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Fraternally Yours, ŽENSKÁ JEDNOTA

NOVEMBER 2008

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION



MAY THE GRACE AND GLORY
OF THE LORD BE WITH YOU. . .
ON THANKSGIVING AND ALWAYS!

Fraternally Yours,

ŽENSKÁ JEDNOTA



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ŽENSKÁ JEDNOTA,

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Thoughts For Thanksgiving

November is a time to remember the gifts that our generous God has given us — among them the gifts of life, love and time. Thanksgiving should not just be a one day event. If we tried it could become a lifestyle as we continue to appreciate our giftedness and God's provision for our daily life. I encourage you to do these things not only this month but throughout the year.



Carolyn Bazik

1. Take time each day to pray the prayer of, "open hands". Pray with your hands open, palms up, signifying that you freely place in your open hands all the gifts that God has given you knowing that you can giveaway any of these gifts always trusting that God will provide what you need.
2. Take time to reflect on the people in your life who are special to you. Perhaps the ones that you take for granted! Choose one who might need your appreciation and affirmation. Write a letter of thanksgiving to that person.
3. Give away something material that you cherished and hold dear. Try to give it away with no strings attached...make it an unconditional gift!
4. Try to give away something that is non-material — kindness, compassion, caring and love. Open your eyes among your family members, friends, and yes, even people who seem so very different from you. Ask God to give you the courage to take the initiative to approach someone who really needs your love and care.
5. Spend time this Thanksgiving giving back perhaps by serving food at a shelter or food bank so that when you do finally sit down to your own meals surrounded by family and friends you realize just how much you have to be thankful for.
6. Take a moment and be thankful for the men and women serving our country. Each day they place themselves in harms way so that we can enjoy our freedom — freedom is never free!

Let us remember that when we share the gift that God has given us, we not only have enriched the recipient of our giving, but we have been enriched ourselves. As Anne Frank has said, "No one ever becomes poor by giving."

"Do not get tired of doing what is good. Don't get discouraged and give up, for we will reap a harvest of blessing at the appropriate time." — Galatians 6:9

Happy Thanksgiving

Until next month — Warmly, Carolyn

Thank You, Thank You, Generous God!

Thank You, thank You, thank You, generous God!

You have injected life with joy, thus we know laughter.

You have dabbled creation with color, thus we enjoy beauty.

You have whistled a divine tune into the rhythm of life, thus we hear music.

You have filled our minds with questions, thus we appreciate mystery.

You have entered our hearts with compassion, thus we experience faith.

Thank You, God, Thank You. Thank You!

C. Welton Gaddy

ŽENSKÁ JEDNOTA

The Communion of Saints

Reverend Monsignor Peter M. Polando, National Chaplain

Dear Friends,

The Fathers of the Second Vatican Council reaffirm the age old teaching that the Church is divided into three parts, but at the Second Coming of the Lord Jesus Christ, all will be united into one. In paragraph forty-nine in the *Dogmatic Constitution on the Church* [*Lumen gentium*], in affirming a teaching from the Council of Florence, the bishops of the council wrote: "When the Lord comes in His majesty, and all the angels with Him (cf. Mt. 25:31), death will be destroyed and all things will be subject to Him (cf. 1 Cor. 15:26-27). Meanwhile some of His disciples are exiles on earth. Some have finished with this life and are being purified. Others are in glory, beholding clearly God Himself triune and one, as He is." When I was a youngster, the theological terminology of these three divisions employed at the time was the Church militant, the Church suffering, and the Church triumphant, respectively.

Catholic tradition during the month of November recalls the membership of two of the three divisions of the Church, namely the Church triumphant and the Church suffering. In the later, the Fathers attest from the many inscriptions in the Roman catacombs that: "Very much aware of the bonds linking the whole Mystical Body of Jesus Christ, the pilgrim Church from the very first ages of the Christian religion has cultivated with great piety the memory of the dead. Because it is 'a holy and wholesome thought to pray for the dead that they may be loosed from sins' (2 Mach. 12:46), she has also offered prayers for them" [paragraph 50]. In the former, we give glory to God for all of our ancestors of Faith who have valiantly traveled through this life and now share the beatific vision obtained for them through the Cross and Resurrection of Jesus Christ. These saints have no particular feast day on the Church's calendar, but like the saints that we honour on special days throughout the year, we acknowledge that through their grace filled

lives and efforts they now have eternal life with the Blessed Trinity!

And so 1 and 2 November each year are the Church's "Memorial Days" and the way that we keep memory differs from culture to culture, diocese to diocese, and even church to church. For the celebration of All Saints Day, some of our parishes have "saint pageants" where the young people of the parish select a particular saint, research that saint's life, prepare a brief exposé of the saint, and even attempt to dress up in that saint's attire of his/her day. The pageant may take place in a school assembly or after a weekend Mass. And although the celebration of All Saints Day occurs on Saturday this year and is not an obligatory day to participate in Mass in most dioceses in the United States, I cannot imagine a better way to honour the saints than participating in the celebration of the Holy Eucharist. The celebration of the Eucharist is our taste of heaven, that which the saints participate in unceasingly. Quoting *Lumen gentium*, the *Catechism of the Catholic Church* states: "Being more closely united to Christ, those who dwell in heaven fix the whole Church more firmly in holiness....[T]hey do not cease to intercede with the Father for us, as the proffer the merits which they acquired on earth through the one mediator between God and men, Christ Jesus....So by their fraternal concern is our weakness greatly help" [paragraph 956].

For the Commemoration of All Souls, both of my parishes here in Youngstown have their annual Eucharistic Days close to these days. Usually on the first evening of the annual celebrations that occurs on Sunday, we conclude adoration with Benediction in the context of Evening Prayer II and recall those parishioners who have died since our last annual Eucharistic Days. At Saint Matthias parish, prior to the singing of the Magnificat, a member of our social concerns committee announces the deceased person's name and a member of that person's

family comes forward to light a vigil candle near the statue of Our Lady of Levoča. If a family member is not present, then one of our parishioners takes charge and lights the candle. At Holy Name of Jesus Church, the candles are already lit near the sanctuary of the church and as the name of the deceased person is announced, a family member comes forward to receive the lit vigil candle to take home with their family. Should a family member not be present, then the vigil candle is placed near the statue of the Blessed Virgin Mary. At both parishes, there is one remaining candle that recalls all of the deceased parishioners of that church. Prominent in the sanctuary is the paschal candle that reminds all of us that Christ is the light that conquers the darkness of sin, especially the sin of death. Jesus is our resurrection and our way to the communion of saints in heaven. In both churches, a book is placed in the sanctuary with the names of our beloved faithful departed inscribed and remains there with the paschal candle next to it throughout the month of November.

In remembering the saints and the faithful departed, we align ourselves with them and form the Church. The *Catechism*, quoting Pope Paul VI, states in paragraph 962, "We believe in the communion of all the faithful of Christ, those who are pilgrims on earth, the dead who are being purified, and the blessed in heaven, all together forming one Church; and we believe that in this communion, the merciful love of God and his saints is always [attentive] to our prayers." May this communion be fortified by the grace filled lives that we lead here on earth so that we may enjoy life triumphantly in heaven. And for all the faithful departed we pray: Eternal rest, grant unto them, O Lord. And let perpetual light shine upon them. May they rest in peace. Amen. May their souls, and all the souls of the faithful departed, through the mercy of God, rest in peace. Amen.

As FCSLA Expands Applicable Law Expands as Well!

The Home Office has been hard at work increasing the number of states in which we do business. As of the date of this article, FCSLA is now licensed in 40 states. This gives FCSLA many new opportunities to sell insurance; however, we must remember that each new state brings with it new state laws. The purpose of this article is to remind everyone of the licensing issues that need to be considered when selling a FCSLA policy.

All states have different licensing requirements for agents who sell insurance and annuities. All states require commercial insurance agents be licensed. However, FCSLA agents and members are not commercial agents; they are fraternal agents. Many, but not all, states have exceptions from agent licensing requirements for fraternal agents; these exceptions are referred to as "fraternal exemptions". The fraternal exemption laws vary from state to state and can be based on the status of an agent (i.e. full-time vs. part-time), the number of policies sold by an agent, or the amount of insurance sold annually by an agent. However, one general rule applies to all states: if you do not fall within a fraternal exemption or you sell in a state in which there is no fraternal exemption, you must be licensed to solicit, negotiate or sell a FCSLA insurance policy or annuity. If you are not licensed you may not solicit, negotiate or sell a FCSLA insurance policy or annuity and you may not be paid a commission to solicit, negotiate or sell a FCSLA insurance policy or annuity.

Fraternal Exemption States

The chart below lists all of the states in which FCSLA is licensed as well as the existing "fraternal exemptions". To use the chart to determine if you can sell a policy in a state, go to the state in which you would like to sell a policy and see if there is a fraternal exemption. If there is a limit noted, you may only sell a policy(ies) within that limit if you are not licensed. For instance, in Arizona a member may only sell \$100,000 in total life insurance per year without being licensed, while in Ohio a member may sell a total of \$200,000 in total life insurance per year as long as no whole life policy exceeds \$10,000 and no term policy exceeds \$50,000. If you would like to sell policies over and above the exemptions, you must become a licensed insurance agent. FCSLA can not accept any applications from

unlicensed members exceeding the listed fraternal exemptions. Likewise, if the chart says "No Fraternal Exemption" you must be a licensed agent in order to sell a policy in that state. FCSLA can not accept any applications from unlicensed members in states without a fraternal exemption.

Sales Outside of Your State

The expansion of the number of states in which we do business creates new sales opportunities, especially for members who are already licensed insurance agents. However, it is essential to remember that sales to individuals who do not reside in your home state implicate the laws of both states. Therefore, before selling to an out of state individual, agents should be sure they know the laws applicable to both the agent's state and the applicant's home state. If there is any question as to the applicable law, please contact me at the Home Office before you solicit, negotiate or sell a policy.

Home Office Assistance

In the event that an individual comes to you inquiring about purchasing a FCSLA policy but you can not sell to that individual because you are not licensed and/or there is no fraternal exemption, please call the Home Office. We have licensed agents who can work with the individuals in order to write the policy. In addition to sales assistance, the Home Office will assist any member wishing to become a licensed agent. The Home Office will pay for training materials, pre-licensing classes, testing, continuing education and any additional requirements provided the member agrees to sell only for FCSLA. The Home Office will also assist licensed agents in becoming licensed as non-resident agents in any additional state in which he/she wishes to sell insurance.

