millions and millions of dollars behind for the most vulnerable in society, namely widows and children. It is a legacy of great significance! As always, I would advise our members to consult a licensed agent or recommender to discuss their life insurance needs.

FCSLA Accepting Applications for National Sales Manager

Due to the future retirement of national sales manager Patrick Braun, FICF, CLU, LUTCF, The First Catholic Slovak Ladies Association is accepting applications from qualified individuals to prepare for succession. Interested parties should submit a full resume along with a cover letter to President Cynthia Maleski at the FCSLA Home Office. Previous life insurance sales and sales management success and appropriate industry designations are preferred. Knowledge of life insurance products, recruiting expertise, and leadership positions in the life insurance industry will also be helpful.





Have you ever gone swimming or been on a boat and a great wave comes out of nowhere to take you further away from shore? You have the greatest ride of your life. Your stomach gets that excited feeling and all you can feel is the wonderment of the ride.

The above scenario was in a letter I received recently asking me to volunteer or if I was unable to volunteer could I

make a donation. It got me thinking! What a perfect way to describe what I feel when I go out and do a Meet N Greet or a branch opening dinner or a festival!

I get to meet so many wonderful people in my travels. And see parts of our amazing country that I have never been to. Sometimes I even get to go back. I am a little behind on writing my articles. But I was recently in the Sound Bend, IN area to do a Meet N Greet with a branch that was opened a few years ago and just needed a little help to really get going. There was a small group of us, but I got to meet our Agents Jim and Maggie Bair, Branch officers Vicki Niswonger and Anna Berzai. I was able to give them a little history on FCSLA and some ideas for activities. We talked about getting a junior branch started. They were very excited when we figured out they only needed about 6 or 7 to have the required 15 new members to start a junior branch. We had such a wonderful time! I learn so much on my trips. Turns out Vicki is originally from Central PA, around where most of my family is. She would mention a town and I knew exactly where she was talking about. It was really pretty exciting. Vickie reminded me of a second cousin of mine, her name was Mary, but we called her Maryka. Just a quick glance of her and, her mannerisms, and how fun she was to be around and how comfortable I was around her. Just like family. I left the dinner that night with an excited feeling in my stomach. I look forward to going back to South Bend, IN to do the junior branch opening party.

It's the little things in life that really are the most special and make you feel good. Next time you go to a branch activity, matching funds project, etc. see if you get that feeling in your stomach — excitement to be helping those in need or just meeting new people. I bet you get that feeling!

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

From the Desk of the

National Secretary

Sue Ann M. Seich

I am using my article space this month to inform you of several positions that have recently become available on our home office staff. Please read over the qualifications for each position and share the information with family and friends who may be qualified to fill the position. Resumes should be emailed to sueann@fcsla.org or mailed to Sue Ann M. Seich, National Secretary 24950 Cha-



grin Blvd., Beachwood, OH 44122. Please mark them personal. Resumes will be accepted until September 20, 2014.

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

Sue Ann

PROMOTIONS AND COMMUNICATIONS COORDINATOR

Candidate will manage the company's advertising budget, maintain our FCSLA and District websites, update and design company brochures, design marketing and promotional materials and design monthly newsletter for contracted agents. Must be able to multi-task, be creative, assist in home office projects, and be able to use the operating system Mac OSX which includes: Adobe Contribute CS5, Adobe Photoshop CS5, Adobe InDesign CS5 and Adobe Illustrator CS5.

BRANCH OPERATIONS AND MEMBER SUPPORT

Candidate will work with members on surrenders, loans, lapses, expulsions, lost certificate, maturity, branch transfer and extended term issues. This candidate will also assist with branch operations. Candidates must be detail-oriented, self-motivated, patient, and able to efficiently communicate via phone and email.

CLERICAL POSITION

Candidate must be able to multi task, assist office staff in special projects and be proficient in office products. Position may be full or part time.

Some positions require a life insurance background or experience in the operations of a fraternal society. Candidates may be required to obtain an insurance license.

If you are interested in starting a career at FCSLA and are qualified for any of the positions mentioned above send your resume to Sue Ann M. Seich, National Secretary, 24950 Chagrin Blvd. Beachwood, OH 44122 or email sueann@fcsla.org by September 20th, 2014. If you have questions please call at 216-468-1012 or email at the address above.

Carson Scholar Recipient



Rachael Marie Funtal of Jr. Branch 157 was recently recognized as a 2014 Carson Scholar. As a 2014 Carson Scholar recipient she received a \$1,000 Scholarship Award honoring her academic achievement, school leadership, and commitment to her community. Rachael was recognized for her achievements at the Carson Scholars Fund Annual Pittsburgh Awards Banquet held April 13, 2014 at Heinz Field in Pittsburgh, PA. The Carson Scholars Program awards more than 500 scholarships annually to students in grades 4 through 11 based on their outstanding academic and humanitarian achievements.

Rachael is in the eighth grade at Madonna Catholic Regional School in Monongahela, PA. She is a member of St. Francis of Assisi Parish in Finleyville where she is an altar server and participates in the High School Ministry program. Her parents, Robert and Flora Funtal, and her brother, Andrew Funtal, are members of Sr. Branch 88.

Rachael is pictured with Mr. Benjamin Carson, founder of the Carson Scholars Program and well-known pediatric neurosurgeon.

BRANCH W074 HOSTS SCHOLARSHIP LUNCHEON

Branch W074 Atwood, KS hosted a scholarship Luncheon for Elizabeth



Pochop, a recipient of one of the FCSLA 2014 Scholarships. She graduated from Cheylin High School and plans to attend McCook Community College, McCook, NE to

pursue an Associate Degree in Early Childhood Education. In addition she received a scholarship from Branch W074.

In addition Adam Stolfus also received a Branch W074 scholarship.



He is the son of Alan Stolfus and Valyne Pochop Stolfus. He lives in St, Joseph, MO and graduated from Central High School. He will be attending Linn State Technical College in Linn,

MO. His mother Valyne and sister Emily are also members of W074.



Elizabeth Pochop with Branch W074 President Jeremy Sis.

2nd Lieutenant James Sambor West Point Graduate

Congratulations to 2nd Lieutenant James Sambor (S557) who graduated from West Point on May 28, 2014. He is the son of Paul and Kathy Sambor of Seven Hills, OH. Jim earned a Bachelor of Science in Engineering Management and will be stationed at Fort Benning, GA. His proud parents join the officers and members of Branch 557 in congratulating him and wishing him a successful future.



