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# Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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ŽENSKÁ JEDNOTA



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*Fraternally Yours™*



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ŽENSKÁ JEDNOTA,

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## Some Thoughts That May Lead to a Happier Life . . .

1. Pray.
2. Go to bed on time.
3. Get up on time so you can start the day unrushed.
4. Say no to projects and people that won't fit into your time schedule, or that will compromise your mental health.
5. Delegate tasks to capable others.
6. Less is more. (Although one is often not enough, two are often too many.)
7. Allow extra time to do things and to get to places.
8. Pace yourself. Spread out big changes and difficult projects over time; don't lump the hard things all together.
9. Take one day at a time.
10. Separate worries from concerns. If a situation is a concern, find out what God would have you do and let go of the anxiety. If you can't do anything about a situation, forget it.
11. Know when to K.M.S. (Keep Mouth Shut). This single piece of advice can often prevent an enormous amount of trouble later.
12. Do something for the kid in you everyday.
13. Get organized so everything has its place.
14. Write down thoughts and inspirations.
15. Every day, find time to be alone.
16. Laugh and then laugh some more.
17. Take your work seriously, but not yourself at all.
18. Develop a forgiving attitude (most people are doing the best they can).
19. Be kind to unkind people (they probably need it the most).
20. Sit on your ego.
21. Talk less; listen more.
22. Slow down.
23. Remind yourself that you are not the general manager of the universe.
24. Every night before bed, think of one thing you're grateful for that you've never been grateful for before.
25. Always remember the people who make a difference in your life are not the ones with the most credentials, the most money, or the most awards. They are the ones that care.



Carolyn Bazik

### Dear Friends ...

Life is like a book with many chapters we call seasons. Some chapters tell the story of love, drama, comedy, mystery, loss, adversity, growth, disappointment, triumph, etc. Some chapters are dull and ordinary, others intense and exciting. The key to enduring, persevering and being hopeful is to never stop on a difficult page; never quit on a chapter that seems too long and never stop writing your book. Some chapters may be sweet but too short, others long and painful, but always remember that your words, thoughts, actions, non-actions and choices are the pens that write the pages of your book. Have the courage and faith to keep turning the pages believing better chapters lie ahead. God is the author and finisher of your life. Trust. Listen. Believe. Grow in God's word. Activate your gifts and talents. Be creative. Be kind. Be patient. Be faithful. Be grateful. Be fruitful. Be Fraternal.

Until Next Month.

Warmly, Carolyn

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# FRUIT OF THE HOLY SPIRIT: PEACE

**Reverend Monsignor Peter M. Polando, National Chaplain**

My dear Sisters and Brothers in Christ,

I am a product of my environment. I grew up on the west side of Youngstown, Ohio and basically lived a life that I considered quite normal to that of the rest of my peers. My father was a welder and worked for United States Steel who often was a foreman when it was necessary for him to take on that position when called upon. My mother was a stay at home mom who was a wonderful cook and tended a great home and huge gardens (both vegetable and floral) that nowadays would be beyond compare. My dad and mom did a lot of canning when the garden was ripe for harvest and made wine when the fruit of the vine was at its peak. We were a family that practiced our Catholic Faith that bound ourselves to who were in the Fifties, Sixties, and the Seventies of the last century. Much to the credit of my mother and father, I became who I am; my brothers, who they became. What we possessed then, I treasure so much today because I did not realize the value then! I love my family!

I am the youngest of three sons. My oldest brother is nine years older than myself, so there is an age gap between us. Realistically, he is a generation ahead of me. He is the Sixties; I am the Seventies. As I was growing up, I always looked up to my brother, Paul, as a person who was quite intelligent and had his life in order, able to discern how he desired to keep his perspectives in a proper order. He was studious and as he pursued his studies in college at our local university, he engaged himself in the ROTC unit that was attached to Youngstown State University. I was so proud of him. He was the first in our extended family to graduate from college and to our family's honor, he was given the rank of a second lieutenant in the United States Army. He married my sister-in-law, Toni, in a military wedding on a cold February day (my birthday). But this also was the time of the Viet Nam Conflict when the citizens of our nation were so divided

over our country's involvement in that war. Many of you know what I am addressing. I recall my parents fretting over where my brother would have to serve his country during that awful time. Thankfully to Almighty God, he was not called to that part of the world for deployment but was assigned to Germany for the duration of his service.

This period of time in my formation years brought me to a profound understanding of peace. Why? Primarily, I attempted to discern why our nation was involved in a conflict in Southeast Asia. I had a brother who could be called to serve in a war and I feared for him. I could not understand why our political leaders would allow our nation to engage us in what I believed was a senseless use of human resources. What led me over the brink of why we should not have been in this situation was the loss of a parishioner of my home parish, Holy Name of Jesus, who was struck down, Francis Ware, in Viet Nam. I did not know him personally, but he was a part of my family, our parish family. He was one of us. His life was our life; his death was our death. We mourned with his family and our parish family stopped in our footsteps, realizing the senselessness of war. It was at that time that I realized how important it is to possess peace among all nations.

Peace. What is peace? I look to the Sacred Scriptures and find the reality of peace on the day of Christ's resurrection. In the Gospel of Saint John, the author recalls, "On the evening of that first day of the week, when the doors were locked, where the disciples were, for fear of the Jews, Jesus came and stood in their midst and said to them, 'Peace be with you.' When he had said this, he showed them his hands and his side. The disciples rejoiced when they saw the Lord. Jesus said to them again, 'Peace be with you. As the Father has sent me, so I send you.' And when he had said this, he breathed on them and said to them, 'Receive the Holy

Spirit. Whose sins you forgive are forgiven them, and whose sins you retain are retained'" (John 20:20-23).

When I contemplate "peace", I also look upon "war". How far away the both are from one another but how close they have been since the beginning of our human existence. The Prince of Peace came into this world to end war and bring us His everlasting peace. I often think about our Christmas cards that extol the Lord Jesus as the person of peace. I personally love those cards! I hail the people who buy them and send them to their relatives and friends. I challenge them, however, to be people of peace. Throughout my years of growing up and being a minister of the Gospel, I desperately desire peace in the world, but know that the peace of Christ's Death and Resurrection can only be achieved when I am a person of peace and not one of war. So close are we to peace and yet there is war in our hearts.

Once we can get the war out of hearts, we can achieve an everlasting peace in our lives. Is it useful to carry over a war against a person and brood over it for an hour, a day, a month, a lifetime? Get over it!! If we truly want to promote peace in this world, THE PEACE OF EASTER SUNDAY NIGHT, THE PEACE OF THE HOLY SPIRIT, are we able to achieve it!! Can we forgive? Can we get over it? Are we able to acknowledge that we are the wedges rather than the bridges?

Francis Ware and my brother were persons who brought me to a better understanding of the consequences of peace and war. But I personally know the peace of Christ that we celebrate in this Easter Season can only come about when I am at peace with all those I encounter and not possess war against them. I challenge you and me as Jesus Christ did on Easter night – "Peace be with you!"

**Vesele  
Alleuja!**



## PAY YOUR TAXES IN THE 0% BRACKET!



Patrick Braun

The effect of the recent budget battles in the state and national congresses have brought one disturbing fact into sharp focus. That fact is that, as a nation, we have been living far above our means. The debts of the states and the national debt are causing enormous stress on our financial system. Even the mighty dollar, which has been the world's reserve currency for generations, is in danger of losing that status. This could cause a hyper inflation and even the collapse of America's financial system.

The good news is that this probably won't happen because our lawmakers will (reluctantly) finally address the problem with one of two possible solutions which is to greatly raise our taxes. Few politicians have the courage to make use the other solution which is making meaningful spending cuts to the entitlement programs: Social Security, Medicare, Medicaid or the military.

A recent article cited the fact that, in order to solve our debt problems, the current tax brackets will have to be raised. The current 10% bracket would have to be raised to 25%, the middle brackets to around 50% and the top bracket over 80%. Older Americans have seen these brackets before! It's hard to imagine earning a dollar and paying 80 cents to the government, in fact it's almost unthinkable. Even though it could happen, I don't personally think that things will get that bad. But, given the current debt, the anticipated debt and the interest on that debt, I will ask this question; "DO YOU THINK TAXES WILL BE LOWER OR HIGHER IN THE FUTURE?"

I have not met one person that thinks taxes will be lower in the future! What does this mean for people making plans for the future and their retirement? It means that they have to look for properties which will avoid taxation down the road. It means a paradigm shift away from conventional thinking. Currently, everyone is told to put their savings into IRAs, 401Ks and annuities. The idea is to defer taxes into the future. Given the question that I asked and the answer I received from everyone, is it really a great strategy to defer taxes into a future when the taxes will be higher-not lower?

### Fortunately FCSLA can help!

There are two properties which grow without taxes on the growth and later, can provide cash back to the owner with no tax on that cash. The first is the **Roth IRA**. FCSLA's Flexible Premium Deferred Annuity can be used to fund the Roth IRA. Money can be put in each year (the accumulation period) and withdrawn at retirement (the distribution period) with no tax on the gain. **(The 0% bracket.)** Every young person should be putting money into a Roth IRA every year!

The second property is **Whole Life Insurance!** That's right - sleepy old fashioned, Whole Life Insurance is one of the two properties from which you can remove cash which has grown without paying taxes on that growth. **(The 0% bracket!)** You might ask "How is this possible?" Well, if you cash a whole life policy in, you WILL pay tax on the "gain" which is any amount over the premiums you paid. But, if you **BORROW** the cash value, there is **NO TAX**, even if what you borrow is far more than the premiums you paid. When you die, the company simply subtracts the loan from the total death benefit and pays the balance to your beneficiary. Life insurance proceeds are received income tax and capital gains tax free. The policy does have to remain in

force until death. If you lapse or cash surrender the policy you will have to pay tax on the gain.

### Let's look at an example:

A male, age 35, puts \$3,000 per year into the FCSLA 20 Payment Life Certificate. (A whole life policy with payments for only 20 years.)

The \$3,000 per year premium buys him \$228,833 of life insurance which will help his family maintain their standard of living if he dies.

At his age 55, the certificate is all paid up! He has put \$60,000 into the certificate and the **guaranteed cash value is \$83,295**. His death benefit has grown through paid up insurance purchased by the dividends to over \$260,000. (Dividends are not guaranteed.) But, it gets better! When he is 70 and decides that he needs some cash to supplement his retirement, the **guaranteed cash value** has grown to \$132,494! He can then systematically borrow money every year without any tax on that loan. **(The 0% bracket.)** Let's say he took out \$10,000 per year for 10 years (remember he only paid total premiums of \$60,000) and then, at age 80, died. FCSLA would subtract the \$100,000 loan (plus interest) from the death benefit, which at age 80 would be around \$335,000 with paid up additional insurance purchased by the dividends. (Dividends are not guaranteed)

The net result is: He paid in \$60,000. He took out \$100,000 **tax free**. Then he died and we paid his beneficiary about \$225,000 **tax free** after deducting the loan plus interest. This is why Whole Life Insurance has often been called "**The Miracle of Pen and Ink**".

