



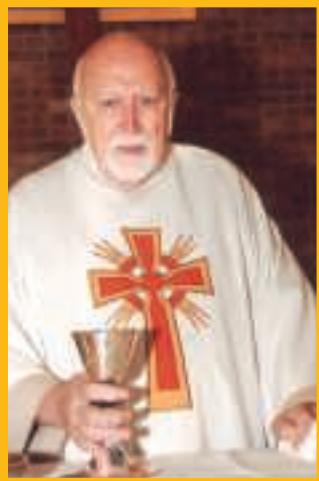
Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 95, NO. 12

SEPTEMBER 2009

50th Jubilee Celebration **for Former National Chaplain Fr. Joseph R. Grosko**



Fr. Joseph R. Grosko commemorated the golden jubilee of his ordination to the priesthood with the celebration of the Eucharist at Holy Trinity Church, West Mifflin, PA, followed by dinner at the Westwood Country Club on June 7, 2009. In 1955, he earned his bachelor's degree from St. Vincent College, and then on May 30, 1959, was ordained by Bishop John Wright at St. Paul Cathedral in Pittsburgh's Oakland neighborhood.



Story on page 7

L to R: Cynthia Maleski, Trustee; Barbara Sekerak, Auditor; John Janovec, Treasurer; Irene Drotleff, Secretary; Virginia Holmes, Trustee; Dorothy Urbanowicz, Auditor. Seated: Fr. Joseph R. Grosko

ŽENSKÁ JEDNOTA

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Fraternally Yours™



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

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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.

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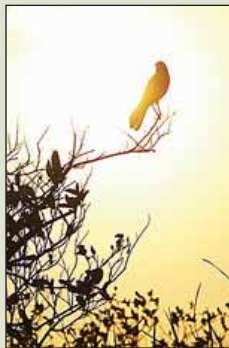
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God's Blessings

*The man whispered "God, speak to me"
And a meadowlark sang.
But the man did not hear.*

*So the man yelled "God speak to me!"
And the thunder rolled across the sky.
But the man did not listen.*

*The man looked around and said
"God let me see you"
And a star shone brightly.
But the man did not notice.*

*And the man shouted "God show me a miracle"
And a life was born.
But the man did not know.*

*So, the man cried out in despair.
"Touch me God and let me know that
you are here!"
Whereupon God reached down
and touched the man.
But the man brushed the butterfly away
and walked on.*

*Dear Friends,
Until next month think about the moral
of this story:*

*Remember that we have the opportunity to
find God everywhere in our daily lives if we
only open our minds and hearts. Don't miss
out on a blessing because it isn't packaged
the way you expect!*

*Until next month —
Warmly, Carolyn*

Saint Jerome, Promoter of the Sacred Scriptures

Reverend Monsignor Peter M. Polando, National Chaplain

My dear Friends,

One of the essential books to have on hand when a person is doing some critical analysis on any Book of the Sacred Scriptures is entitled *The Jerome Biblical Commentary*. I was first introduced to this valuable text during my period of priestly formation in the 1970's and I believe that a newer edition has been published since that time. The commentary gives the reader a history of the Book under study, the author of the Book, when it was written and a verse by verse exegesis of what the divinely inspired author was revealing to the community at the time that the particular Book was composed. A variety of highly esteemed scripture scholars from around the world are employed to synthesize the threads of scriptural understanding of Faith and historiography in relationship to Catholic teaching in the Books we hold very dear known as the Word of God, *The Bible*. Although this commentary is not the "be all, end all" of Catholic scriptural study, it is a tool that is very helpful for the homilist and the student of Sacred Scripture alike. The commentary's title includes the name of the person of Saint Jerome whose memorial is celebrated on 30 September.

Saint Jerome was born in Dalmatia around 340, A.D. His parents were very ardent for a good education for their son so much so that they sent him to Rome where he excelled in linguistics, specializing in Greek and Latin. It was in Rome that he became more interested in Christianity and was received into the Faith when he was about eighteen years of age. After three years in Rome, he traveled to Trier in modern day Germany where he advanced in his studies and in the knowledge of his faith.

He eventually found himself back in his home area when he decided to travel to Antioch, spending four years within the wilderness of the desert, fasting and repenting for sins of his former life prior

to becoming a Christian. Here he grew fonder of living the life of a monk and as a means of purification, he took on the burden of learning Hebrew that later would be most beneficial in his scholarly work with the Sacred Scriptures. He was ordained a priest and then went to Constantinople to study the Scriptures under the guidance of Saint Gregory Nanzianzen. He returned to Rome and at the request of Saint Pope Damasus, he did a revision of the Four Gospels and the Psalms in Latin, guided by the Greek text. He was also employed as a secretary to the Bishop of Rome and some Roman women who were attracted to his ascetic life style formed a community around Saint Jerome.

After the death of Saint Damasus, Saint Jerome left Rome and traveled to Jerusalem via Antioch and ended up in Bethlehem where he would spend the rest of his life. He lived in a cave near the place where tradition held was the birthplace of the Lord in the Basilica of the Nativity. Nearby that great church, a monastery was built for men while three communities of women were housed in other buildings. He opened a school and a hospice as well. But the most outstanding feat of his life was that of translating the Sacred Scriptures. After he had translated the Gospels and the Psalms he went on to do the same with the rest of the Christian Scriptures and then took on the task of translating the Hebrew Scriptures. His enterprise consisted of most of the Old Testament except for the Books of Wisdom, Ecclesiasticus, Baruch, and I and II Maccabees and he did a revision of the Psalms as well. The entire corpus of this translation of the *Bible* became known as the *Vulgate*. In the sixteenth century, the Fathers of the Council of Trent declared that the *Vulgate* to be the authentic Latin text for use in the Catholic Church.

After a lifetime of biblical scholarly work, interwoven with penitential prac-

tices, treatises for the defense of the Faith, charitable concern for the needy, spiritual guidance for the women and men religious that followed his way of life, Saint Jerome died on 30 September 420 and was buried in the Basilica of the Nativity. However, his remains were exhumed and transferred to Rome where they are entombed in Saint Mary Major Basilica.

During his General Audience on 7 November 2007, our Holy Father had this reflection on the person of Saint Jerome. Pope Benedict XVI stated, "What can we learn from Saint Jerome? It seems to me, this above all: to love the Word of God in Sacred Scripture. Saint Jerome said: 'Ignorance of the Scriptures is ignorance of Christ.' It is therefore important that every Christian live in contact and in personal dialogue with the Word of God given to us in Sacred Scripture. This dialogue with Scripture must always have two dimensions: on the one hand, it must be a truly personal dialogue because God speaks with each one of us through Sacred Scripture and it has a message for each one. We must not read Sacred Scripture as a word of the past but as the Word of God that is also addressed to us, and we must try to understand what it is that the Lord wants to tell us. However, to avoid falling into individualism, we must bear in mind that the Word of God has been given to us precisely in order to build communion and join forces in the truth on our journey towards God. Thus, although it is always a personal Word, it is also a Word that builds community that builds the Church. We must therefore read it in communion with the living Church. The privileged place for reading and listening to the Word of God is the liturgy, in which, celebrating the Word and making Christ's Body present in the Sacrament, we actualize the Word in our lives and make it present among us."

Saint Jerome, pray for us!

Robert M. Ruzicka – FCSLA Fraternalist of the Year

Robert Ruzicka has been a member of the FCSLA (with the acquisition of Catholic Workman in 2004) since 1976. Although he has never been a branch officer, he is very active in his local branch, W045, in Cedar Rapids, IA. He with the help of his nephew supplied the catering for Goulash Day. He also runs the bingo at this event for St. Wenceslaus Parish.

He has helped organize the annual Christmas Party each year and at the End of Summer Party he did all the ordering for the pig roast. Bob does such an outstanding job ordering the meat dishes for Branch W045's monthly dinner that he has been given the job permanently.

Bob helps to organize both the annual Turtle Fish and Ham Dinner, as well as, the annual Wild Game Feed. He does not hesitate to use his culinary skills and jumps right in to do the cooking for these events.

Bob has many skills which have benefited Branch W045 through his volunteer service. His electrical, gas, and plumbing knowledge has saved the branch many costly expenses. His skills have carried over into the community with his many hours of volunteer service for St. Wenceslaus Church.

Since the flood waters reached 31.12 feet on the Cedar River in Cedar Rapids, IA on June 13, 2008, Bob has not been home much says his wife. He became the Project Engineer to restore St. Wenceslaus Church and gymnasium. The devastation left by the flood was phenomenal. The river was 19 feet over its 12 foot flood stage. There were 10 square miles of flooded city property. Approximately 5,400 residences and 1,800 business were inundated.

Bob has volunteered 1,800 hours, and his work continues as Project Engineer to rebuild St. Wenceslaus Church and gymnasium. The restoration project began with the church. Many decisions had to be made of what to do first. All of the pews had to be taken out of the main part of the church and the flooring had to be torn up and removed. The floor was replaced with a hardwood floor and carpeting. The pews were refinished and replaced. After months of work the first mass in the restored church was celebrated on St. Wenceslaus Day, September 28, 2008, which happened to be Bob's 70th birthday.

The very next day, restoration of the hall started. Since the entire hall had to be gutted, a decision was made to enlarge the hall. Volunteers took out 4,500 tons of rock. They carried out 77,000 five gallon buckets of rock by hand.