Harrison Dalby Receives Degree from Olentangy Liberty

Harrison Dalby (S423), son of Anne and David Dalby, grandson of Anne and Edward Sedlock, received his diploma from Olentangy Liberty



High School in Powell, OH on May 17, 2014. He has been accepted to the honors engineering program at Ohio State University and will begin studies this fall. To honor his Slovak heritage and religious faith, he was sent to go with God, or as we say "ZBohom!"

HAVE YOU SIGNED UP <u>A NEW ME</u>MBER RECENTLY?

Maia Zalik Graduates

Maia Zalik (S258) graduated from Providence Catholic High School on June 5, 2014. She was on the High Honor Roll every semester of her high school career and was named an Illinois State Scholar, a member of the National Honor Society and received several awards in Fine Arts. Maia has been accepted to Washington University in St. Louis, MO to their prestigious College of Art, Sam Fox School of Design where she plans to major in Communication Design and pursue a double major in the school of Arts and Sciences.

Maia is the daughter of Dr. Leonard Zalik and Dr. Anne Doroba and granddaughter of the late Leonard and Mary Jo Zalik. Sister Vanessa is a graduate of Loyola Marymount University in Los Angeles and Brother Marc is a graduate of the Kelley School of Business at Indiana University.



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 Home Office Customer Service Specialist

FCSLA's home office has an opening for a customer service specialist in the annuity department. Candidates must be detail-oriented, self-motivated, patient, and able to efficiently communicate via phone and email. Proficiency with Office products, basic understanding of IRA tax regulations and willingness to obtain an insurance license are required. Qualified candidates should email their resume to Steve Hudak, National Treasurer at steve@fcsla.com by September 20, 2014.

90th Birthday Celebration

Mary (Kristich) Ritchie recently celebrated her 90th birthday in Las Vegas, NV where she lives with her daughter, Marilynn. Also living in the Vegas area are daughter Diane and husband David Holst, their children and Mary's beloved grandchildren Jeremy and Stephanie Holst and Emma and Jamie Lee Holst. Mary and her daughters were born and raised in Streator, IL before moving west, Mary has been a member of Sr. Branch 66 since she was 18 years old. Her daughters are also members of the FCSLA. Mary's favorite pastimes are visiting with family and doing all kinds of book puzzles.



L-R: Daughter Diane, Mary Ritchie, and daughter Marilynn.

Mildred Budjac Dudek Turns 92

Mildred Budjac Dudek celebrated her 92nd birthday on April 18, 2014 with a family gathering.

Mildred is an avid sports fan. She enjoys being active by gardening, attending Fresno Grizzlies baseball games, spending time with her children, grandchildren and greatgrandchildren and attending all their sports activities.

She has always been a member of FCSLA Branch 376, Milwaukee. She is pictured with family of four generations of FCSLA members.



L-R: (Standing) Amy DiBuduo, granddaughter, Lola DiBuduo, great-granddaughter, Patricia Bertram, daughter, Tami Whaley, granddaughter.L-R: (Seated) Mia DiBuduo, greatgranddaughter, Ava Whaley, greatgranddaughter, Mildred, and greatgranddaughter Maci Whaley.

Branch 88 Scholarship Recipients Recognized with Dinner

Recently Branch 88 of Monessen, PA awarded it's first recipient of a \$1,000 Scholarship Award and also honored two FCSLA National Scholarship Recipients at a dinner held at the New Alpine Club in Monessen, PA.

President Dorothy Urbanowicz welcomed all in attendance and called on Rev. Micah Kozoil to offer the invocation.

Following dinner, Dorothy awarded the Branch 88 Scholarship in the amount of \$1,000 to JOSEPH AUGUST SCHEIBER. Joseph is a member of the Boy Scouts of America and has assisted in many community projects. He has helped other boys complete their Eagle Scout projects, chaired the local Scouting for Food and helped prepare the Monongahela Cemetery for Veteran's Day and Memorial Day celebrations. As a high school student he participated in the Relay for Life, and raising money for charities. He also became interested in photography and was a member of the yearbook staff. In his senior year he was Yearbook Editor. During all this time he continued to play his saxophone in the High School Marching Band. While shadowing music instructors in this area, he helped fix instruments, prepared for concerts and even taught some lessons. As a musician, he was involved in the Marching Band, Jazz Band, Concert Band, Indoor Drumline, Musical Pittt, District Band, County Band and Community Band. He will be attending Indiana University of Pennsylvania to major in music.

Joseph is the son of Leo and Denise Scheiber, has a brother Matthew and is the grandson of Rose and James Donovan.

BREANN CLARK is a 2014 graduate of Charleroi High School. She is the daughter of William and Beverly Clark. Breann plans to attend Waynesburg University in the fall and will major in nursing. While in high school she was captain of the marching band auxiliary, a member of the Student Council and the executive committee. She participated in the Relay for Life and volunteered at the Monongahela Valley Hospital.

AUTUMN RAE PAWELEC will be a senior at California University of Pennsylvania. Her parents are Cindy and Mike Pawelec of Monessen. She is a Public Relations and Marketing major. She has been a dean's list recipient her freshman, sophomore and junior years. She is currently a



L-R: Matthew, Leo, Denise, Joseph Scheiber, Angela Prwitt, Rose Marie and James Donovan.

peer mentor to the incoming freshman who chose to study in the field of communications. She has previously volunteered at the church festivals and volunteered at the Mylan Classic Golf Tournament where she served as a caddy driver. Her future plans are to continue her education after graduation with pursuing a masters degree in business administration. She is the grandaughter of Val and Helen Veschio.



L-R: Helen Veschio, Cindy, Autumn Rae, Mike Pawelec and Val Gene Veschio.



Seated, L-R: Autumn Rae Veschio and Joseph Scheiber. Standing: Cindy Pawelec, Dorothy Urbanowicz, Fr. Micah Kozoil, Rose Mary Betza and Flora Funtal.

FCSLA Amountly Rates

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

SILVER ELITE (5 YEAR)

3.00% APY*

GOLD ELITE (7 YEAR)

8.25% ATPY*

PLATINUM ELITE (10 YEAR)

3.50% APY*

5 Year Annuities issued prior to 2/1/2014

will earn their guaranteed minimum rate. *This rate is in effect 2/1/2014 thru 12/31/2014.

