



ISSN 0897-2958

VOL. 95, NO. 3

Fraternally Yours, **ŽENSKÁ JEDNOTA**

DECEMBER 2008

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

Gloria in Excelsis Deo



The mark of the Christian is the willingness to look for the Divine in the flesh of a babe in a crib, the continuing Christ under the appearance of bread on an altar, and a meditation and a prayer on a string of bead.

Archbishop Fulton J. Sheen

CHRISTMAS

**CHRISTMAS IS NOT A DAY
It is an EVENT — a love event.**

**CHRISTMAS IS NOT A DAY
It is EVERYDAY, the unexpected moment,
the other 364 days a year.**

**Christmas is that brief, all too fleeting time
when friends talk without fear of rebuff, of being
ridiculed, of being misunderstood.**

**It is the letter which tells how much the other means in our life...
the letter which entrusts the secrets of our heart to another.**

**It is the smile, the embrace, the kiss, the handshake
which tells us we are loved and welcomed
and accepted as we are.**

**Christmas is the card which comes for no occasion,
the phone call just to ask how you are,
the tiny gift which says I am thinking of you, I love you.**

**God's gift to us, long ago, was Jesus.
Jesus showed us the love God has for us.
God's gift today to you and me is you and me.
In your life and mine we show each other that God is truly love.**

**CHRISTMAS IS NOT A DAY...IT IS AN EVENT!
WE ARE THAT EVENT!!!!**

**Everyday of the year we are Christmas — to each other!
I wish you and your families a blessed holiday season!**

***Peace, Joy, and Love,
Carolyn***

Fraternally Yours,

ŽENSKÁ JEDNOTA



ISSN 0897-2958



Fraternally Yours,
ŽENSKÁ JEDNOTA,

is a monthly magazine published by the
First Catholic Slovak Ladies Association.
National Headquarters at 24950 Chagrin Blvd.,
Cleveland, Ohio 44122

EDITOR: Carolyn Bazik
P.O. Box 1617, Reading, PA 19603
E-mail: zjbazik@comcast.net
Phone (610) 373-2743 • Fax (610) 375-8333

Periodical Postage Paid at
Cleveland, OH 44101 and additional entries

Subscription Rate, Non-Members: \$6.00 — 1 Yr.

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

Postmaster: Send address changes to
Ženska Jednota,
First Catholic Slovak Ladies Association
24950 Chagrin Boulevard, Cleveland, OH 44122

Deadline for all articles is the 15th
of the month, 1½ months prior to the issue date.

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

BOARD OF DIRECTORS

CHAPLAIN:

Rev. Msgr. Peter M. Polando, Saint Matthias
Church, 915 Cornell St., Youngstown, OH 44502.
Residence: (330) 788-5082.

PRESIDENT:

Mary Ann S. Johaneck, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642. Ext. 1011.

VICE-PRESIDENTS:

Rosemary A. Mlinarich, 25726 State Line Road,
Crete, IL 60417. Residence: (708) 672-6275.

Linda M. Killeen, 22947 Frederick, Farmington, MI
48336. Residence: (248) 379-2514.

Bernadette J. Demechko, 2634 Taft Avenue,
Youngstown, OH 44502. Residence: (330) 782-8638.
E-mail: bdemechko@aol.com

SECRETARY:

Irene J. Drotteff, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642. Ext. 1012.

TREASURER:

John M. Janovec, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642. Ext. 1016.

TRUSTEES:

Cynthia M. Maleski, Esq., 24950 Chagrin Boule-
vard, Beachwood, OH 44122. (800) 464-4642.

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

AUDITORS:

Dorothy Urbanowicz, 27 Crescent Drive, Mones-
sen, PA 15062. Residence: (724) 684-8243.

Barbara A. Sekerak, 6312 Elmdale Road, Brook
Park, OH 44142. (216) 676-9332.

Steve Hudak, 8057 Amber Lane, Brecksville, OH
44141. Residence: (440) 526-7530.

EDITOR:

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

COURT OF APPEALS:

Barbara A. Shedlock	Ken Dolezal
Veronica Bazik	Ron Sestak
Mary Jo Noyes	Rebecca Coleman
Mary Sirocky-Angeloff	Monica Anthony
Ralph Szubski	Bernard Drahozal
Lawrence Golofski	Carol Yurechko

*May all the Joy, Beauty, and Hope
of that First Holy Night
Remain with You and Your Families
This Christmas Season and Forever.*

BOARD OF DIRECTORS

REV. MSGR. PETER M. POLANDO
National Chaplain

MARY ANN S. JOHANEK
National President

**ROSEMARY A. MLINARICH, LINDA M. KILLEEN,
BERNADETTE J. DEMECHKO**
National Vice-Presidents

IRENE J. DROTFLEFF
National Secretary

JOHN M. JANOVEC
National Treasurer

CYNTHIA M. MALESKI, VIRGINIA A. HOLMES
National Trustees

**DOROTHY L. URBANOWICZ,
BARBARA A. SEKERAK,
STEPHEN C. HUDAK**
National Auditors

CAROLYN M. BAZIK
National Editor

COURT OF APPEALS: Barbara A. Shedlock, Veronica A. Bazik, Mary Jo Noyes, Mary Sirocky-Angeloff, Ralph Szubski, Lawrence Golofski, Ken Dolezal, Ron Sestak, Rebecca Coleman, Monica Anthony, Bernard Drahozal, Carol Yurechko



**Nech radosť, krása a nádej tej Prvej Svätej Noci
ostáva s Vami a s Vašou rodinou nielen tieto
Vianočné Sviatky ale aj navždy.**

Advent Expectation Leads to Christmas Joy!

Reverend Monsignor Peter M. Polando, National Chaplain

Dear Friends,

The last month of 2008 has arrived! Many of us experience the hectic preparations for the celebration of Christmas: shopping, gift wrapping, sending greeting cards, baking and cooking, parties, decorating the house and the tree, etc. All of this prepares us for the celebration of Christmas Day. But we Christians acknowledge that although the calendar year 2008 is coming to an end in this month of December, our new liturgical year has commenced with the Season of Advent. This holy season that begins on the Sunday nearest 30 November, reminds us not only of the necessary spiritual preparation for the anniversary of Christ's birth but also our collective spiritual preparation for His coming at the end of time.

The historicity of Advent (advent means "coming") as a period of preparation for the celebration of Christmas goes back to the later half of the fourth century in the areas of Spain and Gaul that were influenced by the Eastern Church. It was a preparation time of fasting for eight weeks (excluding Saturdays and Sundays) from the feast of Saint Martin on 11 November to the feast of the Epiphany on 6 January which was the original feast of the birth of Christ there. A liturgical highpoint was to celebrate the Sacrament of Baptism on 6 January in those areas and thus this eight week of preparation paralleled the forty days of penitential preparation for the celebration of Easter.

Liturgies of Advent can be traced back to the middle of the fifth century in Ravenna which was influenced by the Eastern Church, with the expectation of the birth of Christ as a major theme. It is not until a hundred years later that the Advent liturgy was celebrated in Rome. Prior to the introduction of Advent at Rome, Christmas took the place of the pagan celebration of the *natale solis invicti*, the birth of the unconquered sun, the winter solstice around 25 December. In the late sixth

and the beginning of the seventh centuries, Pope Gregory the Great scribed a sacramentary (the book containing the celebration of the Mass used by the priest at the altar) for the city of Rome that contained four Sunday liturgies whose themes centered on the incarnation of Christ and preparing for the liturgical celebration of the feast.

In other parts of the Church, an eschatological theme began to appear sometime after the sixth century, notably in Gaul. This "looking forward to the final days" and Christ's Second Coming, cast a penitential theme into the liturgy, mainly influenced by the Irish missionaries to that area who preached heavily on the need of penance prior the final judgment. Thus purple vestments were worn by the priest, the Gloria and alleluia were omitted from the liturgies during this season as well as the Te Deum in the celebration of the Divine Office. Some of this penitential character such as the deletion of the Gloria was woven into the Roman liturgy around the twelfth century. However, Advent was not viewed as a penitential season, per se, in Rome.

Saint Cyril of Jerusalem succinctly stated how we Christians should direct our spiritual preparation for the Christmas event. He wrote: "We proclaim the coming of Christ - not just a first coming but another as well that will be far more glorious than the first. The first took place under the sign of patient suffering; the second, on the contrary, will see Christ wearing the crown of God's kingdom. Almost everything about our Lord Jesus Christ is twofold. He has two births: one from God before the ages, the other from the Virgin at the end of the ages. He has two comings: the one is hidden and resembles the falling of the dew upon a fleece; the other - the future one - on the contrary, will be manifest. At his first coming, he was wrapped in linens and laid in a manger; at the second, light shall be his robe. In his first coming he endured the Cross, heedless of its

shame; at his second coming he will be in glory and surrounded by an army of angels. Let us therefore not stop at his first coming but look forward to the second. We hailed him at his first coming with the words, 'Blessed is he who comes in the Lord's name!' and shall hail him in the same way at his second coming. For we shall go out to meet the Lord and his angels, and, prostrating ourselves before him, we shall cry, 'Blessed is he who comes in the Lord's name'" [PG, 33:870].

My dear sisters and brothers, so many times we hear the phrases that we should "keep Christ in Christmas", that we "work so hard for one day and it is over in no time" and "what is Christmas all about?". Through all the partying, preparing, wrapping, cooking, decorating, and visiting, I suggest that we ponder the words of Saint Cyril of Jerusalem, that Christmas is not only a day that we prepare for during the Advent season to celebrate His first coming, His first Advent, but also it should prepare us for His second coming, His second Advent. May we take out some quiet time each day this month, even if only for a few moments, to thank Almighty God the Father for the Gift of Christmas, the Gift of His only Son who bestowed on us salvation by becoming one like us in all things but sin. Let us take time to meditate on His Second Coming and how we must be prepared, at the end of our lives, to meet Him face to face. On that day, we shall see him as He is and cry out in a loud voice, "Blessed is he who comes in the Lord's name!"