Bob worked hand-in-hand as Project Engineer and Foreman along with the local volunteers and many from other states. The work included excavation, heating, cooling, plumbing, roofing, flooring, and electrical. It also included a complete remodeling of the kitchen. Dave Martin, Parish Manager stated that the renovation work done by Bob and the many other volunteers saved the parish several hundred thousand dollars.



Bob worked with volunteers of all ages on this project that still continues today. He enlisted the expertise of the following men: Jerry Beer, (brother-in-law), Jim Miller, Alan Smejkal, (brother-in-law), Dwayne May and Ed Melicher. Some of the other many volunteers he enlisted to help included the following: Knights of Columbus members, FCSLA members, Ameri-Cor, Xavier High School, Notre Dame University, Des Moines-Dowling High School, and Metro School children.

Many hours were spent tearing up, cleaning, hauling, pouring and painting on this project. The entire project included the church, church hall, school, gymnasium, kitchen and rebuilding the boiler. There were many young adults who showed up almost every-day to help out on this project. Not only did they help with this project, but they also volunteered their time for the many other projects in Cedar Rapids. It has taken a lot of time, energy, and patience to restore this city from its devastation.

Without the volunteer assistance solicited by Bob an electrician, a plumber, a hauling company, a supply store, and the many others who donated time, supplies, food and labor this project would have been very costly.

Bob's greatest joy is to see the many volunteers who helped with this project receive the accolades and not himself. He states, "I could not have done this without the many volunteers of all ages who did not hesitate to roll up their sleeves and pitch in to help. It is very rewarding to see the finished results of a worthwhile project and realizing you helped to put a smile once again on a resident of Cedar Rapids."

The FCSLA is proud to nominate our Fraternalist of the Year, Robert Ruzicka, to the NFCA for further consideration as the NFCA's 2009 Fraternalist of the Year. Congratulations Bob!

Illinois Branch 287 to Celebrate 100 Years

You are cordially invited to join Branch 287 of the Anna Hurban District of Chicago in celebrating their 100th Anniversary on Saturday, October 10, 2009. There will be a Mass of Thanksgiving at 11:00 a.m. at St. Linus Church, 10300 S. Lawler, Oak Lawn, IL with a luncheon immediately following at Garden Chalet, 11000 S. Ridgeland, Worth, IL.

Please call Judy Tybor-Knizner, Branch 287 President at 773-523-2191 for a reservation.

FCSLA IS FEELING FINE IN 2009

With Deborah Brindza, M.D., National Medical Examiner and Sue Ann M. Seich, Fraternal & Youth Director

How to Have a Healthy School Year



Many of our members have started school recently or will be starting a new school year in the next few weeks. This is a good time to remind everyone the simple measures that will keep a family healthy. If you start off

the year with good habits, it will encourage a healthy and productive school year. Here is a check list for you to consider:

- **Wash hands as often as possible.**
 - Decreases the possibility of catching an illness (the hands are the most likely part of your body to share germs).
- **Practice good sleep habits.**
 - Improves attention span.
 - Decreases the possibility of accidents.
 - Assists the immune system.
- **Eat healthier.**
 - Eat a good breakfast with some complex carbohydrates (this takes the body longer to digest and your student will be feel full longer.
 - Helps the immune system prevent illness.
- **Consider a flu shot?**
 - Check with your student's primary care physician if this will help.

Good habits developed in the beginning of the school year will possibly result in fewer days off throughout the year. You will have more class time to learn and you will be more likely to succeed!!

SCHOOL SCRAMBLE

ENP _____

CEETHAR _____

UDTTENS _____

KCKCAPAB _____

ULLTROACAC _____

CNPLIE _____

WOOKHMER _____

PETROUMC _____

LOHCOS USB _____

HCLNU XBO _____

CIINYORATD _____

KEOOOTBN _____

Name _____

Br. # _____ Age (Optional) _____

Address _____

City _____ State _____ Zip _____

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

FCSLA MATCHING FUNDS PROGRAM

Here are the highlights:

- Senior or Junior Branches may apply for the matching funds program twice in the calendar year.
- The **charitable activity** must be approved by the Home Office **prior** to the event.
- The **pre-approved charitable activity must be planned by a FCSLA Senior or Junior Branch** although a church or community group may work together in sponsoring an approved event in conjunction with the branch. Branches may work together on the approved activity!
- A Join Hands Day Activity will not qualify under this program.

- Direct donations from a branch will NOT qualify for matching funds.
- The Branch's Fraternal Activity will not qualify for matching funds because it is already reimbursed by the Home Office.
- **The maximum amount to be matched per activity will be capped at \$500.00 and \$20,000 has been dedicated to the program for the year!**
- Contact the Home Office if you wish to apply for the matching fund program. This program will be reviewed annually to determine its effectiveness.

**Take Advantage of this Great Program —
TIME IS RUNNING OUT!**

"WHY ARE WE DOING THIS?"

By Karen Visocan, FCSLA Compliance Officer



Karen Visocan

We have all heard the old adage, the more things change the more they stay the same. While it may apply to some areas of life, it certainly does not apply to fraternal benefit societies. The insurance industry has become increasingly complex over the years and this is not likely to change. While at one time fraternal insurers were exempt from many of the complex laws and regulations applicable to commercial insurers, the vast majority of new laws and regulations apply to commercial and fraternal insurers alike. In order to respond to the increased regulation

and oversight, fraternal insurers have had to become more sophisticated and legally compliant in their daily operations. Long gone are the days when fraternal societies could be run like a "mom and pop" operation, immune from the vast array of complex insurance laws and regulations.

This purpose of this article is to provide a view of how complex FCSLA's operations have become by walking through a life insurance application and explaining some of the compliance issues that apply and providing the answer to the question: "Why are we doing this?" Subsequent articles will address the even greater amount of compliance issues associated with the solicitation, negotiation, sale and advertising of our life insurance and annuity products.

CHOOSING AN APPLICATION

Life insurance compliance issues begin far before an applicant sets pen to paper! Before an application is given to the applicant, the Home Office (or the producer or recommender) first has to determine the correct application. FCSLA is now licensed in 45 states. Each of those 45 states has different laws and regulations that we must follow. Many of the states require that an application contain mandatory language such as unique fraud warnings, disclosures, producer or applicant attestations or questions to be answered. Because of this, FCSLA has developed numerous state-specific applications. If the correct application is not completed, many negative consequences could occur: the contract could be considered null and void; the contract could be ruled rescindable; FCSLA could be fined for non compliance with laws; or FCSLA could be vulnerable to legal action based upon issuing an incorrect contract. Choosing the correct application is often challenging in fraternal insurance due to the common practice of grandparents buying policies for grandchildren that live in different states or recommenders selling to individuals living in other states. The correct application generally comes down to making sure that the application matches the state of the **owner** of the policy – as opposed to the individual being **insured**. However, if you are a recommender and are unsure of which application to use, please contact the Home Office for assistance.

WHAT GOES IN AN APPLICATION

Once the correct application state has been chosen, the Home Office (or recommender or producer) has to make sure that all required forms are contained in the application. Once again, depending on the state involved, the forms required will be different. Generally, state law requires the following forms:

HIPAA Authorization

The HIPAA Authorization form is required by the federal Health Insurance Portability and Accountability Act of 1996 ("HIPAA"). One aspect of HIPAA is the implementation of privacy rights for an individual's health information. Among other things, HIPAA restricts an organization's use of an individual's health care information to health purposes only and requires organizations to provide adequate security measures to protect information from misuse or disclosure. As a result of this federal law, doctors are not able to share an applicant's medical information with FCSLA unless the applicant has signed a release. In the event that the release is not signed, FCSLA can not process an application requiring medical underwriting; therefore a certificate can not be issued.

"To the Proposed Insured" Page (Fieldworker/Agent Report)

The "To the Proposed Insured" Page serves several purposes. First, the form has questions that determine whether the member meets FCSLA's membership requirements. Even these questions are mandated by state law as state law requires that fraternal societies outline their membership requirements in the society's bylaws and then ensure that the bylaws are followed. State laws (which vary by state and can change over the years) also provide for certain mandatory provisions in a fraternal society's bylaws — necessitating the periodic amendment of our bylaws in order to remain in compliance with the laws. The "To the Proposed Insured" form also serves other compliance purposes as it contains questions involving replacement of insurance and suitability (these issues are discussed in further detail below).

Non-Conforming Life Illustration Acknowledgment

This form is a consumer protection form that is required by Ohio (and other states') insurance laws and regulations. The laws and regulations regulate all aspects of using illustrations in the marketing of life insurance products including mandating certain information be included in an illustration, indicating when an illustration may be used, providing for the process for obtaining illustration approval from the ODI, and prohibiting the use of incomplete or inaccurate illustrations. If this form is not signed and returned, numerous negative consequences could occur: the contract could be rescinded; the applicant could assert a claim for an unfair trade practice; or FCSLA could be fined or suffer an administrative sanction for non compliance with the Ohio laws.