Annual Christmas in July

Jr. Branch 46, Lansford, PA, participated in the Annual Christmas in July event sponsored by the Eastern PA District at Knoebels Grove Amusement Park in Elysburg, PA on Thursday, July 10th. The weather was perfect and everyone enjoyed the rides, swimming, and the fraternal fun in Pavilion

D. Next year the event will be held on Thursday, July 9th, 2015. Also participating this year were members from Branches J321-Nesquehoning, J272-Hauto, J318-Coaldale and J378-Egypt.













JUBILEE CELEBRATION

The Sisters of Saints Cyril and Methodius in Danville, Pennsylvania recently celebrated the Jubilees of some of their members. The celebration included a Mass in the Basilica of Saints Cyril and Methodius, followed by a dinner to which the friends, family and community members of the celebrants were invited.



Celebrating anniversaries were: Row 1, Sister John Vianney Vranak (60 years). Row 2, L-R: Sister Susan Polchin (65 years), Sister Maria Theresa Hronec (55 years), Sister Paulette Lendacky (65 years), Sister Marilyn Pitonak (60 years), Sister Georgene Luther (65 years). Row 3, L-R: Sister Philothea Fabian (50 years), Sister Judy Therese Holler (20 years), Sister Teresa Urda (50 years), Sister Roseanne Kmetz (60 years), Sister Irene Rose Kmetz (60 years), Sister Thomas More Dzurnak (50 years). Row 4, L-R: Sister Joseph Therese Pohorenec (55 years), Sister Michael Ann Orlik (45 years), Sister Mary Beth Makuch (45 years), Sister Suzanne Duzen (45 years), Sister Sara Swayze (45 years).



National President Cynthia Maleski is pictured with Therese Buc, S352, Sister John Vianney, and other family members after the June 29th Jubilee Mass celebration in Danville, PA.

FCSLA, District Anna Hurban of Chicago Join Hands Day Event

An Afternoon of Bingo with the Veterans at the Hines VA Hospital, Maywood, Illinois

For the eighth year in a row, a handful of members from District Anna Hurban of Chicago met on Saturday, May 3, 2014 for its Join Hands Day event at the Edward Hines, Jr., VA Hospital. Twenty of the District members spent the afternoon with thirty-five of the resident veterans playing forty-nine serious games of bingo where the vets had the chance to win some of the \$975 in commissary coupons available as prizes. The

pons available as prizes. The
District provided the initial \$500 and branches added the
additional \$475. To make the playing field fair, each of the
vets received an initial gift of \$10 in coupons along with one
of the FCSLA drawstring backpacks. District President Mary
Therese Tylus stated, "The vets truly enjoyed our visit and
when asked if we should come back again, the reply was
'Yes – how about next weekend?'". A huge thank you to the
following branches for adding to the commissary coupon



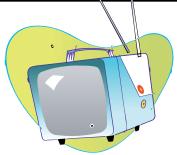
pot: S180, S181, S225, S248, S258, S274, S287 and S421 – your additional generosity is greatly appreciated!

This VA Hospital located in Maywood, IL is the largest of the Chicago-area Veterans' Hospitals, well known for its many programs and specialties including: blind rehabilitation, spinal cord injury, neurosurgery, radiation therapy, cardiovascular surgery, and serves as a Polytrauma Center for severely injured veter-

ans with skilled medical professionals who treat patients with traumatic brain injuries.

Once again, the afternoon filled with lots of laughter and fun, and all the members in attendance agreed that it was just a small way of showing these vets how grateful we all are to them for the sacrifices they have made to ensure our American freedom! (To see additional photos from this event go to: http://www.fcsla.org/district/chicago/gallery.php)





AGES 65+ ONLY!

WORD SEARCH #4 OF 5

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



Black & White TV Classics

K F R E W O H S H T I F F I R G Y D N A U Y D F K I X F E B Z H F M L B T R M G OWGEXOSFGDDANNYTHOMASSHOWDYDOODYMTMLDKXH NUOOVMHDNDOKKEXFTEIRRAHDNAEIZZORRONYS U Y H U A O S U D Z Y W D D F R N O E X E I G T N V U M C Y I K X Z W W N N P L S K E E K C V S E X A I Z Z T E D C B S N Z A K I U X R N J V B H P X V LHSUZEIBRLOMCUCOHSBIKIWYEOURDBCGBJCUMH X K Y C Z R T U O W E S A A M Y N W C V O T H J H M Q Z E P B N H V M X A Y Z O Y I P T C W N V L U N Q A E G L N F T Q C K V E X F K S S T AXCDFORZHDTBEIMTDNKROONWCUCGUUDVF CAV Z F A E C M P J Y W A I M C O I D J N G V N D T D O B A R N W S E V T P J LVBSKFBEBNYAENNYKYZITEZXUYBRFE PRHQKW LCOIBOKIDFFTHVKEWJDXPRSKEMYTHREESON M L V C O R M S O S L W T E A Y R N O R H A H B Z H B R J D N N H F W I D D ZAMONDTSMUOSSESEKWOHSNAVILLUSDEOADIRGIS F E M A A L A N L R H I H B S L Y A M D G O H L M N S V Z U O X C I M R F R T C J E N D D L U U O Z N H Z N D B U L C E S U O M Y E K C I M Y Y R J X X K F Y J S D Z D O V O W G V N I T A C W J T H R N A V W T S B M C Y D K S E X T R X ROBYAYLEYWMVEYEXRCQWGLQDEXNTCGYEIVYGSJ M S D H E V K E V S J V D O R F G R J L A K P V L T K X D N P N G T W A X F N G S G G O X O P W H Z W P N F S R T J C E O W C Y U I E R E C R O V U Z Z D DEKUJLNVXTILGIYAUNFRKVXECSWCWBWHFJBHYLIR ALFREDHITCHCOCKPREENTSSRYHWCCOHTMNSNFKBS

ADDAMS FAMILY
ALFRED HITCHCOCK PRESENTS
AMERICAN BANDSTAND
ANDY GRIFFITH SHOW
BETTY WHITE SHOW
BONANZA
DANNY THOMAS SHOW
DENNIS THE MENACE
DICK VAN DYKE SHOW
DONNA REED SHOW

ED SULLIVAN SHOW
GREEN ACRES
GUNSMOKE
HONEYMOONERS
HOWDY DOODY
I LOVE LUCY
LASSIE
LAWRENCE WELK SHOW
LEAVE IT TO BEAVER
LONE RANGER

LUCY DESI COMEDY HOUR
MAKE ROOM FOR DADDY
MICKEY MOUSE CLUB
MISTER ED
MUNSTERS
MY THREE SONS
OZZIE AND HARRIET
RAWHIDE
ZORRO

Name:		Age:
City:	State:	Zip:
Branch:	Phone #	
DI EASE MAIL ALL 5 DI 1771 ES IN AT THE SA	AME TIME They must be delivered to the Home Of	ffice by Eriday Nov 14 20141

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

MATCHING FUNDS ACTIVITIES

Sr. Branch 177

Spaghetti Dinner and Themed Basket Raffle

Sr. Branch 177, Clairton, PA, sponsored a matching funds activity to benefit St. Isaac Jogues Parish on Sunday, March 9, 2014. The dinner was served in the church social hall. Branch members and parishioners cooked and served the spaghetti, made desserts and theme baskets for the basket raffle. The matching funds activity raised \$3,703.15. Sr. Branch 177 and St. Isaac Jogues Parish would like to thank FCSLA for the matching \$600 check.