Conclusion

Compliance with state licensing laws is a tough job; especially when there are 50 different laws to comply with. If at any time you are unsure about the laws in any of the states in which we do business, please pick up the phone and call me; that is what I am here for! Also, if you are not a licensed insurance agent, please consider becoming licensed so you can sell insurance in your state without restriction and obtain commissions on your sales. The Home Office will assist you in this endeavor in every way possible.

STATE LICENSING REQUIREMENTS

STATE	Fraternal Exemption
AL	No Fraternal Exemption
AK	No Fraternal Exemption
AZ	\$100,000 Total Life
AR	No Fraternal Exemption
CO	No Fraternal Exemption
CT	\$50,000 Total Life
DE	\$125,000 Total Life
FL	\$50,000 Total Life
HI	\$50,000 Total Life
ID	No Fraternal Exemption
IL	\$100,000 Total Life
IN	No Fraternal Exemption
IA	No Fraternal Exemption
KS	\$50,000 Total Life
ME	\$200,000 Life/annuities
MD	\$200,000 Total Life \$10,000 Whole Life per Person \$50,000 Term Life per Person
MA	\$200,000 Total Life \$10,000 Whole Life per Person \$50,000 Term Life per Person
MI	\$50,000 Total Life
MN	\$50,000 Total Life \$1,000 Commission
MO	No Fraternal Exemption
MT	No Fraternal Exemption
NE	\$50,000 Total Life
NV	No Fraternal Exemption
NJ	\$200,000 Total Life \$10,000 Whole Life per Person \$50,000 Term Life per Person
NM	\$50,000 Total Life
NY	\$200,000 Total Life \$10,000 Whole Life per Person \$50,000 Term Life per Person
NC	No Fraternal Exemption
ND	No Fraternal Exemption
OH	\$200,000 Total Life \$10,000 Whole Life per Person \$50,000 Term Life per Person
OK	\$50,000 Total Life
OR	\$50,000 Total Life
PA	\$200,000 Total Life restricted license required
SC	No Fraternal Exemption
SD	No Fraternal Exemption
TX	\$20,000 in Premiums \$35,000 Life Per Person
VT	No Fraternal Exemption
VA	Fraternal Exemption for Part Time Agents
WA	\$50,000 Total Life
WV	No Fraternal Exemption
WI	\$50,000 Total Life
WY	\$50,000 Total Life

Some Questions To Ask Before You Transfer Your FCSLA Annuity

John Janovec, National Treasurer

Many of you have monies invested in FCSLA annuities. For some, these annuity accounts represent a substantial portion of your fixed income portfolio. Because of the recent upheaval in the financial markets, we recently issued a statement assuring you of the safety of your FCSLA investments (See "A Message From FCSLA Management" which appears on this page).

But I would like to address another issue concerning annuities. From time to time, we get requests from a member to transfer his/her FCSLA annuity to an annuity at another company, often another life insurance company. Usually the lure used by the other company (or one of its agents) is the promise of a higher return than is currently being offered by FCSLA.

Although we feel that the rate on our annuity is very competitive, we realize that some companies might **appear** to offer you a better rate. But I always wonder, "What's the catch?" Specifically, consider asking the company (or its agent) the following questions:

Is the rate being offered tied to the performance of the stock market in some way? If so, this may be a **variable** annuity product, subject to wide fluctuations in returns. Your FCSLA annuity is a **fixed** rate annuity which is not affected by stock market performance.

What is the guaranteed minimum rate of return being offered on the annuity? Your FCSLA annuity carries either a 4½% or 3½% guaranteed rate of return, depending on when it was issued.

What is the surrender period of the annuity? Many companies have annuities which carry surrender periods of 7-10 years, or even longer. The FCSLA annuity has a very short five year surrender period. If you've had your FCSLA annuity for over 5 years, do you really want to transfer your money to another company where you might have to wait another 7-10 years before you'll be able to withdraw your money penalty free?

Is the surrender period tied to each deposit into the annuity, or only to the opening deposit? This is a very important, yet often overlooked question. Some companies are very restrictive and tie their surrender period to each individual deposit. Meanwhile, FCSLA is very member-friendly and establishes its surrender period based on the date of the opening deposit only.

What is the penalty on the annuity, should you need to withdraw the money early? FCSLA has a very low penalty structure on its annuities, ranging from 5% in the first year down to 1% in the fifth year. In addition, we offer a 10% penalty-free withdrawal in each of the first five years.

Are there any loads being imposed on the annuity? For example, a front end load is a sales charge being assessed by the other company when you purchase the annuity. We hear of a company that dazzled investors by offering a guaranteed return of 13% in the first year. But if you read the fine print, you'll discover that this 13% is calculated after a 10% front-end load has been applied. Thus, \$100,000 invested with such a company would net you only \$101,700 at the end of the first year ($\$100,000 \times 0.90 \times 1.13$), which

is an effective return of only 1.7%. FCSLA annuities are no-load annuities and have no administrative expenses; **all** of your money goes to work for you.

Has the other company offered to perform an annuity suitability test for you? Whenever members want to transfer money into one of our annuities, we offer them the opportunity to submit their personal financial data for examination by an independent outside third party (at FCSLA expense). Factors such as the age of the annuitant, his/her other asset holdings, the status of the annuity being replaced (e.g., whether it is outside of the surrender period) are then assessed by the independent outside party in determining whether an FCSLA annuity is the right choice for the individual at this time. Has the other company offered you the same annuity suitability test?

In short, we feel the no-load FCSLA annuity, with its combination of competitive interest rate, short surrender period, and low early withdrawal penalty, is the ideal annuity product. Frankly, we can't understand why you'd want to keep your annuity money anywhere else. But, at the end of the day, it is your money. If you still wish to proceed with an annuity transfer, we will accommodate your request. We just want you to make an **informed** decision.

A Message from FCSLA Management

The recent turmoil which has hit the financial markets is causing people great angst as they reexamine the safety of their personal investment holdings. As a member who holds either a life insurance or an annuity policy with us, you may naturally be wondering just how safe your investment with FCSLA is under these trying market conditions.

Here are some snapshots which serve to highlight the financial strength of FCSLA:

- Less than 2% of our assets are in the stock market.
- Meanwhile, the vast majority of our assets are in investment grade bonds.
- No more than 2% of our assets are invested in any one company.
- Our surplus stands at an all-time high of over \$90 million.

The strong surplus position we have built, coupled with our philosophy of asset diversification, will enable us to weather any adverse impacts upon our portfolio, should they occur.

From the Great Depression through Enron and WorldCom, FCSLA has weathered many such financial "storms" throughout its proud 116 year history. With our conservative, high quality investment approach, you can rest assured that your hard earned money is safe with FCSLA during these tumultuous financial times!

FCSLA's 2008 Fraternalist of the Year

LYDIA MASSURA BERRY



The First Catholic Slovak Ladies Association is proud to announce the selection of Lydia M. Berry of Brookfield, IL as our Association's 2008 Fraternalist of the Year. Her profile has been sent to the National Fraternal Congress of America (NFCA) to be considered for national recognition. The 2008 NFCA Fraternalist of the Year was announced and then honored at the 122nd Annual Meeting held in Washington, DC from September 4-6, 2008.

Lydia is a widow and a retired homemaker. She has four children and five grandchildren. Her current position for the FCSLA is Treasurer and Financial Secretary of Branch 485, St. Bernadine, in Chicago, IL. She has faithfully served her branch of 725 members for many years.

Many of you may have met Lydia last year when she represented her branch as a delegate to our 39th National Convention held in St. Louis, MO. She took her role as a delegate very seriously.

Lydia was instrumental in organizing the first Join Hands Day Project for her branch and it has become an ongoing project since its inception. Her branch members assemble at Heinz Veteran's Hospital in the Amvets Recreation Center with planned recreational activities for the patients/residents.

She is an active member of her parish community, St. Louise deMarillac, where she belongs to the Garden Angels Prayer Group, Honor Guard for funerals, and she in her sixth year as a choir member for all funerals. She also co-chairs a committee that raises funds for the Comboni Mission Center of LaGrange, IL.

For many years, Lydia has been involved with a program called PADS, (Public Action to Deliver Shelter). The program is sponsored by her church and neighboring churches. It provides shelter for the homeless and delivers home-cooked meals to those in need. She visits the sick and elderly and does various errands for them such as: takes them to doctor appointments, picks up prescriptions, and assists in their grocery shopping. Once a month she plans a meal for the shelter. She does all the shopping for the ingredients needed to prepare the meal and then helps with the cooking, baking, and serving.

We congratulate Lydia M. Berry for receiving this well deserved recognition. She is an excellent example of a true fraternalist in every sense of the word. She has made a difference in her community and the world is a better place because of Lydia and the many like her.

Marie Chirby Celebrates 100th Birthday

A Branch 81 member recently reached a milestone in her life celebrating her 100th birthday. Marie Jaychik Chirby was born in 1908 in Whiting, IN and married Andrew Chirby on May 25, 1931.

Marie joined Branch 81 in 1924 and has been a member ever since. Her only daughter, Rita was born during the Great Depression, and the family endured many difficult days. She lived through six wars, and remembers the church bells toiling endlessly at the end of World War I. After living in Whiting for 25 years, she and her husband moved to Montana, and also enjoyed many winters in Florida where she became an avid golfer. Eventually, Marie moved to Hammond where she now resides. Her memories of the past 100 years are vivid and detailed and she delights in telling the tales of her long and storied life. Her most cherished memories are of her family and her 68 year marriage.

Quoting her, she says, "I want to live at least long enough to see who the new President will be and for an end to the war in Iraq." Marie has a grandson serving in Iraq and wants to see him come home.

Congratulations Marie — may you enjoy God's continued blessings!



Celebrates 60th Anniversary

Olga and Wesley Drahozal members of Branch W137, of Cedar Rapids, IA observed their 60th wedding anniversary with a reception for family members on August 2, 2008, at St. Ludmila's Catholic Church.

Hosts of the event were the couple's seven children, Ruth, Wes, Walt, Art, Denise, Beck and Pete. They have 20 grandchildren and 9.5 great-grandchildren.