Replacement of Life Insurance or Annuities Form and Sales Material Verification

These two forms are required due to Ohio's newly revised replacement regulations. Replacement of existing insurance (replacing an existing policy with a new policy) is a highly regulated area because replacement can often be detrimental to the applicant as it may result in increased fees, lowered cash value, renewed waiting periods and other negative consequences. In the past, unscrupulous producers (not FCSLA producers or recommenders) have convinced applicants to replace existing policies to their detriment, because the replacement resulted in increased commissions for the producers. As a result of these abuses, states have enacted replacement regulations that im-

continued on facing page

50th Jubilee Celebration for Fr. Joseph R. Grosko *continued from front cover*

As Fr. Grosko reflects on his golden jubilee of priestly ordination, he remembers his parents, both born in Republic of Slovakia, who most influenced his decision to become a diocesan priest. "My father, Andrew, in particular had a strong prayer life and a life that was exemplified by his daily spending time in church after his daily work was completed. In my father, I found more than a father, but an abiding friend ever available in my daily conversation with him," he said.

Being numbered the fifth among eight siblings and being born on Easter Sunday morning, Father often says that the Church bells rang as he entered the world to establish his space, his endeavors, and his vocation. His sisters and brothers were a joy and a bond of love and friendship. They are Andrew, Ann, Peggie, Angie, John, Betty, and Juliann. Three siblings, Andrew, John, and Angie have now entered the heavenly kingdom.

Fr. Grosko was born May 27, 1932, in Braddock, and attended St. Michael School. He graduated from Braddock Junior/Senior High School, and then he spent a year in a furniture factory before entering the seminary. After his ordination, he received his first assignment as parochial vicar at St. Albert the Great Parish where he served six years. Subsequently, he served in the following assignments: parochial vicar at St. Ursula – May 1964 to June 1966, chaplain in the U.S. Navy – June 1966 to December 1978. Following these assignments, he pursued studies for Certification of Clinical Pastoral Ministry at Walter Reed Hospital, and pastor of Our Lady of Loretta in Brookline until August 1981.

He then volunteered for several years of Missionary Ministry in the Philippines, where he witnessed endless difficulties of a developing country in the face of dictatorial regime

of President Ferdinand Marcos. From 1981-1986, he served in a voluntary capacity as a missionary in the Philippines in the Diocese of Dumaguete. In this capacity, he was chaplain for Holy Child's Hospital and was deeply involved in raising funds for establishment of the new hospital as previously the old structure was destroyed by the violent activities of the New People's Army (a Communist group).

On his return to the United States, he was assigned to St. Michael in Munhall from October 1992 to January 1996 and as well, served as chaplain in the Children's Hospital in Pittsburgh/Oakland neighborhood. After which, he was assigned as administrator at Holy Martyrs in Tarentum. In 1996, he was named pastor of Resurrection in Brookline where he remained until September 2002, when he became pastor of Holy Trinity Parish in West Mifflin and administrator of St. Agnes Parish in West Mifflin. Currently Father is administrator of both parishes.

Joining in the 50th jubilee celebration were the following board members of the First Catholic Slovak Ladies Association: Monsignor Peter Polando, Chaplain, Irene Drotleff, Secretary, John Janovec, Treasurer, Linda Killeen, Vice-President, Cynthia Maleski and Virginia Holmes, Trustees, and Dorothy Urbanowicz, Auditor.

During Fr. Joseph Grosko's illustrious career, he served two terms as National Chaplain of the First Catholic Slovak Ladies Association. He is fondly remembered for his spiritual guidance, his openness to all, his fairness in deliberations, and his sense of humor. We are ever grateful for his service to the FCSLA. Thank you Father Joseph R. Grosko. We wish you "Ad Multos Annos."

"WHY ARE WE DOING THIS?" *continued from page 6*

pose strict duties on insurers and producers. These duties include (but are not limited to): asking all applicants whether they have existing insurance and whether the existing insurance will be replaced; completing a form listing all existing insurance and all insurance being replaced, notifying the existing insurer of the proposed replacement; keeping detailed records of all sales materials used in marketing the replacement policy; obtaining signatures from the applicant regarding the sales materials and replacement information; and keeping and reporting to the ODI detailed statistics regarding the number of replacements each producer has completed on a yearly basis.

Suitability Form

The suitability form, while required for nearly all annuity sales, is only required for life insurance applications in states that have life insurance suitability regulations. In general, suitability regulations require insurers and insurance producers to consider the insurance objectives and needs of consumers and to recommend only products that will assist in meeting those needs. Again, this is a consumer protection law that has arisen out of unscrupulous producers recommending insurance products (perhaps products yielding high producer commissions) that were unsuitable – and highly detrimental to the consumer. An example of this is a company that was fined millions by the CA Department of Insurance for tricking senior citizens into buying annuities that would not pay out for years (some over 15

years) and had substantial early withdrawal fees. Because of these incidents, all insurers are now subject to intense regulation and scrutiny. FCSLA can not process a policy without a suitability form (when required). Failure to submit the required suitability forms could result in severe negative consequences, including fines and loss of licensure, to both FCSLA and the producer or recommender.

CONCLUSION

The laws and regulations above are just a small part of the numerous complex laws and regulations with which FCSLA must comply. Because there are so many special requirements, the Home Office makes sure that all applications contain the correct forms (both when they are sent out and when they return for processing). If the Home Office receives an incomplete application, the producer or recommender will be contacted to obtain the required information. This is to ensure that we comply with the requirements outlined above — not to serve as an inconvenience to our valuable producers and recommenders.

The next article will continue with the life insurance application and discuss the compliance issues surrounding the sale of the certificate, the processing of the certificate and the actual delivery of the contract. If you have any questions regarding any of the laws and regulations discussed in this article, please feel free to contact me at karen@fcscla.com or (800) 464-4642 ext. 1050.

BRANCH W080 ANNUAL BREAKFAST AND MEETING

On Sunday, May 3, 2009, Branch W080 of Clarkson, NE held its annual breakfast and meeting at St. John Neumann Hall with 65 members in attendance. The members and guests enjoyed a delicious meal of sausage casserole, kolaches, cinnamon rolls and strawberry-yogurt parfaits prepared and served by the students and parents of St. John Neumann School.

A short business meeting was led by President Don Vrbicky. Sharon Bos read the secretary's minutes and Monica Fisher reported on the treasury.

A special highlight of the event was the awarding of 50- and 60-year membership certificates to 7 members. 50-year membership certificates were awarded to Chris Brabec and Richard Bos. 60-year certificates went to Mary Ann Bos, Dennis Dvorak,



Don Vrbicky presenting 50-year certificate to Chris Brabec.

Mary Oltmans, Galen Benson and Agnes Bos. Congratulations to all!!

Door prizes were also given out at the conclusion of the meeting and were won by Kevin Prokopec and Morgan Gall. Deacon Eddie Fisher closed the meeting with prayer and the final blessing!



President Vrbicky with 60-year member Mary Ann Bos.



Welcome table at breakfast meeting — Don and Jan Vrbicky, Eddie and Monica Fisher.



Members of Branch W080 enjoying breakfast.

Frances Jakabcin District Announces Fall Seminar and Meeting

The Frances C. Jakabcin Eastern PA District will hold a sales seminar featuring Pat Braun, FCSLA National Sales Manager on Saturday, September 26, 2009 from 10 a.m. to 3 p.m. at the Hampton Inn, 877 Interchange Road, Lehigh, PA. If you are interested in attending please contact District President Veronica Bazik at 570-645-5253 by September 16 to reserve one of the 25 slots that are available.

On Sunday, September 27 the District will hold its fall meeting hosted by Senior Branch 140 and Junior Branch 46 at St. Joseph Church Hall, 462 W. Ludlow Street, Summit Hill, PA. The meeting will begin one half hour earlier than usual with dinner being served at 1:00 p.m. Special guest will be Pat Braun, the FCSLA National Sales Manager. To make a reservation please contact District President Veronica Bazik at 570-645-5253 by September 11.

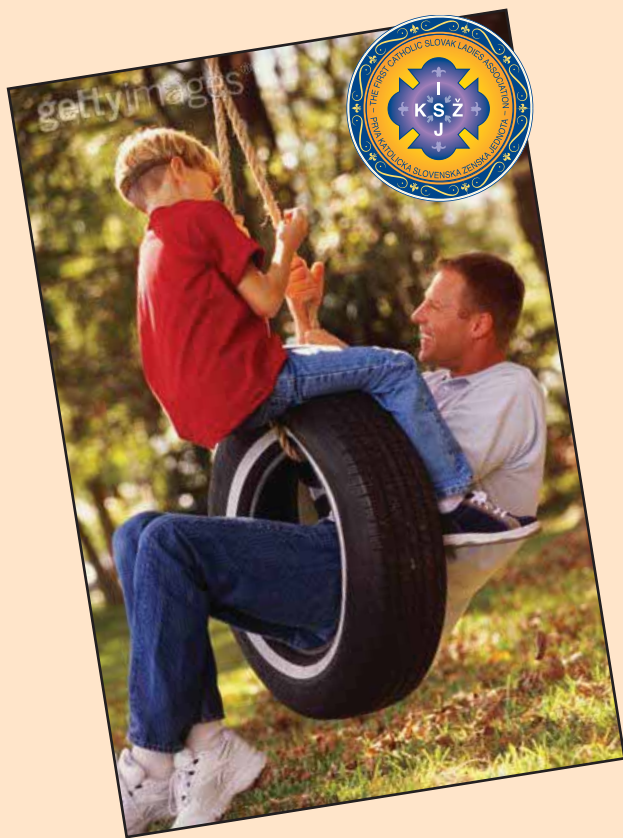
SCF MIDWEST PASTORAL SEMINAR TO BE HELD

The Slovak Catholic Federation's annual Midwest Pastoral Seminar will take place on Sunday, September 27, 2009 at the Motherhouse of the Sisters of St. Casimir, 2601 W. Marquette Road, in Chicago, IL 60629.