Sr. Branch 177 and Jr. Branch 115 members at the Spaghetti Dinner.



Selling tickets for the basket raffle.



Jerry and Monica La-Frankie.



L-R: Jerry and Monica LaFrankie, Rev. Robert J. Boyle, Virginia Handley, Lois and Anthony Covelli.

Sr. Branch 350

Basket Raffle

On May 17, FCSLA joined the TAU Chapter of Delta Kappa Gamma Society International in raising money to award a recruitment grant of \$1,000 to a future education teacher. The event was held at the Wyoming Valley Country Club near Wilkes-Barre, PA and a local Wilkes University Junior was chosen to receive the grant through a basket raffle and FCSLA Matching Fund project. Sr. Branch 350, along with the FCSLA was proud to foster TAU's goal of uniting women educators and advancing the professional interest of women in education.



From left: Jane Fritz, President TAU Chapter, Samantha Purdy, recruitment grant recipient, Ann Grimes, Past President, Florence McCabe scholarship committee and Secretary/Treasurer of Sr. Branch 350.



Baskets made and sold by Sr. Branch 350.

Sokol Greater Cleveland Members will perform a comedy "The Good Captain Svejk"

Sat., Sept. 27 at 7 P.M., and on Sun., Sept. 28 at 3 P.M.

This event will be held at The Bohemian National Hall 4939 Broadway Ave., Cleveland, OH Admission is \$8.00 in advance; \$10.00 at the door

For reservations call 216-642-9012

MATCHING FUNDS ACTIVITIES

Sr. Branch 77

Jamie's Dream Team Fashion Show

On May 25, 2014 McKeesport Branch 77 was a proud sponsor of a fashion show by Jamie's Dream Team. Jamie Holmes was born with a rare disorder known as V.A.T.E.R. Syndrome. She has endured over 30 surgeries in her young life. In 2005, at the age of 18, she founded Jamie's Dream Team to help people suffering from serious illness, injury, disability or trauma. Jamie's Dream Team is currently managed by a community based Board of Directors, all volunteers. Despite her continuing and consuming medical issues, Jamie is dedicated to helping others in need. All net proceeds realized from donations, sponsorships and fundraising events are used solely by Jamie's Dream Team to fulfill these dreams.

Jamie's most recent fashion show was conducted at the Monroeville Racquet Club. All of the models suffer from some type of affliction. Jamie said "It's very important for these models to feel good about themselves. The more people who come to the fashion show, the more support they will have. It's good for them to feel good about themselves and not worry about their illnesses."

Local retailers provide the clothing modeled, and the children are permitted to keep the clothes they model. Branch



Marian Greenland, Virginia Holmes, Regina Smith, Jamie Holmes, Wilson O'Neill, Mary Ann O'Neill, Audrey Podlesny, Carol Yurechko.



Officers and members at the FCSLA table.

77 officers are proud to know Jamie and to participate in this most worthy cause.

NOTE: We were sad to learn that Jesus took little Brielle (pictured in a pink dress with a walker) home in July. May she rest in peace in His loving arms.



The kids are all models.

ORDAINED AS TRANSITIONAL DEACON

One of seven men ordained as a transitional deacon by retired Aux. Bishop William Winter, at St. Paul Cathedral. Pittsburgh, PA on June 14, 2014 is William Wuenschel (S200, Glassport, PA). He is pictured first row, third from the left, and will be ordained to the priesthood in June 2015. William is the son of Girard and Deana Wuenschel of Mt. Oliver, PA.





IN MEMORIAM

ANNE M. MIHOK

Sr. Branch 90



The world lost another member of the "Greatest Generation." Anne Maureen Mihok, 93, entered eternal rest April 23, 2014, with her family by her side.

Born on October 24, 1920, in West Aliquippa, PA, she was the daughter of the late Andrew and Anna (Gaydos) Oros.

Anne was also preceded in death by her husband of 50 years, Albert Mihok; a son, Martin Mihok; a daughter, Joyce Mihok; sister Mary DiGiovine; and four brothers, John, Andrew, Michael, and Albert Oros.

Anne proudly grew up in West Aliquippa. She, along with her family, lived through the great depression. Anne met her future husband, the late Albert Mihok, during grade school. The two became inseparable as teenagers. They became dancing partners for the rest of their lives.

When World War II pulled most of the men away, including her boyfriend Albert, she fulfilled her American duty, and worked at Jones and Laughlin Steel Mill making bomb casings for the war effort.

When Albert returned home from two years overseas, they got engaged. They were married at St. Joseph's Church in West Aliquippa on Aug. 29, 1946. The Rev. Michael Mihok (Albert's brother) married the couple.

Together they built a home in Hopewell Township and raised three sons. Anne later found work at the Sears and Roebuck Company in the catalog division.

She was a strong woman of Slovak heritage and Catholic faith. She was a long-time parishioner of Our Lady of Fatima in Hopewell Township and was active in Christian Mothers and the First Catholic Slovak Ladies Association.

She is survived by two sons and two daughters-in-law, Gerald (Andrea) Mihok of Boardman, OH, Bonnie Mihok of Mars, PA, and Joseph Mihok of Hopewell, PA.

She leaves behind six grandchildren, who loving called her "Gi."

She loved holding and playing with all of her eight great-grandchildren.

Anne also leaves behind a beloved brother, Emil (Mary Ann) Oros of Hopewell, PA.

MARY LOU ADAM

Sr. Branch 452



Mary Lou Adam (nee Benak), 83, of East Chicago (Roxanna) passed away June 2, 2014 at her residence.