Have a holy Advent that leads to joyful Christmas! Enjoy your family around your festive table at Vilija! What a wonderful evening, keeping the vigil of Christ's birth! How spectacular that vigil and night that leads all of us to proclaim:

**Vesele Vianocel!
Merry Christmas!**

Through the intercession of the Virgin and her spouse and their Child, Stastlivy Novy Rok!

The Safety of Your Money



Patrick Braun

The headline today says "Retirement Funds Lose Two Trillion Dollars." If you are an FCSLA member, I'll bet you are very, very happy with your FCSLA annuity or single premium life certificate. If you don't have one of these products, I'll bet you wish you did! Will Rogers said that he was more concerned about the "return **of** his money than the return **on** his money." It's my favorite quote!

In a former article, I wrote that the FCSLA annuity was the best fixed annuity in the business, not because of the interest rate we pay, (and our rate is great!) but because of the short penalty period, the ability to withdraw up to 10% each year with no penalties and the fact that our penalties are the lowest you can find. Today I am going to address the most important fact about our annuities — the fact that members are with a fraternal society which has a balance sheet which is the envy of the fraternal insurance industry.

Let's start with the balance sheet itself. FCSLA has over \$535,000,000 in assets, over \$90,000,000 in surplus, and a solvency ratio (assets vs. liabilities) of 121%. When I run these numbers past the independent insurance agents we are contracting, they usually gasp in surprise. You see, most of the companies they deal with have solvency ratios of 102% or 103%. Even the very top commercial companies don't exceed 107% solvency, so you can see how well our balance sheet compares!

Now let's talk about **how** our National Treasurer, John Janovec, invests the FCSLA assets for the security of our members. We have only 2% of our money in the stock market and we have no more than 2% in any one company. John puts the vast majority in investment grade bonds. And we maintain over \$20 million in cash and short term assets. This is a very conservative way to manage a portfolio. John's philosophy is to "pay the highest possible interest rate to our members with total safety of the funds." It is a philosophy that really pays off when the markets tumble and companies who have been chasing yields are losing their shirts and even going bankrupt.

In times of crisis, people bring their money to the safe institutions — FCSLA is one of the very safest.

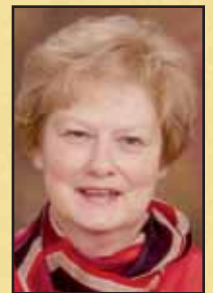
A word about our single premium life insurance certificate. This is simply the very best permanent life insurance product of its type in the industry! Most people can greatly leverage their money two or even three times in event of premature death, with total safety and growth of their principle. In fact a man of 60 that puts \$100,000 into this product at standard rates, would earn 3.44% on his money while creating \$232,000 of life insurance for his family — with total safety of his money. And, with our post-mortem benefit this insurance amount would jump to almost \$260,000 after two years. I can't imagine a better or safer investment for making sure that his family is taken care of, regardless of the country's financial condition.

In summation, if you are with FCSLA, your money is safe AND you are getting a good return. If you are not currently with FCSLA, but you are reading this article, I will urge you to call one of our Branch Officers or Independent Agents to get information on our products. Then, the next time the stock market goes down 1,000 points in 3 days, you will go to bed knowing that you didn't lose any money and that you will wake up with a little more tomorrow morning!

FROM THE DESK OF THE FRATERNAL AND YOUTH DIRECTOR



The month of December with the Christmas spirit of giving surrounding us, offers our branches many opportunities to support a worthwhile cause. With our economy in such an uncertain state and many people unemployed, your branch's donations will be more than welcomed. Many members, churches, and communities will be assisted with a monetary donation, clothing, or staples to help fill their food cupboards. You could also volunteer a few hours of your time and make a difference in someone's life.



Sue Ann M. Seich

I've listed a few suggestions:

- ✓ Adopt a Family
- ✓ Names from a Giving Tree — adults and children
- ✓ Mitten Tree — donate gloves, hats and scarves
- ✓ Food Cupboards — many churches have a St. Vincent DePaul Society
- ✓ Churches and Catholic Community Leagues need help to wrap gifts
- ✓ Libraries need volunteers to read to children and adults "The Christmas Story"
- ✓ Nursing Homes — adopt a resident that has no family
- ✓ Adults and teens can offer to babysit so family and friends can go Christmas shopping without the little ones.

These are just a few suggestions. I know you could probably come up with many more. It doesn't matter what the size of your donation is, or the amount of time you volunteer, I can almost guarantee you that it will be appreciated immensely. Think about it — make someone's Christmas a little merrier.

May God continuously watch over you and your entire family, bringing you good health, many blessings, love and happiness.

"Merry Christmas and Happy New Year"

Sue Ann M. Seich
Fraternal & Youth Director

Mr. & Mrs. John Scott Commemorate 65th Anniversary

John and Ann Scott of Boardman, OH, celebrated their 65th wedding anniversary on May 22, 2008.

They were married in 1943 at St. Cyril and Methodius Catholic Church, Youngstown, OH.

They are blessed to have four children, ten grandchildren, and eight great-grandchildren.

Mrs. Scott is a member of Branch 325. They are pictured with two of their great-grandchildren, Tyler and Leah Knowles, Hickory, NC, members of Jr. Branch 354.



Mr. & Mrs. Ceklosky Mark 40th Anniversary

Joseph F. and Loretta (Sieminski) Ceklosky of Kingston, PA celebrated their 40th wedding anniversary on September 7, 2008 at a dinner with family and friends. They were married by



Father Poplowski in Holy Trinity Church, Nanticoke, PA. Joseph and Loretta are now members of Sacred Heart-St. John's Parish, Wilkes-Barre, PA.

Joe and Loretta are the parents of Joseph and his wife Susan, Douglassville, PA, Leigh Ann Davis and her husband Brian, Forty Fort, PA. James and his wife Susan, Canonsburg, PA, and Carol Ann, deceased. They are all members of Branch 172 in Wilkes-Barre, PA.

They have three grandchildren, Emma Rose, Cole Matthew and Jake Joseph Ceklosky. The grandchildren are members of Jr. Branch 362.

Joseph's sister Barbara Jean Ceklosky is Treasurer and his sister-in-law Theresa Ceklosky is Secretary of Jr. Branch 362 in Wilkes-Barre, PA.

50th Wedding Anniversary Recently Observed

Mr. and Mrs. Edward Prokop, Branch 20 of Bayonne, NJ celebrated their 50th wedding anniversary on May 24, 2008. Barbara Ponik and Edward Prokop were married on May 24, 1958 at St. Joseph's Roman Catholic Church in Bayonne, NJ.



Joining them in their celebration were their sons Christopher and Michael and daughter Diane. Their grandchildren Ashley Marie, Michael, Jr., and Christianna were also present.

The couple renewed their marriage vows at a Mass celebrated by the Reverend Gerard Lombardo, Administrator of St. Joseph's.

Approximately 100 guests from many parts of New Jersey and Virginia attended a gala celebration to commemorate this auspicious occasion.

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**

FCSLA ORGANIZATIONAL SWOT SURVEY REPORT

Dear Members,

The FCSLA Board of Directors has been engaged in a year-long strategic planning process that will help us determine our organizational goals and direction over the next three years. As part of this process we asked District Presidents and Branch Secretaries, Home Office Employees, Board Members and a random sample of our membership to complete an organizational assessment survey. What follows is an executive summary of the assessment findings. Look for continued planning updates in future editions of Fraternally Yours and on our website www.fcsla.com.

Thank You!

**Cynthia Maleski, Chair
Barb Sekerak and Carolyn Bazik
Communication Committee**

Executive Summary

The FCSLA organizational assessment survey was designed to provide a comprehensive view of the organization from the perspective of its major internal constituents. Specifically the survey was designed to capture perceptions regarding Strengths, Weaknesses, Opportunities and Threats (SWOT). The purpose of conducting this research is to provide assistance to the Board as it determines the goals for the next three years and for the Management Officers and Staff as they develop key strategies. A survey of this type is a one dimensional approach and must be used in conjunction with other information and types of data to provide overall value to the company. In the future, FCSLA may wish to use some or all of this survey as a benchmarking tool to assess progress in key area.

In general, a survey which delineates amongst different constituent groups allows an organization to see where / what common views exist and to test key assumptions. For the Leadership Group it is helpful to recognize where and why their views are divergent from other parts of the organization. This divergence may be appropriate (business information not necessarily available to the balance of the organization) or it may indicate that the leadership group is lacking information that it requires. Similarly for Leadership and Field Management it will be helpful to understand where and why their views differ from the general employees and the membership.

The level of convergence/divergence over the respondent categories (where all of the constituent groups registered similar views and/or similar levels of scoring) was moderate. In general, the Members views were more pessimistic (lagging behind the other constituent groups) showing a lower level assessment of Strengths and/or Importance. Conversely the Board was frequently more optimistic (leading the other constituent groups). Although the Branch and District views were often similar, there were quite a few areas where their views were divergent. The Employees also had some divergent views. For key aspects of the business it will be important for FCSLA to understand why the divergence views exist; which view most closely reflects reality; and where it would be appropriate to take action to 'normalize' the views.

Considering the survey results overall the respondents

appear to feel FCSLA insurance products and offerings are a Strength. There was also strong agreement about the Catholic values being a Strength and Important to the organization. Interestingly, the same level of confidence/interest regarding Slovak/Slavic related activities was not registered (although the groups excluding Members felt this membership component was important).

In general opinions seemed somewhat lackluster regarding all aspects of the different levels of Leadership / Management capabilities. The groups did not rate themselves or other levels very highly as Strengths, with the exception of the general employee group which was the highest rated by all and by themselves. A majority did express confidence in the Board and Management Officers and the groups overall felt that all personnel aspects were of importance. Two-thirds felt the process to govern and lead was effective today and would be effective for the future and also expressed similar feelings about Succession Planning for key positions. The Board view did not echo the overall respondents on these points and was more negative in its opinions.

