



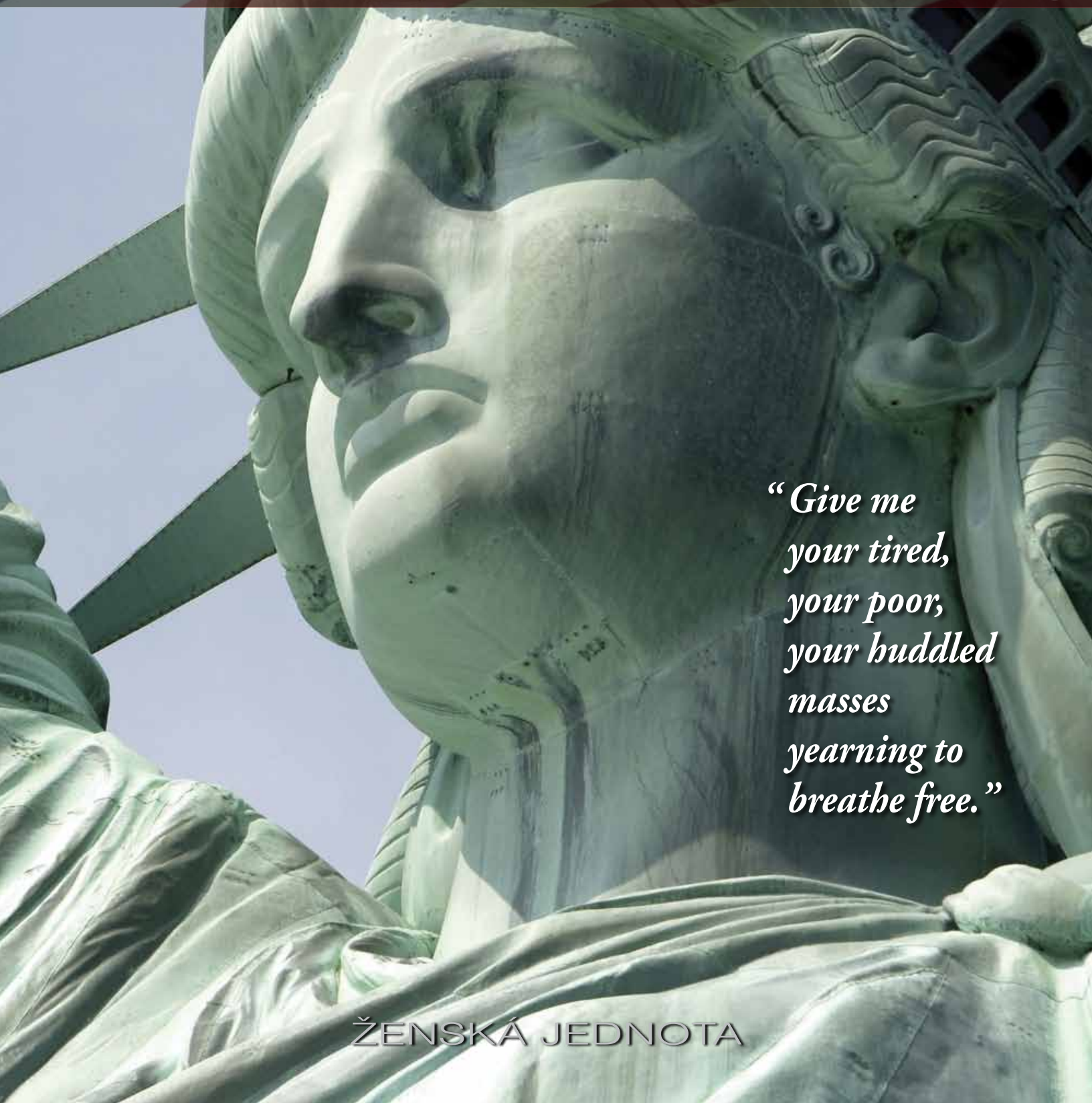
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Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 97, NO. 10

JULY, 2011



*“Give me
your tired,
your poor,
your huddled
masses
yearning to
breathe free.”*

ŽENSKÁ JEDNOTA

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ISSN 0897-2958



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ŽENSKÁ JEDNOTA,

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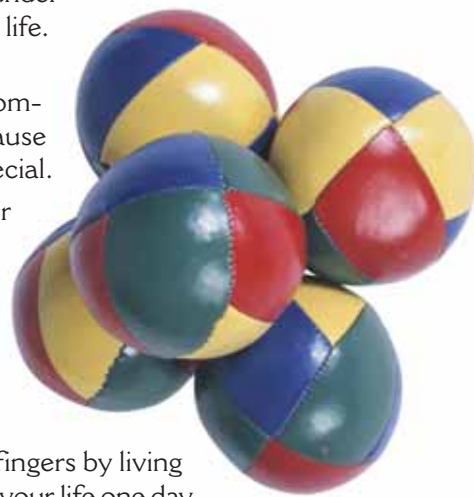
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A Path to Balance — Juggling the Five Balls . . .

Dear Friends,

Imagine life as a game in which you are juggling some five balls in the air. You name them — work, family, health, friends and spirit and you're keeping all of these in the air. You will soon understand that work is a rubber ball. If you drop it, it will bounce back. But the other four balls — family, health, friends and spirit are made of glass. If you drop one of these, they will be irrevocably scuffed, marked, nicked, damaged or perhaps even shattered. In any case once dropped they may never be the same. You must understand that and strive for balance in your life. How?

- ◆ Don't undermine your worth by comparing yourself with others. It is because we are different that each of us is special.
- ◆ Don't set your goals by what other people deem important. Only you know what is best for you.
- ◆ Don't take for granted the things closest to your heart. Cling to them as you would your life, for without them, life is meaningless.
- ◆ Don't let your life slip through your fingers by living in the past or for the future. By living your life one day at a time, you live ALL the days of your life.
- ◆ Don't give up when you still have something to give. Nothing is really over until the moment you stop trying...especially things you are trying to change.
- ◆ Don't be afraid to admit that you are less than perfect. It is this fragile thread that binds us each together.
- ◆ Don't be afraid to encounter risks. It is by taking chances that we learn how to be brave.
- ◆ Don't shut love out of your life by saying it's impossible to find. The quickest way to receive love is to give; the fastest way to lose love is to hold it too tightly; and the best way to keep love is to give it wings.
- ◆ Don't run through life so fast that you forget not only where you've been, but also where you are going.
- ◆ Don't forget that a person's greatest emotional need is to simply feel appreciated.
- ◆ Don't be afraid to learn. Knowledge is weightless, a treasure you can always carry easily no matter where you go or what you do in life.
- ◆ Don't use time or words carelessly. Neither can be retrieved. Life is not a race, but a journey to be savored each step of the way.
- ◆ Don't forget to pray — to be fraternal and to let your life and faith be a living reminder to those around you that God is alive and well in your heart!



This month try to spend a few minutes every day thinking about how you might re-balance your life to make it more meaningful for you and those around you!

Until Next Month,
Warmly,
Carolyn

ŽENSKÁ JEDNOTA

FRUIT OF THE HOLY SPIRIT: FAITH

Reverend Monsignor Peter M. Polando, National Chaplain

My dear Sisters and Brothers in Christ,

One of the major responsibilities of the Christian community of believers is to carefully hand down from one generation to the next generation our Catholic Faith. It is our commitment to evangelization of the peoples. Canon 747, §1 and §2 in the *Code of Canon Law* states, "The Church, to which Christ the Lord has entrusted the deposit of faith so that with the assistance of the Holy Spirit it might protect the revealed truth reverently, examine it more closely, and proclaim and expound it faithfully, has the duty and innate right, independent of any human power whatsoever, to preach the gospel to all peoples, also using the means of social communication proper to it. It belongs to the Church always and everywhere to announce moral principles, even about the social order, and to render judgment concerning any human affairs insofar as the fundamental rights of the human person or the salvation of souls requires it." Do you recall how the Catholic Faith was handed down to you?

Primarily, my answer is that I learned my Catholic Faith from my parents and family. My parents were the ones who taught me how to pray. They were the ones who introduced me to my parish family and how to be reverent during the celebration the Mass. Additionally in those formative years, I learned my Faith by what was taught in my Catholic grade school and CCD programs in junior and senior high schools. As I progressed academically in the classroom, I learned little by little what it meant to be a "Christian" and specifically a "Catholic". As I look back in that Faith-forming process, I would be remiss if I did not mention Sister Lucille Onda, O.S.U.

Sister Lucille was the strictest educator at Holy Name of Jesus Grade School. Once you were graduated from Sister's class (in a year that seemed to never end), you were able to conquer all. Sister Lucille taught my father in the fifth grade and she taught me thirty-one years later in the fifth grade in the same classroom. Specifically, I remember Sister for her religion class. Sister was a mistress of the *Baltimore Catechism* and after morning prayer and the pledge of allegiance, she instructed us in our Faith. As I recall,

somehow all of the classes had an aspect of faith in them, even mathematics! But in religion class, we started off in groups of four placing our desks in a cross shape manner, desktop to desktop to question each other about the *Baltimore Catechism*. "Who made us?" "God made us." "Who is God?" "God is the Supreme Being who made all things." And so on. Each day/week we went question through question of the entire *Catechism*, memorizing each one. Then in our foursome, we would challenge each other, knowing that each question and answer had to be given back to the student-inquisitor just as it was written in the *Catechism*. All was well if we were perfect in responding back the question and answer. But if we did not give the student-inquisitor the correct question and answer exactly, that student then reported this to Sister Lucille and the poor student would have to write the question and answer five or ten times that night as her/his additional assignment of the day in religion (really, it was a punishment).