Rev. Marek Sitar, a priest from Slovakia who is currently serving in the Archdiocese of Chicago, will give a bi-lingual (English and Slovak) presentation on "The Life, Mission and Journey of Saints Cyril and Methodius — As it Survives Today."

Registration for the seminar will start at 2:00 p.m.; Fr. Sitar will be welcomed at 2:45 p.m., with his presentation following. A buffet dinner will be served at 4:00 p.m.

The offering for this event is \$15.00. Prepaid registration can be arranged through John Jurcenko at (773) 763-0810 by Thursday, September 17, 2009. For more information, call Geraldine Hletko at (708) 387-7812.



FCSLA 10 Pay Life

The 10 Pay Premium Life Insurance is an ideal policy for families on a budget. This plan allows payments to be spread out over a longer period of time, while still receiving benefits of a whole life policy. Premiums can be paid annually, semi-annually, quarterly or monthly for the 10 year period.

- Premiums are payable for only 10 years, then the certificate becomes fully paid up for life.
- The minimum purchase amount is \$5,000.
- Issue ages are 0 through 85.
- Dividends are anticipated after the second year.
- 25% Post Mortem benefit anticipated after the second year.
- Cash value is available for loan, surrender, paid-up options and extended insurance coverage.
- Entitles holder to all fraternal benefits of the Association.

For more information and premium rates for female and male smokers, please call 800-464-4642.

Female Non-Smoker Annual Premium Rates (per \$1,000 FACE Amount)

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000- \$24,999	Band 3 \$25,000- \$49,999	Band 4 \$50,000 & Over
0	49	44	42	41
1	49	44	42	41
2	49	44	42	41
3	51	46	44	43
4	52	47	45	44
5	54	49	47	46
6	55	50	48	47
7	57	52	50	49
8	59	54	52	51
9	61	56	54	53
10	63	58	56	55
11	65	60	58	57
12	67	62	60	59
13	69	64	62	61
14	72	67	65	64
15	74	69	67	66
16	77	72	70	69
17	79	74	72	71
18	82	77	75	74
19	85	80	78	77
20	88	83	81	80
21	91	86	84	83
22	94	89	87	86
23	98	93	91	90
24	101	96	94	93
25	105	100	98	97
26	109	104	102	101
27	113	108	106	105
28	117	112	110	109
29	122	117	115	114
30	126	121	119	118
31	131	126	124	123
32	136	131	129	128
33	142	137	135	134
34	147	142	140	139
35	153	148	146	145
36	159	154	152	151
37	165	160	158	157
38	172	167	165	164
39	178	173	171	170

Male Non-Smoker Annual Premium Rates (per \$1,000 FACE Amount)

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000- \$24,999	Band 3 \$25,000- \$49,999	Band 4 \$50,000 & Over
0	56	51	49	48
1	58	53	51	50
2	58	53	51	50
3	59	54	52	51
4	61	56	54	53
5	63	58	56	55
6	64	59	57	56
7	66	61	59	58
8	69	64	62	61
9	71	66	64	63
10	74	69	67	66
11	76	71	69	68
12	79	74	72	71
13	82	77	75	74
14	84	79	77	76
15	87	82	80	79
16	90	85	83	82
17	93	88	86	85
18	96	91	89	88
19	99	94	92	91
20	102	97	95	94
21	105	100	98	97
22	108	103	101	100
23	112	107	105	104
24	116	111	109	108
25	120	115	113	112
26	124	119	117	116
27	128	123	121	120
28	133	128	126	125
29	138	133	131	130
30	143	138	136	135
31	149	144	142	141
32	155	150	148	147
33	161	156	154	153
34	167	162	160	159
35	174	169	167	166
36	181	176	174	173
37	188	183	181	180
38	196	191	189	188
39	203	198	196	195

MATCHING FUNDS ACTIVITIES

Sr. Branch 141

When the members of St. Mary's Branch 141 of First Catholic Slovak Ladies Association (FCSLA) learned that the State of Ohio was making very deep cuts to the funding of Mayle Homes, they approved a motion to join with St. Ambrose Renewal Team 11 to do a fund raiser with approval of the FCSLA Home Office's Matching Funds Program.

Joan Thesling and her St. Ambrose Renewal Sisters have been meeting every month for the past 23 years. One sister, Marlene Paterson, has a son living at Mayle Homes where 65 mentally ill residents are cared for with funds from the State of Ohio.

Due to a \$3 billion dollar deficit in the

State's budget, Legislators had to cut funding to many programs, and Mayle Homes was one of the recipients to receive sad news.

Therefore, both St. Mary's Branch 141 and St. Ambrose Renewal Team 11 members advertised and held a garage sale on the evening of June 17 and all day on the 18th, and 19th, with donated items to sell and money donations accepted. Place for the garage sale was the Paterson's home on Ruby Lane in Brunswick, OH. Both family, Retreat and Renewal Sisters all volunteered to help at the sale.

The request went out for good, usable items (no clothes) to sell, and the response was gratifying. Items were dropped off, picked up, and delivered by members of St. Mary's Branch 141,

members of St. Ambrose Renewal Team 11, Marlene's Retreat sisters, NAMI friends and relatives. Plus a number of FCSLA Branches, several individual members, and many friends and relatives donated money to the cause.

Marlene and Dick washed, waxed, sanded, refinished or painted everything that needed it. It all looked "Brand New" and 99% of it sold, therefore, we called it complete with \$1,432.98 in sales, \$639.00 in money donations plus the \$500.00 from the Matching Funds Program, and a late donation of \$75.00 brings the grand total to \$2,646.98 at this writing.

When Marlene made the presentation to the Director, Mark Mayle, he, his staff, and all the residents were thrilled and grateful to everyone who participated in any way. As one resident expressed it, "This was the best day ever!"



Garage sale workers: Mary Ognibene, Joan Thesling, Marlene and Dick's granddaughters, Amanda and Jessica with their mom, Beth Paterson Cherico.



Carol Wood, Joan Thesling, Branch 141 Treasurer and Marlene Paterson working at the garage sale.



Several shoppers at the benefit garage sale.



Marlene Paterson is presenting checks to Mark Mayle, Director of Mayle Homes for the care of mentally ill patients.

4.60%

**Annual Yield on
FCSLA Annuities/IRAs**

From July 1 through and including September 30, 2009, all annuities, including those on interest only and those who select a settlement option, will earn a yield of 4.6025% (APR 4.50%).

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

MIDWESTERN 2009 SALES CONFERENCE IN WISCONSIN

Thirty-six agents, sales representatives and recommenders met at the Lake Lawn Resort just outside of Delavan, WI on July 9-10, 2009, for the second annual FCSLA Midwestern Sales Conference. The conference focused on FCSLA products, prospecting, and selling skills. Featured speakers included James Dietrich, the top sales representative at Faith Financial, a fraternal society in Canada. James spoke on fraternalism and how he integrates top sales performance with family life, his church, and his community service.

William Modder and Michael Wershay each gave a presentation on how they sell life insurance and the impact that a sales person has on a family when death occurs.



Thursday's keynote speaker, James Dietrich, gives a presentation on fraternal selling.



National Sales Manager Pat Braun shares wealth transfer ideas with the attendees.

The attendees were divided into groups, assigning a product to discuss and then presenting that product to the entire assembly in a role play situation. Presenters Steve Flaton, Tom Payton, Mike Klig, and Bill Modder all did excellent jobs at presenting the FCSLA product for their groups.

The meeting ended with a motivational presentation by FCSLA sales representative, Monica Schoeneck, from



National Vice President Rosemary Mlinarich (center) joins the discussion in the breakout group.



Breakout group discusses FCSLA products.

Burlington, WI, entitled "Doing the Impossible." In 2008, Monica competed in the "Ironman" race in Madison, WI. The "Ironman" consists of a 2½ mile swim followed by a 110 mile bicycle course, followed by a full marathon run which is 26 miles, 285 yards. Monica finished in 13 hours, 26 minutes. She talked about her training and the mental challenges of the race. Her presentation was followed by a video showing her at all stages of the "Ironman."



FCSLA Sales Representative Monica Schoeneck gives a motivational presentation about her "Ironman" experience.

The attendees also discussed possible promotions and gave suggestions on how to build membership. The feedback from these attendees was very positive. They felt that the conference was meaningful and they learned many new things about the FCSLA.



District President Joe Ledvora (far right) and agents listen attentively to a presentation.



Breakout group prepares a presentation.

Branch 161 Sponsors "Join Hands Week"

When the officers and members of Branch 161, Youngstown, OH met to plan their "Joins Hands Day" project, it was unanimously decided their volunteerism should include working at one of the local food kitchens since there has been an increase in people attending the free meals offered there. They chose the "Sponsorship Program" of the Saint Vincent de Paul Society Dining Hall which daily serves 250 meals to people in the Hall and delivers 120 meals to homebound residents. The Program requires that the sponsoring group provide eight volunteers a day from 9:30-12:30, Monday through Friday, and donate \$500 to pay for the food prepared that week.

In exchange for the volunteers and donation, the group would have a large sign in the Hall with the group's name painted on it. It was decided to reserve the week of June 8-12 for work at the Hall since the young members would be out of school and would be available to help with the project.