Although factors related to any form of growth were viewed as Opportunities, there was not a strong sense of confidence in the organization's ability to capture these items. Growth in membership and Broader geographic coverage were the only two Top Ten Opportunities to be rated in the Top Ten for Highly Probable. Interestingly the organization appeared to believe Aging Boomers' involvement represented more of a probable Opportunity than the younger generations. However the organization was similarly not very pessimistic about Threats: just 2 Threats were selected by over 50% of the organization – 'younger generation surrendering policies' and 'boomers policy redemption'. Of these only the 'younger generation surrendering policies' was in the Top 10 of highly probable.

As the Board prepares to consider the major goals for the future, it is important to understand the Members' current perspective and how/where it aligns with the organizational view. The general opinion levels in Members' responses, while low overall, decreased further in both numbers answering the question and in levels of approval/ confidence in the sections not related to the specific of 'buying products' and the related general customer service support. Of the 36 free form comments from Members, similarly most referred to Product and business related factors with very few comments regarding other aspects of FCSLA. This may suggest the strong sense of identification / connection to the 'fraternal' aspect is not recognized by the members who answered the survey; raising a question if they are primarily buying products and the rest is not truly significant to them beyond a 'nice to have'. Interestingly the Members who responded saw more value in the FCSLA newsletter than they did in the Branch offices. Overall membership familiarity with the organization appears low and it is assumed that the members who chose to participate in the survey would represent those with the higher levels of interest regarding FCSLA. Given the way Member group views were expressed (frequently divergent from 'remainder, the low level of Importance that registered for many of the factors, number who 'opted out' of direct answers) is there some question about the primary reason the current members are connected to the organization. As this survey was designed to capture general SWOT information and was not focused on Customer Buying and/or Satisfaction factors, FCSLA may wish to consider a more focused inquiry to truly assess

continued on page 9

YOUTH CHALLENGE RESULTS

I am pleased to share the results of our FCSLA Youth Challenge. Over the months of May, June, July and August, thirty of our members successfully completed all four parts of the Youth Challenge. There were a total of 53 who completed one or more parts of the challenge. The following completed the challenge:

Ethan Bansek	Lorain, OH
Owen Bansek	Lorain, OH
John Moynihan	Cleveland, OH
Katherine Zelina	Amherst, OH
Matthew Zelina	Amherst, OH
Erich Diehl	Califon, NJ
Johanna Diehl	Califon, NJ
Karina Graham	Wilkes-Barre, PA
Abigail Bigelow	Centennial, CO
Carolyn Oliver	Stevensville, MD
Anna Lisa Novak	Garfield Hts, OH
Meghan McKeogh	Chagrin Falls, OH
Michelle Sestak	Tyndall, SD
Zachary Sestak	Tyndall, SD
Rachel Sestak	Tyndall, SD
Isabella Sestak	Tyndall, SD
Michael Durant	Port Carbon, PA
Sienna Macy	Huntington Beach, CA
Joseph Sebest	Campbell, OH
Jacob Sebest	Campbell, OH
Nicole Picciano	Willowick, OH
Alyssa Picciano	Willowick, OH
Tommy Liuzzo	Woodbridge, VA
Anna Rumpza	Rosemount, MN
Kurt Lesnansky	Youngstown, OH
Heather deHaas	Perry, OH
Thomas deHaas	Perry, OH
Michael Redlich	Flemington, NJ
Matthew McNeill	McLean, VA
Amber Calabrese	Chardon, OH

In the future, you can expect to find more activities in our magazine where all ages can participate. I sincerely thank all of the members who participated this year and especially the parents who encouraged and assisted them. It was especially gratifying to read all of the volunteer efforts. This page includes some photos of the children who completed all four parts of the challenge.

Fraternally,
Sue Ann M. Seich



◀ Anna Lisa Novak, age 3, and Meghan McKeogh, age 7, are completing Challenge One by volunteering at the Join Hands Day Project at the Light of Hearts Villa, in Bedford, OH.

▶ Tommy Liuzzo III, age 8, is shown with the dog Lucy who he walks for his volunteer efforts of Challenge One and reading a book for Challenge Two.



◀ Michael Redlich, age 11, worked a clothing drive and Boy Scout popcorn sale for his Challenge One volunteer project.



▶ Sienna Macy, age 12, helped her sister with eye and reading therapy for her volunteer efforts in Challenge One. She made a poster to help remind her sister what she needed to do for her therapy.



◀ Ethan Bansek, age 10, completed Challenge One by helping his grandmother with her spring yard work and he cuts her grass twice a week.

His brother Owen Bansek, age 8, waxed the family van and helped dad cut the grass.

FCSLA ORGANIZATIONAL SWOT SURVEY REPORT

continued from page 7



◀ **The Sestak Family, Michelle, age 10; Rachel, age 8; Zachary, age 5; and Isabella, age 1½, completed Challenge One by volunteering their time to work on the Czech Days Float.**



▶ **Katherine Zelina, age 11, completed Challenge One by starting a vegetable garden to share the harvest with Harvest House, a Catholic kitchen that feeds the poor and**

homeless. Her brother, Matthew Zelina, age 8, helped his great uncle with his physical therapy, brought him items he needed and also helped grandma mop the kitchen so she would have more free time to help his great uncle.



RIGHT TO LIFE MARCH

Our presence at the 36th Annual Right to Life March on January 22, 2009 in Washington, D.C. is so extremely important this year. With a new administration taking over the reigns in January it is most important for us to support the position of the Pro-Life Movement.

The theme for the 2009 March is: REMEMBER — the *Life Principles* mean "Equal Care" with No Exceptions! The FCSLA along with the FCSU are once again offering free transportation from our Home Office for this very important trip. Our goal for this march is to fill not one but two buses with individuals who will march along side the many Pro-Life Organizations and faithful citizens of America who support this mission.

Will you join us? Please call Sue Ann at 1-800-464-4642, Ext. 1051 for details or questions and to reserve your seat on the bus before December 20th.

their customers' views and preferences. All levels of leadership (Board, Management Officers, Branch and District) need to objectively recognize (and collectively agree) which organizational factors are significantly important to today's members and which will be truly important to 'prospective members'.

The variance of views expressed within the different respondent categories and the infrequency of strong broadly-held majority views, convey a sense that today the FCSLA identity may be perceived very differently by each individual. This will actually contribute positively as FCSLA solidifies its plans to move forward and presents a high level of opportunity to 'craft the brand' of FCSLA for the future. Significant attention should be placed on establishing this brand clearly throughout the organization and in to the broader community.

In the context of the SWOT analysis certain questions relate quite directly to the newly created Vision and Mission statements:

Fraternal and Charitable activities:

- o The Scholarship Program was selected by all as a Strength although Members views were lower than the other respondents. It was viewed overall (at a Simple Majority level) as Highly Important with the Branch office respondents most interested.
- o Community level and individual member assistance was not seen as a Strength by the Members or of High Importance. However the other Constituent groups rated both as Strengths and as of High Importance.
- o Person to person connections (grief support) was not seen as a Strength or of High Importance to any of the constituent groups or overall

Slovak Catholic values and Slavic cultures:

- o Catholic Values and Religious Connection each registered across all groups as a Strength and also were seen as of High Importance. However it should be noted that again the Members registered the lowest levels.
- o Slovak/Slavic cultural education and activities were not registered as Strengths by even a simple majority across any of the groups except a slight majority within the District Offices. There was not a majority in any of the groups to identify either of these as of High Importance. However when asked to agree/disagree with the importance of Slovak/Slavic membership composition, 71% overall (excluded members) either agreed or strongly agreed that it was Important.

Insurance and Annuity Products and Services:

- o Life Insurance Products and Fraternal Post Mortem received the highest ratings as a Strength, selected by a majority overall and within each constituent group: they were also selected as of High Importance. A slight majority of members identified Life Insurance pricing as of the Highest Importance and a similarly small majority percentage identified this as a Strength. In general, member overall views of the Products section was higher than their views in the other sections.

HELEN KOCAN DISTRICT HOLDS MEETING

The Helen Kocan District meeting took place on Sunday, October 12, 2008 at Sacred Heart Church in East Chicago. The day started with an 11 a.m. Mass celebrated by Msgr. Joseph Semancik.

Msgr. Joseph Semancik led us in prayer before we were served a delicious homemade Slovak meal of haluski, z'kaperstorm, kielbasi, green beans, and apple and pumpkin pie.

After dinner our meeting was called to order beginning with a prayer led by Agnes Chervanek. Agnes is a host Branch Officer of Branch 409.

Msgr. Semancik spoke to the ladies about the Bishop Grutka Museum which will be housed and displayed at Calumet College of St. Joseph in Whiting, IN. Calumet College agreed to give the district a room which will be called "The Bishop Grutka Room" in the near future.

Meeting Highlights

President Abildua reported about St. Ann's Day which was celebrated on July 26.

A general discussion of having a seminar for the district members.

The plans for Insurance Agents and classes will be provided in the near future.



FOR YOUR INFORMATION

The Article on Compliance that appeared in the November 2008 Fraternally Yours on page 4 was written by our compliance officer Karen Visocan. If you have questions or comments concerning compliance please direct them to Karen at 1-800-464-4642, x1050.