Wes and Olga exchanged marriage vows on August 7, 1948. Congratulations to our anniversary couple and may God continue to bless them!

35th WEDDING ANNIVERSARY

Jim and Karen Joens members of Branch W137, of Swisher, IA, celebrated their 35th wedding anniversary with a family dinner. The former Karen Jansa and Jim Joens were married September 8, 1973 at St. Wenceslaus Catholic Church in Cedar Rapids, IA.

The couple's six children are Brian Joens, Jennifer Burhans, Brad Joens, Kevin Joens, Holly Joens, and Nathan Joens. They have seven grandchildren.

Special Licensing Assistance Offered

The FCSLA is offering special assistance to those FCSLA members who wish to become fully life insurance licensed in their states. The FCSLA Home Office will order and pay for the training materials, pay for any pre-license classes required and also any required continuing education required, providing the member agrees to sell only for FCSLA. Special pre-license tutoring is also offered for those members who might be having difficulty with the material. Most states have restrictions on the amount of life insurance or annuities an unlicensed producer may sell and some states require the producer to be a licensed intermediary agent to sell any life insurance at all. The advantage of holding the life insurance license is that there are no restrictions on the type or amounts of life insurance or annuities the producer may sell. If you, or someone you know, wishes to become life insurance licensed, please contact Patrick Braun, National Sales Manager at 800-464-4642 ext 1018.

CELEBRATES 70 YEARS

Rudy and Dorothy (Brcka) Urich, of Branch W051 recently celebrated their 70th wedding anniversary. They were married on September 12, 1938 at St. Wenceslaus Church in Duncan,



IA. They celebrated this momentous occasion with a family dinner. The couple has four children: Roger, Robert (Billie), Gerald and Carmen. Their four grandchildren are Mike, (Jill) Urich, Matt (Shirley) Urich, Jennifer (Lee Freeman), and Julie. They are also blessed with four great-grandchildren: Zachary, Sara and Seth Freeman and Melody (Mike) Urich.

We wish God's continued blessings on our anniversary couple! Cards of congratulation can be sent to the Urich's at 335 Bush Avenue, Garner, IA 50438.

Celebrates 45th Anniversary

John and Barb Shedlock recently celebrated their 45th Wedding Anniversary. They were married on July 27, 1963 at Sts. Peter and Paul Church in Hawk Run, PA. They have a daughter Kelly. Barb is a Home Office employee of the FCSLA for 18 years and President of Senior Branch 525.



5.00%

Annual Yield on FCSLA Annuities/IRAs

From October 1 through and including December 31, 2008, all Annuities/IRAs will pay a yield of 5.0% based on a 4.8793% rate of interest compounded daily. Members choosing the interest only option will earn 4.6025% (APR 4.50%) while those selecting a settlement option during this period will earn a yield of 4.75% (APR 4.6409%).

**For more information
please call 800-464-4642**

Slovak Christmas Tree on Display in Chicago

Bring your family and friends to see the Slovak Christmas Tree on display at the Museum of Science and Industry's annual 'Christmas Around the World' exhibit in Chicago. The exhibit features trees from more than 50 countries, and runs from November 14th to January 4th. The museum is at 57th Street and S. Lake Shore Drive in Chicago. For more information, call (773) 684-1414, or visit www.msichicago.org. Our brother Slovak fraternal, the Jednota, sponsors the Republic of Slovakia tree.

Spaniol is Scholarship Awardee

BEN SPANIOL graduated from Woodland High School in rural Streator in 2006 and is also a member of the Knights of Columbus, Msgr. George A. Dzuryo Council No. 790. Just after graduation, Mr. Spaniol was selected as the FFA top State Star Agribusiness winner in Illinois at the Springfield State convention. This past year in March, Spaniol was flown to Dallas, TX enjoying three days at the National Postsecondary Agriculture Student organization's national conference. Ben earned the trip after placing first in a state-wide competition in interviewing and as a first place member of the crop specialist team from Illinois. Mr. Spaniol received his associates degree from Joliet Junior College where he was also named to the Honor Roll of Excellence in his studies. Ben is attending Illinois State University as a Junior to Study Ag Business. He is the son of Diane and Phillip Spaniol of Streator and the grandson of Ed and Marcie Leskanich and the late Betty and Larry Spaniol.



Pictured with his parents and officers of Branch 7 in Streator, IL, are from L-R: Ella Killian, President; Phil Spaniol, Ben Spaniol, Diane Spaniol, and Joanie Miller, Financial Secretary.

ANDREW LASKO AWARDED SCHOLARSHIP

ANDREW LASKO, JR. of Branch 90, presented his FCSLA High School Scholarship check to the President and Principal of St. Joseph High School, Metuchen, NJ. Andrew is a senior at St. Joes, and lives in Bound Brook, NJ with his parents, Lawrence and Barbara Lasko, sister Valerie, and brother Paul, now a student at Seton Hall University, South Orange, NJ.

Andrew plans to study engineering after his graduation from St. Joseph's. St. Joseph High School is operated by the Brothers of the Sacred Heart and has been serving the local area since 1961.

Principal Anderson and President Walsh are alumni of the same St. Joseph High School. His father, Lawrence Lasko, was on the faculty of St. Joseph High School in the 1970's.



L-R: Principal John Anderson-1970, President Lawrence Walsh-1968, Andrew Lasko-2009, his father Lawrence Lasko, member of Branch 185.

Branch W080 Awards Scholarship

The officers of Branch W080, Clarkson, NE were pleased to present college scholarship awards to three of its members this year.

President Don Vrbicky and his wife Jan, along with Vice-President Ron Bos, congratulated **ALISON A. BRABEC** and **SAMANTHA J. INDRA** during Clarkson's annual Czech Festival in June. Not able to attend was **THEA M. BAUM**.



L-R: Vice President Ron Bos, Samantha Indra, Alison Brabec, Jan Vrbicky and President Don Vrbicky.

Buck Awarded Scholarship



Ann Tomayko, Sr. Branch 233 President, presented **JONATHAN BUCK, SR.** a Scholarship Award Winner with a gift from Sr. Branch 233. Jonathan is attending the University of Pittsburgh's Katz Graduate School where he is pursuing his M.B.A. with an emphasis on Finance.

Maria E. Grega District Honors Scholarship Winners

Marie E. Grega District, Youngstown, OH, honored 26 scholarship winners on Sunday, August 24, at a special dinner at Elmtree Catering Center. Vivian Leko, President of Branch 156, Struthers, OH, and her members served as hostesses for the event. All winners and their immediate families were guests of their branches. The group of 163 attendees enjoyed dinner.

Rev. William Petrunak, Pastor of Holy Trinity Slovak Church, Struthers, OH, gave the invocation. He reminded the group that not only does the FCSLA award scholarships to its members, it was very generous at the 2007 convention by awarding the area \$110,000 in donations that were distributed to Slovak churches, area schools, and charitable institutions.

District President Bernadette Demechko, thanked everyone for their continued support of the scholarship program. She reminded the winners that they should remember four things: (1) always stay close to your family (sending emails often if you are going away to college); (2) stay close to your God — (don't only remember the Holy Spirit during exam time when you need His "help"; (3) be proud of your Slovak heritage and remember that someone in your ancestry made a great sacrifice to come to the United States and you should always be grateful; (4) remember the FCSLA when you marry and have children or have other insurance/annuity needs.

The President introduced the Branch Presidents who, in turn, called forth the winners of their branch. Each winner spoke briefly about his/her school, area of study, activities and goals. Winners were given a monetary donation from their branch and also received a monetary gift from the District presented by Treasurer Mary Magda. Eleven winners were not present but were represented by members of their family.

The special Anna S. Granchay award was presented to Jill Jonda, Branch 161. Agnes Lisko, representing the Katherine L. Sedlacko Family Trust, presented a scholarship to George Jonda, Branch 161.

After a group photo was taken for our magazine, the winners and families were dismissed and the quarterly meeting of the District was held.



Jr. Branch 385 Scholarship Winner Given Recognition

FCSLA members attended St. Anne's Day Pilgrimage and lunch on July 25 at the Shrine of Our Lady of Levocha in Bedford, OH. After lunch **MICHELINA BACISIN** was presented a \$1,000 check for being chosen a sophomore high school scholarship winner. Mickey is attending Magnificat High School in Rocky River. Branch 408 also presented Mickey with a matched scholarship check.



L-R: Helen Gebura, Branch 408 & Jr. Branch 385 Secretary/Treasurer; Michelina Bacisin, scholarship winner; her mother Cynthia Bacisin of Branch 408; Fr. Jerome M. Lajack, President of Cleveland Branch 408.

Honors Scholarship Winner

Officers of Branch 417, Coaldale, PA honored their scholarship winner, **JENNA STOKES**, with a check from the local Branch. Jenna is doing post graduate studies at the Philadelphia College of Osteopathic Medicine moving toward her goal of becoming a Family Practice Physician. Branch 417 is very proud of her!



Front row, L-R: Mary Pavlovich, George Vincent, Jenna Stokes, Betty Vincent. Back row: Joan Cutler, Rev. Paslowsky, Robert Stokes.

Branch 66 Scholarship Recipients Recently Honored

St. Ann's Branch 66 and Guardian Angel Jr. Branch 470 of Streator, IL are happy to announce two of the scholarship winners from the FCSLA — **ASHLEY SIADEK** and **SARAH KASCHKE** are the proud recipients. A dinner was recently held in their honor at Chippers Restaurant along with their family and hosted by the Officers.

Ashley Siadek from Manhatten, IL, is the daughter of Jerry and Lori (Danko) Siadek. She is a 2008 graduate of Lincoln-Way Central High School. She will be majoring in physical therapy at St. Louis University in St. Louis, MO. While in high school, Ashley was third in her class of 715 and participated in golf, badminton, Leo Club, Student Council, Principal's Cabinet and National Honor Society. At St. Louis University, Ashley will be involved in the Micah Pro-

gram which is a Community Service program that volunteers in inner-city St. Louis. Ashley is the granddaughter of Raymond and Marla Danko of Streator, IL.

Sarah Kaschke, is in 7th grade at St. Anthony's School. She is the daughter of Michael and Kim Kaschke. She is active in soccer, volley ball, and swimming as well as Jr. Band where she plays the trumpet. She is also involved in 4-H. Her hobbies include cooking and photography. Her plans are to attend college and study photography and pediatrics.