Ah, those days of Sister Lucille's classroom. I reminisce over that year and question if I really did come to know my Faith better by memorizing the *Baltimore Catechism*? But more often I ponder of how *smart* my classmates and I were to report to Sister Lucille that the student/friend across from me did not complete the question and answer perfectly and we reported it to her! Oh, how I dreaded to go to confession on the Thursday before First Friday and confess to the priest that I did not tell Sister that my classmate did not respond correctly and I did not report it! The memorization of questions and answers may be helpful in the understanding of our Faith. However, living our Faith is the greatest challenge and has been through the history of our Faith.

In the *Letter to the Hebrews*, the author of that epistle writes, "Faith is the realization of what is hoped for and evidence of things not seen. Because of it the ancients were well attested. By faith we understand that the universe was ordered by the word of God, so that what is visible came into being through the invisible" [11:1-3]. The author then gives examples of faith that people like Abel, Abraham and Sarah, Isaac, Jacob, Joseph, and Moses possessed. Each of them encountered great obstacles in the era in

which they lived. But in the end, their Faith brought them to a greater realization of their relationship with their God and their community of Faith. Thus they became the people of Faith to whom we look, admire, and attempt to model ourselves.

We also read about the people of Faith in the Christian Scriptures who knew Jesus face to face, heart to heart, but became weak in their Faith. There are many examples of these experiences of the apostles in the gospels, e.g., the *Gospel of Matthew*. "He [Jesus] got into a boat and his disciples followed him. Suddenly a violent storm came up on the sea, so that the boat was being swamped by waves; but he was asleep. They came and woke him, saying, 'Lord, save us! We are perishing!' He said to them, 'Why are you terrified, O you of little faith?' Then he got up, rebuked the winds and the sea, and there was great calm. The men were amazed and said, 'What sort of man is this, whom even the winds and the sea obey?'" [Matthew 8:23-27]

The apostles and disciples of Jesus took the words of Jesus to heart and memorized His preaching and teachings. They attempted to live and proclaim His words to the best of their abilities. What they possessed, they handed down to the next generation of believers. But they were not perfect and their humanity interfered with their understanding of the Faith. The most notable was portrayed on that Sunday night after the first Easter. "Now a week later his disciples were again inside and Thomas was with them. Jesus came, although the doors were locked, and stood in their midst and said, 'Peace be with you.' Then he said to Thomas, 'Put your finger here and see my hands, and bring your hand and put it into my side, and do not be unbelieving, but believe.' Thomas answered and said to him, 'My Lord and my God!' Jesus said to him, 'Have you come to believe because you have seen me? Blessed are those who have not seen and have believed.'" [John 20:26-29]

No matter what our age nor how much we may or may not know about our Faith the major lesson of this Fruit of the Holy Spirit is to be able to learn everyday more of our Faith, believe in what we know, to live what we have learned and know, and to pass this precious gift Faith on to the next generation so that they may treasure the Gift we possess in Jesus Christ.



Deborah Brindza, M.D.

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*



Sue Ann M. Seich

GET ACTIVE — GO GREEN — LET'S DO BOTH!

If you joined the Summer Challenge, are you keeping up with your commitment? We encourage you to think about our environment as you increase your activity. Here are a few ideas or suggestions to increase your activity.

- When parking your car, try to find a parking spot that will give you an opportunity to walk a little further to your destination.
- Whenever possible take the stairs instead of the elevator or escalator. This can be easily done and you will burn calories!

- Consider gardening as an exercise? When you plant seeds or pull weeds you will improve the environment. The activity will increase your energy. There is a sense of pride in growing your own vegetables. You will save money usually spent for produce at the grocery store and the vegetables will be fresh.

You may have other ideas for exercising while keeping the "green" theme in mind. If you would like to share, let us know!

From The Desk Of Our Fraternal & Youth Director

FCSLA Opens First Branch in North Carolina

On April 28, 2011, our newest Sr. Branch 626 was opened in Charlotte, NC. A dinner meeting was held for present, new and potential members. "Congratulations" to the agents responsible for the opening of this branch: Richard Riha, Janet Taranto, Norman Shapiro and Randall Janis.

On April 16, 2011, a dinner celebration was held in Osceola, NE to welcome the new members of two new branches Sr. 623 and Jr. 532. Our FCSLA Agent, Darin Sterup is the agent responsible for the growth in this Nebraska area. FCSLA is excited about our Association's continued growth.

One of our Association's goals is to have an active branch in all 47 states and DC where we are licensed to do business. Many agents are diligently working to start a new branch in areas where FCSLA does not currently have one.

When a new branch is established the officers are

elected from its members. The officers take on the responsibilities of managing the branch and creating fraternal activities and projects for its members. Being a Branch Officer is a rewarding experience.

When an agent works with a branch it is a win-win situation for our Association, the new branch and the agent. If you would like to work with an FCSLA agent in your area, please let us know. Only 10 new members are required to open a senior branch and 15 new members (under the age of 16) to open a junior branch. If you have questions or would like more information please contact our Fraternal and Youth Director, Sue Ann M. Seich by phone, 1-800-464-4642, Ext.1051, or 216-468-1051. You may also email her at sueann@fcsla.org.

SAVE THE DATE

JULY 17 — The American Slovak Zemplin Club will host its annual picnic at St. Sava's Picnic Grove, at 2151 W. Wallings Rd. (between Broadview Rd. and State Rd.), in Broadview Hts., on Sunday, July 17, 2011, from 12 noon to 8 p.m. Admission is \$4.00 per person at the gate. For more information call: (440) 885-5702.

JULY 26 — The Helen Kocan District of Indiana will be hosting the combined St. Ann's Day Celebration for members of the Louise Yash District, Milwaukee, WI and the Chicago Anna Hurban District on July 26, 2011 at the Shrine of Christ's Passion in St. John, IN. Call 219-659-2109 for more information.



Members of new Sr. Branch 626 in North Carolina.



The Members' Corner

Now that summer is finally here, I hope you will be able to relax under your favorite tree and enjoy this month's **Fraternally Yours** magazine. It is a busy time at the Home Office these days and preparing for our convention in October is only adding to the activities. Here are a few more questions about items that will, no doubt, be brought up at that time.

Q What did we learn from last year's Pilot Program requiring that a prospective member need only be Catholic of whatever rite in order to qualify for membership in the FCSLA?

A The Pilot Program gave us an opportunity to study, for several months, its net effect on prospective members. The increase in sales was remarkable! Our sellers were very happy to sell under those rules. The study was ended earlier than planned. The lesson was learned. In fact, if we had continued the program until the end of the year, we likely would have had the best sales experience in our history!

Something to consider regarding the requirement of a member to be of a certain heritage is the matter of proving the heritage — or, perhaps more importantly, disproving the heritage. How many generations should we research? If a person claims a certain heritage, how can we definitively disprove it? From a practical standpoint such a requirement is extremely difficult to enforce. Isn't the support of our Vision and Mission far more important?

Q I saw on the FCSLA website that we have a rating by AM Best. What is an AM Best rating and what does it mean for FCSLA?

A Great question! For more than one hundred years, A.M. Best has provided ratings and financial data on the insurance industry. Every year, our financial information is provided to A.M. Best whose representatives study the information, interview officers of the society and any other persons who can give pertinent information regarding the operation of the society and then provide us with a rating. The rating is very important to people who are interested in acquiring any of our products. We proudly display our A- (Excellent) with stable outlook rating. Our society has worked hard to earn that rating and to keep it.

Q You have referred to the bylaws proposal prepared by the Board of Directors for the Special Convention last October. I was not a delegate to the convention. How can I get a copy of the proposal?

A We have received other requests for the Board's proposal, so we put it on our website. To access a copy of the Board prepared and approved changes (regarding

the selection of managing officers), please log on to our Web site, www.fcsla.org. The bylaw amendments document is located on the Home Page underneath the pictures.

Good news for Kelly Shedlock! She emailed the question regarding the A.M. Best rating and won this month's fifty dollar prize! Keep those questions coming!!

OOPS!! In the June issue, there was an error regarding our assets. We are the only fraternal benefit society with assets **over Five Hundred Million dollars** that is still hanging on to the riskier method of choosing officers. Something to think about in these uncertain times.

It is wonderful hearing from you! Let's keep the Post Office and cyberspace busy!

Mary Ann S. Johanek

Direct line: 216.468.1011 • Fax: 216.464.9260

Email: maryann@aol.com

**FROM JULY 1 THROUGH
SEPTEMBER 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%.**

MATCHING FUNDS ACTIVITIES

Sr. Branch 88

Monessen Public Library Benefit



Pictured are officers and members of Branch 88 presenting a \$500 matching funds check to Monessen Public Library. L-R: Suzanne Swade, Library Treasurer; Ruth Bielawski, Jr. Branch 157 Financial Secretary; Dave Zilka, Library Manager; Dorothy Urbanowicz, Branch 88 President; Alice Bialon, Branch 88 Recording Secretary; Madaline Dudas, Library President, and Rosemary Betza, Branch 88 Auditor.



Branch W017

Bake Sale and Silent Auction

Branch members from W017 held a bake sale and silent auction in conjunction with a soup dinner at St. Cyril & Methodius Church on January 16, 2011. With the members working very hard, they were able to profit from all of the items for the silent auction and bake sale being donated. The event raised \$952.50, which was donated to the church.



Sr. Branch 621

St. Mary Parish Raffle Fundraiser

Branch members from Sr. Branch 621, one of FCSLA's newest branches, held a raffle for St. Mary Catholic Church at the Aquinas High School on March 19, 2011. Members sold raffle tickets for \$1.00 each after the masses at the church. Raffle winners were announced at the Parish Fundraiser. Prizes included a \$100 Cabela's Gift Card and a meat package. The raffle raised \$1,221 and was donated to the parish.