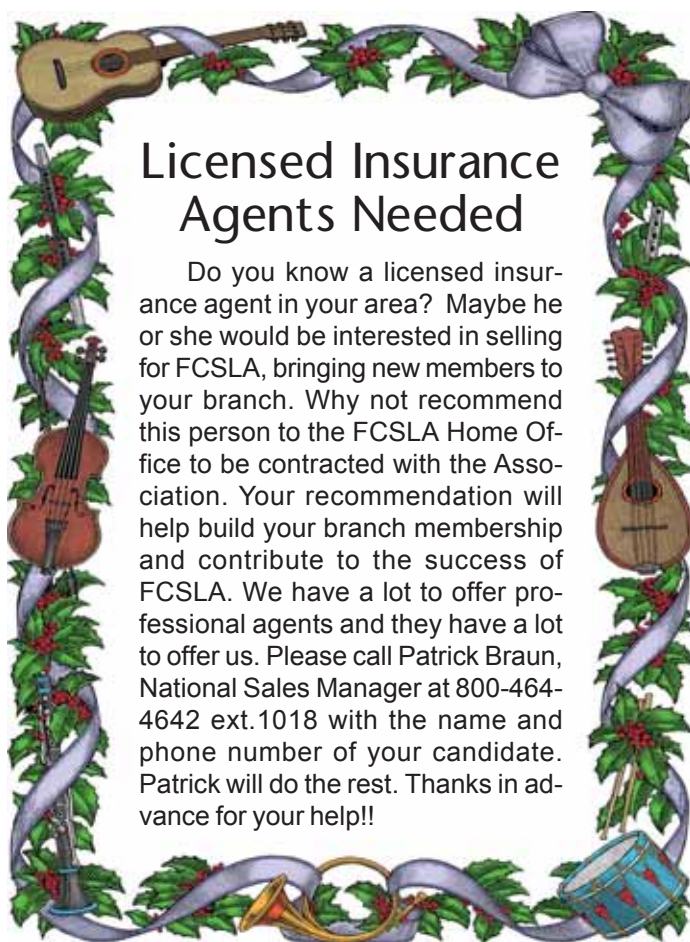
MEMBERS ATTEND LEGISLATIVE LUNCHEON



National Officers attend a Legislative Luncheon dinner at the Capitol in Harrisburg, PA. L-R: Virginia Holmes, R. Ted Harhai, PA Representative and member of Branch 88, Dorothy Urbanowicz and Cynthia Maleski.



National Officers in Senate chambers with the now late Lt. Gov. Kathryn Baker Knoll.



Licensed Insurance Agents Needed

Do you know a licensed insurance agent in your area? Maybe he or she would be interested in selling for FCSLA, bringing new members to your branch. Why not recommend this person to the FCSLA Home Office to be contracted with the Association. Your recommendation will help build your branch membership and contribute to the success of FCSLA. We have a lot to offer professional agents and they have a lot to offer us. Please call Patrick Braun, National Sales Manager at 800-464-4642 ext.1018 with the name and phone number of your candidate. Patrick will do the rest. Thanks in advance for your help!!

FRANCES C. JAKABCIN DISTRICT ELECTS NEW OFFICERS

The Frances C. Jakabcin District of Eastern Pennsylvania met on Sunday, September 28 with Branches 196 and 172 of Shenandoah and Branches 55 and 16 of Mahanoy City hosting the fall gathering at St. Michael's Hall in Shenandoah, PA.

President Veronica Bazik opened the meeting with prayer, and after introductions, 70 members in attendance enjoyed a delicious meal!

The main focus of this meeting was to elect district officers for the coming year.

Many thanks to local branch officers Anna Staskel, Virginia Makarczyk (196 and 172), Rose Mary Lesko and Marylou

Henninger (55 and 16) for hosting a wonderful meeting!

The next District Meeting will be held on Sunday, May 3, 2009 at the Viennese Villa, 201 W. Ruddle Street, Coaldale, PA and hosted by Branches 417 and 318. The meeting will begin at 1:30 p.m.

The following officers were elected:

Veronica Bazik, *President*

Barbara Waller, *Vice President*

Michelle Mrazik, *Secretary*

Louise Dunstan, *Financial Secretary/Treasurer*

Karen Kukol, *Auditor*

Carolyn Bazik, *Auditor*

NEWLY ELECTED DISTRICT OFFICERS



L-R: Karen Kukol, Auditor, Louise Dunstan, Financial Secretary/Treasurer, Veronica Bazik, President (standing).



Barbara Waller (left), Vice-President and Michelle Mrazik, Recording Secretary.



Carolyn Bazik (left), Auditor and National Editor, Karen Kukol, Auditor.



Margaret Getz, long time Recording Secretary of the District formerly of Mahanoy City, now retired and living with her daughter in Lititz, PA was a surprise guest at the recent District meeting!



Members enjoyed a great meal and each others company at the recent District Meeting.

BRANCH 376 HONORS SCHOLARSHIP WINNERS!

On September 20, 2008, members of St. Ann's Branch 376 in Milwaukee, WI gathered for their Fall Meeting. Minutes of the Spring Meeting were read by Daniel Loduha; Richard Bozek and Laura Skubal gave the Senior and Junior Branches' financial reports; and Sue Daniels and Kathy Valent reported on the audit. Mary Jo Noyes was thanked for the beautiful table decorations. Mary Kebisek, President of the Louise M. Yash District, gave a report on St. Ann's Day and Join Hands Day activities; and Betty Valent reported on the Slovak Picnic. President Kathy Dorfner announced that our Branch was honored to have our two scholarship winners, Lauren Bordeaux and Robert Ringle, join us, and then introduced each one.

Lauren Bordeaux received a \$1,000 High School Scholarship. She is the daughter of Russell Bordeaux, granddaughter of Betty and Russ Bordeaux, and grandniece of Bob Budjac — all members of our Branch. Lauren is a Senior at Divine Savior Holy Angels High School and member of the Pastoral Ministry Council. She plays varsity field hockey and softball and has taken mission trips to New Jersey and Tennessee through Catholic Heart Work Camp.

Robert received a \$1,250 College Scholarship. He is the son of Debra and Guy Ringle, grandson of Eleanor May, nephew of Denise Tuggle, and grand-nephew of Anna Klasen, Bertha Hofer, and Sister Valerie Rajnicek — members of our Branch. Rob graduated from Fort Atkinson High School as a Top 20 Rotarian and member of the National Honor Society and has served as Vice President of the Future Business Leaders of America and Captain of the Varsity Football Team. He spends his summers working for the Fort Atkinson Parks and Recreation Department and volunteering at Fort Memorial Hospital.

Branch 376 is quite proud of the accomplishments of Lauren and Rob. As in the past, these scholarship winners were each given a \$100 check from the Branch; and all members who applied for a scholarship were given a \$25 check to help with school supplies.

Also honored was Eva Williamson, our 50-year member. Although Eva did not attend the meeting, President

Kathy Dorfner informed the members of Eva's milestone and members prayed for her, as well as for Mollie Burican, who recently passed away.

President Dorfner reminded members of the Christmas Party and Annual Meeting on December 13, 2008 at Klemmers Banquet Center, as well as meeting dates for 2009: April 18, September 19, and December 12. As always, there is no cost to members. Please RSVP to Richard Bozek, 262-251-9372, at least one week before each meeting.



Attention St. Cyril Alumnae (and Slovak Girls' Academy)

Back issues of the *Fialky*, the semi-annual publication as well as the yearbook of graduates are available. Former students who might wish to reminisce about the experiences of their teen years may find them very interesting.

Please send requests to: Sister M. John Vianney, SS.C.M., Jankola Library, Villa Sacred Heart, Danville, PA 17821-1698 or call at 570-275-5606. Our e-mail is jankolalib@jlink.net

NFCA FOCUSES ON FRATERNALISM

The National Fraternal Congress of America met for its 122nd Annual meeting at the Hyatt Regency on Capitol Hill from September 4th-6th, 2008. There were over 300 participants from 66 fraternal benefit societies and 25 State Congresses. The First Catholic Slovak Ladies Association Board of Directors was well represented.

The theme for this years meeting was "Focus on Fraternalism." The theme was selected to emphasize the value that fraternal benefit societies bring to our nation. The meeting was used to launch a campaign meant to educate members of Congress about the volunteer services provided by our members that help to build healthier communities. Our ability to join together with one strong voice to positively influence the creation of a legislative environment that is consistent with the best interests of fraternal benefit societies is vital to our long term success.



Our delegates on the march to Capital Hill, L-R: National President Mary Ann Johaneck, National Secretary Irene Drotleff, National Auditors Steve Hudak and Barb Sekerak, along with the National President of the FCSU, Andrew Rajec.

This year the two main speakers were The Honorable David M. Walker, former Comptroller General of the United States and Charlie Cook, a respected and popular political analyst and commentator. Mr. Walker spoke about how critical fiscal responsibility is to the future of our country. He discussed US budget policies and offered some suggestions for the future. Mr. Cook analyzed the current political landscape as at that time were in the midst of an important election cycle!

Attendance at such events is critical to the continued success of our organization as we are able to gather important information and network with other fellow fraternalists!



National Board Members along with the National Sales Manager and Fraternal Director together at a luncheon honoring the NFCA Fraternalist of the Year. L-R: seated, Irene Drotleff, Cynthia Maleski, Dorothy Urbanowicz, and Virginia Holmes. Standing: Pat Braun, Carolyn Bazik, Steve Hudak, Mary Ann Johaneck, Sue Ann Seich and Barbara Sekerak.

BRANCHES RECOGNIZE SCHOLARSHIP AWARD WINNERS

Devin Goda and Matthew M. Simkovic are the FCSLA College Scholarship winners from Sr. **BRANCH 177** in Clairton, PA.

Devin Goda is a sophomore at Slippery Rock University located in Slippery Rock, PA. He is a high honor student and is majoring in Safety and Environmental Management. Devin is on the Board of Safety Engineers and is a member of the Slippery Rock football team. Devin is the son of Mary Ann Soudi and the grandson of Michael and Mary Goda.

Matthew M. Simkovic of Carmichaels, PA, is a freshman at Penn State University in Pennsylvania.



L-R: Marquis Johnson, brother of Devin Goda, Gerald M. LaFrankie, president of Branch 177, and Devin Goda, scholarship winner.

BRANCH 13 of Braddock, PA scholarship winners and their guests attended a luncheon given by the officers at D'Imperio's Restaurant in Monroeville, PA on August 7, 2008. They were also given a monetary gift from the Branch.



Front row, L-R: Anna Golofski, Auditor; Margaret Bock, President; Anna Puhala, Trustee. Back row, L-R: Mary Grace Kosport, Zack Giallonardo, Christina Powell, Scholarship winners and Jackie Dugan, Secretary.