Writing the check for \$500 was the easy part. Then the officers of Branch 161 (President, Virginia DeLuca; Secretary, Millie Kust; Treasurer, Bernadette Demechko, Senior Branch Auditor, Betty Zajac; and Junior Branch Auditor, Agatha Fabiny) began the work of recruiting the eight adults needed daily to set up the tables, wrap the dinnerware in napkins, prepare the pastry trays, serve the meals and do all cleanup. Carpools were arranged and the high school students were contacted and asked to volunteer. All together over 40 members of the FCSLA two Branches, S161 and J192 were involved in the "Sponsorship Program."

Skip Narone, Director, informed us that in 2008, 73,498 people were served at the Hall and in private homes and 3,006 boxes of food were distributed by their Food Pantry. He



Some of the volunteers wrap the 250 plastic tableware that will be used during the hot lunch to be served.



Some of our young volunteers, Lauren DeLuca, and Theresa and Jeff Leonard stand before the stainless steel serving table that was purchased with the \$10,000 the Hall received from the FCSLA 2007 Convention.

was deeply appreciative of the volunteers and donation, and, in turn, Branch 161 was proud of the sign that hung in the Hall all week that advertised the FCSLA.



Fourteen of the 40 volunteers who served in the Saint Vincent DePaul Dining Hall stayed for a "photo op" before the FCSLA sign. Seated, L-R: Rita LoGuidice, Theresa Leonard, Bernie Demechko, Betty Zajac, Virginia Christopher, Millie Kust, Ann Hruska. Standing, L-R: Frank Fabiny, Agatha Fabiny, Ann Kozar, Mary Yurco, Lauren DeLuca, Ginny DeLuca, Jeff Leonard.

Branch 350 Donates Bears

Branch 350 of Shamokin, PA distributed stuffed bears to residents of area nursing homes and assisted living facilities, homebound elderly and children in need as their "Join Hands Day" project. The bear distribution has also become part of an ongoing community project.

Over 2,000 bears were donated by Branch 350 President Rita Kcenich in memory of her late brother who had maintained residences in Alaska and Plains, PA and had been an avid bear collector. No doubt Rita's brother is smiling down upon us knowing that his bears have received good homes and brought a smile to the face of all who received them.



L-R: Florence McCabe, Auditor, Marcia Musial, Secretary/Treasurer and Rita Kcenich, President.

Spencer Carver Receives Eagle Scout Ranking



Spencer Richard Carver (Branch 9) earned the rank of Eagle Scout in March of 2009. He is the son of Richard and Mary Lynn (Dzurko) Carver (Branch 9) and the grandson of the late Edward J. Dzurko and Margaret Dzurko of Solon, OH. Boy Scout Troop 671, Wildwood, IL honored Spencer at an Eagle Scout Court of Honor on

Saturday, July 25, 2009 at the Annunciation of Our Lady Church in Gurnee, IL.

To earn scouting's highest rank of Eagle Scout, they must have completed at least 21 merit badges and organized a service project that benefits their church, community, or school. Carver earned 34 merit badges in his scouting career. For his Eagle Project, he worked with Woodland District 50 Primary School Principal Lori Casey and a team of teachers to design and paint an educational playground for the children of the primary school. Carver led a crew of 30 that stenciled and painted the playground over the course of two days in October of 2008.

Carver joined Cub Scout Pack 75 Wadsworth at age seven and later earned the Catholic Parvuli Dei award and also Cub Scouting's highest award, the Arrow of Light. He became a member of Troop 671 in 2002. He attended summer camp at Camp Oakarro in Wadsworth, IL. He also regularly attended Ma-Ka-Ja-Wan Scout Reservation in Wisconsin and participated in High Adventure trips to Philmont Scout Ranch in New Mexico (2005, 2007) and the Sea Base Coral Reef Sailing Program in June of 2009. Troop 671 is sponsored by Wildwood IL Park District. Carver has held leadership positions including Assistant Senior Patrol Leader, Bugler, Patrol Leader and Den Chief and is an Ordeal Member of the international camping society: Order of the Arrow. He is a member of Boy Scout Venturing Crew 671 and has served as President for two years and previously as secretary.

Carver graduated from Warren Township High School in May of 2009 and was active in marching and symphonic band (tuba), Science Demo show, NHS, President's council, math team, academic team, school newspaper, Robotics Explorer Post (through Abbott Laboratories) and was a peer math and science tutor. He received the Elmer Stone Math Award and the Outstanding Science Student of the Year as a senior at WTHS. In the fall, he will be attending Rose-Hulman Institute of Technology in Terre Haute, IN and is planning to major in physics and math.

FCSLA's Young Leaders Attend Culver Military Academy

Raymond (Br. 370) and Amelia Lynch (Br. 225), in Chicago, IL are attending Culver Military Academy's Summer School. Their daily activities include a little left – right – left, yes sir, and personal inspection. Also, they spend five days a week in multiple instructional activities such as horsemanship, sailing and fencing.



Pictured stepping up to assume leadership roles are Raymond as an altar boy, and Amelia as Eucharistic Minister, at Sunday Mass in the Memorial Chapel, Culver Military Academy, Culver, Indiana.

These young adults' parents are Michael and Alexandra Lynch of Park Ridge, IL. Beyond the summer schooling, these parents have their children enrolled in Loyola Academy, a Jesuit College Preparatory High School, in Wilmette, IL.

Branch 181 Students Share Accomplishments

Rosemary Miksanek of North Aurora, IL is the proud grandmother of all her grandchildren. They are all members of Branch 181 in Illinois. We join Rosemary in extending congratulations to our young members on their accomplishments!

JAMES RUDY MIKSANEK from Rochester, MN graduated from Lourdes Catholic High School on May 29, 2009. This fall he will be going to Selkirk College in Nelson, British Columbia. James received a four year scholarship from Mayo Clinic. James is the son of Chris and Heidi Miksanek of Rochester, MN.

JILLIAN MIKSANEK from Ohio graduated from 8th grade on June 2, 2009. She will be attending Timberstone High School this fall. She received the Presidential Academic High Honor, Quiz Bowl Award, and the Energy Team Award. Jillian is the daughter of Dr. Byran and Florence Miksanek of Ohio.

CHRISTIAN MIKSANEK from Rochester, MN received the Spring 2009 Harvard Prize Book. The prize book is offered in recognition by the Harvard Club of Minnesota. The prize book is awarded to an outstanding student in the next-to-graduating class who displays excellence in scholarship and high character, combined with achievement in other fields.

50th Wedding Anniversary Observed

On August 22, 2009, Mildred C. (Nypaver) and Paul J. Gobernι celebrated 50 years of marriage.

They were married August 22, 1959 in St. Mary's R.C. Church, in Uniontown, PA by the late Monsignor John Blazic.

They are the parents of three children, Michael P., John G., and Maureen A., married to Christopher Klinkmueller. They are grandparents of Anthony Gobernι, Kurt and Monica Klinkmueller.

For a time the couple resided in New York State but have lived in Chambersburg, PA for the last forty years. Mrs. Gobernι is a member of Senior Branch 433.



Golden Wedding Anniversary

JoAnn (Hajducko) and Dominic Noce were married on June 13, 1959 at St. Margaret Mary Church in Hammond, IN. Living in Highland since 1963 the couple are active members of Our Lady of Grace Church. Joann has been a member of Branch 474 since 1940.

The couple celebrated this happy occasion in July with family and friends. They have three children and two grandchildren.

Congratulations to our anniversary couple!



Nuptials Performed in Cleveland

Teresa Ann Kysilka, daughter of Ann Kysilka of Parma, OH, and Thomas James Ivanec of Bainbridge Township, OH, were united in holy matrimony on May 2, 2009, at St. Andrew Abbey in Cleveland, OH.

The Wedding Mass was celebrated by Reverend Father Joachim Pastirik, OSB, with immediate family in attendance. The couple honeymooned in Ontario, Canada, and now reside in Parma, OH.

Thomas is a member of Branch 10.



Branch 31 Presents Check

Monica Anthony, President of Branch 31 in Allentown, PA; a former FCSLA National Auditor and current member of the Court of Appeals and her husband John presented a \$500 check from their branch to Cardinal Jozef Tomko during the Banquet of the Slovak Catholic Federation Convention held in Allentown, PA on April 28, 2009.



L-R: Retired Bishop of the Allentown Diocese Edward Cullen, John and Monica Anthony and Cardinal Jozef Tomko.

Ferenchak Earns Doctorate Degree

Gregory Ferenchak graduated from Florida International University in Miami, FL this past April, earning a doctorate degree in Higher Education. He is the son of the late Cyril and Wilma Ferenchak formerly from Youngstown, OH. Dr. Ferenchak is currently the Dean for Health Sciences at Broward College in Fort Lauderdale, FL. He is a member of Sr. Branch 161.



Students Awarded FCSLA Scholarships

BRANCH 9

Rachel Whynott is a lifetime member of Branch 9 and one of the 2009 recipients of the college senior scholarships. She is in her senior year at Miami University (Ohio), majoring in zoology, with a minor in neuroscience. She is the president of the Miami University Marching Band, a member of the service organization Tau Beta Sigma, and a volunteer at McCullough-Hyde Memorial Hospital, among other activities. She has just completed a summer internship at the Cleveland Clinic in pediatric clinical research, and hopes to go on to medical school next year.



country. She helps teach summer bible school and works part time at the HyVee grocery store. Molly's father, mother and brother are all members of Branch W045.