Jr. Branch 348/Sr. Branch 452

Nut Roll Sale

Jr. Branch 348 members, assisted by Sr. Branch 452 members, held a Nut Roll Sale at Immaculate Conception Church on December 6 and 13, 2010 for the Christmas holiday. The sale raised \$1,575 and was donated to church for the needs of the parish.



Branch W187

Breakfast Benefit Update

W187's Branch Officers Darlene Blazek and Clarice Sabata presented two checks to Father Kabut in the amounts of \$802 from the branch's breakfast fundraiser and \$500 from the FCSLA Home Office. The money was donated to St. Gianna's Women's Home for battered women.



SUPPORT A WORTHY CAUSE BY HAVING YOUR BRANCH HOLD A MATCHING FUNDS BENEFIT!

MATCHING FUNDS ACTIVITIES

Sr. Branch 433

Holy Cross Parish Bake Sale

Branch members from Sr. Branch 433 held a bake sale at Holy Cross Parish during the weekend of December 5 and 6, 2010. Branch members helped prep, bake and sell at the event, which generated \$4,900. Funds were donated to the Parish.



Branch W008

Parish Fun Fest

Branch members from W008 helped sponsor a Church Fun Fest at St. Wenceslaus Church on February 27, 2011. Members helped the parish set up for the event which included making home-made dumplings that were served at the fun fest.

With over 1,000 people in attendance, the event raised over \$49,000, which was donated to the parish to help update the kitchen.



Branch W001

Soup Supper Fundraiser

Branch members from W001 prepared a Soup Supper Fundraiser at St. Wenceslaus Church on February 21, 2011. Branch members along with members of St. Wenceslaus Church made chili, chicken noodle and vegetable beef soup. The Soup Supper raised \$2,116 which was donated to the Dorothy Day Center in Minneapolis to help prepare meals for the homeless.



Sr. Branch 452, 81 and 620

Easter Nut Roll Sale

Members from Sr. Branch 452, with assistance of members from Sr. Branches 81 and 620, held an Easter Nut Roll Sale in the Immaculate Conception Parish Cafeteria on April 18, 2011. Members from all three branches helped prepare the nut rolls to be sold to the parish and local community. The event raised \$700 and was donated to the parish.



Some Thoughts on Governance

Carolyn M. Bazik, MBA – National Editor



Carolyn Bazik

In October 2010 the FCSLA held a special convention to consider a by-law change that would have empowered the Board of Directors elected by the convention to hire a President, Secretary, Treasurer and Editor. The measure received strong support but failed to garner the two-thirds majority needed to make the change. As a result you can be sure that this issue will come up again for consideration in Baltimore at the 40th National Convention. By-law changes are part of any convention and this year there are likely to be a number of significant changes put forth for delegate consideration. It is important for ALL members of the FCSLA to be informed so that you can discuss these issues with your branch delegates who will ultimately vote on the proposed changes.

Over the course of the past several months our National President Mary Ann Johaneck has been publishing a short piece entitled, "Member's Corner" in order to help provide information and answer questions posed by our members about the issue of governance in our society.

As I have said repeatedly over the past few years I believe we need to make revisions to our governance structure. Currently our system of electing managing officers and directors is structured in a way that could expose the organization to risk. Yet, we all know that change is never easy, especially when you are successful! The reality is without change an organization may stagnate and eventually become extinct and with the wrong change you can face the same fate. The challenge then is to make the right change at the right time . . . the final decision belongs to the delegates who hold the power to decide!

During the special convention the delegates in attendance heard from four speakers – each experienced leaders in the fraternal industry. What follows is a brief summary of their presentations – I hope the information I have summarized will be another tool to help in your decision making process as we debate proposed by-law changes that will address the issue of governance again in the days to come!

MIKE STIVORIC (semi-retired): Special Assistant to the President, Catholic Knights, Milwaukee, WI

Mike has over forty years of experience in the fraternal business. He was employed by the Catholic Knights in various management positions and was elected to their board of directors in 2007. He and his family are members of FCSLA Branch S376 in Milwaukee, WI.

Mike's presentation highlighted the following:

Once John Updike came to the United States in the mid 1800s and started to organize the first fraternal in America, hundreds of other fraternal followed that trend including the FCSLA.

At one time the NFCA, now the AFA (our trade association), had well over 100 fraternal organizations as part of their membership in the United States. Today that number stands at 68 and is declining. In a matter of another three to five years that number could be down to well below fifty. The reason for this decline is that many small and even medium sized fraternal do not have the economy of scale to be competitive in the ever-changing difficult financial market place.

Governance seems to be the focus of many fraternal today. The questions being raised by board of directors and

executive teams are how to attract quality leadership to executive positions in the home office and to sit around the board table to lead our societies into the future.

In order to be competitive today and into the future we must change the way we elect our home office leadership. I want to commend the executive officers and the board for calling this convention and being proactive in taking this important step.

ROBERT BRUCE: Bruce & Bruce Actuarial Firm

Bob has served as the FCSLA Actuary for 56 years and he has served numerous other fraternal companies in an outstanding manner as well.

Bob's presentation focused on two main points:

- 1) There are no negative financial effects to a change in our governance structure. In fact the positive effect may well be that while surplus remains intact you are assuring the association of continued high quality leadership. In real estate the byword is location, location, location and in fraternal circles it is leadership, leadership, leadership.
- 2) What are other fraternal organization's doing in regards to governance? Many have made the change in their structure to hire management; mutual companies have always been on this basis. A number of fraternal societies are considering such an action. Some of the smaller societies are already on death spiral too late to recover. High surplus and they say, "Don't rock the boat. Don't make waves." Many have said I am going to ride this horse until it dies and then walk away.

The action you are proposing is consistent with your past history, where you are on the leading edge rather than the trading edge of modernization and compliance. Proactive rather than reactive, the main purpose of the proposed change is to align the lines of responsibility and authority which is a basic principle of any successful operation. They must agree.

So you the delegates, on behalf of your constituents hold directors responsible for the operation and success of the officers. However, currently they have no voice in choosing those people and they have no ability to terminate managing officers for inappropriate or unsatisfactory purposes.

JOSEPH ANNOTTI: CEO of the American Fraternal Alliance (AFA) the former NFCA

Joe was named President and CEO in March 2008. He had more than 25 years of experience in business management before joining our fraternal system.

Joe's presentation highlighted the following:

How can we have governance structures that have direct election of officers in 2010? Fraternal are not the same organizations in 2010 as in 1910 yet many societies try to govern themselves by the same rules that were in place in 1910.

We have become sophisticated financial service organizations and are member owned non-profits. We use profits from the financial service sector to pour into our community servicing member benefits side. But we are financial service organizations NOT pass the hat fraternal benefit societies in 1910 and we ought to stop behaving that way.

from the October 2010 Special Convention . . .

Compared to our commercial peers as an industry we are very small. In 1910, fraternal wrote 50 percent of the life insurance business in the U.S. in 2010, that number is less than two percent. That's a burning platform folks – we are getting smaller and smaller. In 1910 we had about nine million fraternal members and today in 2010 we have nine million fraternal members. The only problem with that is there are 100 million more Americans in 2010. So in a way we almost don't count. Of the two percent market share we hold, three-quarters of it is based in four or five fraternal societies. We have to acknowledge the weaknesses in our system and one of the glaring ones in our governance structure.

In order to be competitive both in the financial services sector and relevant on the fraternal benefit side many fraternal benefit societies are taking action to upgrade their bylaws and constitutions and in doing so are addressing the issue of governance.

Regulatory pressure is very real. Regulators are fed up with societies who have direct election of officers and have no standards or requirements for professionalism of their board members or officers. They are very concerned that succession planning in fraternal benefit organizations gets down to a popularity contest. And a popularity contest is no way to appoint a leader of a financial services organization. Regulators in Ohio are leading this cause and while we've negotiated out of this provision in 2011, I don't know how long we can negotiate out of this after that because more regulators are going to take up the cause.

So, do you want to be forced to change at the point of a regulator's bayonet? The time to change is now when your society is strong and healthy. You have to base your decision on what is good for the future of your organizations and its members.

In closing my comments I call your attention to a famous Thomas Jefferson quote – it is on the 4th panel of the Jefferson Memorial. It reads as follows; "I am not an advocate for frequent changes in laws and constitutions, but laws and institutions must go hand in hand with the progress of the human mind. As that becomes more developed, more enlightened, as new discoveries are made, new truths discovered and manners and opinions change, with the change of circumstances, institutions must advance also to keep pace with the times. We might as well require a man to wear still the coat which fitted him when a boy as civilized society to remain ever under the regimen of their barbarous ancestors."

Right now many societies are wearing the coats we wore as boys and young girls. It's time to update those, enhance those and ensure your society's successful future.

TODD MARTIN, ESQUIRE: General Counsel for the American Fraternal Alliance (AFA) the former NFCA

Todd has provided legal counsel to more than 30 fraternal benefit societies across the country. He has advised and guided fraternal through mergers and other important actions. He is a leader in initiatives to improve the effectiveness of fraternal governance.

Todd's presentation highlighted the following:

The insurance and financial services industry is highly regulated and very competitive and as such is rapidly changing. From my observations we've had more change in the past ten years than we've had in the hundred prior to that. So we are mov-

ing forward in a fundamentally different environment than we've dealt with in the past.