Sarah is the granddaughter of Greg and Andrea Chalus of Farmington Hills, MI, and the late Ken and Mary Ann Kaschke. She is also the great-granddaughter of Delores Quaka and the late Ed Quaka.

CZECH-SLOVAK FESTIVAL RECENTLY HELD

Phillips, WI celebrates their annual Czech-Slovak Community Fest on July 20-22.

At this festival, a state-wide kolache baking contest is held. Bob Mueller, member of Branch 23, won a third place ribbon for his kolache.



Bob Mueller and Katie Mueller admiring the ribbon for his kolache.

Also at this festival the Wisconsin Czech-Slovak Queen is selected. The photo (below) shows former 2002 Queen Katie Mueller (right), Secretary of Branch 23, presenting a check from Branch 23 to 2007/08 Queen Sara Nutt and organizer, Toni Brendel.



Seated in front: Jerry Siadek, father, Ashley, scholarship winner and her mother, Lori Siadek. Back row: Lucille Swain, President/Treasurer of Branch 66; Stephanie Boik, Financial Secretary of Branch; Jane Soltis, Treasurer of Jr. Branch 470 and Anna Mae Negray, Financial Secretary of Branch 470.



Front row: seated, Michael Kaschke, father, Sarah, scholarship recipient and her mother, Kim Kaschke. Back row: Jane Soltis, Treasurer of Branch 470; Anna Mae Negray, Financial Secretary of Branch 470; Stephanie Boik, Financial Secretary of Branch 66; Lucille Swain, President/Treasurer of Branch 66.

JOIN HANDS DAY – PART TWO

OKRES ANNA HURBAN OF CLEVELAND, OHIO

Cleveland District's second Join Hands Day project was held on Saturday May 17, 2008, at Light of Hearts Villa in Bedford, Ohio. Thanks to the Cleveland District's reporter, M. Joan Thesling for the report and the junior members who were responsible for taking the photos for the event.

The Cleveland District continues to mark Join Hands Day with the residents and staff at Light of Hearts Villa. We thank them too for helping us plan the two events at their facility. They are gracious hosts/hostesses! Kudos to the following Light of Hearts staff — Janet Kodrich, Susan Timmons, Gloria Terlosky, Sr. Helen Therese Scancy, SC, (a FCSLA member too!), and Barbara Hammrel, executive director of LOHV.

The day was a great success because many junior members and their families from the First Catholic Slovak Ladies Association participated along with many of our adult members. In addition to FCSLA members, the alumni of Lumen Cordium High School (now known as Light of Hearts Villa) also joined us for the day and conducted the car wash. Donations from the car wash were given to LOHV.

The project consisted of cleaning and beautifying the grounds at LOHV. Volunteers cleared away old leaves and brush from flower beds, removed weeds, planted shrubs and flowers, and washed vehicles. Several FCSLA members hosted Bingo Games which were



enjoyed by many residents of the Villa. The project also included collection of food items for the Seton Safety Net, which is the community Outreach Service provided by the Sisters of Charity, in Bedford, OH.

When work was completed, everyone came together for a brief prayer service near the waterfall and pond. Petitions were presented by our junior members: Nick Mizikar, Ben Mizikar, Kristina Mizikar, Bridget Naughton, Brynne Naughton, Kendall Lucas and Ryan Lagzdins.

Children released goldfish into the pond, and then released the helium filled balloons, each carrying a note requesting the finder to contact LOHV.



A balloon was found in Franklin, PA by the Borger family in their front yard the Sunday after the event. They contact us via email as per the instructions on the tag of the balloon. Franklin, PA is approximately 120 miles east of Bedford, OH. Barbara Sekerak contacted the Borgers and thanked them for responding and also sent them a "reward" package.

Volunteers and residents were treated to a light lunch of salad, pizza, cake, chips, beverage and the "Hand" cookies that were made by volunteers prior to the day's event. Everyone enjoyed listening to Ralph Szubski of FCSLA Branch 681 play both Slovak and English songs on the accordion. And several residents and volunteers danced to the music!

Bedford Council member, Marilyn Zolata expressed the City's appreciation for FCSLA's continued support to beautifying the grounds at LOHV. The residents and staff of the Light of Hearts Villa also expressed their thanks and appreciation as well and were delighted with the bench the Cleveland District pre-

sented to them. Now the residents will be able to sit by the garden and enjoy the fruits of labor by the FCSLA members and friends who made Join Hands Day 2008 a success!

As of this writing, a second balloon finding was reported in Franklin, PA! The finder sent the tag and a note to LOHV asking us to let her know when the balloon was launched! We can tell from the tag that it was from last year's event! We are in the process of contacting the finder and are excited to share information about our Join Hands Day events. Do you think we can have a project in Franklin, PA next year?



Anna Hurban District of Chicago to Hold Christmas Luncheon

On December 6, 2008 all branches of Chicago's Anna Hurban District are hosting a Christmas luncheon and raffle at 11:00 a.m. at Orland Chateau, 14500 LaGrange Road, Orland Park, IL.

Tickets are \$18 each. To RSVP or for more information, please contact Marge Krugley at 708-349-3199.

THE 85TH SLOVAK AMERICAN DAY AT KENNYWOOD PARK IN PITTSBURGH

Michael J. Kopanic, Jr., Ph.D.

In keeping with a long tradition, the Western Pennsylvania Slovak Day Cultural Association hosted the 85th Annual Slovak Day at Kennywood Park on July 17, 2008. Unlike last year's rainy weather, this time the weather cooperated; it was hot and humid, and all could enjoy the rides as well as the marvelous Slovak events.

The Pittsburgh event at Kennywood has continued since the 1920s, when many Slovak-Americans decided they wished to

celebrate their heritage during the summer months. From the time it first began, Slovak-American newspapers have hailed the occasion as evidence that many Slovak immigrants had successfully adjusted to American life, while maintaining many of their cultural traditions.

Since Kennywood is an amusement park full of shaded picnic grounds, it has afforded both young and old alike an opportunity to enjoy a fun-packed day.

After trying some early rides at the park, most everyone began the Slovak part of the day by enjoying a bountiful lunch at the *Slovenská kuchynia* (Slovak Kitchen). The meal included a bountiful helping of *chalupky* (stuffed cabbage), *pirohy*, *halušky* (cabbage and noodles), *klobasa*, and *čeregy* (pastry). A complete meal cost only six dollars and was a delicious bargain compared to typical amusement park prices.



L-R: Cecilia Sarocky, Dolores Regan, Cynthia Maleski, and Jackie Dugan.



Manning the stations in the Slovak Kitchen are L-R: NSS President David Blazek, along with Joe Elliot, Ted Alden, Lauren Strawser, and Cindy Schelbusch.

Among those helping volunteer to serve in the Slovak kitchen were David Blazek, the president of the locally based National Slovak Society.

The First Catholic Slovak Ladies Association had a table to promote our fraternal society, and offered some nice free souvenirs such as pencils and a foldable Frisbee. Cynthia Maleski Groch, who serves on the FCSLA board, was there to answer questions for those wishing to know more about our organization and its many benefits.

Some of the first afternoon events featured the lively dancing and splendid singing of children and youth from the Junior Pittsburgh Slovaks and the PAS Junior Dance Group.

Another focal point of Slovak Day is the opening ceremony and the celebration of Holy Mass. The Rev. Joseph Grosko of Holy Trinity Church, who is also the President of the Western PA Slovak Day Committee, delivered the invocation. The Honorable Cynthia Maleski Groch, the regional vice president of the Slovak League of America, served as Toastmaster of the ceremonies.

After reciting the Pledge of Allegiance and the Slovak and American national anthems, Ms. Groch introduced special guests, which included several national fraternal leaders.

Holy Mass was celebrated by the Rev. Micah E. Kozol, the pastor of St. Mary (Nativity) Church in Uniontown, PA. Concelebrating were priests from the Pittsburgh area and several other diocese.

Most of the Mass was recited in

English, but as is typical, the singing was all in Slovak, accompanied by organist Fr. Greg Madeya and with singing led by Robert Ponchak.

A f t e r

Mass, a special ceremony occurred. The Slovak Heritage Society of the Laurel Highlands (SHSLH), based in Johnstown, PA, donated a check for \$500.00 to PÁS. SHSLH President Susan Kalčík and Treasurer Joe Paluš presented the check to Milenka Feighner (a former SHALH member who now belongs to PÁS) and PÁS directors John and Angela Lipchak. The Pittsburgh Area Slovak Folk Ensemble, is accepting donations to help fund its 2009 summer trip to the Detva Slovak Folk Festival in Slovakia.



L-R: Cecilia Sarocky, Cynthia Maleski, Dolores Regan, Agnes Farcasky.



The Pittsburgh Slovaks performing.

Anderson Attains Eagle Scout Award

After the ceremony, PÁS put on a lively performance of songs and dances and dressed in the costume (*kroj*) of Myjava in Western Slovakia.

Another crowd pleaser followed, the Pittsburgh Slovaks, directed by Sue and Rudy Ondrejco, who also host the Sunday Slovak Radio Program. Dressed in a myriad of very colorful and beautiful *kroj*, the Pittsburgh Slovaks put on an impressive display of talent and dancing skill.

Indeed, the Pittsburgh area is fortunate to have both of these fine Slovak folk groups who work so hard to maintain a vibrant Slovak culture in the Pittsburgh area.

Many people deserve recognition for the success of Slovak Day, including General Chairman, Cecilia Sarocky, and to Father Grosko, and all those who cooked, set up exhibits, and the many unnamed generous people who gave their time in preparing for the occasion. Likewise, the sponsors of the event deserve credit, including the National Slovak Society, the First Catholic Slovak Union, the First Catholic Slovak Ladies Association, the Ladies Pennsylvania Slovak Catholic Union, the Greek Catholic Union, the Slovak Savings Bank and the Western PA Slovak Day Committee. Their financial and moral support, and their prayers, helped make this event something to look forward to each and every year.