Molly Behounek, scholarship recipient with Joe Zachar, Secretary/Treasurer of Branch W045.



3rd picture: Molly Behounek with her parents Mark and Melinda.

BRANCH W045

Kristen is a recent Summa Cum Laude graduate of Marquette University in Milwaukee, WI with a BS degree in Biology. She enjoyed about a two-week break and then entered the Masters program at Des Moines University in Des Moines, IA. Her field of study leads to a Physician's Assistant degree.

Kristen's mother and grandmother are also members of Branch W045.



Kristen Jasiewicz, scholarship recipient, and Joe Zachar, Secretary/Treasurer of Branch W045.

* * *

Molly will be a junior at Xavier High School in Cedar Rapids, IA. She likes to play softball, volleyball and run cross

BRANCH W086

Marta (below right) and Kristen Blecha were presented scholarships from Branch W086, Munden, KS. Marta also received a scholarship from the FCSLA National Office. In the fall both young ladies will attend Kansas State University, Manhattan, KS. The presentations were made during the annual breakfast hosted by Branch W086 at St. George's Dragon's Den, Munden, KS. Eddie Splichal, President of the Branch, made the branch scholarship presentations.



Daughter of David and Retha Blecha, Marta also received the St. George Memorial Scholarship presented by St. George Parish, Munden, KS. She graduated from Republic County High

School, Belleville, KS and was active in band, cheerleading, choir and show choir. She received the Senior Choir Award. Marta served her parish community by singing in the choir and regularly cantored for Sunday masses.

BRANCH 233

Sr. Branch 233's scholarship winner, Karyn Chojnicki is surrounded by her family which includes her mom, Melinda, her father Keith, Karyn and her grandmother, Mary Lou Chojnicki and her great-grandmother Mary Olah. There are four generations of FCSLA membership in this family photo (below). Karyn is attending Waynesburg University in the fall.



FCSLA IOWA DISTRICT MEETING

Hosted by

Cadets of St. George,
Branch W045

October 11, 2009

St. Wenceslaus Church
Cedar Rapids, IA

Registration: \$10.00

9:00 a.m. with coffee and kolaches

Mass: 10:30 a.m.

Lunch: Noon

Meeting: 1:00-3:00 p.m.



KRISTINA MARIE GUTH, daughter of Tom and Karen Guth of Easton, PA received her First Holy Communion on May 10, 2008 at Sacred Heart of Jesus Church in Bethlehem, PA. Kristina is the granddaughter of Paul and Phyllis Guth of Whitehall, PA and Ronald and Lillian Brodoski of Walnutport, PA. Mary Brodoski of Hazleton, PA is Kristina's great-grandmother.

Kristina's sisters are 11-year-old Brianna and 5-year-old Alina. All three girls are third generation members of Jr. Branch 211 in Wilkes-Barre, PA. Other family members belong to Branch 38 in Wilkes-Barre, PA.

Kristina attends Sacred Heart School in Bethlehem, PA. She is a member of Brownie Troop 8837, plays softball for the Bethlehem Township Comets, and takes dance lessons at Nardi Dance Studios in Easton, PA.



TAYLOR LAUREN DePROFIO made her First Holy Communion on Sunday, May 11, 2008 at Sts. Cyril and Methodius Church, Youngstown, OH.

She is the daughter of Michael and Tracey DeProfio and is a 3rd grader at Seaborn Elementary in Mineral Ridge, OH. Along with her sister Lauren, she is a member of Jr. Branch 354. Her grandparents Donald and Patti Petrella are members of Sr. Branch 325.



JOSEPH MINELLI received his First Holy Communion on May 2, 2009 at St. Gerald Church in Oak Lawn, IL. Joseph and his entire family are members of Sr. Branch 287 or Jr. Branch 339 of Chicago, IL. Our congratulations Joseph!





GRACE KATHERINE DVORAK made her First Holy Communion on April 26, 2009 at St. Wenceslaus Catholic Church in Dodge, NE. A reception with family and friends followed the ceremony. She will be entering the 3rd grade this fall at St. Wenceslaus Catholic Grade School.

Grace is the daughter of Paul and Nancy Dvorak, granddaughter of Herman and Clara Dvorak (pictured) of Dodge, NE and Bernard and Kathy Bousquet of Ponca, NE. Grace, her father, and grandparents, are all members of Branch W008.



JULIANA NOCE, a 6th grade student at Immaculate Conception School in Newbury Port, MA participated in a school-based project which included researching information on a country of your choice. Juliana chose Slovakia and displayed various original table cloths, clothing, dolls and other ethnic items. These items belonged to her great-grandmother, Susan Bajger; great-grandmother, the late Mary Psenak (Sr. Branch 474); and grandmother JoAnn Noce (Sr. Branch 474). Juliana also dressed in Slovakian clothes. She received a 100% on her project.



Pictured with Malia are her brother Patrick and sister Maya. They are also members of Jr. Branch 362, Wilkes-Barre, PA.

MALIA MUNLEY, daughter of Dr. and Mrs. Patrick Munley of California recently received her First Holy Communion at Sacred Heart Church, Indio, CA. She is a member of Jr. Branch 362, Wilkes-Barre, PA. Malia enjoys playing baseball and piano. She was accepted into the Accelerated Program for the coming school year. Malia is the great niece of Magdalen Benish, a member of Sr. Branch 172, Wilkes-Barre, a Board Member of the Slovak Heritage Society of Northeastern PA and an active Slovak fraternalist.

A Mother's Day Tribute

The Annual Carnation Drive for Pro-Life, sponsored by the Pro-Life Center in Wilkes-Barre, PA was held on Mother's Day, Sunday, May 10th, in the beautiful Sacred Heart of Jesus Church, Wilkes-Barre, PA.

Grace Elizabeth Washney, daughter of Robert and Jennifer Washney, is pictured with her mother and grandmother, Gerry Washney, at the Assumption of the Blessed Virgin altar as she placed carnations before the statue of the Blessed Mother. Grace Elizabeth is a member of Branch 207.





IN MEMORIAM

JOHN J. HUDOCK **Branch 36**

Mr. John J. Hudock, 67, of North Franklin Street, North Wilkes-Barre, PA, passed away January 25, 2009 at the Geisinger Wyoming Valley Medical Center, Plains Township, following an illness.

Born October 18, 1941 in Swoyersville, he was a son of the late Joseph and Elizabeth (Hovan) Hudak.

Educated in the city schools, he was a graduate of GAR Memorial High School, and later attended King's College, both of Wilkes-Barre. He received his Master's Degree in Engineering from Penn State University.

John was self-employed as the owner and operator of The International Credit Club, Incorporated. Previously, he owned EBC Lease and Employee Benefits Corporation, both of Wilkes-Barre.

Prior to his recent employment he worked with General Motors in New Jersey, Ford Motor Company in Bristol, PA and worked with the National Aeronautics and Space Administration.

In his spare time, John taught gymnastics at Northeast Gymnastics. He enjoyed water skiing, auto racing, bowling, figure skating, skiing, chess and building rockets. His involvement in chess led to his membership with the United States Chess Federation, where he held the status of the Grand Master Level. He also enjoyed piloting small aircraft for recreation.

He is survived by his children John Jr., of West Pittston; Joseph, of West Nanticoke; Lierre A., of Brandenburg, Germany; Jonathan (Jay), Patrick J., Thomas J. and Edward J., all of Wilkes-Barre; Iris M., of Brandenburg, Germany; and Irene Amour, of Mountain Top.

Memorial donations were made to the American Diabetes Association, 63 North Franklin Street, Wilkes-Barre, PA 18702.

ELEANORE C. BERSANO **(NEE MATLAK)** **Branch 53**

Eleanore C. Bersano, age 87, passed away suddenly, Sunday, February 8, 2009, at her home.

Eleanore was born March 22, 1921, in Joliet to the late Stephen and Katherine (nee Cernansky) Matlak.

She was united in marriage on August 23, 1947 to Donald D. Bersano at Ss. Cyril and Methodious Catholic Church in Joliet.

Loving mother of Kathleen (Robert) Delach of Joliet, Kenneth (Jacquelyn) of Minooka and Donald C. (Lisa) of Shorewood. Devoted grandmother of Brian Delach, Ashley (O.J.) Lopez and Alexis Delach; Jason (Jill), Jeremy, Christopher (Katie), Julianne and Rebecca Bersano; Justin, Megan and Brittany Bersano. Proud great-grandmother of Kaylie Bersano. Also, survived by two sisters-in-law, Marie Klimek and Peggy Matlak as well as many nieces, nephews, and cousins.

Preceded in death by her husband of 61 years, Donald D. (January 19, 2009); her parents; one sister, Mary Ann (late Seraphin) Krnac; four brothers, Joseph in infancy, Andrew (late Emma "Toots"), Stephen and George Matlak.

Eleanore was a wonderful homemaker who enjoyed sewing, baking, gardening, flower arranging, and decorating for the Christmas season. She also gave of her time assisting the Mantellate Sisters in making rosary beads at the Marian Lake Retreat. Her greatest passion however, was spending time with her family.

She was a greeter and active member of St. Patrick Catholic Church, having been involved with the CCW, the Altar and Rosary Society, the Young at Heart Club, and the Parents Association. In addition, she was a member of the Young People's Club at the Church of St. Anthony.