She was the beloved wife of the late Bernard Eu-

gene Adam who passed away December 13, 1982; loving mother of Christine (Stanley) Zimny, Bernie (Lucy) Adam, Cathleen (Wade) Massengale, Joseph Adam, Cynthia (David) Hallow and Richard Adam; cherished grandmother of 15; adoring great-grandma of 12; dearest sister of Michael (Dolores) Benak and Lucille (Bill) Borgetti and the late Dolores "Laurie" Naumiec and James Benak; many nieces, nephews and cousins.

Mary Lou Adam was born on July 6, 1930 in Whiting, IN to Michael and Mary (Blasko) Benak and was a lifelong resident of the Calumet Region.

She was a graduate of George Rogers Clark High School, Class of 1948 and was a member of St. Stanislaus Church, East Chicago and the Sr. Branch 452. Mary Lou believed in carrying on the traditions of her Slovak heritage. She cherished family gettogethers and was an excellent cook and baker (especially her nut rolls, roshky, homemade bread, chicken soup and homemade noodles). A very talented seamstress, Mary Lou taught her children how to sew and did altera-

tions for many years. She enjoyed life to the fullest and loved to gamble, play bingo and take trips to Las Vegas.

A devoted wife, mother and grandmother, Mary Lou will be sadly missed by all who knew and loved her.

In lieu of flowers, memorials to either the Alzheimer Foundation or the Hospice of the Calumet Area, would be appreciated.

ANNA M. (SVAGERKO) POLKABLA

Sr. Branch 202



Anna M. (Svagerko) Polkabla, 86, passed away June 16, 2014 at her residence. Anna was born Oct. 26, 1927, in Campbell on

Fairview Avenue. She was the daughter of Michael and Margaret Kollar Svagerko. She was a 1945 graduate of Campbell Memorial High School. Afterwards, she worked at General Fireproofing, followed by years as an Auxiliary School Clerk at St. Elizabeth's, St. Matthias, St. Dominic's and Cardinal Mooney.

Anna was a member of the former St. Elizabeth's Church in Campbell. She was a member of the Infant of Prague Guild, the treasurer of the Rosary Society and the Ladies and Men's Jednota. She enjoyed baking, especially nut kiffles, and decorating birthday cakes for the family. Most recently, she was a member of Christ the Good Shepherd Parish at St. Joseph the Provider Catholic Church. Anna was a faithful listener on Saturday nights from 9 to 11 p.m. to the Slovak hour hosted by Dennis Spicak on the radio.

She married Michael Polkabla in August, 1947. They had four children, Margaret Polkabla, Michael (Joyce) Polkabla, Larry (Mary) Polkabla and Dorene (Paul) Roloff. She has six grandaughters; six great-granddaughters. She leaves her siblings, Margaret

(Michael) Bajnok, Irene (Dom) Lefoer, Cy (Sara) Svagerko and Richard (Maria) Svagerko. Besides her husband, Mike, Anna was preceded in death by her parents; and her brother, Carl Svagerko. In lieu of flowers, memorial contributions may be made to Hospice of the Valley, Hospice House, 9803 Sharrott Road, Poland, OH 44514.

ELSIE M. DIVIS Branch W016



Elsie M. Divis, 88, of David City, passed away on April 12, 2014 at the Butler County Health Care Center. She was born January 15, 1926 to Raymond and Antonia (Hofbauer)

Svoboda on the farm near Brainard. She was the second of six children. Elsie grew up on the farm and attended country school, Holy Trinity Catholic School and High School. She married Ernest T. Divis on June 19, 1944 at Holy Trinity Catholic Church. Elsie was baptized, received her 1st Holy Communion, and was confirmed at Holy Trinity Catholic Church, as were her parents, her husband, and all four of her children.

She enjoyed camping, fishing, riding her bike, and going on walks. She especially loved time with her children and grandchildren. Elsie volunteered at St. Joseph's Court and Villa. Elsie is survived by her children: Sharon Hollibaugh (David Behne) of Brainard; Gary (Sharon) Divis, of Salem, MO; Ron (Connie) Divis, of Arlington, TX; and Wayne (Cindy) Divis, of Dorchester; sister Lucille Brauckmuller; sisterin-laws: Mabel, Gladys, Nadine, and Adeline Svoboda; 19 grandchildren; 46 great-grandchildren; and 2 greatgreat-grandchildren. She is preceded in death by her parents; husband: Ernest in 2007; brothers: Leonard, Raymond, Ernest, Emanuel, and Danny Svoboda; and daughter-in-law: Diane Divis.

JOHN J. RERUCHA Branch W053



John J. Rerucha, 95, of David City died January 28 at David Place in David City. John J. Rerucha was born on August 16, 1918 on the family farm near Bruno 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. He was preceded in death by his parents, his wife Anna in 2008, and two brothers: Frank and Victor Rerucha.

FLORENCE A. TEXTER

Sr. Branch 202



Florence A. "Punkin" Texter, 76, passed away May 23, 2014 with her husband and daughter by her side. Punkin was

born December 24, 1937, in Campbell, the daughter of Anthony and Marie Sobolewski Tarr. She was a 1955 graduate of Campbell Memorial High School, and since then has met monthly with her high school "club girls." She worked at Hathaway Bakery as a secretary and later she worked as a secretary for Bankers Life and Casualty for 28 years, retiring in 2000.

Punkin was a member of St. Joseph the Provider Catholic Church, the First Catholic Slovak Ladies Association S202, and the Ladies of Charity, and was the former secretary for J250. For the past 20 years, she enjoyed her summers at Crystal Springs Campgrounds in Linesville, PA. Punkin also enjoyed her Florida "family reunion" vacations with her brothers and sisters.

Punkin leaves to cherish her memory her husband, Louis, whom she married May 23, 1959; her daughter, Christine Texter of Campbell; her two grandchildren; her brothers and sisters, Helen Kocur of Jacksonville, FL, Anthony Tarr of Youngstown, OH, Jack (Phyllis) Tarr of St. Augustine, FL, Robert (Patricia) Tarr of Humble, TX, Nancy DeWitt of Campbell, OH, and Carol Silverman of Jacksonville, FL; her brother-in-law, David (Dolores) Texter of Boardman, OH; her sister-in-law, Martha (Chuck) Polish of Austintown, OH; and many nieces and nephews.

She was preceded in death by her parents; her son, Kevin Texter; and a brother-in-law, Chester DeWitt. Should friends desire, donations may be made in Punkin's name to Southern Care Hospice, 5401 Ashley Circle, Suite E, Austintown, OH 44515.



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!