TWO MEMBERS EARN EAGLE SCOUT AWARDS



DANIEL JUSTIN DELLOSTRITTO of Dublin OH, son of Carl and Marianne DelloStritto, grandson of the late Daniel Yanicko and Mary (Yanicko) Uriah has earned the Eagle Scout Award, the highest Boy Scout Rank. Dan is a member of Troop 299 where he has held numerous leadership positions including Assistant Senior Patrol Leader, Patrol Leader, and Troop Guide.

As his project, Dan re-designed and replaced landscaping for the Washington Twp. Community Center. Dan also participated in many trips with his troop including the high adventure hike at Philmont Scout Ranch.

Dan is a member of Branch S-ZJ and has been since birth. Dan graduated this past June from Dublin Coffman High School where he was a member of the marching band, lacrosse team, Freshmen Mentor Program, Pep Band, and many other activities. Dan is a member of St. Brendan Catholic Church and an active member of Life Teen.

Dan has been accepted into a 6-year BS/MD program where he is currently attending Kent State University for his Bachelor of Science degree. He will finish that degree in two years and then he will attend the Northeastern Ohio Universities College of Medicine (NEOUCOM) to obtain his Medical Doctor degree. Dan is interested in the field of Cardiology.

MATTHEW J. BREYMEIER, son of Joanne (Stipcak) Breymeier of Penn Township and Richard Breymeier of Greensburg, PA, and grandson of John and Ann Stipcak of Coral, PA, has earned the Eagle Scout Award, the highest rank in Boy Scouting. He is a member of Troop 230 sponsored by the United Church of Christ in Harrison City, PA.

For his project, Matt made repairs to the church parsonage by removing a concrete sidewalk and replacing it with landscaping, repaired and painted the foundation and window frames and also installed a french drain to stop leakage into the basement of the home.

Matt has held the position of patrol leader and is a member of the Order of the Arrow. Matt is a member of Branch 317 and is a 2008 graduate of Penn Trafford High School where he was a member of the Varsity In-Line Hockey Team and Ski Club and is also a member of St. Barbara Church in Harrison City. Matt is currently attending Indiana University of Pennsylvania with a major in Physical Therapy.



From Spooky to Kooky, FCSLA Employees Filled the Home Office with Halloween Cackles and Laughs!



Front Row, L-R: Jennifer Brickman, Heather Schultz. Second Row: Irene Drotleff, Pat Schultz, Margie Jandrokovic, Barb Shedlock, Flo Talevski, Michelle Studniarz. Third Row: Gianna Picciano, Caroline Studniarz, Paula Dalpiaz, Danielle Duke, Jessica Braddock, Pam Boyarsky, Regina Komara, Jean Buday. Back Row: Carol Campese, Bob Jones, Dagmar Walter, Marie Lewis.

LANSFORD BRANCH PRESENTS DONATION

Sr. Branch 140 and Jr. Branch 46 of Lansford, PA recently presented a \$5,000 donation to Our Lady of the Angels Academy to be used for tuition scholarships.

Sister and her staff are very grateful to the local branches for their continued support of Catholic education!



Front row (L-R) are students Noah DeMatto, Jessica Snisky, Andrew Benek, Ashley Cinicola, and Zachary Gilbert. Second row officers and members: Veronica Bazik, Mike Bazik, Mary Ciganek, Louise Dunstan and school principal Sister Regina Elinich, IHM.

GASPAROVIC VISITS PITTSBURGH

Ivan Gasparovic, President of Slovakia, was invited to the White House on Thursday, October 9, 2008. After meeting with President Bush, Mr. and Mrs. Gasparovic came to Pittsburgh along with Marek Madaric, Minister of Culture, and Robert Kalinak, Deputy Prime Minister and Minister of Interior. Also accompanying them were ten persons from the Slovak media. Also accompanying them were seven members of the Slovak Embassy from Washington, D.C. The entourage including protocol and security numbered over 50 people.

Upon arrival on Thursday evening, they were hosted at a dinner by Honorary Consul Joe Senko and his wife, Albina.

On Friday, the program arranged by Joe Senko, began with a meeting with Luke Ravenstahl, Mayor of Pittsburgh and his staff, followed by a meeting at the national headquarters of U.S. Steel Corp. The meeting included all of the former presidents of U.S. Steel Kosice – John Goodish, Chris Navetta and Dave Lohr, as well as other key executives.

During the meeting at U.S. Steel, Mrs. Gasparovicova visited a Women's Shelter in Pittsburgh. She was escorted

to the facility by Albina Senko. The first lady, who has a foundation in Slovakia, gathered information to start a similar shelter back home. Before lunch, Mr. Gasparovic and his staff went to the Mellon Arena where they watched the Pittsburgh Penguins hockey team practicing. The President, who is an avid hockey fan, was presented a Penguin jersey autographed by Miroslav Satan who is from Slovakia.

After lunch, the President and his group visited the University of Pittsburgh Cathedral of Learning where they met with Chancellor Mark Nordenberg. The meeting included a discussion about the possibility of a joint program with Slovak universities. While at the university, the President also visited the Czechoslovak room, one of 27 nationality classrooms at the university. From there, the President took a tour of the Heinz History Center conducted by museum President Andrew Masich.

The day concluded with a reception at the LeMont Restaurant overlooking the city. Approximately, 150 people attended the festive event. The world famous Duquesne University Tamburitians provided the entertainment. The President and his entourage were very impressed with the energetic and professional dancers.

On Saturday morning, the President and his group flew back to Slovak directly from Pittsburgh.



Slovak Honorary Consul Joseph Senko and his wife, Albina, welcoming President Gasparovic and his wife, Silvia, to Pittsburgh.



President Ivan Gasparovic (left) with his wife Sylvia (far right) and Cynthia Maleski, National trustee with her husband Dr. Andrzej Groch.



L-R: Fr. Grosko, Pittsburgh District Chaplain of the FCSLA; Sylvia Gasparicova, wife of the President of Slovakia; the President of Slovakia, Ivan Gasparovic; Tom Hricik, former President of the FCSU; and Fr. John Cuccaro, Pastor of St. John Chrysostom Byzantine Church in the Greenfield Section of Pittsburgh.



Honorary Consul Joseph Senko presents a copy Pittsburgh Pact to Slovak President Gasparovic and his wife. Shown sitting are L-R: Rev. Joseph Grosko, Florence and George Matta and Cynthia Maleski, National Trustee.



IN MEMORIAM

ELIZABETH "BETTY" J. PRISELAC Branch 11

Betty Priselac was born January 11, 1919 in Whitaker, PA. She died October 21, 2006.

Betty was the wife of the late Charles A. Priselac who was a veteran of WWII. She was a member of St. Rita Parish in Munhall, PA for over 60 years.



Elizabeth is survived by her three children: Geraldine of Whitaker, PA, Charles of West Mifflin, PA, and Zora Bevier of Canonsburg, PA. She also had five grandchildren and several great-grandchildren.

She was preceded in death by her husband Charles A., sisters Ann Rudowsky and Margaret Babicz and parents Andrew and Elizabeth Karody.

Mass of Christian Burial was at St. Rita Church in Munhall Gardens. Interment was in St. Michael's Cemetery, Homeville, PA.

Her zest for life and guidance are greatly missed by family and friends.

HARVEY ZACH Branch W086

MUNDEN, KS—Harvey Zach, 86, died August 16, 2008. Born in Morrowville, KS, Harvey received his education in the Morrowville schools. After graduation he served in the U.S. Army during WWII. Upon return from the war, Harvey worked for the Republic County Kansas highway department until retirement. He married Mary R. Sterba on December 26, 1946.

A member of St. George Catholic Church, Munden, Harvey was a member of Catholic Workman Branch 86 for over 60 years, most recently serving as vice-president. He was also a member of Knights of Columbus, Veterans of Foreign Wars, American Legion, Re-

public County Czech Club and the Model T Ford Club.

Preceding him in death were his parents, his wife Mary and two brothers, Frank Jr. and Lawrence.

He is survived by his children, Linda (Craig) Brooks of Auburn, KS; Teresa (Jim) Hemmy of Salina, KS; Greg (Kathy) of Belleville, KS; Brian (Lisa) of Portland, OR; Steve and David, both of Munden. He has ten grandchildren, three great-grandchildren and one sister Mildred Blecha of Belleville, KS.

Funeral mass was celebrated by Father Cornelius Khine at St. George Church, Munden with interment in St. George Cemetery, rural Munden. Military graveside services were by American Legion Post #345 of Cuba, KS.

CLEE R. RIDENOUR Branch 114

SHEFFIELD VILLAGE, OH—Clee R. Ridenour, 81, of Sheffield Village died March 4, 2008 in the critical care unit at EMH Regional Medical Center in Elyria after a short illness.

He was born July 8, 1926 in Lorain and had resided in Sheffield Village for the past 52 years, moving from Lorain where he had lived for 20 years.

Clee graduated from Lorain High School with the class of 1944B. He attended Ohio State University for one year and then was drafted into the U.S. Army where he served from 1946-1947. He was awarded the WWII Victory Medal and American Theater Ribbon. He later completed his studies and received his degree in electrical design from Ohio State.

Clee was employed as an Electrical Designer for the National Tube Company, US Steel, USX and USS/Kobe Steel Company in Lorain for 52 years retiring in 1998.

He was a member of St. John the Baptist Catholic Church in Lorain where he served as usher for over 40 years, he was a member of the Holy Name Society and served as councilman during the building of the present church

in 1967 at the corner of Grove Avenue and Homewood Drive.

Clee served on Sheffield Village council, the Sheffield Village Planning Commission, the Board of Public Affairs and the Recreation Board. He was a member of USWA Local #1104 and #2354, FCSU and Slovak Sokols.