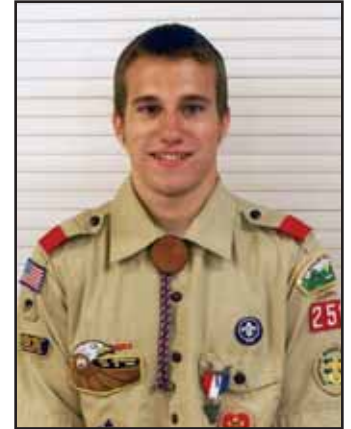
Anyone interested in supporting PÁS so that the group can go to Slovakia may send a check to help defray the expenses. Please send your donations to: PÁS FOLK ENSEMBLE, 1254 Old Concord Road, Monroeville, PA 15146.

Michael J. Kopanic is a member of the Home Office branch of the FCSLA.

John Elmer Anderson, son of Carl and Rebecca Anderson of N. Huntingdon, PA, has earned the Eagle Scout Award, the highest rank in Boy Scouting. He is a member of Troop 251, sponsored by St. John's United Church of Christ. For his project, he landscaped around St. John's Church, giving back to the church for giving the troop their meeting place. John has earned 28 merit badges and held leadership positions of Assistant Patrol Leader, Patrol Leader, Assistant Senior Leader and Scribe. He is a brotherhood member of the Order of the Arrow.

John is a member of Branch 11 and will be a senior at Norwin High School and a member of the football team. He plans to attend college and major in physical therapy. He is a member of St. Agnes Church in N. Huntingdon. John has received a Certificate from James E. Casorio, Jr. State Representative, 56th Legislative District and a Certificate from Senator R. Regola of Pennsylvania.

John is the 5th generation in his family holding membership in the FCSLA. His great-grandmother, Justine Tobias, served as recording secretary for 30 years in Branch 11 and treasurer of Jr. Branch 18 for 10 years. His great-great-grandmother, Johanna Vano, also held an office and was very involved in the beginning of the Association when it was in its infancy and helped in its growth to what it is today. His 4th cousin, Tillie Bacik of Cleveland, OH was National Vice-President and very active in the FCSLA. There has been strong involvement in the Association in our family.



Accepting the \$500 check from the Slovak Heritage Assn. of the Laurel Highlands.



PAS dancing, the Pittsburgh Area Slovak Folk Ensemble.

Branch W001 Golf Sponsor

Branch W001 of New Prague, MN sponsored a hole at the St. Wenceslaus School's Annual Golf Tournament held on June 20, 2008. Golfers, John and Joney Coldagelli and Paul and JoAnne Maruska, members of Branch W001, enjoyed the day golfing at Creek Bend Golf Course in rural New Prague.



L-R: John Coldagelli and JoAnne and Paul Maruska.

Branch 408 Member Participates in Christian Appalachian Project

Jacqueline Bacisin, Branch 408, Cleveland, OH, a senior at Magnificat High School in Rocky River was chosen along with eight other seniors and three teachers to go on an Imersion Trip for the Christian Appalachian



Jacqueline Bacisin (center) with classmates from Magnificat High School on Imersion trip in Appalachia, KY.

Project in Appalachia, KY, the week of June 14-21. The students paid their expenses to Kentucky. They stayed in a community called H.O.M.E.S. where builders help construct new homes and repair homes for people in need. Two families homes were repaired, painted and replaced panels on their homes. At a recently built home they planted grass and landscaped their yard. The experience for Jackie was very rewarding, enlightening, and challenging, and the appreciation of the families was great.



Jacqueline Bacisin, bottom left (in green) at home painting project in Kentucky.

STUDENTS IN THE NEWS

JOSHUA MIKSANEK graduated from the University of Illinois in Chicago, College of Medicine. Dr. Joshua Miksanek is specializing in Emergency Medicine. His specialty training/residency will be at University of Illinois in Chicago.

We are so proud of Dr. Joshua Miksanek as he received the 2008 SAEM (Society of Academic Emergency Medicine) Medical Student Excellence Award for his school.

This award is offered to each medical school in the U.S. to honor an outstanding medical student. Recipients receive a certificate and one year membership to SAEM including subscription to the SAEM newsletter.

Congratulations Dr. Joshua Miksanek. He is the son of Drs. Anthony and Arlene Miksanek of Benton, IL.

Joshua is a member of Sr. Branch 181 in Illinois.

JESSICA MIKSANEK graduated from 8th grade this past school term. She will be attending Timberstone High School in Ohio this fall. She received the Presidential Academic High Honors Award (this is a special honor), Quiz Bowl Award, Pride of the Pack Award and Legos Building Award. Good job Jessica!

JACQUELYNE MIKSANEK graduated 5th from Central Elementary School in Ohio and will attend Middle School this fall. She received the Presidential Award, Choir Award, Peer Mediator Award, and the Safety Patrol Award. Good luck in Middle School.

Jessica and Jacquelyne Miksanek are the daughter of Dr. Bryan Miksanek and Mrs. Florence Miksanek of Ohio. Both are members of Jr. Branch 41.

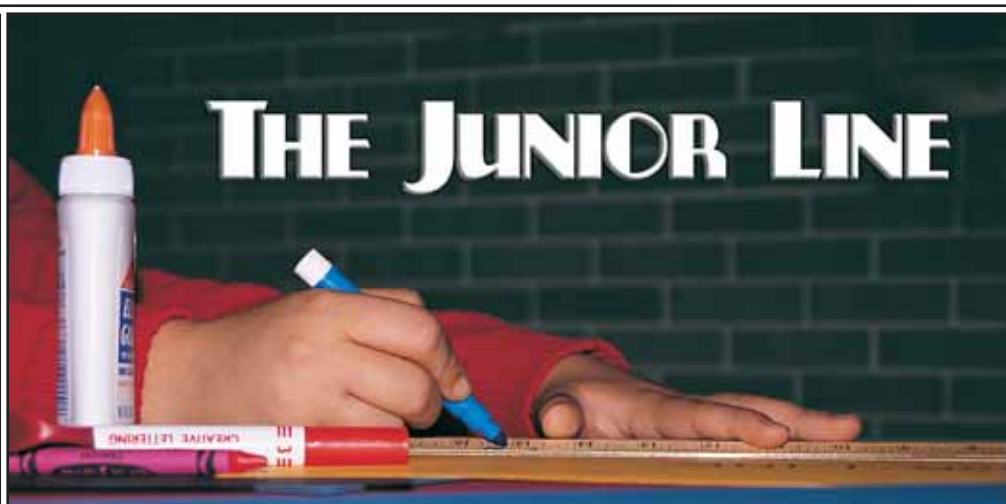
Rosemary Miksanek of North Aurora is the proud grandmother of all of her grandchildren. All are members of the FCSLA.



Jenna Hamrock Graduates

Jenna Hamrock graduated Summa Cum Laude from Youngstown State University with a Bachelor of Science Degree in Nursing. She is the daughter of Jim and Bonnie Hamrock. She is employed at St. Elizabeth Health Center in the CCU as a registered nurse. Jenna is a fourth generation member of FCSLA Branch 169 and a past recipient of a scholarship from the Association.





KATIE SKUBAL received her First Holy Communion on April 26, 2008 at our Lady of Lourdes Church in Milwaukee, WI. Katie is in the 3rd grade at Glenwood Elementary. She enjoys singing and loves animals. She is a member of Junior Branch 334 in Milwaukee. She is the daughter of Laura Skubal, Secretary of Junior Branch 334.



JOSEPHINE LaTORRES, age 8, made her First Communion at St. Francis of Assisi, Allentown, PA on May 3, 2008. She is a member of Allentown Branch 319. She is the daughter of Juan and Jacqueline LaTorres of Allentown, and sister of Jenavieve. Josephine is the granddaughter of Rudolph and Joan (Fandl) Ehrhitz of Northampton, PA. Josephine is a third grader and enjoys gymnastics, tennis, and softball.



CATHERINE ROSE FLANNERY, daughter of Michael and Andrea Flannery of Harrisburg, PA celebrated her first birthday on July 5, 2008. She is granddaughter of Marie Patrika Flannery and the late Thomas Flannery of Wilkes-Barre, PA, and Terry and Joyce Phillips of Windber, PA. Her great aunt is Theresa Partika also of Wilkes-Barre. Catherine is a third generation member of FCCLA and is enrolled in Branch 362 in Wilkes-Barre, PA.



Junior Branch 378 welcomes **LILY ROSE NEUPAUER** shown with her 2-year-old brother, **BENJAMIN**. Lily was born May 3, 2008 and is the daughter of John and Wendy (Hanson) Neupauer of St. Louis Park, Minnesota. Proud grandparents are Paul and Delores Neupauer of Whitehall, PA.

Lily, Benjamin and their six (6) cousins are members of Branch 378. Their father, aunts, uncles and grandparents are members of Senior Branch 484, where their grandmother serves as President and Financial Secretary. Congratulations to all!



IN MEMORIAM

MARY D. WILLS

Branch 433

NORTH BRADDOCK, PA—Mary D. (Kotlar) Wills, 90, of North Braddock, died January 30, 2008. She was born December 15, 1917.



Mary was a member of St. Helen Church, North Braddock, since 1918 and was secretary of Branch 433 of the FCSLA for 50 years.

Beloved daughter of the late John and Susan Kotlar. Beloved wife of the late Walter E. Wills. Mother of Walter J. (Carol) Wills, of North Braddock, and Michael E. (Dianna) Wills, of Marietta. Sister of the late Helen Brown and John and Joseph Kotlar. Grandmother of Megan Bridgid and Mark Wills. Great-grandmother of Christian and Courtney Wills.

Mass of Christian Burial was held at St. Helen Church. The James F. Kutch Funeral Home, East McKeesport, PA was in charge of arrangements.

EDWARD M. KULDANEK

Branch 421

INTERNATIONAL FALLS, MN—Edward Michael Kuldaneck of International Falls, MN passed away June 7, 2008 at his home, surrounded by his family. He was 62 years of age.

Ed was born in Chicago, IL, March 28, 1946 to Edward Vincent and Louise Christine (Polhorsky) Kuldaneck.

Ed served in the United States Army with a tour of duty in Vietnam from September 1966 to September 1967. He was a Medical Corpsman in the 15th Medical Battalion of the 1st Air Cavalry Division.

Ed was united in marriage to Mary Kathryn Safford in 1969.

He was employed with Western Electric Corporation in Chicago, IL before completing his Bachelor's Degree at Bemidji State University. He started working for Boise Cascade at Mannila

Mills in Big Falls in 1978 and later transferred to International Falls with his family in 1993.