**NOTE: The FCSLA Single Premium Life Certificate is a "Matured Endowment Contract" (MEC) and all withdrawals are subject to tax on the gain including loans.**

If you would like to see what receiving cash in the **0% tax bracket** would do for you, please contact one of our FCSLA representatives today.

## FROM APRIL 1 THROUGH JUNE 30, 2011, OLDER FCSLA ANNUITIES

(issued prior to 2005)

with a guaranteed minimum rate of

# 4.50%

will earn a yield of 4.6025%.

## NEWER FCSLA ANNUITIES

(issued 2005 and after)

with a guaranteed minimum rate of

# 3.50%

will earn a yield of 3.5618% while those  
with a guaranteed minimum rate of

# 3.00%

will earn a yield of 3.0453%.



## The Members' Corner

Attributed to our late president, John F. Kennedy, is the statement that, too often, "We enjoy the comfort of opinion without the discomfort of thought." Judging from the questions I am receiving and the discussions going on among our members, that is not the case with us. Looking forward to our convention in October, there have been many inquiries regarding what changes might be in the best interests of our society.

**Q** Whatever happened to the society you wrote about that was holding a referendum for the purpose of changing its Constitution and By-laws to allow for the appointment of national officers by the Board of Directors instead of by the convention delegates?

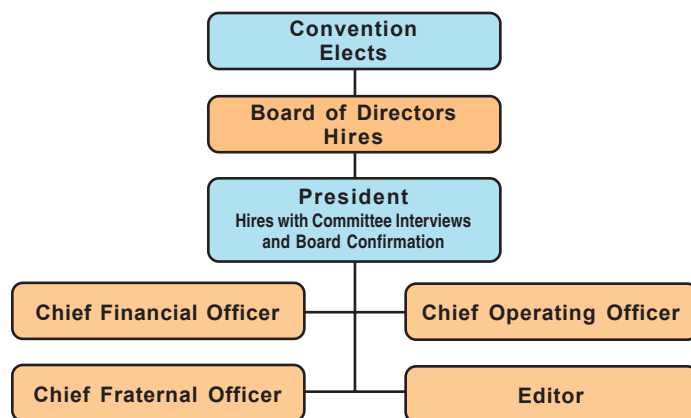
**A** That society announced in the April issue of its magazine that the referendum passed by an overwhelming vote of 84.8 % in favor of the referendum.

That means that we are the only fraternal benefit society with assets over \$500,000 that is still holding on to the riskier method of choosing officers. Do the others see something we don't see?

**Q** Since the delegates were not able to hear and see the presentation of the society's attorney at the Special Convention, could you tell us what she was planning to give to the delegates?

**A** As our attorney she was prepared to discuss the effect of the bylaw change on the way the society operates, especially from the standpoint of accountability of everyone involved. Our current arrangement does not provide needed accountability. Ms. Daniels, our attorney had a powerpoint to present and one of the diagrams in it is particu-

larly helpful in describing the Board proposal. We have attempted to produce it here. A diagram (versus many words) can be very helpful. I hope you find it so. Please feel free to reach me for further discussion and information.



Your letters are thoughtful and insightful! Keep them coming! **Mary Ann S. Johaneck** — Phone 216/468-1011, email: [maryann@fcsla.org](mailto:maryann@fcsla.org) or fax: 216/464-9260.

*Your participation in Members' Corner has been exciting! We will add to the fun with a drawing each month for a \$50.00 prize. The names in the drawing will be those of our members who have sent in questions during the month.*

## IN 2011 WE RESOLVE TO IMPROVE THE WORLD — ONE STEP AT A TIME

From the desk of Deborah Brindza, M.D., National Medical Examiner and Sue Ann M. Seich, Fraternal & Youth Director

### HOW COMPOSTING CAN IMPROVE OUR WORLD

Have you ever considered composting or how to go about starting a compost pile? It may not be on the top of your priority list but composting does make sense if you are trying to improve your carbon footprint.

Compost is organic material such as coffee grounds, eggshells, dryer lint or yard trimmings. This waste material when composted can be used to help improve soil or as a medium to grow plants. Composting makes sense because instead of sending organic matter to a landfill you can help transform it into a useful additive.

Composting doesn't take much effort to get started, as we have experienced, but it does take some planning. If you would like to consider this endeavor there is a website, [www.epa.gov/epawaste/conserve](http://www.epa.gov/epawaste/conserve) that answers many questions. The website gives reasons why you should consider composting. It has a list of composting items that are good for the environment and also a list of items which may be harmful to the environment. If you have the time, why not consider this way to improve our world!



## ORDAINED TRANSITIONAL DEACON FOR THE DIOCESE OF COVINGTON

John Joseph Michniuk, through the power of the Holy Spirit and the imposition of hands by The Most Rev. Roger J. Foys, Bishop of Covington, was ordained a Transitional Deacon for the Diocese of Covington on Saturday, April 16, 2011 in St. Mary's Cathedral Basilica of the Assumption, Covington, KY. Deacon Michniuk is in priestly formation at St. Vincent Seminary in Latrobe, PA. He has twice been the recipient of a Seminarian Scholarship from the FCSLA. Deacon Michniuk is a member of Sr. Branch 524. His grandmother emigrated to Cleveland, OH from Slovakia in the early 20th century and was a member of the FCSLA. With God's will, Deacon Michniuk will be ordained to the holy priesthood in May 2012.



### ***FCSLA BRANCH W130 HOSTS PRE-EASTER BREAKFAST***

FCSLA Branch W130 of Clutier, Iowa held their annual Pre-Easter breakfast on Sunday, April 10, at the Clutier Catholic Social Center. Honored guests were families of our deceased members. Sixty-four members enjoyed a breakfast of ham and egg casserole, fruit cups, kolaches, and cinnamon rolls. Helping prepare the food were the branch officers.

All members are invited to join us at a local theater on Sunday, May 15. Admission to the movie and refreshments will be provided by the lodge.

## LOUISE M. YASH 2011 SPRING LUNCHEON

On a rainy April morning, members of the Louise M. Yash District met for their spring luncheon

Vice President Virginia Sedlacek read the opening prayer for the living, deceased and sick members. Each Board member read their reports and President Mary Jo Noyes outlined the events for 2011: Join Hands Day — May 15, Celebration for St. Anne's Day — July 26, Slovak Picnic — July 25, Christmas Luncheon — December 4.

Business concluded with members enjoying each other's company while dining on the wonderful creations by the Master Chefs at Alioto's restaurant.

The event concluded with best wishes for a safe trip until our next event.



## ANNOUNCEMENT

The Helen Kocan District of Indiana will be hosting the combined St. Ann's Day Celebration for members of the Louise Yash District from Milwaukee and the Anna Hurban Chicago District on July 26, 2011 at the Shrine of Christ's Passion in St. John, IN. Come experience as never before the Passion of Christ. The Shrine of Christ's Passion is an interactive half mile winding pathway that begins with the Last Supper and Garden of Gethsemane.

You then journey through the Passion of Christ as depicted in the Stations of the Cross. The facility is handicap accessible. For more information about St. Ann Day call 219-659-2109.

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## Rev. Christopher T. Washington to Begin Studies in September

Reverend Christopher T. Washington, a priest in the Diocese of Scranton, PA, will begin studies in September 2011 in preparation for service in the Vatican's Secretariat of State.



On behalf of the Holy See, His Excellency, Archbishop Pietro Sambi, Apostolic Nuncio to the United States of America, made the official request of the Most Reverend Joseph C. Bambera, D.D., J.C.L. Bishop of Scranton, for Father Washington's service. Father Washington is currently serving as Director of Vocations, Director of the Office for Divine Worship, Master of Ceremonies for His Excellency, Bishop Bambera and Chaplain of Holy Cross High School, Dunmore, PA.

The Diocesan statement says that while Bishop Bambera notes the loss will add to the growing priest shortage in the areas, it "is both an honor for the Diocese and also a unique opportunity for the local Church in Scranton to serve the Universal Church.

Father Washington will go to Rome to study at the Pontifical Ecclesiastical Academy. The Secretariat of State is the oldest department on the Roman Curia, which is the government of the Roman Catholic Church. The Secretariat performs all of the political and diplomatic functions of Vatican City and the Holy See. It has two sections, one for general affairs and one for relations with the states. The former is responsible for handling matters regarding the everyday service of the Pope, while the latter, also known as the Diplomatic Corps, has the specific task of attending to matters involving civil governments which include maintaining full diplomatic relations with 178 countries and other sovereign entities such as the United Nations.

We congratulate Father and ask God to bless him in this new position.

Father Christopher is pictured (above) with his father Thomas, and mother Rosemary, at his ordination in 2006. He and his mother are members of Sr. Branch 172, Wilkes-Barre, PA.

## Installation of Officers Held for Branches 161 and 192

Officers that will lead Branches S161 and J192, Youngstown, OH, for the coming year were installed at the February meeting of the group. Betty Zajac, retiring S161 Auditor, performed the swearing in ceremony.

Items on the agenda of the meeting included plans for a summer picnic for J192; sending Mothers' and Fathers' Day cards to over one hundred members who are eighty years or older (monetary gift of \$20 will be included in the cards) and electing delegates for the October convention in Baltimore, MD.

A retirement dinner will be held honoring Betty Zajac, S161 Auditor and Agatha Fabiny, Auditor J192, who have worked for many years helping to increase the membership to 1,445 and have provided outstanding leadership to both branches.



**Newly installed officers in Saint Elizabeth Sr. Branch 161 and Saint Cecilia Jr. Branch 192 include: Front row: Loretta Ekoniak, Auditor, S161; Nancy Clausen, J192; Millie Kust, Recording Secretary. Back row: Financial Secretary of S161 and J192, Bernie Demechko; Melanie Leonard, Treasurer; and Ginny DeLuca, President.**

## SAVE THE DATE

- ◆ **Sunday, July 17, 2011** — Gary, Indiana **DIOCESAN SLOVAK DAY** will be held at the Salvatorian Fathers in Merrillville, IN.
- ◆ **ST. MARY MAGDALENE SOCIETY**, Junior Branch 46, Lansford, PA reminds members that Christmas in July will be held at Knoebel's Grove Amusement Park in Elysburg, PA on **Thursday, July 21**. Tickets and information will be available in Pavilion D beginning at 11 am. All Junior Branches in the Eastern PA District are invited to join in the fun. For more information about how your branch can participate call District President Veronica Bazik at 570-645-5253.

## 10th Consular Tour to Slovakia

The 14-day trip will begin on July 31, and return to the USA on August 13. It will include visits to Bratislava, Piešťany, Martin, Tatras, Presov, Kosice and other historical sites. The activities will include two wine tours, a wedding performance, rafting, visit of a cave, sightseeing, castles and shopping.