He is survived by his wife of 60 years Marcella (nee Yasher), recording secretary for Branch 114, son Robert of Hickory, NC, grandchildren Nathan and Christa Ridenour, both of Amherst, Wendy O'Neil of Sheffield Lake, Anthony of Lorain and Brittany and Blaine Ridenour, both of Hickory, NC, great-grandchildren Zachery, Matthew and Ashlyn Ridenour and sisters Margaret Brown of Sheffield Village and Charlene Milovich of Grove City, OH. He was preceded in death by his son Clee R. Ridenour, Jr. in 2001, parents William and Dilly Mae Ridenour (nee Heishman) and several brothers and sisters.

Services were held at the Gluvna-Shimo-Hromada Funeral Chapel, followed by a mass of Christian Burial at St. John the Baptist Roman Catholic Church in Lorain, OH. Burial was in Ridge Hill Memorial Park in Amherst Township.

ELIZABETH CARNEGIE Branch 141

LAKEWOOD, OH—A memorial mass was held at St. James Church on June 21, 2008 for long-time Lakewood resident Elizabeth Carnegie. Ms. Carnegie, died on May 14, 2008 at age 84.

Ms. Carnegie graduated from the former Notre Dame Academy on Ansel Road in Cleveland and Ursuline College, and received a graduate degree from Catholic University in Washington, D.C.

In 1947, at age 23, Ms. Carnegie embarked on a bold career, beginning as a State Department employee in General Douglas MacArthur's office in Allied-occupied Japan. She went on to assignments in Turkey, Egypt, and the

Philippines. Ms. Carnegie reached the rank of assistant embassy attaché, the first American woman to attain that diplomatic rank.

Returning to the U.S., Ms. Carnegie became an expert on Ohio's 88 counties and county seats. From 1974 to 1999, she was a freelance reporter, recommending travel destinations for Ohio Magazine.

After retiring from the medical department of Union Carbide in 1989, she devoted much time to travel and to the New Citizens' Salute, a program for new U.S. citizens.

Ms. Carnegie was an active Catholic, who attended Cleveland ordinations for 32 consecutive years. She embraced interfaith and visited churches, shrines, synagogues, temples, and mosques. She met Mother Teresa of Calcutta in December 1991, and had a rapport with other faith leaders, including Coptic Pope Shenouda. In 1999, the travel editor of the *New York Times* said he did not know of anyone who had visited as many county seats and holy places as Elizabeth Carnegie.

An ardent Franciscan all her life, Ms. Carnegie organized Our Lady of Angels Franciscan Jubilee in 1997. True to her Franciscan path, in 2002, after recovering from heart valve replacement and subsequent severe heart failure, Ms. Carnegie served nursing home seniors for 14 months. "The way of life for a Franciscan is to wait on others, and not just casually wait on others," she would say.

Ms. Carnegie is survived by her surrogate son, a brother, a niece, a

nephew, three grandnieces, and two grandnephews.

Memorial donations may be made to Happy Days, a charity that celebrates the birthdays of chemotherapy patients.

MARY M. LUCAS SEMANCIK **Branch 88**

CLARKSVILLE, OH—Mary M. Lucas Semancik, 100, of Pitt Gas, R.D. 1, Clarksville, died peacefully August 28, 2008 in White's Nursing Home.

She was born in Hecla, June 23, 1908.

Mrs. Semancik was a devoted homemaker and married for 69 years to her husband, Andrew J. Semancik, who is deceased.

Mrs. Semancik lived in Clarksville since 1928 and was a member of St. Thomas Catholic Church.

She was the loving mother of six children, Margaret Husovsky of Hartford, CT, Mary Teluch of Beallsville, Bette Donervitch of Pittsburgh, Andrew Semancik of Mentor, OH, Tom Semancik of Clarksville and Patrick Semancik of Cleveland, OH; 10 grandchildren; and 20 great-grandchildren.

She was the beloved sister of Bette and Catherine Lucas of Youngstown, OH.

Deceased are siblings Anna Malanosky, Verna Shina and John Lucas.

HELEN ESTENIK **Branch 301**

CANTON, OH—Helen Estenik passed away Sunday, June 22, 2008 at

Summits Trace of Greater Canton at the age of 91. She graduated from McKinley High School and worked for the Timken Company.

She taught kindergarten at Sacred Heart of Jesus Slovak Church and was the organist for over 40 years. She became known as "Miss Helen" to the parishioners.

She was preceded in death by her parents Poly Carp and Pauline (Holesa) Estenik; brothers John and Steve Estenik; nephew John Jr. Estenik of Worthing, OH, and niece Joan Dodd of Canton, TX.

Mass of Christian Burial was celebrated at All Saints Catholic Church with Fr. Tom Bishop as celebrant.

VINCENT V. JACKO **Branch 525**

Born in Slovakia in a small town on the River Hornad in the Spis region, village of Kosiske Hamre on April 10, 1927. He arrived in America in 1950 to join his parents in Lakewood, OH.

Beloved husband of the late Sophie R. (Nee Beno); loving father of Sophie Ann Jacko; dear son of Andrew and Anna (nee Varga) Jacko (both deceased); cherished brother of Anne (Jacko) Fanfara, John Jacko and Andrew Jacko, all deceased; beloved uncle of Theresa Vidlicka. He entered into eternal rest on Wednesday, October 8, 2008.

For 40 years he was an employee with Nickel Plate Railroad and later Norfolk and Western Railroad at its headquarters in Cleveland's Terminal Tower Offices. He was active in all Ss. Cyril and Methodius Parish organizations including the Knights of Columbus, Holy Name Society, Church Choir and church fundraising activities for nearly half a century. He was involved with many Slovak social and fraternal organizations; the Slovak League of America and the Slovak World Congress.

He was a devoted husband, loving father and enjoyed traveling, fine dining and the company of friends most of all.

POLICY CHANGE FOR PUBLISHED OBITUARIES

EFFECTIVE JANUARY 1, 2009 ALL OBITUARIES PUBLISHED IN FRATER-NALLY 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.

Branch & District Bits

BRANCH W001 of New Prague, MN hosted a summer picnic for Branches W001 and W035 and their families on Sunday, August 26. Many enjoyed the beautiful afternoon visiting and playing cards. The kids played card bingo, water balloon toss, egg toss and found tokens buried in the sand that were cashed in for money. All in attendance were treated to Subway Party Subs and door prizes were given to several lucky winners.



MONICA AND JOHN ANTHONY were delegates representing the FCSLA at the New Jersey Fraternal Congress 75th Annual Convention. They are pictured with the new president of the NJ Fraternal Congress, Charlotte L. Androckitis, FIC (center).



DOROTHY URBANOWICZ, NATIONAL AUDITOR presented Rev. Lawrence Manchas, Branch 88 and Pastor of St. Sebastian Church with donation from FCSLA to help with damages as a result of recent fire at St. Sebastian School.

BRANCH 35 — On October 5, 2008, St. Joseph's Slovak Catholic Church in

Raritan, NJ, held its first "Fancy Basket" Auction. Branch 35 Treasurer, Elaine Walters and event coordinator asked the FCSLA Home Office for a donation and received a lovely assortment of items, most notably a Slovak cookbook.



On the day of the auction, several attendees admired the cookbook and requested one of their own. Branch 35 is now co-sponsoring a cookbook sale with the parish, and all proceeds will be donated to its capital improvement fund.

Have A New Address?

If you belong to a household receiving two or more magazines or if you have recently moved and have a new address, you can alleviate both situations simply by using the form on page 24 and mailing to the home office address. We ask that one magazine per household be sufficient.

BRANCH W018 VISITS TRINITY HEIGHTS

Members of Branch W018 enjoyed their second annual bus trip on September 21, 2008. They journeyed from Omaha to Sioux City, IA, to see Trinity Heights, the site of three major works of art, whose purpose is to "bring people closer to God and them along their path towards heaven."

After celebrating Mass at St. Joseph Church, located two miles from Trinity Heights, the group arrived at Trinity Heights. The first order of business was to enjoy a sack lunch and soft drinks on the patio outside the Marian Center before the tour which began with a film of the history and development of Trinity Heights. The three major works of art – a 33



The 100-acre site is dominated by three story sculptures of Mary and Jesus.

foot statue of the Scared Heart of Jesus, a 30 foot statue of the Immaculate Heart of Mary Queen of Peace and a hand carved wood sculpture of the Last Supper – were the focal points of the tour. In addition, members also enjoyed the Trinity Gardens, the Way of the Saints, the Stations of the Cross, the Beatitudes, and the Shrines to the Blessed Virgin. All these sites offered the members the opportunity for prayer and meditation. The day ended upon a safe arrival back in Omaha.



The Branch W018 pilgrims pose for a group picture before heading back to Omaha.

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

VINCENTIAN SISTERS OF CHARITY OBSERVED DIAMOND ANNIVERSARIES

Sisters of Charity of Pittsburgh, PA observed the 75th Anniversary of their Religious Profession by renewing their vows at a Liturgy of Thanksgiving in the Motherhouse. Rev. Daniel L. Blout officiated as the main Celebrant and Homilist.

Concelebrating were: Rev. James Holden and Rev. Reginald Russo, O.F.M. Cap.

Diamond Jubilarians are:

Sister Mary Augusta Jancek entered the Vincentian Sisters of Charity at the age of 15. After completing her education, she taught elementary school for 36 years in Pennsylvania, Ohio and Alabama. After receiving two grants to study and teach French, Sister spent the next 35 years teaching French, Religion and Speed Reading at St. Joseph's High School in Natrona Heights, PA. Sister has followed her charism and continues to use her French skills by teaching French to residents, staff and volunteers at the Vincentian Home where she now resides. She is a member of Branch 313.

Sister Mary Stella Stofcik entered the Congregation from Donora, PA. She attended Duquesne University and received a Bachelor of Science Degree in Education. She then went on to earn a Master's Degree in Library Science from Rosary College. Sister taught in elementary schools for 37 years in Pennsylvania, Ohio, Missouri, and Scarborough, Canada. She then served as librarian at Mon Valley High School for 14 years and at Vincentian High School for 4 years. When she returned to the Motherhouse, Sister Stella served as a driver and worked in the Host Room baking hosts for the Liturgy. Sister retired to the Infirmary in 2002.