Ed was an avid gardener. He enjoyed woodworking, golfing, canoeing and spending time with family and friends. He was a member of the St. Thomas Catholic Church and the International Falls Library Board.

Ed was preceded in death by his parents.

He is survived by his wife Mary; his children; Susan, Laura and Michael; his siblings; Lucille Obidowicz, Dorothy Mendes, and Richard Kuldaneck all of Chicago. A Funeral service with military rites was conducted at the St. Thomas Aquinas Church.

ANN J. MIESCH

Branch 445

NORTON SHORES, MI—Ann Julia Miesch, 84, passed away Sunday, August 3, 2008 at her granddaughter's home in the care and company of her family.

Mrs. Miesch was born January 30, 1924 to Michael and Matilda (Vicen) Vrablic in Muskegon, MI.

On February 19, 1944 she married William L. Miesch who preceded her in death on September 30, 1978.

She was a member of Sacred Heart Catholic Church. In her later years, she was cared for by the good people of Our Lady of Grace Catholic Church. Ann, along with her husband Bill, owned and operated Mike's Rentals on Silver Lake for 18 years. She later worked as a paraprofessional at Muskegon Community College. She was a member of Northside Seniors for over 20 years. She was skilled at crochet and was an excellent baker of Slovak cookies. She was very close to her children and grandchildren and was a firm, but always loving mother.

Ann is survived by her children, Bill (Linda) Miesch of Florida, Jan (Al) Erickson of Muskegon, Bob (Shelly) Miesch of Whitehall, Chuck (Kathy) Miesch of Grand Haven and Mike (Roberta King) Miesch of Muskegon; 12

grandchildren, Tamilyn (Gerry) VandenHeuvel, Christine (Jeremy) Engwall, Suzanne (Doug) Fellers, Kim Benedict, Mike (Jamie) Benedict, Robin Miesch, Roxanne (Patrick) Lytle, Stephanie (Dan) Tlachac, Stacey, Katie, Steven and Tasha Miesch; 13 great-grandchildren; sister, Francine Edwards; sister-in-law, Marg LaMorte; brother-in-law, Willard Grossenbacher; and many nieces, nephews and friends.

Ann was preceded in death by her two grandsons, Noah and Bobby Miesch and her sister Helen Herald and brothers Mike Vrablic and John Roberts.

Memorial contributions may be made to Bay Cliff Health Camp or Nutritional Services-Johnson Hall Senior Site.

ROSE MARY TRYGSTAD

Branch 445

MUSKEGON, MI—Rose Trygstad, 90, passed away Sunday, August 17. She was born August 12, 1918 in Muskegon, MI to George and Anna Hanis. She married Oscar Trygstad of Holton, MI on December 2, 1950. He preceded her death on June 2, 1987. Mrs. Trygstad was a member of St. Francis's Catholic Church and volunteered for the Red Cross and at Hackley Hospital. She was an avid golfer and also enjoyed antiques and spending time with her children and grandchildren.

She graduated from Muskegon Heights High School in 1936 and worked for the Norge Company and Enterprise Brass before becoming a stay-at-home mom.

She is survived by her four sons, August Trygstad of Grant, MI, Robert (Margaret) Trygstad of Rochester Hills, MI, Donald (Randi) Trygstad of Muskegon, MI, and Charles (Barbara) Trygstad of Houston, TX, one daughter, Lisa Trygstad of Muskegon, MI, and nine grandchildren Daniel, Elizabeth, Andrew, Ryan, Kirk, Emily, Claire, and twins Jake and Riley. She is also survived by two brothers Bert Hanis and Edward Hanis and was preceded in death by three sisters and three brothers.

RUDY G. FAIMON

Branch W074

NORTH PLATTE, NE—Rudy G. Faimon, 83, of North Platte, died June 26, 2008 at Centennial Park Retirement Village surrounded by his loving family. He was born to Bohumil and Mary (Hubl) Faimon on September 21, 1924 at home, south of Stratton, NE. He attended St. Joseph Military Academy in Hays, KS, Assumption High School in Dwight, NE and St. Procopius College in Lisle, IL. He returned home to help with the farm during the war years.

He married Rose Marie Janousek on August 12, 1946 at St. John Nepomucene Church near Atwood, KS. After a brief time in Lincoln, NE working as an assistant to the county clerk, the family returned to the farm. Rudy worked for the State of Nebraska Department of Agriculture while farming. In 1971 Rudy and Rose moved to North Platte where Rudy worked as a tax auditor for the Internal Revenue Service. In 1986 Rudy retired from the IRS and operated his own tax service until 2006.

Rudy was a talented musician. In his early years he had a polka band and he brought much joy to others as he played the accordion, keyboard, and trumpet. He was the organist at the BPOE and a member of the St. Patrick's Church Choir. He was a life-long learner of foreign languages. Rudy incurred a spinal injury on June 26, 2006. He accepted his misfortune with courage and perseverance.

Rudy is survived by his loving wife of 61 years, Rose; siblings, Sister Agatha

Faimon and Rosie Pianalto of Hutchinson, KS; 4 children, Jim (Mary) Faimon of Stratton, NE, Rita (Don) Otis of Omaha, NE, Leonard (Mona) Faimon of Colorado Springs, CO and Donna (Jeff) Fromm of Albany, MN; 15 grandchildren; and 19 great-grandchildren.

He was preceded in death by his parents, Richard; and 2 grandchildren.

SISTER MARY MARGARET JOSEPH BOBAK, SND

Branch 221

Notre Dame Sister Mary Margaret Joseph Bobak, a registered nurse and high school teacher, died June 18 from pancreatic cancer at the Health Care Center at the Sisters of Notre Dame Provincial Center. She was 56.

A funeral Mass was celebrated at the Provincial Center.

Born in 1952 in Cleveland, the former Paula Ann Bobak entered the Sisters of Notre Dame in 1974 from St. Andrew Parish, Cleveland. She professed her final vows in 1982.

A 1969 graduate of St. Peter High School, Sister Bobak held a Bachelor of science degree from Notre Dame College, a master degree from Kent State University; a bachelor of science in nursing from Kent State University and was certified as a gerontological nurse.

Sister Bobak taught at Notre Dame Academy and Regina High School before pursuing a ministry to serve as a nurse. After earning her nursing degree, she served at Akron City Hospital and later cared for her fellow sisters at the

Provincial Center. She was in residence at Regina Health Center at the time of her death.

She is survived by her mother, Margaret Bobak of Cleveland, and her sisters, Margaret Brinker of Bay Village, Jo Ann Kalanish of Parma.

ANTHONY J. RUDA

Branch W074

ATWOOD, KS—Anthony (Tony) Joseph Ruda was born October 1, 1940. He departed this life on May 4, 2008, at the age of 67 years, seven months, and three days.

Tony attended Atwood Grade School and graduated from Atwood High School in 1958.

On August 3, 1963, Tony was united in Marriage to Marcia K. Most. This home was blessed with three children, who brought much joy into their lives. His granddaughters, Casey and Alisa, were also an extension of their joy.

From early on, Tony started farming alongside his father and two brothers until in 1985, he went into partnership and opened the Atwood Repair Shop. He would make time to help everyone that asked.

Tony was preceded in death by his father, Anton J. Ruda; and Marcia, his wife of 38 years.

Those remaining to celebrate his life include his mother Marian Ruda of Atwood; daughter Robin Harris and husband, Hisham Ahmed of Las Vegas, NV; daughter, Lori Curry and husband, Red, of Atwood, son, Chad Ruda of

continued on page 18

POLICY CHANGE FOR PUBLISHED OBITUARIES

Dear Members,

EFFECTIVE JANUARY 1, 2009 ALL OBITUARIES PUBLISHED IN *FRATERNALLY YOURS* WILL BE LIMITED TO 250 WORDS OR LESS. A small photo (digital in jpeg format or hard copy) may still be submitted for publication with the death notice. Honoring our members that have entered into eternal rest is an important part of our publication; however, due to the volume of death notices received it is becoming more difficult to publish them in a timely manner. When submitting your death notices please edit the entry to no more than 250 words. Any notices that exceed the word limit will be edited to comply with this change. Thank you for your cooperation!

Surprise, AZ; sisters, Janice Shuck and husband, Ferrell, of Lee Summit, MO, Betsy Whitaker of Ranchester, WY, Vicki Koch and husband, Regan, of Rose Hill, KS, Carla Focke and husband, Bill, of Albuquerque, NM; brothers, Ken Ruda and wife, Shirley, of Atwood, David Ruda and wife, Pam, of Lancaster, KY; numerous nieces and nephews, and a host of other relatives and friends. Tony will be so missed by all.

KATHERINE M. DZUROFF **Branch 141**

CLEVELAND, OH—Katherine M. (Kacvinsky) Dzuroff, 103, of Cleveland, OH and a member of FCSLA Branch 141, died peacefully August 4, just short of her 104th birthday.



Katherine was born in Mt. Pleasant, PA, and the youngest of seven children born to Andrew and Anna Kacvinsky. She was married to Paul J. Dzuroff at the Visitation B.V.M. Church in Mt. Pleasant on February 3, 1925. They celebrated 62 years of marriage until Paul's death on April 21, 1989, at the age of 85.

Katherine was a member of Branch 44 in Mt. Pleasant until she moved to Cleveland when she transferred to Branch 141. After various moves within the city she and Paul resided in the parish of St. Leo the Great. There she lived till the age of 93. To her wishes to remain independent, she moved to assisted living at Anna Maria of Aurora, close to her son Paul's residence, where she lived till her peaceful death.

Mass of Christian Burial was celebrated at St. Leo the Great by Rev. Joseph O'Donnell and former assistant at St. Leo's, Rev. Daniel F. Schlegel, Pastor of the Church of the Holy Angels, Bainbridge Township, OH. She is survived by her daughter Marie Heining (John) of Independence, OH, son, Paul R. (Rosemarie) of Chagrin Falls, OH,

granddaughters Audrey Heining-Boynton (David) of NC, Valerie Heining (deceased), Paula Ann Hennon (Christopher) of Asheville, NC, and great-granddaughter Olivia Rose Hennon.

Burial was in Holy Cross Cemetery, Cleveland, OH.