The tour includes top hotels, breakfast and dinner each day, all admission fees, air-conditioned bus and English speaking guide. It does not include tips and insurance. The total cost per person (double occupancy) from Pittsburgh is \$3,450. For a copy of the daily itinerary, contact Joe Senko at (412) 531-2990 or jsenko@aol.com, or Manor Oak Suite 500, 1910 Cochran Road, Pittsburgh, PA 15220.



## Mardi Gras Décor at Youngstown District Meeting

A Mardi Gras atmosphere welcomed the 104 Youngstown District members who attended the February meeting at the Elm Tree, Struthers, OH. Mary Lou DiPillo, President of hosting Branch 30, welcomed everyone and explained the celebration, Mardi Gras, to the group. She explained that Mardi Gras season begins on January 6th (the 12th day of Christmas when the Three Kings presented gifts to Baby Jesus). In many cities throughout the world, celebrations are held from January 6 until Fat Tuesday, the day before Ash Wednesday. For several days preceding the start of Lent, extensive celebrations are held in New Orleans, LA, with parades where beads and candy are thrown from people on elaborate floats to revelers who line the streets.

The colors of Mardi Gras are purple (justice) and green (faith) and gold (power) and the committee carried out these colors in the lovely centerpieces and beads given to each member. The centerpieces (given as door prizes) were designed and

made by Carla Dutko. They included a mask made of feathers which was surrounded by foil paper in Mardi Gras colors. Each centerpiece contained candy, coins, trinkets, and a \$10 bill.

After a delicious lunch, District



**L-R: Committee Members — Carla Dutko; Board Auditor Kay Kovalchik; Jeanette Kalman; Branch 30 President Mary Lou DiPillo; and Gary DiPillo.**

President Bernadette Demechko, conducted the quarterly meeting. She introduced new Branch officers as follows: Carol Dumez, Financial Secretary of Jr. Branch 231; Loretta Ekoniak, Sr. Branch 161 Auditor; Nancy Clausen, Jr. Branch 192 Auditor; and President Elaine Heney, and Financial Secretary, Patricia Granchay, Sr. Branch 156. The President introduced and thanked Vivian Leko, President of Sr. Branch 156, who is retiring after 35 years of service to the FCSLA.

On the agenda was the second reading of the amendments to current bylaws. Since these passed unanimously, a new bylaws book will be printed and distributed to members at the May meeting.

Bernadette also reminded the members that the 40th National Convention of the FCSLA will be held in October. She recommended that Branches select delegates who have knowledge of Branch activities and responsibilities. They should also be familiar with the FCSLA insurance and annuity products.

After adjournment, the members departed in wintry weather outdoors, but with warm feelings of a cheerful, colorful event graciously hosted by members of Branch 30.

## *Come One, Come All!*

The Western Pennsylvania Slovak Day Committee is busy planning the 88th Annual Slovak Day at Kennywood Park on Thursday, July 21, 2011. Highlights will include Mass with Slovak hymns, Slovak kitchen, children's games, folk dancing for young, and not so young, and cultural displays. Members include Joe and Albina Senko, Rev. Joseph Grosko, Cynthia Maleski (National Trustee), Dolores Sakal, Margaret Joschak, Mary Lou Wagner, Ann Golofski and Carolyn Potanko (not in photo). Call a committee member for discounted tickets and ride the rest of the day!



**Over 30 door prizes and centerpieces, wrapped in the colors of Mardi Gras, were won by the 104 members in attendance.**



**Members of the eight branches which comprise the Youngstown District enjoy "visiting" before the meeting.**

**REMINDER . . .**

**FCSLA's 2011**

**Summer Challenge For Fitness**

Form appeared in May issue on page 10,  
and is also available on the web.





# FCSLA 2<sup>nd</sup> ANNUAL YOUTH RECOGNITION AWARD

First Catholic Slovak Ladies Association is announcing its second annual Youth Recognition Award. There are countless young FCSLA members who participate in many service projects in their church, school, branch or community. This year we are once again asking for your assistance in recognizing a young individual for his/her volunteer activities. In all our branches there are individuals who stand out in a crowd because of their achievements. This is your opportunity to nominate an outstanding young member from your Senior or Junior Branch.

## GUIDELINES

1. Nominee must be an FCSLA member for at least three years.
2. All family members of the Home Office Staff and National Officers are eligible to be nominated. Previous recipients of this award will not be considered.
3. A nominee must be between the ages of 6-22 years. (Received date will determine the age eligibility.)
4. Service projects/volunteerism must be between June 1, 2010 through May 31, 2011.
5. A paragraph of 250 words or less should describe what the individual has done to deserve being nominated for this award.
6. The entry form must be completed entirely and be at the Home Office by June 30<sup>th</sup>, 2011.
7. The winner will be featured in our magazine and awarded a \$100.00 prize.
8. An independent committee will select the winner.

## 2011 FCSLA'S YOUTH RECOGNITION AWARD

\_\_\_\_\_  
Signature of nominator

Branch # \_\_\_\_\_ Phone # or email info \_\_\_\_\_

Nominee's Name \_\_\_\_\_

Birth Date \_\_\_\_\_

Address \_\_\_\_\_

City, State & Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

School/College/University \_\_\_\_\_

On a separate sheet of paper please describe in 250 words or less, all the volunteer efforts of your nominee and why he/she deserves this award.

**Mail to:** Sue Ann M. Seich, FCSLA, Fraternal & Youth Director  
24950 Chagrin Blvd., Beachwood, OH 44122

**ENTRY DEADLINE IS JUNE 30<sup>TH</sup>, 2011.**

Questions please call Sue Ann at 1-800-464-4642, Ext. 1051  
or email [sueann@fcsla.org](mailto:sueann@fcsla.org).

# CONVENTION CAMPAIGN

In anticipation of our 2011 convention, FCSLA is announcing an outstanding Convention Campaign. Every Life Insurance Certificate approved from January 1, 2011 through August 31, 2011 will generate a chance in a drawing at the convention\*. **The prize in that drawing will be a brand new 2011 Ford Fusion!**

We hope that every single Recommender, Sales Representative and General Agent will take advantage of this unprecedented opportunity to win the NEW CAR, by placing (approved and premium paid) at least one new life insurance certificate with the Association. Every placed life insurance application earns you another entry into the drawing. As the saying goes "YOU HAVE TO BE IN IT TO WIN IT"! Obviously the more life insurance certificates a producer sells, the better his or her chance of winning the car.

In addition to the big drawing for the car, producers will have the ability to earn bonus money throughout the year. Checks will be sent out at convention time. A report will also be put in the convention material showing the names of bonus winners.

Here's how the bonuses will work: There will be five bonus levels. Each month stands on its own. There are three possible ways to qualify for each level. All monthly bonuses will be totaled for a final payout at convention time.

## Here are the levels:

**Level 1:** Two life applications OR \$500 annualized premium OR \$10,000 single premium dollars, during the month, qualifies for a \$25 bonus.

**Level 2:** Four life applications OR \$1,000 annualized premium OR \$25,000 single premium dollars, during the month, qualifies for a \$50 bonus.

**Level 3:** Six life applications OR \$2,000 annualized premium OR \$50,000 single premium dollars, during the month, qualifies for a \$100 bonus.

**Level 4:** 10 life applications OR \$3,000 annualized premium OR \$100,000 single premium dollars, during the month, qualifies for a \$250 bonus.

**Level 5:** 15 life applications OR \$5,000 annualized premium OR \$250,000 single premium dollars, during the month, qualifies for a \$500 bonus.

♦ Two Super Youth Term applications with a premium amount of at least \$28 each will count as one application for both the monthly bonus and the drawing for the car.



**Note:** All state licensing requirements and rules will be strictly observed.

\* All life insurance certificates must be submitted by a licensed agent or a member in a state with fraternal exemption.



# 40th National Convention Announcements

■ **DELEGATE FORMS:** Forms have been sent to the branch secretary. Delegates should be staunch supporters of the association and its ideas. They should be active within their branches (attend meetings, contributed to the branch growth), have an understanding of the scope of the organization and be willing and able to travel to Baltimore, Maryland from October 8-13, 2011. **Completed forms must be returned to the Home Office by June 2, 2011.**

■ **DONATIONS:** The FCSLA will consider applications from those seeking donations for programs/projects that are in keeping with the . . .

## FCSLA VISION STATEMENT

- Promote the temporal and spiritual welfare of members through fraternal and charitable activities in our communities
- Promote our Slovak Catholic values and traditions and all Slavic cultures
- Be a premier Fraternal Benefit Society that offers quality financial products and benefits

Applications are available by calling the Home Office at 1-800-464-4642, Ext. 1034, or by visiting our website

## BRANCH W006 DONATES MONEY

FCSLA Branch W006, Heun, NE donated \$500 to the Howells, NE Community Catholic Schools as a small token of their appreciation for the good work and effort that Fr. Leo Rigatuso and the school staff do to provide a Catholic education for the children of Holy Trinity, Heun, NE; St. Johns, Howells, NE; and Sts. Peter and Paul; Howells, NE. This presentation was made at Holy Trinity Heun Church following the annual spring sausage supper which was sponsored by Branch W006.



L-R: Larry Kuzel, Branch Treasurer; Rolland Svec, Branch Secretary; Delwin Hegemann, President, Howells Community Catholic Schools; Gene Sobota, Branch President; and Kathy Fiala, Secretary, Howells Community Catholic Schools.

[www.fcsla.org](http://www.fcsla.org) and clicking on the link to the 2011 National Convention Page. **Completed applications must be in the Home Office by June 13, 2011.**

■ **BYLAW CHANGE:** Anyone wishing to submit a bylaw change for consideration must do so in writing to the attention of Mary Ann S. Johaneck, National President, 24950 Chagrin Blvd., Beachwood, Ohio 44122. All submissions must be signed, however if the submission is coming from a district or branch **it must be signed by all officers**. Deadline for submissions to be considered by the Bylaw Committee is **June 13, 2011.**

■ **CONVENTION BOOK:** The organization **will not** solicit ads for the convention book. The Board voted to forgo ads and instead publish a condensed book which will be paid in full by the Association.

■ **CANDIDATES FOR NATIONAL OFFICE:** As per the by-laws any delegate with the intent of aspiring for National Office at the convention and **knowing that they have suitable qualifications for said position** must obtain an intent form from National Secretary, Irene J. Drotleff, 24950 Chagrin Blvd., Beachwood, Ohio 44122. The completed form along with a brief resume and appropriate fee must be mailed to: Mary Ann S. Johaneck, National President, at the above address by **August 11, 2011.**

■ **GUESTS:** Please note that guests are allowed to attend the convention, but are responsible for all their expenses (travel, room, food). More information will be forthcoming.