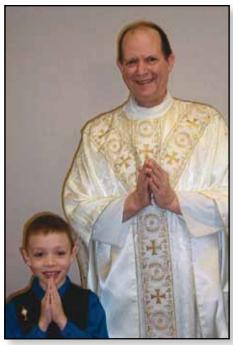


ELIZABETH HORNICK, Jr. Branch 176, made her First Holy Communion, May 18th, after a preparation of two years in the German speaking village of Ruschlihon, Switzerland. She was dressed in the traditional Communion gown over her dress, wore a wreath of real white roses and carried her Baptismal candle. A very happy day. Her maternal grandparents of Kansas City were in attendance. Peter and Molly, her older siblings, are also in Jr. Branch 176, Mom and Dad in Sr. Branch 211.



CHLOE ROUSSEAU (Br. W056) celebrated her First Eucharist on May 4, 2014 in the Christian Community of St. John Neumann in Eagan, MN. Father Andrew Jaspers celebrated the special mass with the children.

After mass Chloe's family gathered at her home to enjoy each other's company and commemorate this special event.

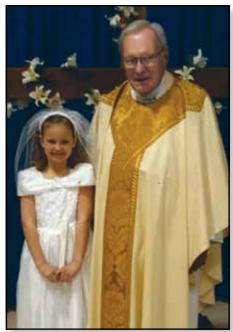


PARKER WITULSKI, W187 celebrated his First Holy Communion on April 5, 2014. Father Robert Barnhill (above) was the celebrant of the Mass which took place at St. Joseph's Church in Beatrice, NE. Parker's parents, sisters and brother and many of his 100% FCSLA family were present.



Parker is pictured with family; parents Susan and Mike Witulski; his sisters Madison and Abigail and brother Preston.





BROOKE ELIZABETH MERRELL (J257) made her First Holy Communion on May 4, 2014 at St. Charles Borromeo Church in Fort Wayne, IN. Pictured (above) with Brooke is Monsignor John Suelzer. Brooke is a 5th generation member of FCSLA. She attends St. Charles School and is involved with Girl Scouts, dance team and loves all sports.



MEGAN ANN ROBERTSON (J370) of Arnold, MO, was in Chicago, IL to celebrate her 1st birthday on May 23, 2014. Joining in the festivities were her grandparents Len and Judy Kukulka (S225), her parents Jennifer (S225) and Dan Robertson, and her aunts, uncles and cousins.

On May 4, 2014, ALEXA MARIA KNAPP (J115) made her First Holy Communion at Holy Family Catholic Church in Clemmons, NC. It was a beautiful day for a celebration. Many family and friends were gathered to help Alexa celebrate including her parents, Brian and Lena Knapp, and sister Ava. Many family members came from Pennsylvania including Alexa's grandmother, MaryAnn Goda, her uncle and Godfather Marquis and his girlfriend Rachel, Cory and Godmother Jen Ranallo and children, and many other friends.

Alexa competed 2nd grade in June at Shady Grove Elementary School in Advance, NC. She was in the Academic and Intellectually Gifted program as well as the Leadership Academy. She received the 25 mile club award for physical fitness as well as a presidential fitness award. Alexa enjoys singing, dancing, swimming, and spending time with friends and family. She is very active in the Children's Theatre and has been in many musical productions there. She is also a brownie in Girl Scouts where she enjoys taking trips with her troop and helping out in the community.

This summer Alexa starts a new chapter in life with her family as they move from North Carolina to Pennsyl-



vania. She is both sad because she is leaving her friends but also very excited because she is going to be much closer to her family which includes her greatgrandparents, Mike and Mary Goda, grandmother MaryAnn Goda, Great Uncle Tom Goda, and uncles Marquis and Devin. She is looking forward to all the new adventures that will come her way! God Bless you Alexa Maria!



Eastern PA District Frances Jakabcin Meeting

Eastern PA District Frances Jakabcin will meet on Sunday, October 12, 2014 at 1 p.m. at Macaluso's Restaurant, 1257 East Catawissa Street, Nesqueshoning, PA 18240. Lansford Branch S140 is the host branch for this important meeting which will review the outcome of the Bylaw Revision Special Convention. RSVP to President Veronica Bazik, 570-645-5253, by October 2, 2014.

Bratislava Slovak Boys' Choir Concerts Scheduled

The Slovak Heritage Society of NE PA in cooperation with World Artists Experiences and the Ministry of Culture of the Slovak Republic is sponsoring two concerts by the Bratislava Slovak Boys' Choir, September 19 and 20, 2014 in celebration of the one-hundred fiftieth anniversary of the birth of Father Jozef Murgas, "Radios forgotten genius." The first performance will take place on Friday, September 19 at 7:30 p.m. at St. Stephen's Episcopal Church, 35 South Franklin Street, Wilkes-Barre, PA. The second performance will take

place on Saturday, September 20, at St. Peter's Cathedral, 315 Wyoming Avenue, Scranton, PA at 7:30 p.m. There is no admission charge but a \$15 donation is suggested.



A pioneer in ra-

dio, Father Jozef Murgas was the first to demonstrate the transmission of wireless telegraphy over land between Wilkes-Bare and Scranton, PA in 1905. In addition to his contributions to science, Father Murgas was an artist, botanist, and founding pastor and architect of Sacred Heart Slovak Church in Wilkes-Barre's North End.

Founded in 1982 by Dr. Magdelena Rovnakova, the Bratislava Boys Choir is part of a private music school enrolling about ninety students ages seven through twenty-eight. The choir's repertoire features a wide variety of both sacred and secular music. For more information contact Michael Stretanski at 570-287-6554 or email Raphael Micca at rdmicca@aol.com.

JOIN HANDS DAY EVENT



On May 15, 2014 officers and members of Branch 77 McKeesport joined the Boy Scouts in preparing for the Annual Learning for Life Days for their Learning for Life groups. The event is held for special needs students. Available stations were crafts, bounce house, music and field games. In addition, the branch presented a gift to assist with expenses.

Annual Breakfast Meeting

Branch W080 held its annual breakfast meeting on April 6, 2014 at St. John Neumann Hall in Clarkson, NE.

A delicious meal was prepared and served by students and parents of the school. All enjoyed the sausage-egg casserole, sweet rolls and strawberry compotes.

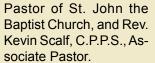
President Don Vrbocky led the business meeting. Monica Fisher displayed her handiwork on the restoration of the church's 113 year old banner of St. Joseph which is displayed for church celebrations.



St. Patrick themed door prizes were awarded at the conclusion of the event.