While most of you have probably touched the organization on the lodge/branch side of things, it is important to understand that fraternal are really two organizations. They're fraternal lodges and they are also insurance and financial services organizations . . . and your organization, the FCSLA, has in excess of a half billion dollars in member assets. The board and managing officers are responsible for those assets – your assets.

If you think about the life insurance business, it is about making promises and then keeping those promises many, many, many years into the future. So this fact requires us to be really thinking about the long term, the big picture, not about today or tomorrow.

I think you will find that across the country fraternal are very good at fraternalism, with strong lodges and volunteers. It is also imperative that fraternal be world-class organizations on the insurance and financial services side of their business. And this is particularly true for the FCSLA, as a large fraternal, managing member assets in excess of a half billion dollars.

There has been a lot of emphasis across the board in many sectors focusing on governance. First let's answer the question, what is governance? Governance simply is the process by which decisions are made in an organization.

The concepts you see behind the bylaw changes that have been outlined in some detail for you are in line with a report that was issued by the Panel on The Independent Sector, which is a non-profit organization that focuses on not-for-profit governance and direct lines of accountability and authority. Over the past five years the best practices that have evolved have moved from best practices to baselines or expectations.

I have personally been involved in twelve rewrites of fraternal bylaws. So you are not unique in the area. The proposed changes are not about power grabs. They are not about current personnel. They are about having the authority to make the right decisions at the right levels. So if you think about good governance, it starts with a supreme governing body, which remains the convention who elects the directors. These elected directors are directly accountable to the convention for the performance of the society. These directors then hire a president who reports directly to them and the board has to be held accountable for the performance of the president. Then the staff underneath the president is hired and accountable to the president and senior management. It is all about accountability. It is about authority and it is about making the right decisions at the right level.

It is NOT about you giving up power. The convention is still the supreme governing body. You are still responsible making sure you hold the board of directors that you elect accountable. The board then, needs to hold the president and executive staff accountable.

So this is about establishing the right structure, having the proper partnership between the convention and the board and the president and executive management to make sure everyone knows who is responsible for what. Your future success will hinge on decisions that you make about your governance structure.

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 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. Johanek, 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. Johanek, 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.

WPSCA Fall Language Classes

The WPSCA will conduct Fall Slovak language classes every Tuesday, September 6 through November 1, 6:30 p.m.-8:00 p.m. at the Brashear Association, 2005 Sarah Street, Pittsburgh, PA 15203. The tuition is \$15 for members and \$20 for non-members. The instructor for this class is Bozena Hilko. Call Pam at (412) 531-2990 during office hours to reserve a place.

FCSLA Convention Donations Budget

We are all aware of the difficult economic climate that has existed the past few years. FCSLA has not been immune to these challenging economic times. As a result, the proposed donations budget at the upcoming convention in Baltimore in October is not as high as it has been in the past. However, we are pleased to announce that a substantial sum of money has still been allocated for these convention donations. Based on a formula passed at a meeting of the Philanthropic Dollars Committee, the proposed convention donations budget for this year is approximately \$880,000.

FCSLA REPRESENTED AT CAPITAL LUNCHEON

Pennsylvania members of the First Catholic Slovak Ladies Association Board of Directors represented the organization at a luncheon held recently at the Pennsylvania Capital in Harrisburg, PA. House and Senate representatives attended the luncheon and topics of importance to the Fraternals were discussed.



L-R: Virginia Holmes, National Trustee; Rep. Ted Harhai, Br. 88; Dorothy Urbanowicz, National Auditor; Cynthia Maleski, National Trustee, and Rep. Anthony DeLuca.

DAN ONDRACEK ORDAINED PERMANENT DEACON

Dan Ondracek, a member of W008, Dodge, NE was ordained a permanent deacon as part of the Archdiocese of Kansas City, KS, first class of deacons on April 9, 2011 in Leawood, KS.

He was one of 17 men who pledged their fidelity and loyalty and was or-

dained by the ancient Rite of Laying of the Hands by Archbishop Joseph F. Naumann.

Deacons are part of an ancient order of clerics, founded by the apostles, but only revived in the 20th century. These deacons are not bound for the priesthood,

but rather will exercise the ministry appropriate to their office. They live lives that are similar to other people with spouses, children and jobs. Because of their unique role to play in society, the deacons can bring much truth and beauty to the Gospel to every part of society and culture. They have an essential role in ministering to the poor and vulnerable. They also have a sacramental role in assisting at Mass, proclaiming the Gospel and preaching, baptizing, preparing couples for marriages and presiding at marriages and funerals.

Those attending Dan's ordination were his wife, Carol; sons Alex and Ryan; sisters: Donna Krumbach, Shelby, NE and Joyce Huston, Columbus; many nieces and nephews, as well as his cousins.

Dan is the son of the late John and Elsie Ondracek of Dodge, NE.

Order your First Catholic Slovak Ladies Association Convention T-Shirts

Please complete the order form below and return with payment (check or money order ONLY) to: Mrs. Joyce Lechman, 7748 Nassau Drive, Parma, OH 44130 or phone 440-842-6489.

ITEM	SIZE	PRICE	SIZE ORDERED	TOTAL
Short Sleeve Henley T-Shirt (Gold w/Black Design)	S-XL XXL	\$17.50 \$20.00		
Short Sleeve Henley T-Shirt (Blue w/White Design)	S-XL XXL	\$17.50 \$20.00		
Short Sleeve Henley T-Shirt (Orange w/Brown Design)	S-XL XXL	\$17.50 \$20.00		
Shipping (Per order)				\$7.00
Total Ordered				

NAME _____

ADDRESS _____

PHONE _____

Make checks payable to: Okres Anna Hurban
Deadline to order is September 1, 2011
Logo below (size of design may be slightly different):



**First Catholic Slovak
Ladies Association**

Cielecki Competes in Half Marathon Race

Nicholas Cielecki, a member of Sr. Branch 181, Chicago, IL, competed in the 4th Annual First Midwest Bank South-west Half Marathon on Sunday, May 1, 2011 in Palos Heights, IL. The race benefits several charities and is quickly becoming an international event. The first four places were won by Kenyan runners in the men's division.



Nick finished 371 out of 2000 entrants with a time of 1 hour, 51 minutes, 24 seconds for the 13.1 mile event. He will be running the Chicago Marathon later this year. Nick was a 4-Year "Letterman" in Cross Country at Lincolnway East High School and will be a junior at Illinois State University. Go Nicky Go!!!

Slovak Catholic Federation Celebrates 100

With a choir singing Slovak hymns and a colorful portrait of a young SS. Cyril and Methodius on prominent display, members of the Slovak Catholic Federation celebrated the 100th anniversary of their organization at St. Peter's Cathedral, Scranton, PA on Sunday, May 15, 2011 at 2:30 p.m.

The special Mass was celebrated by the Most Rev. Joseph C. Bambera, bishop of the Diocese of Scranton, where the national organization was founded in a Wilkes-Barre church in 1911. Concelebrants included The Most Reverend Joseph V. Adamec, D.D., S.T.L., Bishop Emeritus Diocese of Altoona-Johnstown and Episcopal Moderator; The Most Reverend John M. Dougherty, D.D. Auxiliary Bishop Emeritus, Diocese of Scranton; The Most Reverend Peter A. Libasci, D. D. Auxiliary Bishop Diocese Rockville Center, N.Y., as well as The Right Reverend Douglas R. Nowicki, O.S.B. Archabbot of St. Vincent's Archabbey in Latrobe, PA; clergy



National Officers with Ambassador Peter Burian - L-R: Carolyn Bazik, National Editor; Cynthia Maleski, National Trustee; Mary Ann Johaneck, National President; Ambassador Peter Burian; Irene Drotleff, National Secretary and Monsignor Peter Polando, National Chaplain.



th Anniversary in Scranton, Pennsylvania

members of the Executive Board of the Slovak Catholic Federation and other Guest Clergy. Also in attendance was Peter Burian, the Slovak ambassador to the United States as well as officers and members of fraternal organizations.

The Rev. Philip Altavilla, national president of the federation, opened his homily with a greeting in Slovak that earned him a round of applause from the more than 100 worshippers gathered at the cathedral. The Rev. Altavilla reflected on the Bible reading for the day by instructing the worshippers to listen to God's call and respond to it. He used the example of the Rev. Joseph Murgas, the pastor of Sacred Heart Church in Wilkes-Barre, who founded the Slovak Catholic Federation in 1911. "Father Murgas responded to the call," the Rev. Altavilla said, "by leaving his homeland of Slovakia, coming to America, serving the faithful here in North-eastern Pennsylvania and using his many God-given talents to better life for others, especially by seeking to create an organization that can bring people together to celebrate, to live and to share common faith and common ethnic heritage."

Bishop Bambera thanked the members of the federation for their "dedication and commitment to the good works that the federation has folded into the life and the ministry of the church for 100 years." "You have and you continue to live the spirit of the great Saints Cyril and Methodius," Bishop Bambera said, referring to the brother saints known for their missionary work among the Slavic people in the 9th century. "You've promoted a deep appreciation for your roots and for the Slovak Catholic heritage of the United States and beyond."

A banquet dinner followed the Mass at the Clarion Hotel in Scranton, PA. FCSLA National Officers Mary Ann Johaneck, Monsignor Peter Polando, Irene Drotleff, Cynthia Maleski, and Carolyn Bazik attended along with officers and members from many local FCSLA branches.



SAN DIEGO WELCOMES FCSLA SALES LEADERS

The 2010 FCSLA leading producers traveled to San Diego, CA in March, to attend the 2011 Leaders Conference. The conference was held at the Island Palms Hotel and Marina and the attendees began arriving on Monday afternoon.