JOHN A. SEMANICK **Branch 89**

John A. Semanick, 86 of Bethlehem, PA died on Friday July 3, 2009, at St. Luke's Hospital. He was born in Bethlehem, the son of the late John J. and Anna (Ezar) Semanick. John is survived by his loving wife of 65 years, Veronica E. Semanick of Bethlehem.

He proudly served his country in the Army as a medical technician in England and France during World War II. John graduated in 1949 from Moravian college with degrees in Business Administration and Economics. John worked as a purchasing agent for 10 years at Bethlehem Steel Corp. and later retired as a purchasing agent from Air Products and Chemical Inc., Trexlertown; where he worked from 1961-1983.

He was an active member of SS. Simon and Jude Catholic Church, Bethlehem where he was a member of the Holy Name Society, the Seniors Group and earlier served as the CYO baseball coach. John also enjoyed his time as coach and president of Lehigh Little League as well as coaching in the Babe Ruth League. He was an avid Phillies and Eagles fan and enjoyed photography and cameras in his free time.

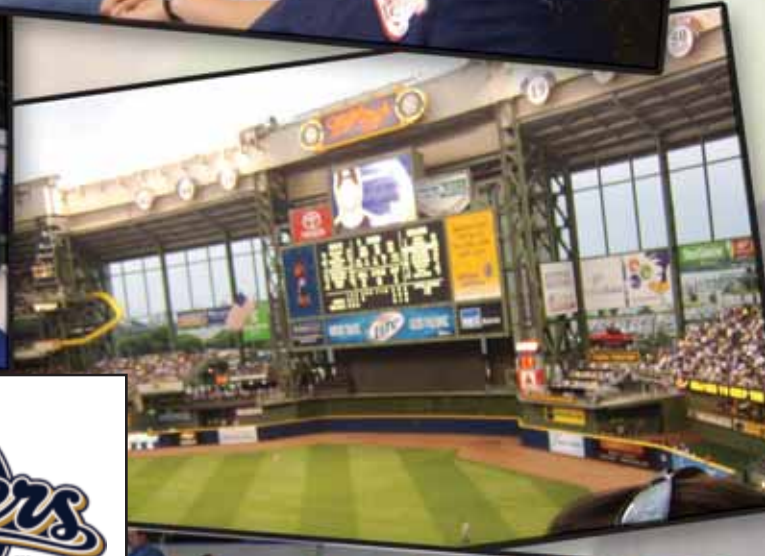
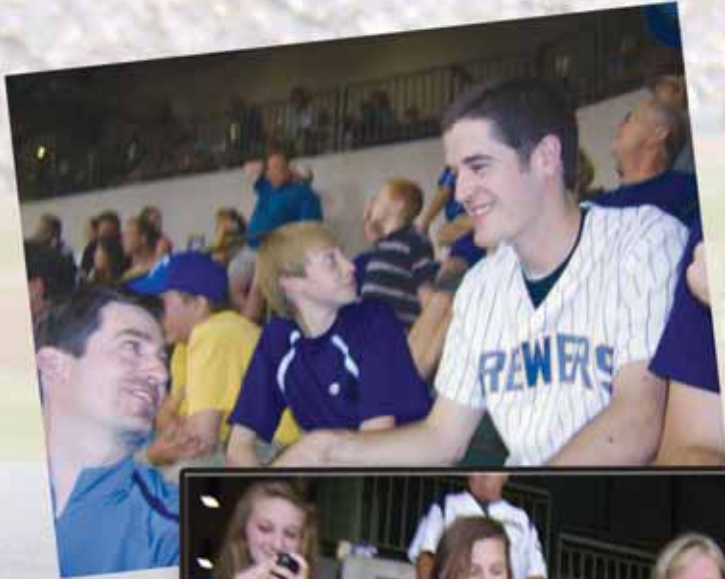
He will be lovingly remembered by his family; wife, Veronica; sons, Gregg J. Semanick; John L. Semanick, and Ronald Semanick and his wife Nancy; six grandchildren; Mark, Kevin, John Jr., Robert, Andrew W., and Matthew O.; several nieces and nephews. John was preceded in death by his sisters, Mary Donchez and Anna Krenicky, as well as his brother, Joseph Semanick.

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

Branch 23 Attends Brewers Baseball Game

Branch 23, Our Lady of Lourdes, took over 70 members and friends out to the ballgame on June 27 — and best of all — the Brewers won their game against the Giants!

“Branch 23, FCSLA” was in the spotlight as our group was listed on the scoreboard during the game. Although there was a light rain that evening, no one felt a drop as the Miller Park retractable roof, the only such roof in the major leagues, closed as the near capacity crowd watched in amazement. And, of course, there were the fireworks whenever the Brewers scored. What a blast!



A collection of colorful, stylized craft supplies including paintbrushes, a palette, a bowl, a cup, a box, a ball of yarn, a spool of thread, a small house, and various buttons and beads, all arranged on a light blue background.

FCSLA CREATIVE CONTEST GUIDELINES:

- ## AGE GROUPS

Please select your group number according to your age.

FCSLA CREATIVE CONTEST

PLEASE NOTE: ITEM WILL NOT BE RETURNED — The deadline for entries is November 5th, 2009 (postmarked).

CELEBRATES 150th ANNIVERSARY

St. Wenceslaus Catholic Church, Spillville, IA is preparing to celebrate its 150th Anniversary on Labor Day Weekend in 2010. As part of the preparations, Branch W033, of Spillville, IA, had an FCSLA banner made to carry in the parade and to use in other church functions during the anniversary year.

With a little help from our Home Office to obtain the official logo, the banner was designed and made by Mrs. Merlyn Phillips (Mary). The banner was already used in the June 14th Corpus Christy March and received numerous compliments.

Pictured holding the banner outside the church are Merlyn and Mary Phillips.



BRANCH W137 ANNUAL BIKE RIDE

Members of Branch W137 met on June 27, 2009 at Tait Cummins Softball Complex for the annual bike ride and lunch. The ride along the Cedar River Trail was shortened this year due to flood damage to the trail. The next branch activity will be the Halloween party at St. Ludmilla gym on October 18, 2009.



Celebrating Our SLOVAK CATHOLIC CULTURE

Sunday, September 13, 2009

St. Andrew Svorad Abbey ~ 2900 M L King Drive

1:00 p.m. Mass Honoring Our Lady of Sorrows

2:00 p.m. Lunch ~ 3:00 p.m. Presentation

Slovak Institute's Unique Items of Culture

Co-Sponsored by: The Slovak Benedictine Monks,
The Slovak Institute, The FCSU St. Andrew Svorad Br. #24,
Slovak Catholic Federation Cleveland Chapter.

A Bountiful Lunch of Home-Style Slovak Food & Bakery

Donation: \$10.00

For Information and Reservations Contact:

David Lang (216) 751-7010, Marie Golias (216) 228-8179,

Joseph Hornack (216) 721-5300 ext. 294 or

slovakinstitute@cbhs.net

Fr. Albert (216) 721-5300 ext. 209

Branch W133 Annual Picnic



Branch W133, Timken, KS, recently held their annual "picnic" at The Hill, a Timken restaurant. Members, families, and friends enjoyed visiting, accordion music by Bohumil Oborny, and a fine meal of barbeque beef, homemade bread, cucumber salad, pasta salad, baked beans, potato salad, chips, two types of cake, and tea or coffee.

FCSLA EXECUTIVE FINANCE COMMITTEE MEETING

1st Quarterly Meeting — March 23, 2009

0100.00 Call to Order/Prayer

President Mary Ann S. Johanek called the meeting to order at 9:30 a.m. at the Home Office, Beachwood, OH. The meeting was opened with prayer by Msgr. Peter M. Polando.

0200.00 Opening Business

0200.01 Roll Call

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

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

0200.02 Approval of Agenda

Msgr. Peter M. Polando moved and it was seconded to approve the agenda as presented.

MOTION ADOPTED

0200.03 Approval of Minutes of 12/3/08

Rosemary A. Mlinarich moved and it was seconded to approve the minutes of 12/3/08 as presented.

MOTION ADOPTED

0300.00 President's Comment

President Johanek asked that her comments be reserved and given at the full Board of Directors Meeting so as not to be repetitious and to allow additional time for other matters.

0400.00 Treasurer's Report

Treasurer John M. Janovec gave a detailed financial review of the Balance Sheet and the Income Statement for year 2008. Supplement #1

0500.00 Old / New Business

0500.01 Annual Annuity Yield – April 1, 2009 through June 30, 2009

John M. Janovec moved and it was seconded to recommend to the Board of Directors, that the annuity annual yield be set at 4.6025% effective April 1, 2009 through June 30, 2009.

MOTION ADOPTED

0500.02 Investments

Members of the Executive Finance Committee reviewed the investment purchases made through March 2009. Supp. #2

0500.03 Donations

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

MOTION ADOPTED

0600.00 Meeting Dates

The 2009 meeting dates are listed on the agenda.

0700.00 Adjourn

Irene J. Drotleff moved and it was seconded to adjourn the meeting. Meeting adjourned with prayer.