Sr. Branch 81 Holds Spring Dinner

FCSLA Sr. Branch 81 members and guests are pictured celebrating spring on Sunday, May 18th in St. John Parochial Center in Whiting, IN. Geraldine Tumidalsky, Financial Secretary of Sr. Branch 81 greeted the members and introduced the guests of honor, Monsignor Joseph Semancik, Rev. John Kalicky, C.P.P.S.,



Diners enjoyed a typical Panel Room Slovak Dinner while socializing with old and new friends, which always is the high-

light of all FCSLA gatherings. The afternoon ended with the awarding of many door prizes and useful gifts received





from the National FCSLA office.



HELEN KOCAN DISTRICT JUNIOR BRANCHES ATTEND BASEBALL GAME

On a beautiful evening 100 junior members and their parents of Branches 58, 184, 348 and 409 attended a very enjoyable evening at the Southshore Railcats Baseball game, enjoying a SLUGGER MEAL, that consisted of a hot dog, soda, chips and cookies. Members received gifts from the home office including rain ponchos, fans, and ear phone plugs. Junior members were asked to participate in running on the field, which of course all participated and the members were asked to lead the 7th inning song of "Take Me Out to the Ball Game" (our members have excellent singing voices).

The evening was dedicated to our Astronauts (NASA) with a video showing the beginning of our Space Program. The video was very inspiring and touching as many of our junior members had never seen the story before. The evening ended with a very enjoyable FIREWORKS show and a Railcats homefield win.





We proudly congratulate our member, Margaret Hornick, upon winning a college scholarship with FCSLA! She is pictured with her father: David Hornick, grandmother: Frances A. Hornick (right) and secretary: Theresa Planac (left). All are members of Branch 211 in Kansas City, KS. (Not pictured: mother, Karen Hornick.)

· CORRECTION —

On page 11 in the August issue the name of Helen Kocon was misspelled and should have been Kocan. Helen Kocan became President of the FSCLA after the death of Frances Jakabcin in 1933 and led the FCSLA through the trying post-depression years. One of FCSLA's most active districts, District #6 Lake County, IN and Joliet, IL – Okres Helen Kocan, is named for this visionary leader. For more information on Helen see the FCSLA History at www.fcsla.com. We apologize for this error.

Branch W093 Receives First Place

Branch W093, Tabor, SD entered a float in the annual Tabor Czech Days parade on June 20 and 21, 2014. The organization received a 1st place in their division with the theme "South Dakota Celebrating 125 Years."



Winning Float with children Isabella Sestak, Journey Vavruska, Sisalee Sestak and Zack Sestak.

FOURTH ANNUAL BEER TASTING PLANNED

Plan to join the Western Pennsylvania Slovak Cultural Association for its fourth annual European beer tasting event on Saturday, October 11, from 1 to 4 p.m. at the Sonoma Grill (947 Penn Avenue) in the Cultural District of Downtown Pittsburgh. This event has become one of WPSCA's most popular events and this year will be no different. This year's program will once again feature samples of some of Europe's greatest beers, including beer from Slovakia, as well as good food and good friends.

The price of this event is \$25 per member (\$30 for non-members) payable in advance. Attendance is limited to 50 members and guests on a first come, first served basis. For reservations, call Joe at 412-531-2990 or Albina at 412-343-5031.

Annual Bingo Social

St. Ann's Lodge, Branch 114, in Lorain, OH will have their annual Bingo Social on Sunday, October 19th. It will be held at the American Slovak Club, 2915 Broadway and will begin at 1:00 p.m. All members are invited to attend. Please make reservations with Bernie Danevich at 960-2605 or Margaret Thomas at 288-1492. Deadline for reservations is Tuesday October 14th.

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 APRIL 30, 2014

ASSETS		
Cash & Short Term Investments	\$	12,563,592
Bonds		723,566,962
Preferred Stock		2,130,553
Common Stock		5,354,155
Investment Income Due & Accrued		11,462,241
Property Plant & Equipment, Net		5,985,448
Certificate Loans & Accrued Interest		2,668,446
Other Assets	-	177,920
TOTAL ASSETS	\$	763,909,318
LIABILITIES		
Life Reserves	\$	248,729,964
Annuity Reserves		403,041,947
Death Claims Payable		1,174,392
Unearned Premiums		530,816
Matured Endowments		338,339
Provision for Dividends Payable		1,317,897
Accumulated Dividends & Interest		4,082,471
Accrued Convention Donations		569,000
Provision for Future Conventions		486,000
Asset Valuation Reserve		7,741,144
Interest Maintenance Reserve		1,109,911
Other Liabilities		1,178,127
TOTAL LIABILITIES	\$	670,300,007
Surplus	\$	93,609,312
TOTAL LIABILITIES AND SURPLUS	<u>\$</u> \$	763,909,318

INCOME STATEMENT		
For the Four Months Ending April 30, 20 REVENUE	014	
Insurance Premiums	\$	1,614,590
Annuity Premiums	Ψ	11,706,702
•		, ,
Investment Income		13,118,618
Amortization of Interest Maintenance Reserve		29,954
Rental Income		119,581
Other Revenue		6,055
TOTAL REVENUE	\$	26,595,499
EXPENSE		
Increase in Reserves — Life	\$	(1,359,036)
Increase in Reserves — Annuity		7,158,947
Insurance Benefits		1,790,987
Annuity Benefits		9,725,920
Commission Expense		344,840
Surrender Benefits		3,627,140
Post Mortem Benefits		380,000
Miscellaneous Member Benefits		15,819
Matured Endowments		9,085
Donation Expenses		17,231
Change in Accrued Convention Donations		76,000
Convention Expenses		76,000
Bank Service Charges		6,918
Data Processing Service Fees		76,369
Accounting Fees		25,682
Actuarial Fees		69,646
Legal Fees		5,493
Consulting Fees		43,632
Bonus to Branches		295,985
Fraternal Activities		33,140
Official Publications		140,181
Scholarship Awards		82,418
Miscellaneous Employee Benefits		146,829
Fees — Directors		43,757
Salaries — Employees Salaries — Officers		435,303
Interest Expense		151,812
Tax Expense		100,959 89,952
Depreciation Expense		93,212
Utility Expense		23,219
Postage and Printing		56,187
Advertising		41,313
Travel Expense		17,761
Insurance Department Fees		48,219
Sales Promotion		23,565
Rental Expense		119,581
Other Expense		171,628
TOTAL EXPENSE	\$	24,205,693
Income (Loss) from Operations	\$	2,389,807
Dividends to Members	Ψ	464,957
Subtotal INCOME (LOSS)	2	1,924,849
Capital Gains (Loss)	\$ \$	1,924,049
	\$	
NET INCOME (Loss)	Φ	1,924,853



CREAMY MANGO SMOOTHIES

- 2 mangoes, seeds removed, peeled and chopped (2 cups)
- 2 cups mango sorbet
- 2 containers (6 oz. each) Fat Free French vanilla yogurt
- 1½ cups fat-free (skim) milk or soymilk

In blender, place all ingredients. Cover; blend on high speed until smooth. Serve immediately.