The week of meetings and fraternal activities began with a reception on Tuesday evening to welcome the leaders. A sales meeting was held on Wednesday. In the morning there was a presentation on the underwriting process given by Heather Schultz and Jennifer Brickman who work in the FCSLA Home Office New Business Department. They showed how the FCSLA life applications are processed and answered many questions. National Sales Manager Pat Braun then showcased a new fraternal presentation which will soon be available to all FCSLA producers. Pat also shared an idea on how to use the FCSLA 20 payment life product to generate tax-free retirement dollars.



Pat Braun presents Karen Ruby with her 2009 Producer of the Year memento.



Pat Braun presents Ron McBroom with his Producer of the Year memento.

Pat honored 2009 Producer of the Year, Karen Ruby, and 2010 Producer of the Year Ron McBroom and presented each of them a beautiful, personally inscribed clock as a memento of their achievement.

The morning concluded with a "listening session". FCSLA President Mary Ann Johaneck and Pat Braun asked the attendees for feedback on



President Mary Ann Johaneck enjoys a visit with RGA Richard Riha, SR Karen Ruby and husband Buzz Ruby.

answered questions and took copious notes on the comments, which ranged from commissions to products, to eliminating the heritage requirement for FCSLA membership. (There was total agreement on the latter!)

After a nice lunch, the group heard a comedy sketch by the FCSLA Producer of the Year, Ron McBroom. Ron appears at many charitable functions with his humorous presentation.



Ingrid Croce delivers the keynote speech.

The featured speaker of the afternoon was Ingrid Croce, Widow of the very popular singer, Jim Croce, who died tragically in an airplane crash in 1973. Ingrid shared the story of her life with Jim and the many obstacles she faced after his death. Her restaurant, Croce's, is one of the most popular San Diego destinations. She is the person most responsible for the revitalization of the famous "Gas Lamp Quarter", which is

now a major tourist attraction. Ingrid presented each qualifier with a personally autographed cookbook "Thyme in a Bottle" which has her story interspersed between the recipes. Fittingly, the leaders spent the evening at Croce's restaurant which was a very memorable event.

There was some free time in San Diego as well and the group spread out enjoying activities such as touring the USS Midway, a retired aircraft carrier, visiting the world famous San Diego Zoo, seeing "Old Town", and an original Spanish village. San Diego has a world class transportation system. One can ride the combination of light rail and busses all day with a \$5 pass!

The week concluded with a dinner on Saturday evening at the Kona Kai resort on Shelter Island. President Mary Ann Johaneck thanked the leaders for the hard work they did all year, congratulated them on their achievement, and wished them all a safe journey home. Feedback from the attendees was excellent!



Mary Ann Johaneck and Pat Braun conduct a listening session to get feedback from the leaders.



KATHERINE PRANTL received her First Holy Communion on Saturday, April 30th at St. Dominic Catholic Church, Colorado Springs, CO with Fr. Bill as celebrant. She is the granddaughter of Richard and Alice Maresh. Katie, her mother and brothers Ben and Nick and sister Jessica are all members of Branch W008 in Dodge, NE. Her parents hosted a pizza party and a Sunday Brunch in Katie's honor. Congratulations Katie from Branch W008 and your FCSLA family.



ALEXA GABRIELLE SEBEK, a member of Jr. Branch 112, Mt. Pleasant, PA, received her First Holy Communion on April 10, 2010 at St. Anne Church in Belle Vernon, PA.

She is the daughter of Lawrence and Michelle Sebek, and has a sister Logan. Her proud grandparents are Buck and Marcy Sebek and Patricia Baron. Her Nana and Pappy also celebrated their 45th wedding anniversary adding to the occasion.

Jr. Branch 257 (Campbell, Ohio) Secretary Renee Zura is pictured with her nephews **JACOB** and his twin brothers **ADAM** and **ALEX ZURA** the newest members of her branch.

RACHEL MARTIN IS CONTEST WINNER

RACHEL MARTIN, a member of Jr. Branch 184, Gary, IN, learned how to give a speech by participating in the Optimist Club of Hammond's oratorical contest.

She is the daughter of Bob and Andrea Martin of Crown Point and was one of two winners presented with a gold medal for the honor. The contest was based on a theme of "If I were leader of the free world, the first issue I would address would be . . ." Rachel said she would ensure that clean drinking water would be available to everyone.

She got the idea from her aunt Geralyn Farley, a professor at Purdue University, Calumet, who told her about Pur, Purifier of Water, a mini water treatment plant in a packet that removes dirt, cysts and pollutants and kills viruses and bacteria.

Martin was intrigued by the fact and did research for over two months gathering information for the contest. She then wrote a paper and gave a speech within the four-to-five-minute guideline.

A fifth grader at St. Michael School in Schererville, Rachel is consistently named to the "A" honor roll. She is a cheerleader and plays basketball and volleyball.

Congratulations Rachel!





IN MEMORIAM

MONSIGNOR EDWARD M. MATASH Sr. Branch 20



Monsignor Edward M. Matash, age 80, died February 15 at Hackensack University Medical Center, Hackensack. Born in Passaic, NJ, Monsignor Matash is the son of the late Elizabeth (Kohut) and Joseph Matash.

He entered Seton Hall University in 1948 and in 1950 he began studying for the priesthood at Immaculate Conception Seminary in Darlington, NJ. Msgr. Matash was ordained on May 26, 1956, and he celebrated his first mass at his home parish, St. Mary of the Assumption Church, Passaic. His first assignment was as Associate Pastor at St. John Nepomucene Church in Guttenberg, NJ, which was for 10 years. In June 1966 he was assigned to St. Joseph Church, Bayonne.

Msgr. Matash received his Master of Divinity Degree from the School of Theology at Immaculate Conception Seminary in June 1982. In 1985 he was appointed to his first Pastorate at Holy Family Church, Linden. For six years he served as President of the Slovak Catholic Federation of U.S.A. and Canada. He also served as President of FCSLA Branch 20 in Bayonne, NJ. He was deeply involved in promoting the Slovak Heritage by participating in various activities and events, such as: the NJ Slovak Festival at the Garden State Art Center, Chairman of the Slovak Youth Federation, and the head of yearly seminars for Slovak Clergy held at the Pontifical Slovak Institute which aids the Catholic Church in Slovakia. On November 18, 1990 Pope John Paul II named him 'Prelate of Honor' (Reverend Monsignor) and was invested this honor by Cardinal Theodore E. McCarrick, then Archbishop of Newark, NJ.

Monsignor Matash returned to his second home, St. Joseph Church, Bayonne, on February 16, 1991. He celebrated the 50th Anniversary of his priesthood in 2006 at St. Joseph Church.

He is predeceased by his brother Albert Matash. Surviving are several aunts and many cousins.

CARL C. WALLER Sr. Branch 140



Carl Christopher Waller, 70, of Reading, passed away Saturday, April 9, after a lengthy illness with liver disease, at Thomas Jefferson Medical Center, Philadelphia. Carl was born in Bethlehem, PA on Sep-

tember 3, 1940, a son of the late Anna (Fink) and Carl Waller.

He was the husband of Barbara (Novotny) Waller. Carl was a CCD Teacher, Lector, Eucharistic Minister and Scout Leader at Sacred Heart R.C. Church, West Reading, for many years, where he started the Junior Legion of Mary Society. He was a Master Textile Designer and owned Carl Waller Knitting Mill in West Lawn. He was the Head of Fabric Development and the Senior Service Technician for the Singer Company, Knitting Machine Division, for which he traveled worldwide.

Carl was a member of Council 793 of the Knights of Columbus, The Legion of Mary of Sacred Heart Church, FCSLA Branch 140 of Lansford. He was also a member of the Reading Stamp Collector Club, Reading Mineralogical Society and the Reading Radio Club. He graduated from Allentown Central Catholic High School in 1959 and he attended the Wyomissing Center of Penn State University.

In addition to his wife, Barbara; Carl is survived by son, Robert S., husband of Robin Waller, of Fern Park, FL; daughter, Kimberly A., wife of David Kostival, of Reading, PA; son, Stephen C. Waller, of Pottstown, PA; daughter, Christine M., wife of Per Inge Kvindesland, of Randaberg, Norway; sister, Dorothy, wife of A. Norton McKnight, of Fort Myers, FL. He is also survived by six grandchildren.

In lieu of flowers, the family request memorial contributions to Eastern Pennsylvania Hepatitis C Coalition, RD #8, Box 8585M, East Stroudsburg, PA 18301 or Co County Wellness Services, 429 Walnut Street, Reading, PA 19601.

HELEN D. SONOGA Sr. Branch 169



Helen D. Sonoga, 88, passed away Monday morning, March 28, 2011, at Hospice House surrounded by her loving family, following an extended illness.

Helen was born April 20, 1922 in Youngstown, OH, a daughter of the late Joseph and Katherine Kramer Chintala, and was a lifelong area resident.

She was a 1936 graduate of Holy Name of Jesus Elementary School and was a 1940 graduate of Chaney High School. She worked for W.T. Grant Company and for Ungar Brothers, and was a homemaker who dedicated her life to caring for her family.

Helen was a lifelong member of Holy Name of Jesus Church in Youngstown, OH, where she was a member of the Rosary Society. She was also a member of the Infant Jesus of Prague Guild at St. Matthias Church.

Helen was a member and treasurer for First Catholic Slovak Ladies Association Branch 169 for over 50 years, and was a former trustee for the Maria E. Grega District. She was a member of the Slovak Catholic Sokol and bowled in that organization's bowling league. She was also a member of Catholic Daughters of the Americas, St. Ann Court No. 1875. Helen's favorite pastime was playing the piano.