CAROLYN E. MARTIN **Branch 457**

SAGMORE HILLS, OH—Carolyn E. Martin (nee Seftick), 93, died July 24, 2008. She was originally from Clarksburg, WV before moving in with her daughter in Ohio.

She was the beloved wife of the late John J.; loving mother of Carol A. Martin of Brecksville, OH, and John P. Martin of College Park, MD; aunt of Rose Marie, Ron and Don.

Preceding her in death were siblings: John, Vendel, Anthony, Marie, Pauline and Stephen.

Carolyn was a member of Branch 457 in Clarksburg, WV since 1930. She was an active member for many years attending the Holy Rosary Catholic Church where the group met once a month. Carolyn served as President of Branch 457 for many years.

PHYLLIS V. JOHNSON **Branch 445**

MUSKEGON, MI—Mrs. Phyllis V. Johnson, 86, passed away on Wednesday, July 9, 2008, following a brief illness. She was born in Muskegon Heights on September 5, 1921 to Dominic B. and Pauline (Capkovic) Kolenic. Phyllis graduated from Muskegon Heights High School in 1939 and married Donald E. Johnson on November 6, 1943. Don preceded Phyllis in death on March 10, 1985. She was a parishioner of St. Michael the Archangel Catholic Church, and was a member of the FCSLA Branch 445.

Phyllis loved her cats, singing, dancing, flowers, and especially her family, nieces and nephews. She is survived by her daughter, Paula Johnson of Gaithersburg, MD; granddaughter, Alison Wagner of Birmingham, MI; a brother, Francis Kolenic of Roosevelt

Park; and a host of nieces and nephews.

She was also preceded in death by her son, Donald W. Johnson in 2001; her parents; a sister, Rose Jasenak; and brothers, Tony and Dom Kolenic.

A Memorial Mass was held at St. Michael the Archangel Catholic Church. Burial was in St. Mary's Catholic Cemetery.

FRANK L. POCHOP **Branch W074**

ATWOOD, KS—Frank Lawrence Pochop, the fifth child of Rudolph and Vincentia (Novotny) Pochop, was born September 5, 1916, at Beardsley, KS. He departed this life May 8, 2008, at the Rawlins County Health Center in Atwood, KS at the age of 91 years.

Frank and Elizabeth Chleborad were married at Sacred Heart Catholic Church in Atwood on April 11, 1950.

Frank was on the Beardsley School Board, Beardsley Equity Co-op Board, a committeeman of St. John Nepomucene Church, and a member of FCSLA Branch W074 for over 50 years (formerly Catholic Workman).

He was preceded in death his parents; sisters Mary Lorens, Agnes Pochop, Helen Douthit, and Margaret Faimon; brothers, Victor, Vincent, and Ralph Pochop.

Survivors include his wife, Elizabeth of 58 years; sons Anthony (Annette) of Anderson, CA, Gerard (Anita) of Atwood, KS, Kevin of Atwood, KS, and Michael (Deb) of Atwood; daughters, Cynthia (Bob), of Fayetteville, NC, and Becky (Mike) of Clyde, KS; grandchildren, Diana Gainey, Erin and Felipe Pinero, Catherine and Daniel Vigil, Tyler Pochop, Levi and Bridget Pochop, Lydia and Weldon Loewenstein, Lincoln Pochop, Jesse, Mark and Rachel Lundquist, Ellie and Shawn Pochop; great-grandchildren, Savannah, Connor and Kaitlyn Pinero, Ezykiel and Gabriel Vigil, Gabrielle Pochop, Kyla and Joslyn Loewenstein; sister, Angie Demmer of Denver, CO; sisters-in-law, Jean Pochop and Lucy Pochop, both of Atwood, KS; nieces; nephews; other relatives, and friends.

2009-2010 FCSLA SCHOLARSHIP PROGRAM

More than \$248,250 in Scholarship Awards!

The First Catholic Slovak Ladies Association is pleased to announce its 2009-2010 Scholarship Program which is in fulfillment of one of the objectives of the organization. This year more than \$248,250 will be awarded to young members of the Association, which includes \$42,000 being awarded to elementary school applicants.

These elementary school awards are a benefit recently passed by the FCSLA Board of Directors. In this day of promoting education, one of the best means of offering assistance is by the Scholarship Program.

COLLEGE SCHOLARSHIPS WILL BE \$1,250 EACH AND GRADUATE AWARDS ARE \$1,750 EACH

58 Freshmen • 27 Sophomores • 16 Juniors • 16 Seniors • 16 Full Time Graduate Awards

32 HIGH SCHOOL AWARDS AT \$1,000 EACH WILL BE DISTRIBUTED AS FOLLOWS:

8 Freshmen • 8 Sophomores • 8 Juniors • 8 Seniors

28 ELEMENTARY SCHOOL AWARDS AT \$750 EACH WILL BE AWARDED AS FOLLOWS:

7 for Grade 5 • 7 for Grade 6 • 7 for Grade 7 • 7 for Grade 8

28 EARLY ELEMENTARY AWARDS AT \$750 EACH

7 for Grade 1 • 7 for Grade 2 • 7 for Grade 3 • 7 for Grade 4

In addition, two (2) Theresa Sajan Scholarships are awarded to graduate students.

An eligible candidate for a FCSLA Fraternal Scholarship Award shall be a member of good standing for at least three years prior to date of application and hold a \$1,000 legal reserve certificate, a \$5,000 term certificate or have an annuity certificate. If applying for a Seminary or Deacon Scholarship it is necessary to complete all documents.

Winners will be chosen by a committee of impartial judges from the educational field and based on the following: Academic standing 50%, Family membership 15%, Financial need 20%, Leadership 10%, and extenuating circumstances 5%.

All applications and supporting documents must be completed and submitted to the Home Office no later than March 1, 2009.

Applications and further details for this program may be obtained by calling the Home Office, your local Branch Officer, or by visiting our website at www.fcsla.com or by completing the form on this page and mailing it to:

**First Catholic Slovak Ladies Association • Scholarship Department
24950 Chagrin Boulevard • Beachwood, OH 44122-5634**

SCHOLARSHIP APPLICATION REQUEST

Please send me a scholarship application form. (PLEASE PRINT)

Branch No. _____

Name _____

Address _____

City _____ State _____ Zip _____

Application requested for following award:

☐ College ☐ Graduate ☐ High School ☐ Seminary or Deacon Scholarship ☐ Grades 5-8 ☐ Grades 1-4

St. Ann Pilgrimage Celebration

The Slovak tradition of honoring St. Ann with a pilgrimage was held on Saturday, July 26 at the St. John the Baptist Church in Whiting, IN with the Okres Helen Kocan District hosting the festivities. Margaret Abildua is President.

Okres Louise Yash of Milwaukee and Okres Anna Hurban of Chicago traveled to Whiting to attend the 11 a.m. Mass which was celebrated by Fr. John Kalicky, pastor of the parish. Gifts were presented by National Vice President Rosemary Mlinarich and District Presidents Joseph Ledvora of Chicago and Mary Kibisek of Milwaukee. Dolores McCampbell of Branch 452 read the scriptures at Mass. After Mass the 145 guests went to the St. John Panel Room to enjoy a traditional Slovak Dinner.

Vocalist Dorothy Hoover, accompanied by Faith Pratt, entertained with many well-known songs, including Slovak songs sung by all the Slovaks. Tables were decorated with fresh flower centerpieces and laminated St. Ann prayer cards. The lead table was adorned with a fresh flower centerpiece and two beautiful St. Ann statues which were awarded to guests as were all centerpieces and many more prizes. Each attendee received a St. Ann bookmark.

Representatives of Helen Kocan District Branches served on many of the committees. They were Florence Hovanec, Branch 81: menu and deco-

ration; Geraldine Tumidalsky, Branch 81, and Rebecca Coleman, Branch 58: registration of guests; Agnes Cservanek, Branch 409: raffle tickets. Marjorie Strbjak, Branch 58, Ann Ruf, and Donnie Sabol, Branch 81 along with other volunteers distributed the prizes.

Seated at the head table along with Fr. John Kalicky who said the invocation were National Vice-President Rosemary Mlinarich, District Presidents Mary Kibisek of Milwaukee, Joseph

Ledvora of Chicago, Margaret Abildua, Lake County, IN and Joliet, and Branch President of the hosting district, Florence Hovanec, Branch 81, Elizabeth Dedinsky, Branch 452, Agnes Cservanek, Branch 409 and Rosemarie Hamerla, Branch 53.

After the Benediction, said by Father Gary Scherer, many guests left to attend the nationally famous Pirogi Fest, held in Whiting. Others remained at the Panel Room to play games of choice or visit with friends until their departure.

In the true Slovak tradition, our Patron Saint Ann, was honored.



L-R: Rosemary Mlinarich, National Vice President; Margaret Abildua, Lake County, Joliet District President; Mary Kibisek, Milwaukee District President, and Joseph Ledvora.



Front row, L-R: Mary Jo Noyes, Kathy Dorfner, both of Branch 376; and Mary Blake, Branch 452. Back row: Rosemary Mlinarich, National Vice President; Mary Kibisek, Branch 376, and Elizabeth Dedinsky, Branch 452.

The Monks of St. Andrew Abbey and the Cleveland Slovak Radio Club invite you to our 2008

VILJA

SLOVAK CHRISTMAS EVE SUPPER

Sunday, December 7

Noon Mass — Dinner Following

HELD AT THE ABBEY CHURCH

AND BENEDICTINE HIGH SCHOOL DINING HALL

TICKETS ARE \$20.00 PER PERSON

Tickets to this event are **ADVANCE ONLY**. Tickets **WILL NOT** be sold at the door.

(Reserved tables of 8 or more)

Please send a self-addressed, stamped envelope along with your check or money order made out to:

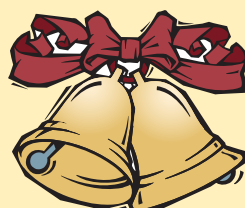
Saint Andrew Abbey-Vilija

2900 Martin Luther King Jr. Drive, Celveland, OH 44104

Your tickets will be mailed out to you.

Tickets orders must be received by Fri., Nov. 28, 2008.