COCOA-PEANUT BUTTER-BANANA SMOOTHIES

1½ cups Fat Free vanilla yogurt (from 2 lb. container)

1 cup chocolate milk

1/4 cup creamy peanut butter

2 small bananas, sliced

3 to 5 ice cubes

1 cup cocoa flavored cereal, coarsely crushed

Place all ingredients except cereal in blender. Cover; blend on high speed about 30 seconds or until smooth.

Pour into 4 glasses. Sprinkle with cereal. Serve immediately.

MINI KEY LIME CUPCAKES

Topping

1 box (4-serving size) vanilla instant pudding and pie filling mix

1½ cups whipping cream

1/4 cup Key lime or regular lime juice

4 drops green food color

1½ cups powdered sugar

Cupcakes

48 regular-size paper baking cups

1 box yellow cake mix

Ingredients called for on cake mix box

Frosting

- 1 container whipped fluffy white frosting
- 1 tablespoon Key lime or regular lime juice
- ½ teaspoon grated Key lime or regular lime peel

In large bowl, beat pudding mix and whipping cream with wire whisk 2 minutes.

Let stand 3 minutes. Beat in ¼ cup Key lime juice and the food color; stir in powdered sugar until smooth. Cover and refrigerate.

Heat oven to 375°F (350°F for dark or nonstick pans). Place paper baking cup in each of 24 regular-size muffin cups. Make cake batter as directed on box. Spoon about 1 rounded tablespoonful batter into each muffin cup, using about half of the batter. (Muffin cups will be about 1/3 full.) Refrigerate remaining batter. Bake 12 to 16 minutes or until toothpick inserted in center comes out clean. Remove from pan to cooling rack. Repeat with remaining baking cups and batter. Cool cupcakes completely, about 15 minutes.

Remove paper baking cups from cupcakes. Swirl about 2 teaspoons topping on top of each cupcake.

Stir frosting in container 20 times. Gently stir in 1 tablespoon Key lime juice and the lime peel. Spoon frosting into 1-quart resealable food-storage plastic bag. Cut ½-inch opening from bottom corner of bag. Squeeze 1 rounded teaspoonful frosting from bag onto topping. Garnish with fresh lime wedge, if desired. Store in refrigerator.

LAYERED SALAD

- 1 pound bite-size pieces iceberg lettuce 16 ounces broccoli slaw (6 cups)
- 1 can (15 ounces) garbanzo beans, rinsed and drained
- ½ cup chopped red onion
- 1 medium red bell pepper, chopped
- 1 cup mayonnaise
- ½ cup creamy Italian dressing
- 1/4 cup shredded Asiago cheese
- 2 tablespoons chopped fresh parsley

In deep 3-quart serving dish, layer lettuce, broccoli slaw, beans, onion and bell pepper.

Mix mayonnaise and Italian dressing until well blended. Spread over vegetables. Sprinkle with cheese. Cover and refrigerate at least 2 hours until chilled or overnight. Sprinkle with parsley just before serving.

BROWNIE ICE CREAM CAKE

1 box (1 lb. 6.5 oz.) brownie mix (with chocolate syrup pouch)

Ingredients called for on brownie mix box ½ gallon (8 cups) vanilla ice cream, slightly softened

- 1 cup hot fudge topping, warmed if desired 2 tablespoons candy sprinkles
- 16 red maraschino cherries with stems, drained

Heat oven to 350°F. Line 2 (9-inch) round cake pans with foil; grease bottoms only with cooking spray.

Make brownie mix as directed on box—except divide batter evenly between pans. Bake 22 to 26 minutes or until toothpick inserted 2 inches from side of pan comes

out almost clean. Cool completely in pans, about 1 hour. Do not remove from pans.

Spread slightly softened ice cream evenly on brownies in pans. Freeze at least 2 hours or until ice cream is firm.

Remove desserts from pans; remove foil. Place on serving plates. Cut each dessert into 8 wedges. Drizzle each wedge with hot fudge topping. Decorate with candy sprinkles and cherries. Store covered in freezer.

GRILLED SOUTHWEST STEAK AND SALSA SANDWICHES

1 boneless beef sirloin steak, 1-inch thick (1 lb.)

½ teaspoon seasoned salt

½ teaspoon garlic-pepper blend

½ teaspoon chili powder

½ teaspoon dried oregano leaves

6 hoagie buns, split

34 cup chunky salsa

1 medium avocado, pitted, peeled and thinly sliced

6 slices (1 oz. each) Colby-Monterey Jack cheese blend

Heat gas or charcoal grill. Sprinkle both sides of beef with seasoned salt, garlic-pepper blend, chili powder and oregano.

Place beef on grill over medium heat. Cover grill; cook 8 to 9 minutes, turning once or twice, until desired doneness. Add buns, cut sides down, for last 4 minutes of grilling or until toasted.

Cut beef crosswise into thin slices. Spread about 2 tablespoons salsa on bottom of each bun. Top with beef, avocado, cheese and tops of buns.

QUICK SPICY TACO SALAD

1 lb. lean (at least 80%) ground beef 31/4 cups hot water

1 box Hamburger Helper® chili macaroni

3 teaspoons chili powder

½ teaspoon dried oregano leaves

1/4 teaspoon red pepper sauce

2 large cloves garlic, finely chopped

12 leaves romaine lettuce

2 large tomatoes, chopped

34 cup sour cream

In 10-inch skillet, cook beef over medium-high heat 5 to 7 minutes, stirring occasionally, until thoroughly cooked; drain.

Stir in hot water, uncooked pasta and sauce mix (from Hamburger Helper box), chili powder, oregano, pepper sauce and garlic. Heat to boiling, stirring occasionally.

Reduce heat; cover and simmer 5 minutes, stirring occasionally. Uncover and cook 5 minutes longer. Remove from heat; cool 5 minutes.

Serve beef mixture over lettuce leaves. Sprinkle with tomato and top with dollop of sour cream.

PERIODICAL

9/14

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.