Helen leaves her husband of 65 years, Michael P. Sonoga, whom she married January 15, 1946; her daughter, Dolores J. Sonoga of Austintown, OH – President of Branch 169; and many extended family members and friends.

She will be dearly missed by all who knew and loved her.

Memorial contributions were made in Helen's name to Hospice of the Valley, 5190 Market Street, Boardman, OH 44512.

HELEN M. ARVAY Sr. Branch 409

Helen M. Arvay, age 69, of East Chicago, passed away Sunday, April 10, 2011.

ŽENSKÁ JEDNOTA

She is survived by her brother, Tony (Nancy) Arvay; nieces: Nancy (Ken) Fowler and Christine (Eric) Van Combos; nephews: Ray (Barbara) Arvay, Joe Arvay, and Bob (Tiffany) Walls; great nieces: Britton, Blair and Mallory Fowler; best friends: Agnes Chervenak and Valerie Trtan; and many cousins.

Proceeded in death by her parents: Joseph and Helen Arvay; brother, Joe and wife Rose Arvay; niece, Joanne Arvay; and sister-in-law and best friend, Barbara Arvay.

Helen was a lifelong member of Assumption BVM Slovak Catholic Church of Indiana Harbor. She attended Assumption Grade School and was a graduate of East Chicago Washington High School Class of 1959. Helen was a member of the Young Ladies Association and Rosary Society. After Assumption Church closed, she became a member of St. Patrick Catholic Church for many years and the Rosary Society where Helen made her mother's recipe of her famous nut and poppy rolls.

She belonged to the Indiana Chapter of the ABWA, Indiana Fraternal Congress, Slovak Day Committee, and was a past president of Helen Kochan District FCSLA. She served as treasurer of the FCSLA Sr. Branch 409 and the Ladies Pennsylvania Lodge #109 and Sokol.

Helen leaves a legacy of faith, strength, humor, strong family bonds, and was very kind to everyone she met. She truly will be missed.

Memorial donations were given to the Multiple Sclerosis Society.

MARY ZITTMAN **Branches S181/J041**

Mary Zittman, a 47-year resident of Berwyn, IL passed away on February 19, 2011, one week before her 95th birthday. She was born in Chicago, IL, the devoted daughter of the late Andrew and the late Pauline (nee Benjatka) Lukac, and was a member of St. Joseph Slovak Church where her FCSLA branch originated in 1904.

Before retiring, Mary was a bookkeeper and had attended DePaul University.

She was President and Financial Secretary of Sr. Branch 181 and Jr. Branch 41, a past District Officer of the Anna Hurban Chicago District and \$100M Club Mem-

ber. Mary was a lifelong FCSLA member and both her mother, Pauline Lukac, and mother-in-law, Justine Zittman were FCSLA members and Branch Officers.

Mary was an active parishioner of St. Odilo Church in Berwyn and belonged to the Altar and Rosary Society and Senior Club.

Mary was the beloved wife of the late William; loving mother of Richard W. (Irene); dear aunt and great aunt of many nieces and nephews. Although Mary was an only child, she married into a large family and was the last survivor, outliving five brothers-in-law and four sisters-in-law.

She is missed and fondly remembered by family and friends. May she rest in peace.

MARY AGNES DURSA **Sr. Branch 141**



Mary Agnes (Uhlik) Dursa, 94 of Wickliffe, OH, died December 19, 2010 at Lake West Hospital, Willoughby, OH. She was pre-deceased by her husband of 58 years, Sylvester I. Dursa, Jr. who died February 18, 2001.

Mary was a homemaker for 68 years.

Mary was born on November 21, 1916, in Cleveland, OH, the daughter of George Uhlik, Sr. and Cecilia (Papay) Uhlik, one of five children. She is survived by one living sibling, John Uhlik of Florida.

Mary is survived by her three children, Mary Ann Andel (Fred) of California, Rose Marie Krulac (Ray) of Ohio and William Dursa (Dava) of North Carolina. She also had ten grandchildren and seven great-grandchildren.

Mary had a loving and generous personality and enjoyed being around her family and friends. She devoted her life to her family as a caring wife, mother, grandmother and great-grandmother. She was a devout member of Our Lady of Mt. Carmel Church in Wickliffe, OH.

She is greatly missed by her family and friends who will always have the memories that were shared together with them. May she rest in peace.

JOHN A. DANIELS **Sr. Branch 417**

John A. Daniels, 56, of West Phillips Street, Coaldale, PA died March 17 in Frackville, PA

He had been employed as a manager at Arby's Restaurant, West Hazleton, for 19 years. Previously, he had been employed for Schillings Plumbing and Heating, Coaldale from 1972 to 1978.

Born in Manhattan, NY, he was a son of the late Michael and Agnes (Holubek) Daniels. Agnes was Financial Secretary of Sr. Branch 417 for many years.

John was a member of St. Katherine Drexel Catholic Church, Lansford; he had previously been a member of SS. Cyril and Methodius Catholic Church, Coaldale.

John was a 1972 graduate of Marian Catholic High School, and earned an associate degree in business from Penn State University, Schuylkill Campus. He was a member of FSCLA and served as auditor for Sr. Branch 417.

Surviving are a brother, Michael Daniels of Boise, ID, and his wife, Kathleen; and two sisters, Sister Barbara Daniels, MSC, of Reading, and Agnes, wife of Dennis Adrian of Scranton, PA.

Memorials were made in John's name to the Missionary Sisters of the Sacred Heart, 2811 Moyers Lane, Reading, PA 19605 or Vasculitis Foundation, P.O. Box 28660, Kansas City, MO 64188.

THERESA L. LANCE **Sr. Branch 233**

Theresa L. (Biath) Lance, 78, of Brentwood, PA died February 16, 2011.

She is survived by her daughter, Mary Ann (Bill) Harmon of Indiana; grandchildren, Jeffrey and Jonathan Harmon.

She was preceded in death by a brother, Peter Biath Jr.; and a sister, Sr. Mary Ann, S.S.J.

Services were held in St. Michael Cemetery Chapel.

**Have You Signed
Up a New Member
This Month?**

2011 Race for the Moon & Stars

Sr. Branch 77, McKeesport, PA, was proud to again be a sponsor of the 10th Annual "Race for the Moon & Stars" that was held on April 16, 2011, at Renziehausen Park in McKeesport. Although stormy weather and other competing events reduced the level of participation this year, \$1,500 was raised for the American Cancer Society.

The annual 5K event is the major fundraiser staged by the "SA Cruisers" team as they prepare for the McKeesport Area "Relay for Life". The 24-hour relay is an American Cancer Society event that will take place in August of this year.

Janice Boyko, a member of Branch 77, has been the Race Director for the Moon & Stars race for each of the past 10 years. Janice is a former South Allegheny Elementary School teacher and current Vice President of Brentwood Council. This is just one of many volunteer and fund-raising activities Janice is associated with. Additional volunteers from Branch 77 helping Janice on the day of the event were Jackie D'Antonio and Audrey Podlesny.



2011 Race for the Moon & Stars Sponsor FCSLA Branch 77.

FEDOR IS 2011 WINNER OF SCHOLARSHIP AWARD

Cassandra Lynn Fedor is a 2011 winner of the acclaimed Benjamin Carson Scholarship Award. The Carson Scholars Fund awards \$1,000 college scholarships to students in grades 4 through 11 who excel academically and demonstrate a strong commitment to the community. School principals may nominate only one student to complete, ensuring that each nominee epitomizes academic excellence.

Cassie is an eighth grade highest honors student at St. Joseph Regional School in Port Vue, PA and will be attending Serra Catholic High School in the fall. She is involved in numerous volunteer activities, demonstrating a strong commitment to her school and her church.

The Awards Ceremony, was held at the Omni William Penn Hotel in Pittsburgh, where Cassie, along with other medaled scholars, were honored. Cassie and her brother Jimmy are members of Branch 32, McKeesport and her parents, Jim and Sally Fedor, are members of Branch 77. Her Grandma, Irene Fedor, is the Vice President of the Senior Branch and aunt Judy Fedor is the Pittsburgh District President.



Runners at the start line prior to the race.

Retires After 32 Years of Service

Ann Okerstrom recently retired after 32 years as Financial Secretary of Jr. Branch 58, bringing in hundreds of members to Branches 58 and 81 in Whiting, IN. We wish her good health and God's Blessing and thank her for her tireless service to the FCSLA.



Slovak Festival in Parma, Ohio

The 40th Anniversary of the Slovak Festival will be held on Sunday, September 4 from noon to 8 p.m. at St. Anthony of Padua, 6750 State Road, in Parma, OH.

Festivities include homemade Slovak food and music provided by the John Pastirik Band. Program includes performances by the local Lucinka folklore group, and the Sarisan group from Slovakia. For more information call (440) 845-0282.

Did You Know . . .

Variously known as the Fourth of July and Independence Day, July 4th has been a federal holiday in the United States since 1941, but the tradition of Independence Day celebrations goes back to the 18th century and the American Revolution (1775-83). In June 1776, representatives of the 13 colonies then fighting in the revolutionary struggle weighed a resolution that would declare their independence from Great Britain. On July 2nd, the Continental Congress voted in favor of independence, and two days later its delegates adopted the Declaration of Independence, a historic document drafted by Thomas Jefferson. From 1776 until the present day, July 4th has been celebrated as the birth of American independence, with typical festivities ranging from fireworks, parades and concerts to more casual family gatherings and barbecues. Whatever you do on this 4th of July stop for a few moments and remember the sacrifices that have been made by countless men and woman over the years to preserve our freedom.