## FCSLA YOUTH CONFERENCE

Our Association is investigating the possibility of planning a Youth Conference in the near future for our members ages 18-30. This gathering would give our younger members an exciting opportunity to share their views, ideas and suggestions for the continued growth and success of our Association. What can we do to encourage our younger members to take an active role in the future of FCSLA? We are asking for branch officers and members to respond with their views or opinions. If you are a member age 18-30 and would like to participate in an FCSLA Youth Conference, we would like to hear from you? All we ask is that you are actively participating in your local branch's and/or district's activities.

Please respond to: Sue Ann M. Seich, Fraternal and Youth Director, 24950 Chagrin Blvd. Beachwood, OH 44122 or email: [sueann@fcsla.org](mailto:sueann@fcsla.org)



## Branches 233 and 129 Sponsor Basketball Tournament



St. Sylvester School, Brentwood, PA, held its Lancer Classic Basketball Tournament, and Branches S233 and J129, Pittsburgh, PA happily served as one of the sponsors for this tournament. The tournament was for the 3rd, 4th and 5th grade boys, and girls from St. Sylvester's and those from surrounding area schools. Pictured are the 3rd and 4th grade boys from St. Sylvester's with their coach Dawn Ziegler. The player in the front middle row is Charlie Vojtecky, a member of J129. Bob and Rosemary Thumpston, officers of S233 are his proud grandparents. The JV girls from St. Sylvester's, coached by Rosemary Thumpston Vojtecky, a member of S233, were undefeated in the regular season, and were the winners of the 5th grade girls in this tournament.

## ESGP Award Dinner



Several national and district officers recently attended the Fraternal Societies of Greater Pittsburgh Annual Award Dinner in Pittsburgh. Seated, L-R: Mary Ann Johaneck, Marion Gatto, Judith Yates, Barbara Gaydosik, Virginia Holmes. Standing: Irene Drotleff, Maggie Golofski, Cynthia Maleski and Judith Feder.

## Vivian Leko Honored at Dinner

Vivian Leko, President of Branch 156, Struthers, OH, and Vice President on the Executive Board of the Youngstown District, was honored at a retirement dinner held at Alberini's Restaurant, Boardman, OH, in February 2011. Members of the Board and Branch Presidents hosted the event.

District President, Bernadette Demechko, thanked Vivian for her years of dedication and service to the First Catholic Slovak Ladies Association. She had served as President of her Branch for 27 years and as Vice President of the District Board for 16 years. Under her leadership, Branch 156 grew in membership becoming the second largest Branch in the District with 1,043 members. Vivian was presented with a monetary gift and a silver necklace with butterfly pendant for her work.

Vivian spoke about her involvement with the FCSLA. Her daughter was just five years old when she became President of Branch 156. She worked tirelessly for the organization while raising a daughter and four sons with her husband Albert. She hopes to spend her retirement enjoying her family that now includes nine grandchildren.



**Bernadette Demechko, President of the Youngstown District, present a retirement gift to Vivian Leko at a dinner held in her honor.**



**Youngstown Ohio District Executive Board and Officers — Seated, L-R: Agnes Escaja, Auditor; Kay Kovalchik, Auditor; Vivian Leko, honoree; Bernadette Demechko, President; Shelly Zura, Treasurer; Shirley Zura, Vice President. Back row: Dolores Sonoga, Treasurer; Sandy Saluga, Trustee; Dolores Medvec, President, Branch 153; Frances Chervinko, Trustee; Michelle Kubicina, President, Branch 422, and Ginny DeLuca, President of Branch 161. Missing from photo, Mary Lou DiPillo, President, Branch 30.**

## — SAVE THE DATE! —

**CHICAGO JUNIOR BRANCH MEMBERS — SAVE THE DATE** of Sunday, July 10, 2011 for the 2nd Annual Miniature Golf Outing. Further details will follow shortly on the Chicago District website: <http://www.fcsla.org/district/chicago/calendar.shtml>.



# 100th Birthday Bash for Junior Branch 130

An array of fantastic door prizes ranging from a big screen TV, atomic clock, iPods, DVD player, cameras, cash and gift certificates were a highlight of Milwaukee's Branch 23 100th birthday party bash for its Junior Order 130. Every member at this event went home with one of the door prizes.

Guests were welcomed by Branch 23 Vice President, Martin Esterle.

The March 20 event began with a welcome from Branch 23 Vice President, Martin Esterle and was followed by a grand buffet lunch at the Wau-

kesha Country Springs Convention Center and Water Park. After lunch, attendees could enjoy hours of fun at the water park.

Special guests were Irene Drotleff, National Junior Order Secretary who presented a thought provoking talk about how life had changed since Jr. Branch 130 was founded 100 years ago and National First Vice-President,

Rosemary Mlinarich who led the group in prayer.

No member of the junior or senior order left empty handed or without appreciation for the fun time they enjoyed.

Special thank you to Katherine Mueller, Branch 23 Financial Secretary who planned the birthday party celebration.



Irene Drotleff presents Jr. Order Secretary, Cindy Petrowsky, with gift.



Matt Duelge's first day at a waterpark.



Eugene Petrowsky, Daytona and Cindy Petrowsky.



Katherine Mueller and Martin Esterle welcome guests.



Fun at the waterpark.

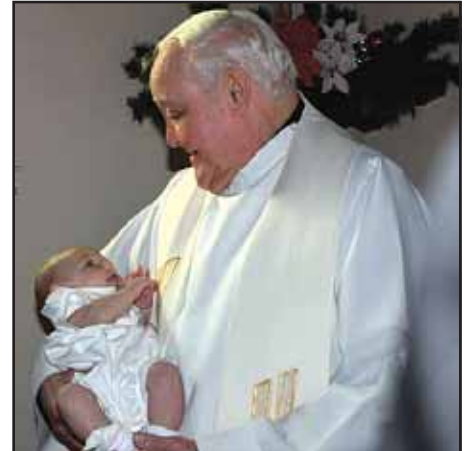




# Baptisms & Confirmations



Martin Esterle greets the attendees.



**BLAKE ALEXANDER STOVER** is the newest member of Jr. Branch 115, Clairton, PA. Blake was born on October 14, 2010 to proud parents, Heather, Vice President of Sr. Branch 177, Clairton, PA, and Kevin Stover also a member. His brother Camden and sister Emma are also members of Jr. Branch 115.

Blake was baptized on Sunday, January 9, 2011 at St. Isaac Jogues Church by Rev. Robert J. Boyle (pictured above). His godparents are Amy, Jr. Branch 115 President, and Jason Thomas, a member of Sr. Branch 177. Blake's grandparents are Gerald, Pittsburgh District Vice President, and Monica LaFrankie, Sr. Branch 177 Financial Secretary.

## Students Awarded Krotz Elementary Grants

Branch W045, Cedar Rapids, IA, recently awarded the Wayne Krotz Elementary Grants awards for 2011. The program was initiated in 2008 and consists of three grants of \$200 each which are awarded by random drawing to juvenile members of the Branch with either a life insurance policy or annuity certificate in force who are attending school from Kindergarten to Eighth Grade. The award may be used for any school needs. The winners pictured below are: Erin Krotz, 7th grade,



Erin Krotz



Zachary Prucha



Mekenna Ollinger

Our Lady of the Lake, Maple Plain, MN (Erin is the granddaughter of Wayne Krotz after whom the award is named); Zachary Prucha, 8th grade, Alburnett Middle School, Central City, IA and Mekenna Ollinger, 7th grade, Lourdes Catholic, Daventport, IA.



**DANIELLE MARIE JULIANA WILLIAMS**, Jr. Branch 46, Lansford, PA was confirmed by Bishop Barres on March 29, 2011 at St. Jerome's Catholic Church in Tamaqua, PA. She is the daughter of Olga and Tommy Williams.







# IN MEMORIAM

## EDWARD J. KRESOVSKY Sr. Branch 202



Edward J. Kresovsky, 64, died February 19, 2011 at Normandy Manor of Rocky River, OH. He was born July 21; a son of John S. Kresovsky and Margaret M. Hudak Kresovsky (both deceased).

Edward graduated from Youngstown State University and subsequently served with the United States Army, 2nd Division. His career path was in the line of sales and manufacturing.

A dear friend to those who shared his passion for golf, fishing, cooking, and travel.

He enjoyed working in his vegetable garden and sharing his bounty with friends and neighbors. Edward will be missed for his perpetual smile and his infectious laughter.

He leaves a sister Margaret Miller (David) of Westlake and a brother, John (Rebecca) of Fort Myers, FL, nephew, Mark (Jennifer), nieces Kristin (Chris), Alison (Andy) and great-niece Adeline.

Funeral services were held at St. Patrick's Church. Burial was at the Hubbard Union Cemetery.

In lieu of flowers memorial donations may be made to the St. Patrick's Special Project Building Fund.

## ANNA WALLACE Sr. Branch 172



Anna (Krupsha) Wallace, 88, of Plains Township, passed away on September 5, 2010, in the Riverstreet Manor, Wilkes-Barre. She was born July 15, 1922, in Plains Township, where she was a life-long resident.

Anna was a daughter of the late John and Elizabeth (Zybowski) Krupsha. She was a graduate of Plains Memorial High School, Class of 1940. During her life, she was employed for many years by the Sharon Lee Dress Factory, Plains Township. She was a faithful member of Sa-

cred Heart of Jesus Slovak Catholic Church and Holy Assumption of Saint Mary Byzantine Catholic Church, Wilkes-Barre. She was a dedicated wife, mother, grandmother and homemaker.

She was preceded in death by her brothers, Andrew, John, Joseph and George Krupsha.

She is survived by her loving husband of 64 years, Francis J. Wallace, of Plains Township; her sons, Eugene and his wife, Karlene, of Indianapolis, and Daniel and his wife, Charlene, of North Wales, PA; and her daughters, Evelyn Spagnuolo and her husband, Dominick, of Wheaton, IL, and Diane Gregor and her husband, Robert, of Plains Township. Mrs. Wallace has five grandchildren, Michele (Rob) Foster, Christa (Tony) Renello, Bobby (Melissa) Gregor, Mike (Mary) Gregor and Jacob Wallace; and six great-grandchildren.

In lieu of flowers, memorial gifts may be made to Sacred Heart of Jesus Catholic Church, 666 N. Main St. Wilkes-Barre, PA 18705.

## CYRIL "C.W." CERNOSEK Branch W077



Cyril "C.W." Cernosek, 80, of West, TX, passed away March 16, 2011.

Cyril was born February 3, 1931 in West, the son of John and Annie Mae (Karlik) Cernosek. He was a graduate of Aquilla High School.

He served his country in the United States Air Force during the Korean Conflict.

On May 28, 1952 he was united in marriage to Margaret "Margie" Pustejovsky in Abbott. She preceded him in death on March 20, 2010.