Sister Theresita Sabol entered the Community from Marianna, PA. After receiving a Bachelor of Science Degree from Duquesne University, she attended Notre Dame University and earned a Master of Science in Chemistry. In 1972, she became certified in Secondary Administration through Duquesne University. Sister Theresita taught upper elementary and secondary students in Pittsburgh, Ohio, Alabama and Canada. She was principal at Vincentian High School for 15 years and Director of

Social Services at St. Jude Center in Montgomery, Alabama for 14 years. During 1975 and 1983, Sister Theresita served on the Leadership Team at the Motherhouse. Sister Theresita is now retired at the Motherhouse. She is a member of Branch 542.

Vincentian Sisters of Charity Observed Golden Anniversaries

On Saturday, August 16, 2008, three Sisters of the Vincentian Sisters of Charity of Pittsburgh, PA observed the Golden Anniversary of their Religious Profession by renewing their vows at a Liturgy of Thanksgiving in the Motherhouse. Rev. Reginald Russo, O.F.M.

Cap. officiated as the main celebrant and homilist.

Concelebrants were: Rev. Regis Heuschkel, O.P., Rev. William McGuirk, Rev. William Rock, O.P., Rev. Reynold Rynda, O.F.M. Cap. and Rev. James Holden.

Golden Jubilarians are:

Sister M. Rosetta Diehl, daughter of the late Charles and Rose Diehl, entered the Vincentian Sisters of Charity from St. Leo the Great Parish in Ridgeway, PA. Most of her religious life was spent in ministering to the elderly sick — 24 years at Assumption Home in Youngstown, OH and 11 years at the Villa de Marillac in Pittsburgh, PA. Sister Rosetta is presently serving at the Vincentian Home where she has been an Activities Aide for the past 11 years.

Sister Madonna Michels, daughter of the late Joseph and Theresa Michels, entered the Congregation from St. Alphonsus Parish, Wexford, PA. Sister Madonna earned her Bachelor of Arts Degree in English from LaRoche College and her Master's in Social Work from the University of Pittsburgh. She also attended Duquesne University in the summer of 1977 and Kukiko's Program on Pastoral Ministry in the Diocese of Pittsburgh. Before earning her degree in Social Work, Sister Madonna taught in elementary schools in the Pittsburgh and Greensburg Dioceses and at St. Jude Educational Center in Montgomery, AL. As a social worker, she served in Latrobe, PA and Schuyler, NE before serving as Manager of Germaine Harbor for 8 years and then Manager of Just-In for 8 years — both high-rise apartments for the elderly in Pittsburgh, PA.

Sister Lorraine Marie Ferlin, daughter of the late Joseph and Marie Ferlin entered the Community from St. Florian Parish in United, PA. Sister entered her Bachelor of Science Degree from LaRoche College and taught in elementary schools in the Pittsburgh Diocese for 14 years. She then served at the Vincentian Day Care for several years before working as an Aide in the Motherhouse Infirmary. Since 1996, Sister Lorraine Marie continues to follow her charism by providing the frail elderly at Vincentian Home with spiritual comfort, crafts and activities.

All are members of Sr. Branch 542.



L-R: Sister Rosetta Diehl, Sister Lorraine Marie Ferlin, Sister Madonna Michels. Back row: Sister Charlene Reebel, Major Superior.



Diamond Jubilarians — L-R: Sister Theresita Sabol, Sister Mary Stella Stofcik, Sister Charlene Reebel, Major Superior, and Sister Augusta Jancek.



Members of Branch 313 recently attended The Diamond Anniversary Celebration where one of their members, Sr. Mary Augusta Jancek was honored!

FCSLA EXECUTIVE FINANCE COMMITTEE MEETING

2nd Quarterly Meeting — June 29, 2008

0100.00 Call to Order/Prayer

President Mary Ann S. Johanek called the meeting to order at 4:30 p.m. at the Holiday Inn, Youngstown, OH. Msgr. Peter M. Polando opened the meeting with prayer.

0200.00 Opening Business

0200.01 Roll Call

Secretary Irene J. Drotleff called the roll. Members present were:

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

0200.02 Approval of Agenda

Virginia A. Holmes moved and it was seconded to approve the agenda as presented.

MOTION ADOPTED

0200.03 Approval of Minutes – Retiring Executive Board

Cynthia M. Maleski moved and it was seconded to approve the minutes of the retiring Executive Finance Committee on January 29, 2008 as presented.

MOTION ADOPTED

0200.04 Approval of Minutes – Current Executive Board

Msgr. Peter M. Polando moved and it was seconded to approve the minutes of the current Executive Finance Committee on January 29, 2008 as presented.

MOTION ADOPTED

0300.00 Treasurer's Report

Treasurer John M. Janovec gave a financial report through the first quarter of 2008. Supplement #1

0300.01 Investments

Members of the Executive Finance Committee reviewed the investment purchases made through May of 2008. Supplement #2

0400.00 Old / New Business – (taken out of sequence)

0400.01 Annual Annuity Yield – July 1, 2008 through September 30, 2008

Virginia A. Holmes moved and it was seconded to recommend to the Board of Directors that the annual yield of 4.6025% remain the same on open accounts from July 1, 2008 through September 30, 2008.

MOTION ADOPTED

0500.00 President's Comments

0500.01 Minnesota Property

An offer was made for the Minnesota property, but the proposed buyer had a problem acquiring the financing. President Johanek has made it known that we are willing to negotiate a fair price. President Johanek will also investigate a possible listing on the internet.

Old / New Business Continuation

0400.02 Approval of the Minutes of the XXXIX National Convention

Cynthia M. Maleski moved and it was seconded to approve the minutes of the FCSLA's XXXIX National Convention held in St. Louis, MO on October 22-25, 2007.

MOTION ADOPTED

0400.03 Donations

Rosemary A. Mlinarich moved and it was seconded to recommend to the Board of Directors the listed donations. Supplement #3

MOTION ADOPTED

0600.00 Meeting Dates

0600.01 3rd Quarterly Meeting – September 11, 2008 – Home Office

0600.02 4th Quarterly Meeting – December 3, 2008 – Home Office

0700.00 Adjourn

Virginia A. Holmes moved and it was seconded to adjourn the meeting. Meeting adjourned with prayer.

Mary Ann S. Johanek, National President
Irene J. Drotleff, National Secretary

ATTEST:

Msgr. Peter M. Polando, National Chaplain
John M. Janovec, National Treasurer
Rosemary Mlinarich, National Vice President
Cynthia Maleski, National Trustee
Virginia A. Holmes, National Trustee

Slovak Classes to Begin

The Cleveland Slovak School for Children will begin a 17 week Slovak language class on January 10, 2008 at St. Joseph Byzantine Catholic Church, 8111 Brecksville Road, Brecksville, OH.

The instructor is Mrs. Miriam Visnovsky, a religion and ethics teacher trained in Slovakia. Prior to Mrs. Visnovsky's move to the greater Cleveland area, she was employed as an elementary teacher in Kosice, Slovakia.

Sessions for children ages 3 to 7 years (Level 1) begin at 9:00 a.m. until 9:45 a.m. Sessions for children age 8 and older or adults with no Slovak language background (Level 2) begin at 10:00 a.m. until 10:45 a.m. Classes for adults who have some previous Slovak language knowledge (Level 3) begin at 11:00 a.m. until 12:30 p.m. The cost is \$100 for the first student in a family and \$50 for each additional student in the family which includes the cost of materials.

For applications or for further information, please call Mary Ann Dzurec at 440-930-2197 or visit the Slovak School web site at www.slovakschool.com.

**HAVE YOU SIGNED UP
A NEW MEMBER THIS MONTH?**

Ceremony Dedicates Eliza Bryant Village's Amasa B. Ford Lodge

(Cleveland, OH – September 23, 2008) On Monday, Sept. 22, more than 300 guests joined Eliza Bryant Village (EBV) to celebrate the opening of a brand-new housing facility for seniors on Cleveland's near-East Side. The building is named in honor of the late Amasa B. Ford, M.D., a physician and researcher who served on EBV's Board of Trustees for 35 years. Dr. Ford studied and taught at Case Western Reserve University, where he focused his studies on the poor and elderly and gained national recognition for his work highlighting the unmet health care needs of these communities.



From left to right are Rick Kemm MNO, Regina Komara FCSLA and Harvey Shankman Exec. Director EBV.

At the ceremony, members of the Ford family were formally recognized as well as public officials, including County Commissioner Peter Lawson Jones, who gave a rousing keynote address. The event was presented in partnership with KeyBank.

Following the ceremony and ribbon-cutting, guests had the opportunity to mingle with one another and also to tour the new 45-unit facility. Guests remarked at the Lodge's unique layout and amenities, which have been designed to promote socialization and interaction among residents. Construction of the Amasa B. Ford Lodge was made possible through a grant from the U.S. Department of Housing and Urban Development (HUD) Section 202 program. The building was designed by Robert P. Madison International, and Snavelly Construction provided construction oversight.

In addition to the dedication of the Ford Lodge, guests had the opportunity to tour the renovation and expansion of the Eliza Bryant Village Skilled Care and Therapy Units. The renovation and expansion project has received support through a capital campaign from the Abington Foundation, The Joseph M. and Eva L. Bruening Foundation, The First Catholic Slovak Ladies Association, The Harry K. and Emma R. Fox Foundation, The Reinberger Foundation, Saint Luke's Foundation of Cleveland, Omnicare and the Kelvin and Eleanor Smith Foundation. The renovation and expansion project was designed by Herman Gibbons Fodor, Inc and construction by Kiczek Builders, Inc. Sponsorship for the Skilled Care and Therapy Units dedication was made possible by Omnicare.

Eliza Bryant Village has a 112-year history of providing culturally-sensitive care to seniors in Cleveland's inner city. Its quality programs and services have been recognized in the community and throughout the nation. In 2007, EBV was determined to be the oldest operating African American-based long term care organization in the United States.