BRANCH 7 VOLUNTEER BAKERS

Branch 7 in Streator IL has a rich history of volunteering. For over 50 years, members from the former St. Stephen's Parish, now St. Michael the Archangel, have been baking poppy-seed, nut, apricot, raspberry, cherry and raisen filled rolls, cottage cheese and prune kolach, pagach, and paska that are then sold at Thanksgiving, Christmas, and Easter. The ladies originally baked all year round, but now baking is limited to a month or two before each holiday. Bakers are welcomed

from the three other parishes consolidated to form St. Michael the Archangel Parish, as well as men from the parish who come to make dough, wash dishes, and help with clean up. Money raised from sales is given to support St. Michael the Archangel Catholic School, Streator's only Catholic grade school.



Ella Killian, Branch 7 President, Margaret Kmetz, Joanie Miller, Branch 7 Secretary.



Men helping with cleanup.



Agnes Majernik butters the rolls.



Greg Palko makes the dough.

Archbishop Sokol Visits Streator Family

The family of Alvida Demko, Streator IL, was recently honored with a visit from Archbishop Jan Sokol of Slovakia. She had met the Archbishop on several occasions when he visited the former St. Stephen's Church and Monsignor Peter Bolerasky, now deceased. Calling some family members together, they met at the home of her daughter, Joanie Miller, Branch 7 Secretary, where they talked, laughed, sang, and received many blessings. The Archbishop extended a personal invitation to visit him in Slovakia.



L-R: Joanie Miller, Mrs. Demko, Archbishop Sokol, Jerry Ftacek, Chuck Miller.



DON'T MISS OUT ON THE FORD FUSION CONVENTION CAMPAIGN!

Deadline is Aug. 31, 2011. See the notice on page 9 of the June issue.

YOU HAVE TO BE IN IT TO WIN IT!

HELEN KOCAN DISTRICT HOLDS QUARTERLY MEETING

On Sunday, March 13, 2011, the Helen Kocan District held its quarterly meeting at the American Slovak Club in Whiting, IN. As the officers, members and guests arrived and signed in, 50/50 raffle tickets were sold.

President Margaret Abildua welcomed all and a blessing was offered. Everyone was then invited to help themselves to a bountiful luncheon buffet.

After lunch and dessert, the President asked for the minutes to be read and a treasurer's report was given by Betty Yurechko. Old and new business was discussed. Plans for St. Ann's Day to be held at the Shrine of Christ Passion in St. John, IN were discussed. Plans for transportation to the convention to be held in Baltimore, MD in October were also brought up.

Some branches introduced new branch officers. Jr. Branch 58 had their Financial Secretary, Ann Okerstrom who was with the branch for 32 years retire. We all wish her the best and she will be missed. To wrap things up straws were drawn for the centerpieces and the 50/50 raffle was held. All in all it was an enjoyable, productive meeting.



L-R: Ann Okerstrom and Berdie Chiluski.



John and Lillian Zaborski.



Donnie Sabol, secretary, and Dorothy Hoover, auditor, both of Branch 81.



L-R: Mr. Andrew Sacek (agent), Mr. Anthony Abildua, President Margaret Abildua, and Matthew Zabrecky.



Slovak Institute and Reference Library Announces Change of Hours

The Slovak Institute and Reference Library, 10510 Buckeye Road, Cleveland, OH 44104, will be making a permanent change of the days that the Library will be open. This change will be effective immediately. The Library will be open Tuesday, Wednesday and Thursday. Phone calls (216) 721-5300, ext. 294, and e-mail messages, slovakinstitute@cbhs.net, are still welcomed and answered quickly.

REV. DR. MICAH KOZOIL CELEBRATES 35 YEARS IN PRIESTHOOD

On May 22, 2011, Rev. Dr. Micah Kozoil was honored at a reception celebrating his 35 years in the priesthood. Fr. was raised by his grandmother, Mrs. Mary (Leonard/Latzy) Lacey since he was four years old due to his mother being sick and hospitalized and requiring constant care. His grandmother took in him and his sister. He was four years old and sister was six at the time. They did not speak English at home from the time grandmother took them in. He can speak, read and write Slovak. The home was for all practical purposes a European Home even though it was located in Munhall, Pa. Father attended a Slovak Ethnic Parish (St. Michael Archangel) where Mass was still celebrated in Slovak and the readings of

the Gospel and homily were also in Slovak. He was taught by the Vincentian Sisters of Charity, a Slovak Ethnic Community of Nuns who kept the Slovak traditions ever before him.

After graduation from high school he entered Religious Life in September 1961 to become a teaching Brother. Father entered the Dominican Teaching Brothers in Reno, Nevada. He served in that community for seven years where he received his beginning Monastic Training and his beginning College Education. Father taught at The Glendale Academy in Reno before he left the Order seven and a half years later. He then took a job as the Business Manager for the Jesuit Missions in Pine Ridge, South Dakota where he served for

one year. He then decided that he really wanted to return to Religious Life, but this time it must include Priesthood. He entered St. Vincent Archabbey where he served for 22 years. Father taught mathematics in the college advanced to the rank of Associate Professor of Mathematics and served as Pastor of St. Bede Church in Bovard, Pa. Father then requested permission to leave teaching and St. Vincent Archabbey and sought to become a diocesan Priest. He came into the Diocese under Bishop Bosco in 1991. He was incardinated into the Diocese three years later. During his period of incardination he was Parochial Vicar at St. Margaret Mary in Lower Burrell. Bishop Bosco shortened the usual time for incardination and he was received into the Presbyterate and appointed the First Pastor of the newly formed parish of The Church of the Resurrection which covered 120 square miles in Northern Indiana County. Father served as the First Pastor for seven years and was then appointed Pastor of St. Mary Nativity Church in Uniontown where he served for eight years. Fr. was then assigned to his present position of Pastor of St. Peter Church in Brownsville and Administrator of our Partner Parish of St. Cecilia Parish in Grindstone.

God has blessed Fr. Micah with many talents among which are: sewing, canning, carpentry, marksmanship and cooking. He was well educated in theology, scripture, liturgy, mathematics, German, science, Robotics and Computer Science. The Slovak heritage has served Father well as he can speak, read and write in Slovak. He also has a very workable knowledge in German and has speaking, reading and writing ability in the German Language. Father is a member of Branch 88 in Monessen.



L-R: Alice Bialon, Fr. Kozoil, and Dorothy Urbanowicz.

SUMMER "FUN" IN THE SUN WORD SEARCH

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

BARBEQUE
BASEBALL
BEACH
BIKING
CAMPING
CROQUET

GOLF
JUNGLEGYM
MERRYGOROUND
PICNIC
POOL
RUNNING





SOCCER
SOFTBALL
SUNGLASSES
SUNTANLOTION
SURFING
SWIMMING


SWINGS
TENNIS
VOLLEYBALL
WALKING

Find the words in the Word Search and mail the answers to: Sue Ann M. Seich, Fraternal & Youth Director, 24950 Chagrin Blvd., Beachwood, OH 44122. **You will win a prize!** The puzzle is also available online at www.fcsla.org **Deadline for entries is August 15th!**

How to Express Time

When asking the time, the question KOLKO JE HODÍN? is used. The noun HODINA corresponds with the English expression o'clock.

With the first four hours there is agreement with the number: Je jedina hodina.  Sú dve hodiny.  Sú tri  hodiny.  Sú štyri hodiny.

From five on, the noun *hodina* has the form of the genitive plural, and the verb is in the form of the third person singular neuter: Je päť hodín. 

Je (bolo) šesť hodín. 

In colloquial speech the noun *hodina* is normally omitted: Je jedna. Sú dve. Sú štyri. Je päť. Je desať. Je dvanásť.

Instead of the sentence *Je dvanásť*, it is possible to say *Je poludnie*. Instead of *Je dvadsaťštyri hodín*, it is possible to say *Je polnoc*.

Parts of an hour are expressed like this:

Je pol druhej Je pol tretej.
It is one thirty. *It is two thirty.*

Je pol štvrtej. Je štvrť na jednu.
It is three thirty. *It is twelve fifteen.*

Je štvrť na dve. Je štvrť na tri.
It is one fifteen. *It is two fifteen.*

Je tri štvrte na jednu.
It is twelve forty-five / It is (a) quarter to one.

Je tri štvrte na dve. Je tri štvrte na tri.
It is (a) quarter to two. *It is (a) quarter to three.*

Je o desať minút jedna (hodina).
It is ten minutes to one.

Je o desať minút dve (hodiny).
It is ten minutes to two.

Je o päť minút jedna (hodina).
It is five minutes to one.

Je o desať minút pol jednej. / Je dvanásť dvadsať.
It is twelve twenty.

Je jedna (hodina) desať (minút).
It is one ten. / It is ten minutes after one.

Je o desať minút päť (hodín).
It is ten minutes to five.

Je o päť minút tri (hodiny).
It is five minutes to three.

Je o desať minút pol šiestej. / Je päť dvadsať.
It is five twenty.

Sú /je tri (hodiny) desať (minút).
It is three ten. / It is ten after three.