C.W. worked for the General Tire and Rubber Company in Waco for 33 years as a sales agent and State Director for R.V.O.S Local Lodge 78 for many years. He was a longtime and faithful member of St. Mary's Catholic Church of the Assumption. He was also a member and held various offices with the St. Mary's Quarterback Club, West Athletic Booster Club, McLennan Hill County Czech Heritage Society, Texas Czech Ancestors, Czech Education Foundation of Texas,

West Fair and Rodeo Association, West Longhorn Club, Knights of Columbus Council 2305, and Texas Teenage Baseball/Softball Association. C.W. was a City Councilman since 1989 and a Westfest Director since it started in 1976. He was also the Secretary/Treasurer of Branch W077 for many years.

Survivors include: three sons, C.W. "Butch" Jr. (Sharon); Richard (Sandy Chavez); Donald (Paula); four daughters, Denise (Dean) McGuire; Carol (Tommy) Bartosh; Joanie (David) Crain; Julie (Richard) Freeman; three brothers; 19 grandchildren; 10 great-grandchildren; and many nieces and nephews.

In lieu of flowers, memorials may be made to West Rest Haven Activity Fund, The West Youth Baseball/Softball Association, or to the West Volunteer Ambulance Association.

## ELAINE PATRICIA GNIADEK Sr. Branch 248



Elaine Patricia Gniadek, 81, of Curtis, MI died on February 27, 2011 at Marquette General Hospital.

Elaine was born March 17, 1929 in Chicago to Henry and Paulina (Bobolik) Bokor.

She graduated with Salutatorian Honors from Josephinum High School, Class of 1947.

Elaine married Eugene J. Gniadek in 1949 and they were married 58 years. She was employed as a sales clerk for Zayre's Department Store in Chicago for nearly 20 years. Following their employment, she and Eugene retired to Curtis, MI in 1994.

Elaine was a member of St. Timothy Catholic Church, Curtis. She enjoyed homemaking and caring for her family, and loved dogs and feeding the birds.

Surviving are her son, Raymond Gniadek of Mesa, AZ, a granddaughter, Shayna Gniadek, a sister, Mildred (Jack) Rayher of Long Island, NY, a sister-in-law, Virginia (Elmer) Campana, several nieces, nephews and cousins.

She was preceded in death by her parents, her husband Eugene on December 25, 2007, three brothers and two sisters.



## **VERONICA F. VANISH**

### **Sr. Branch 161**



Veronica F. Vanish entered eternal rest on March 3, 2011. She was a life-long member of St. Matthias Church.

Born in Youngstown, OH, she was a daughter of Michal and Franciska (Lihan Svidran) Tkacik,

immigrants from "Polomka nad Hronom" Slovakia.

She graduated from Wilson High School in 1945, attended Youngstown Business School, worked at Republic Steel Corp., attended Youngstown State University and was employed by Blue Cross and Blue Shield, where she retired in 1988 after 22 years of service. With her husband, George, they owned and operated Vern's Gift Shoppe for 25 years.

Some organizations she was affiliated with include: Infant Jesus of Prague, Camp Fire Girls, ABWA, First Catholic Slovak Ladies Association Branch 161, First Catholic Slovak Association St. Joseph Branch 731, Slovak Catholic Sokols Wreath 54, Slovak Catholic Sokols National, Slovak Catholic Federation, The Mahoning County Civic and Cultural Society, Eucharistic Minister at St. Elizabeth's Hospital and others.

She enjoyed flower gardening and traveling domestically and abroad, including Medjugorja, Bosnia-Herzegovina, Mexico, Canada, Bahamas and her parent's homeland of Slovakia.

She was preceded in death by her husband, George Vanish, whom she married July 24, 1948, and also by her parents and a sister Margaret Ann Tkacik.

She is survived by her son, Capt. George M. Vanish, a daughter, Michele Joly, grandsons Joshua M. Joly and Thomas C. Joly-Behanna, a brother, Frank Tkacik and a sister, Alma Neapolitan.

## **HELEN C. CHALFA**

### **Sr. Branch 90**

Helen C. Chalfa, 81, of Hopewell Township, passed away on January 20, 2011.

Born June 4, 1929, in West Aliquippa, a daughter of the late Joseph and Mary

Piskorak Chalfa, she was a member of Saint Titus Roman Catholic Church.

In addition to her parents, she was preceded in death by three brothers, Steve, Joseph and George Chalfa, and one sister, Mary Trojan.

Helen is survived by many loving nieces and nephews, Kathy McPhilomy, Paulette Trojan, Sonya and John Sudar, Dorene and John Mandity, Marcia Woollett, and Paul Trojan; two sisters-in-law, Maria Chalfa and Ann Chalfa and numerous great-nieces and great-nephews.

## **CATHERINE R. BISEK**

### **Branch W035**

Catherine R. Bisek, 81, of New Prague, died February 5, 2011, at The Lodge on Natchez, in Elko New Market.

Catherine was born in Cedar Lake Township on December 20, 1929, a daughter of Matthias and Bessie (Barta) Sirek. She attended Scott County District School and Most Holy Trinity School in Veseli and then farmed with her husband, Gilbert W. Bisek, whom she married September 3, 1952, in Veseli. She cooked for the school lunch program at St. Wenceslaus, worked at Cedar Lake Farms and was cook at the New Prague Park Ballroom. Catherine loved cooking, gardening, farming and especially poultry. She was a beekeeper for many years.

Family was most important to Catherine and she loved teaching her grandchildren and great-grandchildren the ways of the farm.

She is survived by 12 children: Thomas (Kathy) Bisek, Apple Valley; Agnes (Scott) Kotek, New Prague; Gilbert (Deborah) Bisek, New Prague; Paul (Cinthia) Bisek, New Prague; Anthony (Sandra) Bisek, Webster; Theresa (Mark) Duchene, Northfield; Rose (Dan) Hunt, Faribault; Philip (Rebekah) Bisek, Webster; Catherine (John) Rutt, Belle Plaine; Matthew (Ann) Bisket, New London; Monica (Lee) Gernandt, Nerstrand; Joseph (Angelica) Bisek, New Prague; 40 grandchildren, 12 great-grandchildren; two brothers: John Sirek, Webster, Mathias (Diane) Sirek, both of Webster; four sisters: Mary (Nobert) Regnier, Marion, IA, Roseann Solheid, New Prague, Ann (Alfred) Zaun, Shakopee; sister, Adelia Sirek, OSB, St. Cloud.

She was preceded in death by her par-

ents, husband, two grandchildren, Troy Bisek and Ryan Rutt, great-granddaughter, Megan Eastman, two brothers, Joseph and Francis Sirek.

## **MARGARET YURCHAK BRANCATO**

### **Branch 351**

Margaret (Margie) Yurchak Brancato, 90, of Paola, KS, passed away January 19, 2011.

Margaret was born February 1, 1920, to John and Julia (Evancho) Yuhás in Sugar Creek, MO. She was employed as a cook/baker at Central Junior High School for 19 years, retiring in 1985. She was a member of All Saints Parish, St. Cyril and Methodius Catholic Church.

Margaret was an avid KC sports fan, even working at the stadiums. She enjoyed traveling and cooking and keeping alive many Slovak traditions through the years.

She was preceded in death by her first husband, Leo Yurchak and her second husband, Marion Brancato; seven sisters, and three brothers. She is survived by four children, Barbara Schweiger (Joseph), Damon Yurchak (Patricia), Gina Yurchak and Kevin Yurchak (Mary); brother, John Yuhás (Anna); eight grandchildren and eight great-grandchildren. She will be deeply missed.

In lieu of flowers, memorials were made to the church or charity of one's choice.

## **WILMA KAVAN**

### **Branch W026**

Wilma Kavan, 88, of Valparaiso, joined our Lord on January 31, 2011, at the Saunders County Medical Center of Wahoo. Wilma was born on a farm near Bee on April 6, 1922 to John and Emma (Samek) Bartunek. She graduated from Garland High School and attended Peru State Teachers College. She taught in rural schools in Surprise, Garland and Valparaiso area until marrying Stanley Kavan on June 6, 1946.

They resided on the family farm near Valparaiso where they raised their family. She was a member of St. Vitus Catholic Church, Touhy and was a member of the St. Vitus Altar Society. She also was a

*continued on page 16*





## IN MEMORIAM

member of the Catholic Daughters of America, Our Lady of Peace Court #1956 and was the Regent from 1989-1993. She was a member of TOPS NE #388, the Valparaiso Women's Club, Farmerettes Extension Club and was a Rock Creek Precinct Election worker for many years. Gardening, crocheting, reading and playing cards were a few of her hobbies. She also was an avid fan of all Bishop Neumann activities. She had a positive outlook on life, and loved a good laugh.

She is survived by her children, sons Greg (Jeanine), Wahoo; Mike (Mary), Valparaiso; Dave (Lori), Lincoln; Lew (Cher), Denton; daughter, Kathy (Ken), Foner, Niobrara; 12 grandchildren, seven step-grandchildren, 40 great-grandchildren; sisters, Marge Shonka, Wildwood, FL, Delores Zitek, Lincoln; sister-in-law, Florence Kobza, Seward.

She was preceded in death by her husband, parents, sisters and spouses, Georgia and Leonard Rerucha, Lucille and Ernest Helgoth, Emma and Ted Rerucha, Alice and Chuck Bauer; brother, John Bartunek; sisters and brothers-in-law, George and Elsie Hellerich, Vince and Celestine Polacek, Philip Kavan, Lillian Kavan, Joe Shonka and Joe Zitek.

### HELEN E. UHER Branch W008

Helen E. Uher, 98, of Dodge, NE, died March 9, 2011 at Parkview Nursing Home in Dodge.

Helen was born February 25, 1913, north of Howells, in Cuming County, to Gustav and Emma (Petrick) Bazata. She attended District 75 School and Howells High School. Helen married August J. Uher on September 5, 1933 at St. John's Nepocumene Catholic Church in Howells. The couple farmed south of Dodge. August passed away April 4, 1968 and Helen moved into Dodge in 1969.

Helen cooked for many weddings, anniversaries and banquets. She worked at Parkview Nursing Home in dietary for 29 years, then in the activities area for four years and continued as a volunteer for several years.

She was a member of St. Wenceslaus Catholic Church, Christian Mother's, Altar Society, Prayer Line and American Legion Auxiliary for over 50 years. She was an excellent cook and baker, and was espe-

cially known for her kolaches, pies and dill pickles. She loved to tend to her many flowers and can the vegetables from her garden. Helen enjoyed visiting with her family and an occasional visit to the casinos. She also brought it up that she was driving a car at the age of 9.

Survivors include children Marilyn (Jerome) Ortmeier, David (Donna) Uher all of Dodge, Anita (Wes) Evers of Omaha, nine grandchildren and six great-grandchildren. Helen's children and grandchildren are all members of FCSLA.