If you have any questions please call (216) 721-5300 ext. 0



ENTERTAINMENT:

Lučina Slovak Folklore Ensemble Dancers

Slovenske Mamichky Singers

Religious Articles • Exhibitions • Christmas Bakery

Branches 81 and 58 Hold Successful Gathering

On August 15, 2008, the FCSLA Jr. Branch 58 held a picnic in Whiting Park located on Lake Michigan in Indiana. The Officers of Branch 81 and Junior Branch 58 along with their President, Florence Hovanec decorated tables and set up games and prizes with a pirate theme for the children.



L-R: Dorothy Hoover, Ann Jurek, Ann Ruff, and Margorie Strbjak.



The Junior 58 members were all given goody bags as they signed in. The Officers of Junior Branch 58 rented a bounce house castle to help en-

tertain the kids. Many games like bean bag toss, water balloon toss and an old fashioned potato sack race were enjoyed by all.

The kids were served a McDonald Happy Meal with chicken nuggets followed by Dairy Queen Dilly bars for dessert. The Officers and adults in attendance enjoyed pizza and ice cream too. The weather cooperated on the



Feast of the Assumption of Mary and all who attended had a fabulous time!



Over 100 Members Attend Branch W045 Picnic

The annual membership picnic of Branch W045 was held at the St. Ludmila Parish Center on Sunday, August 31, 2008 because of flooding in Cedar Rapids, IA. Over one hundred members attended the picnic and enjoyed a meal of roast pig, hot dogs, tomatoes, cucumbers, baked beans, rye bread, cole slaw and kolaches. Chances were sold for drawings of \$25 cash.



BRANCH W137 HAPPENINGS



Branch W137 members assisted with flood clean up at members Bernie Drahozal's house on June 17, 2008.



Branch W137 hosted the FCSLA District meeting at St. Ludmila Church on Sunday, September 7, 2008. 42 members from six branches were in attendance. Fraternal and Youth Director, Sue Ann Seich attended the meeting.



REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF JULY 31, 2008

ASSETS	
Cash and Short Term Investments	\$ 14,551,309.43
Bonds	498,034,742.68
Preferred Stock	8,374,825.87
Common Stock	1,362,197.08
Investment Income Due and Accrued	8,209,757.38
Certificate Loans and Accrued Interest	1,216,401.67
Promissory Notes	105,488.13
Property Plant and Equipment, Net	8,938,494.44
Other Assets	266,279.11
TOTAL ASSETS	\$ 541,059,495.79
LIABILITIES	
Life Reserves	\$ 157,484,198.08
Annuity Reserves	276,125,439.10
Provision for Annuity Certain Accounts	2,071,000.00
Death Claims Payable	524,766.83
Unearned Premiums	607,234.56
Matured Endowments	117,172.95
Provision for Dividends Payable	1,580,857.48
Accumulated Dividends and Interest	3,400,136.68
Accrued Convention Donations	340,000.00
Provision for Future Conventions	134,462.40
Asset Valuation Reserve	5,052,821.00
Interest Maintenance Reserve	1,525,264.00
Other Liabilities	1,433,703.72
TOTAL LIABILITIES	\$ 450,397,056.80
SURPLUS	
Surplus	\$ 90,662,438.99
TOTAL SURPLUS	\$ 90,662,438.99
TOTAL LIABILITIES AND SURPLUS	\$ 541,059,495.79

INCOME STATEMENT

For the Seven Months Ending July 31, 2008

REVENUE	
Insurance Premiums	\$ 3,163,589.00
Annuity Premiums	9,939,569.75
Investment Income	18,200,879.16
Amortization of Interest Maintenance Reserve	52,879.00
Other Revenue	290,078.52
TOTAL REVENUE	\$ 31,646,995.43
EXPENSES	
Increase in Reserves — Life	\$ 3,373,198.00
Increase in Reserves — Annuity	8,512,439.00
Insurance Benefits	2,359,937.29
Annuity Benefits	9,211,280.34
Commission Expense	289,037.86
Surrender Benefits	516,511.71
Miscellaneous Member Benefits	62,806.91
Matured Endowments	4,283.56
Donation Expenses	246,931.50
Convention Expenses	109,625.00
Dividends to Members	874,852.48
Post Mortem Benefits	502,144.80
Bonus to Branches	576,339.00
Fraternal Activities	33,719.71
Bank Service Charges	21,851.26
Data Processing Service Fees	219,573.99
Accounting Fees	77,007.00
Actuarial Fees	104,440.00
Legal Fees	29,066.91
Consulting Services	108,367.84
Official Publications	212,246.00
Scholarship Awards	253,500.00
Miscellaneous Employee Benefits	174,821.47
Fees — Directors	63,433.52
Salaries — Employees	571,465.94
Salaries — Officers	247,916.69
Interest Expense	103,257.95
Tax Expense	159,820.10
Depreciation Expense	253,421.00
Utility Expense	48,735.41
Postage and Printing	184,417.23
Advertising	51,760.04
Travel Expense	92,485.91
Other Expense	533,900.62
TOTAL EXPENSES	\$ 30,184,596.04
NET INCOME	\$ 1,462,399.39

Thanksgiving Traditions!



TURKEY WITH HERB STUFFING

Makes 10 cups stuffing

- 2 cups finely chopped onions
- ½ cup butter, cubed
- 1 cup finely chopped celery with leaves
- 1 package (12 ounces) unseasoned bread cubes
- 1 teaspoon each dried basil, thyme and savory
- ½ teaspoon salt
- ¼ teaspoon pepper
- 1 can (14½ ounces) chicken broth
- 1 turkey (12 to 14 pounds)
- Additional butter, melted

In a large skillet, saute onions and celery in butter until tender. Transfer to a large bowl. Add bread cubes, basil, thyme, savory, salt, pepper and broth; toss to mix. Loosely stuff turkey. Place remaining stuffing in a greased 1½-qt. baking dish; refrigerate. Skewer openings of turkey and tie drumsticks together with kitchen string. Place on a rack in a roasting pan. Brush with melted butter. Bake, uncovered, at 325 degrees for 3½ to 4 hours or until a meat thermometer reads 180 degrees for turkey and 165 degrees for stuffing. Bake additional stuffing, covered, for 45-55 minutes or until heated through.

While the turkey browns, baste with drippings (if turkey browns too quickly, cover loosely with foil). Cover turkey and let stand for 20 minutes before removing stuffing and carving. If desired, thicken pan drippings for gravy. Serves 6-8.

RUBY RED BEETS

- 2 cans (13¼ ounces each) sliced beets, drained
- 1 can (16 ounces) whole-berry cranberry sauce
- ¼ cup orange juice concentrate

In a large saucepan, combine the beets, cranberry sauce and orange juice concentrate. Cook and stir over low heat until heated through. Serve with a slotted spoon. 8 servings.

SWEET POTATO CASSEROLE

- 2 cans of sweet potatoes
- 1 cup sugar
- 2 eggs, beaten
- ½ cup evaporated milk
- 1 teaspoon vanilla
- 2 teaspoons cinnamon
- ⅓ cup margarine
- ¼ teaspoon salt

Preheat oven to 350 degrees. Mix all ingredients and pour into ungreased 2-quart casserole dish. Bake 25 minutes or until center is set.

Make Streusel Topping, and place on potato mixture. Bake an additional 10-15 minutes.

Streusel Topping

- 1 cup firmly packed light brown sugar
- ½ cup flour
- ⅓ cup cold margarine
- 1 cup chopped pecans
- ⅛ teaspoon ground cinnamon

APPLE BUTTER PUMPKIN PIE

- 3 eggs
- 1 cup canned pumpkin
- 1 cup apple butter
- 1 cup packed brown sugar
- 1 can (5 ounces) evaporated milk
- ⅓ cup milk
- 1 teaspoon vanilla extract
- ½ teaspoon salt
- 1 teaspoon ground cinnamon
- ⅛ teaspoon each ground ginger, cloves and nutmeg
- 1 unbaked pie shell (9 inches)
- Whipped cream, optional

In a large bowl, combine the first seven ingredients. Add salt and spices and stir until well blended. Pour into pie shell.

Bake at 400 degrees for 50-55 minutes or until a knife inserted near the center comes out clean. Cover edges loosely with foil during the last 20 minutes if necessary. Cool on wire rack. Garnish with whipped cream if desired. Refrigerate leftovers. 6-8 servings.

SCALLOPED CARROTS

- 6 cups water
- 12 medium carrots, sliced ¼ inch thick (about 4 cups)
- 1 medium onion, finely chopped
- ½ cup butter, divided
- ¼ cup all-purpose flour
- 1 teaspoon salt

- ¼ teaspoon ground mustard
- ¼ teaspoon celery salt
- Dash pepper
- 2 cups milk
- 2 cups (8 ounces) shredded cheddar cheese
- 3 slices whole wheat bread, cut into small cubes

Place 1 inch of water in a large saucepan; add carrots. Bring to a boil. Reduce heat; cover and simmer for 8-10 minutes or until crisp-tender. Drain.

In another saucepan, saute onion in ¼ cup butter. Stir in the flour, salt, mustard, celery salt and pepper until blended. Gradually add milk. Bring to a boil; cook and stir for 2 minutes or until thickened.

In a greased 11-in. x 7-in. baking dish, layer half of the carrots, cheese and white sauce. Repeat layers. Melt remaining butter; toss with bread cubes. Sprinkle over top. Bake, uncovered, at 350 degrees for 30-45 minutes or until hot and bubbly. 4-6 servings.

PUMPKIN BARS

- 4 eggs
- 1⅔ cups sugar
- 1 cup vegetable oil
- 1 can (15 ounces) solid-pack pumpkin
- 2 cups all-purpose flour
- 2 teaspoons ground cinnamon
- 2 teaspoons baking powder
- 1 teaspoon baking soda
- 1 teaspoon salt

Icing

- 1 package (3 ounces) cream cheese, softened
- 2 cups confectioners' sugar
- ¼ cup butter, softened
- 1 teaspoon vanilla extract
- 1 to 2 tablespoons milk

In a mixing bowl, beat eggs, sugar, oil and pumpkin. Combine flour, cinnamon, baking powder, baking soda and salt; gradually add to pumpkin mixture and mix well. Pour into an ungreased 15-in. x 10-in. x 1-in. baking pan. Bake at 350 degrees for 25-30 minutes. Cool completely.

Icing: beat cream cheese, sugar, butter and vanilla in a small mixing bowl. Add enough of the milk to achieve desired spreading consistency. Spread over bars. Makes 2 dozen.



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