Je dvanásť. Je polnoc.
It is 12 p.m. *It is 12 a.m.*

REPORT OF THE FCSLA NATIONAL TREASURER

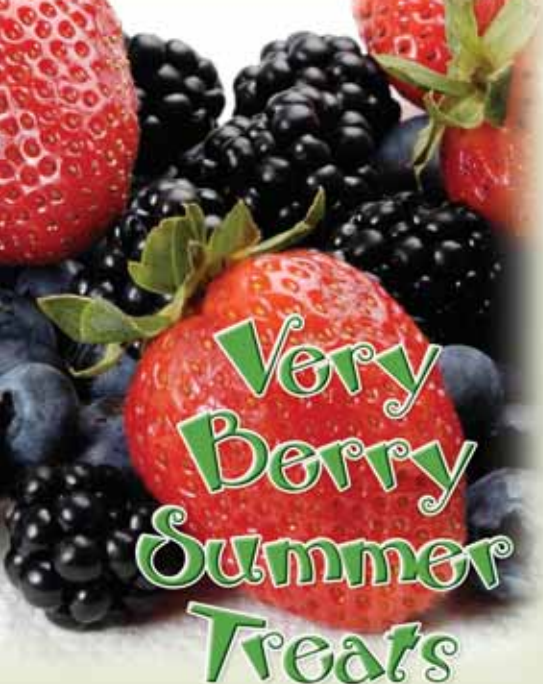
BALANCE SHEET AS OF FEBRUARY 28, 2011

ASSETS	
Cash and Short Term Investments	\$ 19,916,470.85
Bonds	597,396,121.37
Preferred Stock	6,580,430.87
Common Stock	710,981.84
Investment Income Due and Accrued	9,283,826.08
Promissory Notes	39,974.67
Property Plant and Equipment, Net	6,747,494.03
Certificate Loans & Accrued Interest	1,763,141.38
Other Assets	251,754.25
TOTAL ASSETS	\$ 642,690,195.34
LIABILITIES	
Life Reserves	\$ 186,404,962.08
Annuity Reserves	346,715,744.50
Death Claims Payable	607,702.84
Unearned Premiums	563,899.00
Matured Endowments	311,538.00
Provision for Dividends Payable	2,056,296.00
Accumulated Dividends and Interest	3,671,287.38
Accrued Convention Donations	712,001.00
Provision for Future Conventions	600,000.00
Asset Valuation Reserve	7,064,897.00
Interest Maintenance Reserve	1,428,087.00
Other Liabilities	907,519.23
Provision for Annuity Certain Accounts	4,284,000.00
TOTAL LIABILITIES	\$ 555,327,934.03
SURPLUS	
Surplus	\$ 87,362,261.32
TOTAL SURPLUS	\$ 87,362,261.32
TOTAL LIABILITIES AND SURPLUS	\$ 642,690,195.34

INCOME STATEMENT

For the Two Months Ending February 28, 2011

REVENUE	
Insurance Premiums	\$ 3,136,527.66
Annuity Premiums	5,578,894.85
Investment Income	5,826,396.06
Amortization of Interest Maintenance Reserve	21,861.00
Rental Income	64,993.00
Other Revenue	3,836.37
TOTAL REVENUE	\$ 14,632,508.94
EXPENSES	
Increase in Reserves — Life	\$ 3,831,962.00
Increase in Reserves — Annuity	4,952,744.00
Insurance Benefits	467,677.61
Annuity Benefits	2,646,437.54
Commission Expense	239,212.36
Surrender Benefits	287,514.54
Miscellaneous Member Benefits	65,270.75
Matured Endowments	0.00
Donation Expenses	48,714.00
Convention Expenses	31,114.30
Dividends to Members	349,554.84
Post Mortem Benefits	113,246.42
Bonus to Branches	198,690.00
Fraternal Activities	2,195.41
Bank Service Charges	4,454.26
Data Processing Service Fees	44,894.66
Accounting Fees	0.00
Actuarial Fees	26,963.00
Legal Fees	0.00
Consulting Services	19,380.00
Official Publications	53,786.00
Scholarship Awards	(1,250.00)
Miscellaneous Employee Benefits	68,678.79
Fees — Directors	18,711.72
Salaries — Employees	247,690.11
Salaries — Officers	72,958.34
Interest Expense	31,144.81
Tax Expense	56,205.68
Depreciation Expense	47,806.00
Utility Expense	15,923.03
Postage and Printing	46,039.85
Advertising	9,563.60
Travel Expense	11,297.69
Insurance Department Fees	19,973.31
Sales Promotion	8,286.38
Rental Expense	64,993.00
Other Expense	78,032.40
TOTAL EXPENSES	\$ 14,179,866.40
NET INCOME	\$ 452,642.54



BERRIES IN CUSTARD PARFAITS

4 egg yolks
3 tablespoons sugar
½ cup dry marsala wine
1 cup heavy cream
Fresh berries

In a large, heatproof bowl, whisk together 4 egg yolks, 3 tablespoons sugar and ½ cup dry marsala wine. Place the bowl over a pot of simmering water and whisk continuously until hot and thick, about 8 minutes (do not boil the custard). Remove from the heat and immediately set the bowl into a larger bowl of ice water; whisk the custard for 2 minutes, then refrigerate until cold, for around 30 minutes. In a chilled bowl, whisk 1 cup heavy cream with 1½ tablespoons sugar until stiff. Using a whisk, fold half of the cooled custard into the whipped cream, then fold in the rest. Layer in parfait cups with fresh berries.

BERRY TIRAMISU

1½ cups brewed coffee
2 tablespoons sambuca
1 tablespoon granulated sugar
One 1-pound container mascarpone cheese
¼ cup heavy cream
2 tablespoons confectioners' sugar
Ladyfinger cookies
Cocoa powder
2 cups mixed berries

In a shallow bowl, whisk together 1½ cups brewed coffee, 2 tablespoons sambuca and 1 tablespoon granulated sugar until the sugar is dissolved. In a separate bowl, whisk together one 1-pound container mascarpone cheese, ¼

cup heavy cream and 2 tablespoons confectioners' sugar. Using enough ladyfinger cookies to cover the bottom of an 8-inch square baking dish, dip the ladyfingers in the coffee mixture and arrange in an even layer at the bottom of the pan. Spread half of the mascarpone mixture on top. Repeat the two layers. Sprinkle with cocoa powder and 2 cups mixed berries. Refrigerate the tiramisu for at least 2 hours and up to 2 days.

BERRIES AND CREAM CHEESECAKE

2 tablespoons granulated sugar
Grated peel of 1 lemon, plus 2 tablespoons lemon juice
¾ cup blueberry preserves
¾ cup blueberries, plus more for garnish
¾ cup chopped strawberries, plus sliced strawberries for garnish
8 ounces cream cheese, softened
¼ cup confectioners' sugar
1 teaspoon pure vanilla extract
1½ cups heavy cream, chilled
Two 12-ounce pound cakes, sliced crosswise ⅓ inch thick

In a small saucepan, bring ⅓ cup water, the granulated sugar and the lemon peel to a boil, stirring, until the sugar is dissolved. Remove from the heat and stir in the lemon juice.

In a medium saucepan, combine ¼ cup water, the preserves and the berries and cook over medium heat, stirring, until thickened, about 15 minutes. Let cool.

Meanwhile, using an electric mixer, mix together the cream cheese, confectioners' sugar and vanilla. In a separate bowl, beat the heavy cream until stiff peaks form. Fold into the cream cheese mixture.

Line the bottom of a 9-inch springform pan with a layer of pound cake slices, cutting to fit as needed. Brush with the lemon syrup and spread half the berry sauce on top. Spoon half the cream cheese mixture over the berries. Repeat the layers with the remaining ingredients.

Cover the cake with plastic wrap and refrigerate for at least 5 hours or overnight. Release from the springform pan and top with more berries before serving.

BLACK AND BLUE BERRY RUGELACH

2 sticks (8 ounces) unsalted butter, at room temperature
One 8-ounce package cream cheese, at room temperature
¼ cup plus 2 tablespoons sugar, plus more for sprinkling
2½ cups flour

¼ teaspoon salt
¾ cup finely chopped walnuts
½ cup dried blueberries or currants
1 teaspoon ground cinnamon
¾ cup seedless blackberry jam
1 large egg white, beaten

Using an electric mixer, beat the butter, cream cheese and 2 tablespoons sugar at high speed until fluffy. Mix in the flour and salt at low speed. Place the dough on a lightly floured surface; divide into 6 equal portions. Shape into disks, wrap in wax paper and refrigerate for 30 minutes.

Position a rack in the center of the oven and preheat to 350 degrees. Line a large cookie sheet with parchment paper. In a small bowl, stir together the walnuts, blueberries, the remaining ¼ cup sugar and the cinnamon.

On a lightly floured surface, unwrap a piece of dough and roll out to an 8-inch round. Using a spatula, spread 2 tablespoons jam over the surface, leaving a ½-inch border. Cut the dough into 8 pie-slice-like triangles. Sprinkle 2 heaping tablespoons of the walnut mixture on top and then roll up each triangle from the outside in; bend slightly into a crescent shape. Place 1 inch apart on the prepared baking sheet. Repeat with more of the dough and walnut mixture until the sheet is full. Brush with the egg white and sprinkle with sugar. Bake until golden, about 22 minutes. Transfer the cookies to a rack to cool completely. Repeat with the remaining dough.

STRAWBERRY SAUCE

2 pounds fresh strawberries, coarsely chopped
3 tablespoons dark brown sugar
Juice of two lemons (4 tablespoons)

Combine the strawberries, brown sugar and lemon juice in a large saucepan and bring to a simmer over medium-low heat, stirring, until the sugar dissolves. Partially cover with a lid and simmer, stirring occasionally, until the strawberries are softened and release their juices, about 10 minutes. Let cool.

Pour the strawberries into a blender and blend until smooth.

Press the sauce through a fine-mesh strainer into a storage container. The sauce will keep for up to 10 days in the refrigerator or up to 6 months in the freezer.

This sauce can be warmed up and poured over waffles; frozen in paper cups with Popsicle sticks; layered with fresh fruit, yogurt and granola; spooned over ice cream or sorbet; or blended into a milkshake or a fruit smoothie.

7/11

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