She was preceded in death by her husband, August, daughter Helen Horn, parents Gustav and Emma Bazata, brothers Edward, Lumir, Gustav Jr., Raymond R. and Ernest in infancy.

Memorials were made to St. Wenceslaus Catholic Church. The family wishes to thank everyone for their kind words and support.

### BEATRICE ANN MANAS Branch W093

Beatrice Ann Manas was born July 2, 1925 to Frank and Marie (Simon) Manas. She attended Petrick elementary rural school south of Tabor, SD. In order to continue her education, Beatrice worked for room and board staying in town during the weeks when school was in session. She graduated from Tabor High School in 1943. After receiving a teaching certificate from Yankton College, Beatrice taught four and half years at a country school south of Lesterville.

She met Leighton Gemar while they were both attending a teacher's meeting in Yankton and the two were married June 26, 1945 at St. Wenceslaus Church in Tabor. She dedicated her life to raising her family and supporting her husband in their grocery business.

She was a member of St. George Catholic Church of Scotland and St. George Altar Society. In 1999 she was nominated for the "Spirit of Dakota" Award. Beatrice was extremely proud of her Czech heritage and celebrated that heritage by participating as a Czech dancer in her youth and traveling to Czechoslovakia and later the Czech Republic on five separate occasions.

Survivors are her seven children, Diane (Len) Hofer; Greg (JoAnn) Gemar; Roger (Jean) Gemar; Dr. Jim Gemar, PhD

(Karen); Charles (Char) Gemar; Dwight (Claudia) Gemar; Dr. Sheila Gemar, M.D. (Wayne Dahlen); 18 grandchildren; 15 great-grandchildren; and many other relatives and friends.

She was preceded in death by her husband Leighton in 2008; parents Frank and Marie and sisters, Marie Wood and Lillian Ptak.

### MAMIE PETRASEK YECKEL Sr. Branch 522



FORT LAUDERDALE, FLORIDA — Born Easter Sunday, March 23, 1913 to Elizabeth (Budi) and Andrew Petrasek at home on Reno Avenue, Cleveland, OH, Mae B. Yeckel died February 24, 2011.

She married Raymond C. Yeckel (1915-2000) on May 17, 1941 in the Nativity Blessed Virgin RC Rectory and moved to Fort Lauderdale in 1954.

Family preceding Mae in death included her sisters Anna (Renkel), Helen (Kozora) and brother, Joseph Petrasek.

Mae is survived by brother-in-law Donald Yeckel and his wife, Rose (Pueblo, CO).

She was enrolled at birth into FCSLA Senior Lodge 522. Mae was the oldest member for the last 12 years.

Donations in *memory of Mae B. Yeckel* may be directed to First Catholic Slovak Ladies Association, FCSLA Senior Lodge 522 (Attention: Gianna), at 24950 Chagrin Boulevard, Cleveland OH 44122. An account has been established to assist with Community Projects of the Lodge.

### LUCILLE STANOVCAK Sr. Branch 30

Lucille Stanovcak entered into eternal rest on February 16, 2011, at the Hospice House.

Lucille was born March 10, 1931 in Campbell, the daughter of John and Mary (Hrin) Fabrizi.

She received her Associates Degree in Applied Science and a Bachelors Degree in Education from Youngstown State University. She was registered nurse and



previously worked for Northside Hospital, Youngstown Board of Education and St. Christine and St. Dominic Schools. She also served on the Youngstown Board of Health.

Lucille was an avid reader and enjoyed cross stitching and sewing as hobbies. She also enjoyed spending time with family and friends at the Lake Milton Boat Club, where she was a member.

What Lucille enjoyed most, were her children, grandchildren and great-grandchildren who were the light of her life. She was a member of SS. Cyril and Methodius Church.

Lucille will be sadly missed and remembered by the many people in her life, including her husband, Frank Stanovcak, whom she married August 4, 1951; her sons, Frank (Debra) Stanovcak of Poland, Donald (JoAnne) Stanovcak of Poland, and Jeffery (Shannon) Stanovcak of Struthers; six grandchildren, Frank Jr. Stanovcak, Nichole (Jacob) Kvacky, Sara Stanovcak, Donald Jr. (fiancée Christina) Stanovcak, Acacia and Drew; five great-grandchildren, Trenton, Cyan, Haley, Locke and Peyton; three stepsisters, Tina Fabrizi, Carmel Malmer and Barbara Castro; her stepbrother, Frank (Janice) Castro; and numerous nieces and nephews and also in-laws.

Lucille was preceded in death by her parents; her brother, John Fabrizi Jr.; her stepbrother, Manuel Castro; and her step mother, Mary Fabrizi.

## **DOLORES COLBURN**

### **Sr. Branch 81**

Dolores Dee Mae Colburn passed from life February 12, 2011, in Colorado Springs, CO.

She was born June 16, 1931 to Leo and Mary Zack in Whiting, IA. On January 3, 1963, she married Keith Colburn who preceded her in death after 41 years of marriage.

Dolores was a homemaker who loved bowling, her family and spending precious time with her grandchildren.

She was greatly loved and will be missed by all who knew her. Included are her children: Tracy Miller, Michael (Cynthia) Colburn, and Matthew (Angela) Colburn; five grandchildren; two great-grandchildren. Her parents, brothers, Leo and Eugene, preceded her in passing.

In lieu of flowers, contributions were made to Pikes Peak Hospice.

## **JOSEPH M. BIROS**

### **Sr. Branch 615**

Joseph M. Biros, 84, of 228 Ridge Ave., Middletown, PA, entered into eternal rest on March 29, 2011 at his home.

Joe was born on October 13, 1926 in Wilkes-Barre, PA and was the son of the late Stephen and Elizabeth Cicon Biros.

He was a former computer programmer at the New Cumberland Army Depot, a member of Seven Sorrows of the Blessed Virgin Mary Catholic Church and the American Legion Post #594, both of Middletown. He was a member of the Slovak Catholic Jednota and the Slovak Catholic Sokols of Passaic, NJ, First Catholic Slovak Union of the USA and Canada of Independence, OH, and The National Slovak Society of the USA, Cannonsburg.

Joe enjoyed golfing, going for walks, singing and dancing.

In addition to his parents, he was predeceased by his first wife, Dorothy Cusick Biros; son, Joseph T. Biros; son-in-law, Stephen W. Moore; brothers, Stephen Biros, John Biros, Matthew Biros, and Bernard Biros; sisters, Sophie Biros and Anna Yanko.

He is survived by his wife, Anna Dubisova Biros; daughter, Susan C. Moore of Camp Hill; brother, Cyril, husband of Margie Biros of Willingboro, NJ.

## **ANDREW J. RADICH**

### **Sr. Branch 121**

Andrew J. Radich, 91, died peacefully of natural causes on Tuesday, March 29, 2011, at Brandywine Assisted Living, Middlebrook Crossing, in Bridgewater. Mr. Radich was born in Bound Brook, graduated from Bound Brook High School in

1938, and was a lifelong member of St. Mary's Roman Catholic Church in Bound Brook.

In August of 1940, Mr. Radich enlisted in the U.S. Marine Corps, under went basic training at Camp LeJeune and received additional training in jungle fighting at Guantanamo Bay. As a member of Edson's Raiders, a unit who made initial landings on beachheads of islands occupied by the Japanese in the Pacific Theatre of WWII, PFC Radich participated in the seizure of Tulagi and the Solomon Islands in August of 1942. He also saw action at Tasimboko, Guadalcanal, and B.S.I. in September of 1942 where he was critically injured by shrapnel. He was thought to have died on the battlefield and was not discovered to be alive until three days later. PFC Radich was flown to New Caledonia for his initial treatment and then spent several months in New Zealand before being transported to New York to finish his recuperation. He received a Purple Heart for his valor and was Honorably Discharged due to medical disability in September of 1943.

On May 29th of 1943, PFC Radich wed his childhood sweetheart, Julie Figel, whom he had known since an elementary student at St. Mary's School. They celebrated their 60th anniversary in May, 2003.

Julie died in March 2005 and Mr. Radich is survived by his daughter, Dr. Carol A. Radich, of Malvern, PA, and two sisters, Dorothy Kmiec of Somerville, and Eleanor Chubrick of Middlesex, as well as several nieces and nephews. Mr. Radich worked as a chemical operator for Bakelite, later named Union Carbide, for 35 years and retired in 1979.

Mr. Radich's godson, Fr. Edward Czarcinski, celebrated the funeral mass on April 2, at St. Mary's Roman Catholic Church in Bound Brook.

## **We Want to Hear From You!**

Did your children, grandchildren receive special awards or achievements in school this year? Baptisms? Confirmations? 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 to Carolyn Bazik, National Editor.



## *Barbara (Bobo) Michniewicz, like the mighty Mississippi River and FCSLA — just keeps rolling along . . .*

Barbara has been a member of Sr. Branch 452 in Whiting, IN, for over 20 years and a member of Immaculate Conception Slovak Parish all of her life. She is dedicated to her Catholic faith, her family, a boat load of friends, and her community. In-



cluding Barbara, all 12 of her family are members of FCSLA. Her husband, father Ed, her 4 children, and 6 grandchildren are all assets to our society.

Last May, Barbara's granddaughter Aubrey received her First Communion. Aubrey is pictured in her communion dress with her sister Delaney, father Ed, Barbara, and cousin Emily.

This March, Barbara celebrated her 80th birthday. The birthday cake was decorated with Barbara's picture from her first communion. Many folks were present to enjoy the afternoon.

Mary Ann Domisich, Sr. Branch 452 and Eleanor Klapak, Sr. Branch 81 had



a minute to visit with Barbara; but just a minute, as she just kept rolling. Though guests were instructed that their presence was more valuable than gifts, Barbara did receive her fair share.

After a few weeks of preparation, Barbara had her crew of FCSLA members, parishioners of Immaculate Conception, and other able and willing

volunteers prepare Easter Nut Rolls. These great folks, after climbing 24 stairs to the cafeteria, which is no small task, had at it for two days. Pictured in the front row are Betty Skvarek, Auditor Sr. Branch 452, Charlotte, and Judi Donavon. Standing are Susan Betus-tak, Audrey Klapak, Jeanette Stolars. Eleanor, and "THE BOSS".

Susan clearly reflects the bit of due diligence and a splash of pizzazz brought by all that prepare the nut rolls from scratch. Susan has been a FCSLA member all of her life. She was baptized, confirmed, graduated, and married at Immaculate Con-

ception. Beyond enjoying the time spent with friends, Susan indicated that she learns methods and knew ideas from all of the experienced food preparers, and will do her best to keep the ethnic traditions alive and thriving. Susan enjoys reading "*Fraternally Yours*" especially the recipes and Slovak words.

Ann Chovan is a pleasure to work with. She doesn't say a lot, but she is very encouraging. When she speaks as a good teacher, everyone listens.