For more information about Eliza Bryant Village, please visit www.elizabryant.org or contact Karen Auble at kauble@elizabryant.org or 216-361-6141 ext. 148 or Rick Kemm at rkemm@elizabryant.org or 216-361-6141 ext. 145.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF AUGUST 31, 2008

ASSETS	
Cash and Short Term Investments	\$ 17,089,619.02
Bonds	497,569,984.26
Preferred Stock	8,374,825.87
Common Stock	1,362,197.08
Investment Income Due and Accrued	8,236,688.64
Promissory Notes	104,677.42
Property Plant and Equipment, Net	9,049,977.18
Certificate Loans & Accrued Interest	1,227,715.99
Other Assets	263,933.81
TOTAL ASSETS	\$ 543,279,619.27
LIABILITIES	
Life Reserves	\$ 157,654,500.08
Annuity Reserves	277,064,357.10
Death Claims Payable	1,357,025.83
Unearned Premiums	589,232.56
Matured Endowments	117,172.95
Provision for Dividends Payable	1,576,222.24
Accumulated Dividends and Interest	3,407,307.80
Accrued Convention Donations	285,000.00
Provision for Future Conventions	147,084.40
Asset Valuation Reserve	5,116,823.00
Interest Maintenance Reserve	1,517,710.00
Other Liabilities	1,604,387.06
Provision for Annuity Certain Accounts	2,071,000.00
TOTAL LIABILITIES	\$ 452,507,823.02
SURPLUS	
Surplus	\$ 90,771,796.25
TOTAL SURPLUS	\$ 90,771,796.25
TOTAL LIABILITIES AND SURPLUS	\$ 543,279,619.27

INCOME STATEMENT

For the Eight Months Ending August 31, 2008

REVENUE	
Insurance Premiums	\$ 3,719,562.47
Annuity Premiums	11,117,723.46
Investment Income	20,929,926.01
Amortization of Interest Maintenance Reserve	60,433.00
Other Revenue	328,960.04
TOTAL REVENUE	\$ 36,156,604.98
EXPENSES	
Increase in Reserves — Life	\$ 3,543,500.00
Increase in Reserves — Annuity	9,451,357.00
Insurance Benefits	3,447,941.89
Annuity Benefits	10,555,194.89
Commission Expense	361,411.87
Surrender Benefits	579,228.81
Miscellaneous Member Benefits	61,882.43
Matured Endowments	5,283.56
Donation Expenses	191,858.45
Convention Expenses	124,625.00
Dividends to Members	999,928.50
Post Mortem Benefits	564,175.70
Bonus to Branches	645,758.82
Fraternal Activities	35,032.83
Bank Service Charges	24,825.77
Data Processing Service Fees	235,083.05
Accounting Fees	84,797.00
Actuarial Fees	110,785.00
Legal Fees	29,066.91
Consulting Services	126,587.84
Official Publications	243,923.00
Scholarship Awards	246,250.00
Miscellaneous Employee Benefits	205,268.02
Fees — Directors	72,266.88
Salaries — Employees	658,401.86
Salaries — Officers	283,333.36
Interest Expense	118,828.33
Tax Expense	182,382.02
Depreciation Expense	289,624.00
Utility Expense	55,245.16
Postage and Printing	215,907.81
Advertising	62,143.48
Travel Expense	97,476.85
Other Expense	611,470.24
TOTAL EXPENSES	\$ 34,520,846.33
NET INCOME	\$ 1,635,758.65



Christmas Cookies

FOR GIFT GIVING!

SANTA'S CHOCOLATE CHIP COOKIES

- 1 cup shortening
- ½ cup granulated sugar
- 1 cup packed brown sugar
- 2 eggs
- 2 teaspoons vanilla
- 2 cups all-purpose flour
- 1 teaspoon baking soda
- ½ teaspoon salt
- 1½-2 cups chocolate chips

Preheat oven to 375 degrees. Cream together the shortening and both sugars. Then add eggs, vanilla, flour, baking soda and salt. Once the shortening, sugar, eggs, vanilla, flour, baking soda and salt mixture is all creamed together, add the chocolate chips. Mix together till well blended. Drop cookie dough by teaspoonfuls onto ungreased cookie sheets and bake for about 9-12 minutes or until golden brown.

MRS. CLAUS' SUGAR COOKIES

- 1 cup powder sugar
- 1 cup white sugar
- 1 cup butter
- 1 cup vegetable oil
- 1 teaspoon vanilla
- 2 eggs
- 4½ cup flour
- 1 teaspoon salt
- 1 teaspoon soda
- 1 teaspoon cream of tartar

Cream sugars, butter and oil. Add eggs and vanilla. Sift flour together with salt and cream of tartar and soda. Mix with first mixture. Chill dough. Roll in small balls and place on an ungreased cookie sheet and press down with a glass. Bake at 375 degrees for 12 minutes or until very lightly brown. Makes 1 dozen.

ELVES' FAVORITE OATMEAL COOKIES

- 1 cup of shortening
- 1 cup of sugar
- 2 eggs
- 1¾ cups of flour
- ½ cup of raisins (nuts or chocolate chips may be substituted)
- 1 cup of quick cooking oats
- 1 teaspoon of vanilla
- 1 teaspoon of baking soda
- ½ teaspoon of salt
- ½ teaspoon of cinnamon
- ¼ teaspoon of nutmeg

Cream shortening, sugar, eggs and vanilla together. Add and mix in oats. Mix in the other dry ingredients. Refrigerate until chilled (several hours). Create walnut sized balls and place them on an ungreased cookie sheet. Press each ball flat with a sugared glass. Bake 10 to 12 minutes at 375 degrees

REINDEER TOFFEE SQUARES

- 1 cup margarine, softened
- 1 cup brown sugar
- 1 egg yolk
- 1 teaspoon vanilla
- 2 cups flour mixed with ¼ teaspoon salt
- 1 package milk chocolate chips
- ½ cup finely chopped pecans

Cream margarine, add brown sugar then egg yolk and vanilla. Mix well. Add flour and salt. Mix well. Batter will be stiff. Spread batter into lightly buttered large cookie sheet (with sides). Bake at 350 degrees for 20 minutes or until done. Melt chocolate in microwave according to package directions and spoon over hot cookie dough. Sprinkle with pecans and cut into squares when cool. Makes 2 dozen.

PRANCER'S PEANUT BUTTER NO BAKE COOKIES

- 3 cups white sugar
- ¾ cup butter
- ¾ cup milk
- ½ cup unsweetened cocoa powder
- 1 cup peanut butter
- 4½ cups quick cooking oats
- 1 tablespoon vanilla

Place a piece of wax paper or foil on a cookie sheet or counter top. Combine sugar, butter, milk and cocoa in a medium saucepan. Cook over medium heat, stirring constantly, until mixture comes to a rolling boil. Remove from heat, cool 1 minute. Add peanut butter, stir to blend. Add oats and vanilla, stir to mix well. Quickly drop mixture by heaping teaspoons onto wax paper or foil. Cool completely. Store in cool, dry, place. Makes 6 dozen.

RUDOLPH'S PUMPKIN CHIP COOKIES

- 2½ cups sifted flour
- 3 teaspoons baking powder
- ½ teaspoon salt
- 1 teaspoon cinnamon
- ½ teaspoon nutmeg or pumpkin pie spice
- ½ cup soft shortening
- 1¼ cups brown sugar
- 2 eggs
- 1 (28 or 29 oz.) can of pumpkin
- 1 cup chopped walnuts
- 1 package semi-sweet chocolate chips
- 1½ cups quick cooking oats

Cream shortening. Add sugar and eggs one at a time. Add pumpkin and mix well. Stir in all dry ingredients, then oats. Gradually stir in nuts and chocolate chips. Drop by tablespoons full on greased cookie sheet. Bake at 400 degrees for 12-15 minutes.

NORTH POLE COCONUT COOKIES

- 1 cup butter or shortening
- 2 cups brown sugar
- 2 eggs
- ¾ cups flour
- 2 teaspoons cream of tartar
- 2 teaspoons baking soda
- 1 cup coconut

Heat oven to 350. Cream shortening and sugar. Add eggs and beat well. Sift flour, cream of tartar, and baking soda. Add to creamed mixture; blend well. Add coconut. The mixture will be very thick. Form into balls the size of a walnut. Place on a greased cookie sheet and flatten with a fork. Bake for 9-10 minutes. Makes 4-3 dozen.

The 23rd Edition of Our
**SLOVAK-AMERICAN
COOK BOOK**



**It's Yours
for the
Ordering!**

No books are sold
or delivered C.O.D.
**ALL ARE SOLD
FOR CASH**

The cost of each book is \$9.00.
A carton of 18 books is \$144 (\$8.00 per book).
Canada residents \$11.00 per book.

Send only money order or check payable to:
First Catholic Slovak Ladies Association
Attention: Cook Book Department
24950 Chagrin Boulevard
Beachwood, OH 44122

—USE THIS ORDER BLANK—
(Please Print)

Name _____

Address _____

City _____

State _____ Zip Code _____

Enclosed find \$ _____

☐ (Money Order) ☐ (Check) for _____ copies
of the Slovak-American Cook Book.

***Get your cook book today.
Tomorrow may be too late!***

**USE THIS FORM FOR
CHANGE OF ADDRESS AND
MAGAZINE CANCELLATIONS**

CHANGE THE ADDRESS ON ALL FCSLA
POLICIES AND COMMUNICATIONS FOR:

☐ INDIVIDUAL — NAME

☐ ENTIRE FAMILY — LIST NAMES

Old Mailing Address

City _____

State _____ Zip _____

New Mailing Address

City _____

State _____ Zip _____

Phone # _____

Signature Required (Insured, Annuitant, Owner)

Date of Birth _____
(for ID purposes)

Today's Date

☐ CANCEL MAGAZINE

Mail or Fax to:
First Catholic Slovak Ladies Association
24950 Chagrin Blvd., Beachwood, OH 44122
FAX: (216) 464-9260