ATTEST:

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

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF APRIL 30, 2009

ASSETS

Cash and Short Term Investments	\$ 27,180,990.37
Bonds	499,402,904.86
Preferred Stock	8,363,125.87
Common Stock	690,119.91
Investment Income Due and Accrued	8,880,205.09
Promissory Notes	65,422.49
Property Plant and Equipment, Net	8,791,817.39
Certificate Loans & Accrued Interest	1,314,458.40
Other Assets	201,085.98

TOTAL ASSETS \$ 554,890,130.36

LIABILITIES

Life Reserves	\$ 161,224,099.08
Annuity Reserves	291,544,696.10
Death Claims Payable	685,193.83
Unearned Premiums	582,106.00
Matured Endowments	0.00
Provision for Dividends Payable	1,660,990.99
Accumulated Dividends and Interest	3,455,491.28
Accrued Convention Donations	0.00
Provision for Future Conventions	270,000.40
Asset Valuation Reserve	4,704,326.00
Interest Maintenance Reserve	1,478,596.00
Other Liabilities	1,450,304.81
Provision for Annuity Certain Accounts	2,078,000.00

TOTAL LIABILITIES \$ 469,133,804.49

SURPLUS

Surplus \$ 85,756,325.87

TOTAL SURPLUS \$ 85,756,325.87

TOTAL LIABILITIES AND SURPLUS \$ 554,890,130.36

INCOME STATEMENT

For the Four Months Ending April 30, 2009

REVENUE

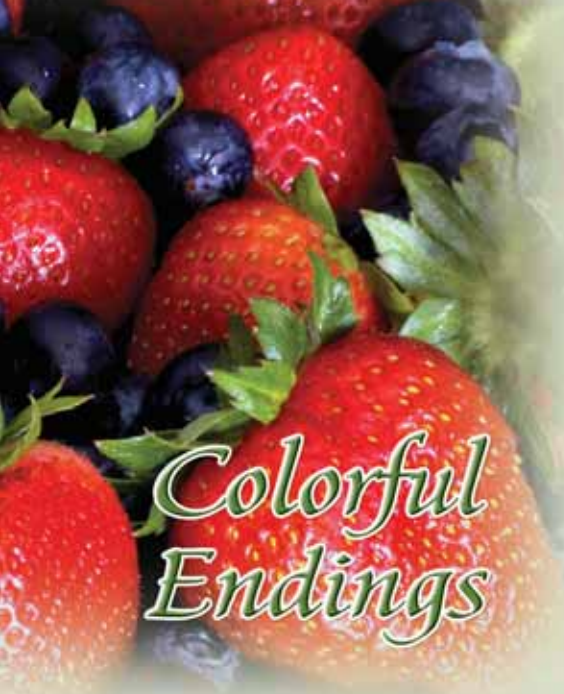
Insurance Premiums	\$ 2,016,611.92
Annuity Premiums	10,056,939.04
Investment Income	9,985,047.73
Amortization of Interest Maintenance Reserve	23,125.00
Other Revenue	177,985.04
TOTAL REVENUE	\$ 22,259,708.73

EXPENSES

Increase in Reserves — Life	\$ 1,859,099.00
Increase in Reserves — Annuity	8,141,696.00
Insurance Benefits	1,234,200.22
Annuity Benefits	6,615,100.62
Commission Expense	213,541.98
Surrender Benefits	311,496.00
Miscellaneous Member Benefits	22,734.98
Matured Endowments	15,272.00
Donation Expenses	41,730.53
Convention Expenses	60,000.00
Dividends to Members	606,302.72
Post Mortem Benefits	316,043.20
Bonus to Branches	331,774.00
Fraternal Activities	62,156.90
Bank Service Charges	19,150.58
Data Processing Service Fees	90,570.36
Accounting Fees	40,019.00
Actuarial Fees	64,906.00
Legal Fees	16,592.56
Consulting Services	44,322.50
Official Publications	79,354.29
Scholarship Awards	(1,250.00)
Miscellaneous Employee Benefits	116,733.56
Fees — Directors	35,423.44
Salaries — Employees	371,501.67
Salaries — Officers	145,916.68
Interest Expense	95,071.01
Tax Expense	108,244.67
Depreciation Expense	137,212.00
Utility Expense	22,152.58
Postage and Printing	96,747.33
Advertising	32,663.86
Travel Expense	40,600.51
Other Expense	356,948.00

TOTAL EXPENSE \$ 21,744,028.75

NET INCOME \$ 515,679.98



Colorful Endings

STRAWBERRY/ BLUEBERRY SHORTCAKE

2 cups sliced fresh strawberries
1 cup fresh blueberries
3 tablespoons sugar
SHORTCAKE:
1 cup all-purpose flour
¼ cup plus 1 tablespoons sugar, divided
½ teaspoon baking soda
Dash salt
¼ cup cold butter
⅓ cup milk
¼ cup sour cream
Whipped cream, optional

In a small bowl, combine the strawberries, blueberries and 2 tablespoons sugar; set aside.

In a large bowl, combine the flour, ¼ cup sugar, baking soda and salt. Cut in butter until mixture resembles coarse crumbs. Combine milk and sour cream; stir into crumb mixture just until moistened.

Spread batter into a greased 9-in. pie plate (batter will be thick). Sprinkle with remaining sugar. Bake at 350 degrees for 16-20 minutes or until a toothpick comes out clean. Cool on a wire rack for 10 minutes; cut into six wedges.

Split each wedge in half horizontally. Serve warm with berry mixture; garnish with whipped cream if desired. 6 servings.

BLUEBERRY CREME PARFAITS

1/2 cup sugar
1 envelope unflavored gelatin
1¾ cups milk
2 cups (16 ounces) sour cream
1 teaspoon vanilla extract
2 cups fresh blueberries

In a medium saucepan, combine sugar

and gelatin. Stir in milk. Cook and stir over medium heat until gelatin is dissolved. Remove from the heat; stir in sour cream and vanilla. Cover and chill for about 2 hours or until the mixture mounds when dropped from a spoon. Spoon into parfait glasses or glass bowls. Top each with ¼ cup berries. Serve immediately. 8 servings.

WATERMELON SUNDAE

1 cup cubed watermelon, seeds removed
1 teaspoon honey
½ teaspoon ground cinnamon
Vanilla ice cream

In a blender or food processor, combine the watermelon, honey and cinnamon; cover and process until chunky. Serve over ice cream. 4 servings.

MELON SALSA

½ cup each cubed cantaloupe, honeydew and seedless watermelon
¼ cup chopped red onion
1 jalapeno pepper, seeded and chopped
2 tablespoons minced fresh cilantro
1 tablespoon lime juice
¼ teaspoon pepper
⅛ teaspoon salt
Tortilla chips

In a small bowl, combine the melon, onion, jalapeno, cilantro, lime juice, pepper and salt. Serve with chips. Refrigerate leftovers. Yield: 1¾ cups.

VEGETABLE TURKEY PINWHEELS

2 medium yellow summer squash, cut into ½-inch slices
1 large sweet yellow pepper, cut into 1-inch pieces
1 large sweet red pepper, cut into 1-inch pieces
2 large carrots, cut into ½-inch slices
3 garlic cloves, peeled
2 tablespoons olive oil
2 packages (8 ounces each) cream cheese, cubed
1/2 teaspoon salt
1/2 teaspoon pepper
8 flavored tortillas of your choice (10 inches), room temperature
1 pound thinly sliced deli turkey
4 cups torn Bibb or Boston lettuce

Place the squash, peppers, carrots and garlic in a 15-in. x 10-in. x 1-in. baking pan coated with cooking spray. Drizzle with oil; toss to coat. Bake, uncovered, at 450 degrees for 25-30 minutes or until lightly browned and tender, stirring once. Cool slightly.

Place the vegetables, cream cheese,

salt and pepper in a food processor; cover and process until blended. Transfer to a bowl; cover and refrigerate for 2-3 hours or until thickened.

Spread ½ cup cream cheese mixture over each tortilla; layer with turkey and lettuce. Roll up tightly; wrap each in plastic wrap. Refrigerate for at least 1 hour. Unwrap and cut each into eight slices. 64 appetizers.

GRILLED CHICKEN THIGHS & DRUMSTICKS

2½ cups packed brown sugar
2 cups water
2 cups cider vinegar
2 cups ketchup
1 cup canola oil
4 tablespoons salt
3 tablespoons prepared mustard
4½ teaspoons Worcestershire sauce
1 tablespoon soy sauce
1 teaspoon pepper
10 pounds bone-in chicken thighs and chicken drumsticks
½ teaspoon seasoned salt

In a large bowl, combine the first 10 ingredients. Pour into two large resealable plastic bags; add chicken. Seal bags and turn to coat; refrigerate overnight.

Prepare grill for indirect heat. Drain and discard marinade. Sprinkle chicken with seasoned salt. Grill chicken skin side down, covered, over indirect medium heat for 15 minutes. Turn; grill 15-20 minutes longer or until juices run clear. 12-14 servings.

SPICY PASTA SALAD

1 package (16 ounces) spiral pasta
1 pound ground beef
¾ cup water
1 envelope taco seasoning
2 cups (8 ounces) shredded cheddar cheese
1 large green pepper, chopped
1 medium red onion, chopped
1 medium tomato, chopped
2 cans (2¼ ounces each) sliced ripe olives, drained
1 bottle (16 ounces) Catalina salad dressing

Cook pasta according to package directions. Meanwhile, in a skillet, cook beef over medium heat until no longer pink; drain. Add water and taco seasoning; simmer uncovered for 15 minutes. Rinse pasta in cold water and drain; place in a large bowl. Add beef mixture, cheese, green pepper, red onion, tomato and olives; mix well. Add the dressing and toss to coat. Cover and refrigerate for at least 1 hour.

Serve with Nacho cheese flavored tortilla chips. 10 servings.

9/09

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