It sure would not be a Sr. Branch 452 affair without the solid leadership provided by Liz Dedin-sky. There is another trooper; up a small mountain of stairs, with a smile all along the way.

The finished product brings smiles to the faces of the fine ladies of FCSLA. Even more so, the people who have standing orders for the nut rolls, noodles, halushki, and holubky. Pictured in the front (below) are Betty, Barbara, Mary Ann, Susan, and Jeanette. Standing are Eleanor and Joanne Banvich, Auditor, Sr. Branch 452.



## *and rolling along . . .*



# SLOVAK WORDS AND ENGLISH TRANSLATIONS

## Numerals:

0	nula
1	jeden
2	dva
3	tri
4	štyri
5	päť
6	šesť
7	sedem
8	osem
9	deväť
10	desať
11	jedenásť
12	dvanásť
13	trinásť
14	štrnásť
15	pätnásť
16	šestnásť
17	sedemnásť
18	osemnásť
19	devätnásť
20	dvadsať
21	dvadsaťjeden
22	dvadsaťdva
23	dvadsaťtri
24	dvadsaťštyri
25	dvadsaťpäť
26	dvadsaťšesť

## Číselky:

27	dvadsaťsedem
28	dvadsaťosem
29	dvadsaťdeväť
30	tridsať
40	štyridsať
50	päťdesiat
60	šesťdesiat
70	sedemdesiat
80	osemdesiat
90	deväťdesiat
100	sto
200	dvesto
300	tristo
400	štyristo
500	päťsto
600	šesťsto
700	sedemsto
800	osemsto
900	deväťsto
1000	tisíc
10,000	desať tisíc
1,000,000	milión
1,000,000,000	miliarda

## Time:

today
yesterday
tomorrow
day before yesterday
day after tomorrow
in the morning
in the afternoon
in the evening
at night
this morning

## Čas

dnes
včera
zajtra
predvčerom
po zajtra
ráno
poobede
večer
v noci
dnes ráno

## NSS Heritage Museum Presents Programs

The National Slovak Society is conducting a series of hands-on events to have participants learn more about Slovak traditions. Scheduled programs are as follows:

June 11 — Painting on Glass; Pagac

July 9 — Medovnícky (honey cakes); Paint Glass Ornaments

All of the programs will be conducted at the Heritage Museum at 351 Valley Brook Road in McMurray, PA from 10 a.m. to 1:30 p.m. The fee is \$20. Call 1-800-488-1890 for reservations.

yesterday evening
tomorrow afternoon
day before yesterday evening
On Monday morning
On Wednesday evening
On Friday afternoon
On Sunday at night
day/days
week/weeks
month/months
year/years
hour/hours
minute/minutes
second/seconds
night/nights
a long night
all week
every day
in an hour
in a minute
in a second
in three days
in two months
in four hours

včera večer
zajtra poobede
predvčerom v noci
v pondelok ráno
v stredu večer
v piatok poobede
v nedeľu v noci
deň/dni
týždeň/týždne
mesiac/mesiace
rok/roky
hodina/hodiny
minúta/minúty
sekunda/sekundy
noc/noci
dlhá noc
celý týždeň
každý deň
o hodinu
o minútu
o sekundu
o tri dni
o dva mesiace
o štyrihodiny

## Months:

January
February
March
April
May
June
July
August
September
October
November
December

## Mesiace:

január
február
marec
apríl
máj
jún
júl
august
september
október
november
december

Happy Easter!
Merry Christmas!
Happy New Year!
Good luck!
Happy Birthday!
Happy namesday!
I love you!

Veselá Veľká Noc!
Veselé Vianoce!
Šťastlivý Nový Rok!
Veľa šťastia!
Všetko dobré k narodeninám!
Všetko dobré k meninám!
Lúbim vás/ta!

## Days of the Week:

Sunday
Monday
Tuesday
Wednesday
Thursday
Friday
Saturday

## Dni v Týždni:

nedeľa
pondelok
utorok
streda
štvrtok
piatok
sobota



## Branch W137 Holds Wine Tasting

Branch W137, Cedar Rapids, IA held an adult only wine tasting February 20, 2011. Thirty-five members were in attendance. Local Iowa wines were tasted from four different wineries. Non-alcoholic beverages and snacks were also available. Door prizes were given to all in attendance.



## ... And A Swimming Party

On Sunday, April 3, 2011 about 65 members of Branch W137, Cedar Rapids, IA gathered at Bender Pool. Members enjoyed swimming in the warm indoor pool waters. Dinner was served poolside!

The branches next event will be Saturday, June 25, 2011. A family bike ride will start from Sokol Park at 10 a.m. The group will return to the park for a lunch.



## Slovak Lenten Hymn Sing

Traditional Slovak Stations of the Cross – “Krizova Cesta” and a heart-warming Slovak Lenten Hymn Sing was held the first Sunday of Lent in Wilkes-Barre, PA, by the Slovak Heritage Society of Northeastern Pennsylvania.

Seventy-five persons attended the event held in St. Mary's of the Immaculate Conception Church, Wilkes-Barre, PA, representing a wide-aged group of people from various churches throughout the area.

Rev. John Albosta, Slovak Heritage Society Chaplain, presided at the Krizova Cesta and Benediction. Joseph Kowatch (S140) served as cross bearer, Anna Hudock (S172) and Elaine Palischak were candle bearers.

Before each of the fourteen stations, the traditional hymn “Kresfania Sem Prospiechajte” was sung by all in attendance. Prayers were led by the following: Magdalen Benish (S172), Jozef and Anna Biros (S615), Tom Check, Mary Chupka, Mary Migatulski (S172), Tony Palischak, Helen Savinski (S036) and Philip R. Tuhy (S350), Society Chairperson. Also participating was Peter Kmec, a young man from Slovakia who is studying at Holy Redeemer High school in Wilkes-Barre, PA.

Bernadette Yencha (S172) led the congregation in singing the six Lenten Hymns. She said, “the hymn-sing affords the opportunity for our English speaking faithful to appreciate the wealth of Slovak hymnology.” English translations of all the Slovak hymns were provided along with the station booklets. Carl Yanowski was organist for the Hymn Sing. Ms. Yencha remembered with praise the translations of the hymns with loving respect to deceased society member Trude Check-Tuhy.

Anna Biros made kolacky, and they were served during fellowship after the service along with nut and poppy seed rolls. Chairperson Tuhy stated that the Slovak Heritage Society of Northeastern PA hopes to continue the time honored Slovak saying — “Kde Je Slovak Tam Je Spev” — (Where there is a Slovak, there is song).

The society has cassettes or CDs of the Lenten Hymn-Sing and Passion-Resurrection. Interested parties should check the web page [shsnepa.org](http://shsnepa.org) or write to SHSNEPA, PO Box 5004, Station A, Wilkes-Barre, PA 18710-5004.

## SR. BRANCH 177 HOLDS PARTY

Sr. Branch 177, Clairton, PA held the annual Christmas Party on Thursday, December 30, 2010 at Nakama on the South Side of Pittsburgh, PA. Officers and new members were acknowledged and a very good dinner was enjoyed by all who attended.



Sr. Branch 177, Clairton, PA officers and new members at their annual Christmas Party.

# FCSLA EXECUTIVE FINANCE COMMITTEE MEETING

4th Quarterly Meeting • December 9, 2010

## 0100.00 Call to Order/Prayer

President Mary Ann S. Johanek called the meeting to order at 9:40 a.m. at the Home Office, Beachwood, OH. The meeting was opened with prayer by Msgr. Peter M. Polando.

## 0200.00 Opening Business

### 0200.01 Roll Call

Secretary Irene J. Drotleff was asked to call the roll. Members present were:

Msgr. Peter M. Polando	Chaplain
Mary Ann S. Johanek	President
Rosemary A. Mlinarich	Vice President
Irene J. Drotleff	Secretary
John M. Janovec	Treasurer
Cynthia M. Maleski	Trustee
Virginia A. Holmes	Trustee

### 0200.02 Approval of Agenda

Cynthia M. Maleski moved and it was seconded to approve the agenda as presented.

### MOTION ADOPTED

### 0200.03 Approval of Minutes of 9/15/10

Msgr. Peter M. Polando moved and it was seconded to approve the minutes of 9/15/10 as presented.

### MOTION ADOPTED

### 0200.04 Approval of Minutes of Special Convention of 10/11/10

Virginia A. Holmes moved and it was seconded to approve the minutes of the special convention of October 11, 2010 with the following corrections:

- Page 1, add "led by National Trustee, Cynthia M. Maleski," after the word "Slovak" in the second paragraph
- Page 4, third paragraph – nation to national
- Page 5, second major point – insert National Auditor after the word "recognized"
- Page 6, second last paragraph – add the word "to" to the last sentence before the word "try" and change nation to national before "Vice President" and "Editor"
- Insert summary of Anthea Daniels partial presentation.
- Insert title of all Board Members.

### MOTION ADOPTED

## 0300.00 Treasurer's Report

Treasurer John M. Janovec gave a detailed financial review of the Balance Sheet and Income Statement through the third quarter of 2010. Supplement #1

## 0300.01 Investments

Members of the Executive Finance Committee reviewed the investment purchases made through November 2010. Supplement #2

## 0300.02 Annuity Recommendations

Treasurer John M. Janovec is recommending:

- that the new annuity contract with the 10 year penalty period and the guaranteed rate of 3% be sold beginning February 1, 2011. This new annuity contract will pay a 2% commission.
- that the new 3% annuity contract will have no limit for deposits.

Rosemary A. Mlinarich moved and it was seconded to recommend to the Board of Directors the above recommendations made by Treasurer John M. Janovec.

### MOTION ADOPTED

Msgr. Peter M. Polando moved and it was seconded to recommend to the Board of Directors that the two present annuity contracts pay the minimum guaranteed rate effective January 1, 2011 through March 31, 2011 and the new annuity contract will also pay the minimum guaranteed rate effective February 1, 2011 through March 31, 2011.

### MOTION ADOPTED

Virginia A. Holmes moved and it was seconded to recommend to the Board of Directors that a cap be placed on the 3.5% annuity contract which would limit deposits to \$12,000 per calendar year beginning January 31, 2011.

### MOTION ADOPTED

## 0300.03 Risk-Based Capital

Treasurer John M. Janovec reviewed the risk-based capital concept and the current FCSLA standing.

## 0400.00 President's Comment

The FCSLA reserved two buses for the ProLife march on January 23-24, 2011. This is a partial shared expense with the First Catholic Slovak Union. With the cooperation of area High Schools, FCSLA members, and FCSU members, we may be able to fill two buses.

## 0500.00 Donations

Virginia A. Holmes moved and it was seconded to recommend to the Board of Directors the donations as listed. Supplement #3

### MOTION ADOPTED

## 0600.00 Meeting Dates

Meeting dates will be determined at the Board of Directors meeting.

## 0700.00 Adjourn

Rosemary A. Mlinarich moved and it was seconded to adjourn the meeting. Meeting adjourned.

## ATTEST:

Mary Ann S. Johanek, President  
Irene J. Drotleff, Secretary  
Msgr. Peter M. Polando, Chaplain  
John M. Janovec, Treasurer  
Rosemary Mlinarich, Vice President  
Cynthia Maleski, Trustee  
Virginia A. Holmes, Trustee





## Branch 56 Holiday Party

Branch 56, Glassport, PA, once again celebrated the birth of the infant Jesus on Saturday, December 4, 2010 at the Sons of Italy Hall. Entertainment was provided by David Lawrence, to the enjoyment of all. The children in particular enjoyed petting the bunny.

Vicki's Place provided a delicious lunch which included pizza, chicken nuggets, macaroni and cheese, hot dogs, Christmas cupcakes and ice cream.

Santa was in attendance and all the children told him what they wanted for Christmas. They then had their pictures taken with Santa. All the children received a gift bag which included candy, gifts from the FCSLA Home Office and a monetary gift.



**Youngest member Aubrey Kate Jaskulski with the favored guest.**



**L-R: Anne Rula, Corrine Hopkins, Secretary; David Lawrence, magician; Dolly Shinavski, and Agnes Wozniak.**



**The magician David Lawrence with bunny and some of the junior members.**



## REPORT OF THE FCSLA NATIONAL TREASURER

### BALANCE SHEET AS OF JANUARY 31, 2011

#### ASSETS

Cash and Short Term Investments	\$ 21,452,524.07
Bonds	592,117,046.07
Preferred Stock	7,030,430.87
Common Stock	710,981.84
Investment Income Due and Accrued	9,836,017.71
Promissory Notes	39,974.67
Property Plant and Equipment, Net	6,769,194.03
Certificate Loans & Accrued Interest	1,766,042.27
Other Assets	241,564.15

**TOTAL ASSETS \$ 639,963,775.68**

#### LIABILITIES

Life Reserves	\$ 184,701,521.08
Annuity Reserves	345,322,966.50
Death Claims Payable	583,794.84
Unearned Premiums	578,734.00
Matured Endowments	309,100.00
Provision for Dividends Payable	2,032,211.00
Accumulated Dividends and Interest	3,672,039.57
Accrued Convention Donations	689,334.00
Provision for Future Conventions	585,000.00
Asset Valuation Reserve	6,990,056.00
Interest Maintenance Reserve	1,439,017.00
Other Liabilities	1,642,807.67
Provision for Annuity Certain Accounts	4,284,000.00

**TOTAL LIABILITIES \$ 552,830,581.66**

#### SURPLUS

Surplus	\$ 87,133,194.03
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**TOTAL SURPLUS \$ 87,133,194.03**

**TOTAL LIABILITIES AND SURPLUS \$ 639,963,775.68**

### INCOME STATEMENT

#### For the Eleven Months Ending January 31, 2011

#### REVENUE

Insurance Premiums	\$ 1,570,291.64
Annuity Premiums	4,111,526.97
Investment Income	2,906,955.50
Amortization of Interest Maintenance Reserve	10,931.00
Rental Income	32,981.00
Other Revenue	2,239.11

**TOTAL REVENUE \$ 8,634,925.22**

#### EXPENSES

Increase in Reserves — Life	\$ 2,128,521.00
Increase in Reserves — Annuity	3,559,966.00
Insurance Benefits	213,261.00
Annuity Benefits	1,561,631.39
Commission Expense	11,130.75
Surrender Benefits	127,752.67
Miscellaneous Member Benefits	57,200.02
Matured Endowments	(2,640.00)
Donation Expenses	23,687.00
Convention Expenses	14,811.30
Dividends to Members	175,000.26
Post Mortem Benefits	60,826.96
Bonus to Branches	123,690.00
Fraternal Activities	(6,775.91)
Bank Service Charges	2,424.07
Data Processing Service Fees	14,900.02
Accounting Fees	0.00
Actuarial Fees	0.00
Legal Fees	0.00
Consulting Services	5,937.50
Official Publications	26,848.00
Scholarship Awards	(1,250.00)
Miscellaneous Employee Benefits	35,289.88
Fees — Directors	9,355.86
Salaries — Employees	124,341.71
Salaries — Officers	36,479.17
Interest Expense	14,662.53
Tax Expense	27,122.99
Depreciation Expense	23,903.00
Utility Expense	8,327.95
Postage and Printing	34,663.84
Advertising	1,169.92
Travel Expense	4,579.19
Insurance Department Fees	1,565.00
Sales Promotion	339.77
Rental Expense	32,981.00
Other Expense	34,487.13

**TOTAL EXPENSES \$ 8,486,190.97**

**NET INCOME \$ 148,734.25**



## GRILLED TACO-SPICED CHICKEN

- 2 tablespoons taco seasoning mix (from 1-oz. package)
- 1 teaspoon dried oregano leaves
- 4 boneless skinless chicken breasts
- 1 tablespoon olive oil
- ¼ cup barbecue sauce
- 2 tablespoons chili sauce
- ½ teaspoon ground cumin

Heat gas or charcoal grill. In shallow bowl, mix taco seasoning mix and oregano. Brush chicken with oil; sprinkle with taco seasoning mixture.

Place chicken on grill over medium heat. Cover grill; cook 10 to 15 minutes, turning once, until juice of chicken is clear when center of thickest part is cut (170 degrees).

Meanwhile, in small microwavable bowl, mix barbecue sauce, chili sauce and cumin. Cover; microwave on high 30 to 60 seconds or until hot. Serve sauce over chicken.

## MIXED BABY GREENS WITH BALSAMIC VINAIGRETTE

### **Balsamic Vinaigrette:**

- ⅓ cup olive or vegetable oil
- ¼ cup balsamic or red wine vinegar
- 2 tablespoons sugar
- 1 teaspoon Dijon mustard
- 1 clove garlic, finely chopped

### **Salad:**

- 1 bag (10 ounces) mixed baby greens or Italian-blend salad greens
- 1 avocado, pitted, peeled and sliced
- ⅓ cup pistachio nuts
- ¼ cup dried cranberries

In small bowl, beat all balsamic vinaigrette ingredients with wire whisk until smooth.

In serving bowl, toss vinaigrette and all salad ingredients just before serving.

## GRILLED NACHOS

- 10 cups tortilla chips
- 2 pounds bulk pork sausage, cooked and drained
- 2 cans (4.5 ounces each) chopped green chiles, drained
- 4 teaspoons taco seasoning mix (from 1-ounce package)
- 4 plum tomatoes, chopped (1⅓ cups)
- 4 medium green onions, sliced (¼ cup)
- 4 cups finely shredded Colby-Monterey Jack cheese (1 pound)

Heat coals or gas grill for direct heat. Spray two 30x18-inch pieces of heavy-duty aluminum foil with cooking spray. Spread tortilla chips on centers of foil pieces. Mix sausage, chilies and seasoning mix; spoon over tortilla chips. Top with tomatoes and onions. Sprinkle with cheese. Wrap foil securely around tortilla chips. Cover and grill foil packets, seam sides up, 4 to 6 inches from medium heat 8 to 10 minutes or until cheese is melted.

## BROCCOLI BEEF SUPPER

- 4 cups frozen cottage fries
- 1 pound ground beef
- 3 cups frozen chopped broccoli, thawed
- 1 can (2.8 ounces) french-fried onions, divided
- 1 medium tomato, chopped
- 1 can (10¾ ounces) condensed cream of celery soup, undiluted
- 1 cup (4 ounces) shredded cheddar cheese, divided
- ½ cup milk
- ¼ teaspoon garlic powder
- ¼ teaspoon pepper

Line bottom and sides of a greased 13-inch x 9-inch baking dish with cottage fries. Bake, uncovered, at 400 degrees for 10 minutes.

Meanwhile, in a large skillet, cook beef over medium heat until no longer pink; drain. Layer the beef, broccoli, half of the onions and the tomato over fries. In a small bowl, combine the soup, 1/2 cup cheese, milk, garlic powder and pepper; pour over top. Cover and bake at 400 degrees for 20 minutes. Uncover; sprinkle with remaining cheese and onions. Bake 2 minutes longer or until cheese is melted. Serves 8.

## SPINACH ARTICHOKE DIP

- 1 cup mayonnaise or salad dressing
- 1 cup freshly grated Parmesan cheese
- 1 can (about 14 oz.) artichoke hearts, drained and coarsely chopped
- 1 box (9 oz.) frozen chopped spinach, thawed and squeezed to drain
- ½ cup chopped red bell pepper
- ¼ cup shredded Monterey Jack or mozzarella cheese (1 oz.)

Toasted baguette slices or assorted crackers, if desired

Heat oven to 350 degrees. Mix mayonnaise and Parmesan cheese. Stir in artichokes, spinach and bell pepper. Spoon mixture into 1-quart casserole. Sprinkle with Monterey Jack cheese. Cover and bake about 20 minutes or until cheese is melted. Serve warm with baguette slices.

## SHOOFLY CAKE

- 6 cups all-purpose flour
- 1½ cups margarine
- 3 cups sugar
- 1 teaspoon salt
- 1 cup molasses
- 2 cups water
- 2 tablespoons hot water
- 1 teaspoon baking soda

Mix flour, sugar, and salt with margarine. Crumble with fork. Take 1¾ cup of mixture and reserve for topping and set aside. Dissolve baking soda in hot water. Add molasses, water and dissolved baking soda. Mix well. Pour into a greased 9x13 pan. Sprinkle with reserved topping mixture. Bake at 350 degrees for 45 minutes or until knife inserted comes out clean. Do not overbake.

## CHOCOLATE-ORANGE CAKE

### **Cake:**

- 1 box (15 oz.) devil's food cake mix
- ½ cup butter, softened
- 1 cup orange juice
- 3 eggs
- 1 tablespoon grated orange peel

### **Frosting:**

- 2 cups powdered sugar
- ¼ cup butter, softened
- 1 to 2 tablespoons orange juice
- 1 teaspoon grated orange peel
- Additional orange peel or mandarin orange segments, if desired

Heat oven to 350 degrees. Grease bottom only of 8- or 9-inch square pan. In large bowl, beat cake ingredients on low speed 30 seconds. Beat on medium speed 2 minutes. Pour into pan.

Bake 44 to 49 minutes for 8-inch pan or 38 to 43 minutes for 9-inch pan until toothpick inserted in center comes out clean. Cool completely, about 1 hour.

In medium bowl, beat powdered sugar, ¼ cup butter and 1 tablespoon of the orange juice with electric mixer on low speed until mixed. Add remaining orange juice, 1 teaspoon at a time, until creamy and smooth. Beat in 1 teaspoon orange peel. Spread frosting on cooled cake. Garnish with orange peel or mandarin orange segments.



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