



# Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 96, NO. 2

NOVEMBER 2009

## *Happy Thanksgiving*

On this Thanksgiving Day, the First Catholic Slovak Ladies Association Board of Directors would like to take this opportunity to wish you, your family, friends and loved ones a very Happy Thanksgiving.

On this Thanksgiving Day, let us reflect on the countless blessings God, our Creator and Provider makes possible on a daily basis, and praise Him for all these wonders.

ŽENSKÁ JEDNOTA



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*Fraternally Yours*™



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ŽENSKÁ JEDNOTA,

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## TODAY AND EVERYDAY . . . LIVE LIFE

Appreciate your uniqueness. Build on your strengths.  
Assess your talents. Make a fresh start. Take the necessary steps.  
Envision success. Know you can do it. Imagine the possibilities.  
Keep your dreams alive. Look forward. Savor your strength.  
Overcome obstacles. Stay happy. Let your spirit soar.  
Launch new ideas. Reach out. Aim high. Think big. Live fully.  
Rejoice in your capabilities. Invest in your potential.  
Take a giant leap forward. Don't look back. Believe in yourself.  
Seize the moment. Hold tightly to dreams. Wrap them in hope.  
Color them possible. Never give in. Never give up. Be alive.  
Discover God's love. Accept your humanness. Ask for help.  
Have the courage to change. Be patient. Keep promises. Bury regret.  
Discard hate. Transcend self-doubt. Abandon worry.  
Envision fresh opportunity. Don't dwell on the past.  
Love each moment. Live each day. Build a better tomorrow.  
Open your heart. Explore your soul. Expect the best. Let miracles happen.

As we approach this Thanksgiving Day:

Love for the sake of loving. Give for the sake of giving.

Serve for the sake of serving.

Remember that Thanksgiving is a time of gratitude to God,  
our Creator and Provider, whose guidance and care go before us...  
and whose love is with us forever.

Thanksgiving is a time to reflect on the changes in our life,  
to remember that we, too, grow and change  
from one season of life to another.

Thanksgiving is a time of changing seasons,  
when leaves turn golden in Autumn's wake  
and apples are crisp in the first chill breezes of fall.

Let us always remember the true meaning of Thanksgiving.  
As we see the beauty of autumn, let us acknowledge  
the many blessings which are ours ... let us think of our families  
and friends ... and let us give thanks in our hearts.

### HAPPY THANKSGIVING!

Warmly, Carolyn

## IMPORTANT ANNOUNCEMENT

The Board of Directors recently voted to implement a pilot project that relaxes our membership requirements. Effective January 1, 2010 membership in the FCCLA will be open to all Catholics regardless of ethnic background. If you would like more information feel free to call the Home Office at 1-800-464-4642.

# Saint Elizabeth of Hungary

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

My dear Friends,

As I was doing my morning rituals today (rising to the new day, praying, shaving, showering, etc.), I was listening to the television newscast of what had occurred overnight in the world, nation, and the Youngstown area. Later in the broadcast, there was a vignette about how the non-profit organizations have been seriously hit because of the economic conditions we are facing in this tumultuous era. In our area, the food banks that are usually brimming and prepared for the upcoming holiday season are at an all time low, some having food for only two weeks. The staff and students of one area school have decided not to have any field trips this year and donate the monies they would have spent on those trips to a food bank. The priests of my diocesan Church and I received a letter recently from our diocesan office declaring that the resources in Catholic Charities are down considerably because those in need of assistance has risen drastically in the last year, federal funding has dropped, and contributions have fallen. All of us have been affected by this economic crisis, but the disadvantaged and the poor have really taken a hit.

If I may, I would encourage all of us to pray to Almighty God through the intercession of Saint Elizabeth of Hungary whose feast day is celebrated on 17 November in the Roman Church. Saint Elizabeth was born in modern day Bratislava, presently the capital of the Slovak Republic, in 1207. Andrew II, the king of Hungary, and Gertrude were her parents. A pact had been made between Andrew and Herman of Thuringia that Elizabeth would be given to Herman's oldest son, Louis, in marriage, thus aligning these two political powers. When she turned four years old, Elizabeth was escorted to Thuringia and raised in the castle of the king. When Louis became twenty-one years old, he married Elizabeth, who

was fourteen years old at the time, against some of the desires of the court. Some officials of the court believed that she was not good enough for Louis but he was truly in love with her. The prayerful and most generous Elizabeth not only gave birth to three children but also looked after the needs of the poor and the sick in the realm of Louis. She had a hospital built at the foot of their castle and had another hospital built nearby. Elizabeth looked after the needs of the patients by feeding them, and changing their bed clothes. Her heart went out especially to the orphans and to all who were in need. Much to the dismay of some of the officials of her husband's court, she utilized much of Louis' monies to these individuals. Louis consented to her goodwill and only saw this as a blessing upon those subjected to him. It was reported that she would be able to feed over nine hundred people a day!

In 1227, the young Louis was called by the Emperor Frederick II to assist him in a crusade and while on his way to the Holy Land, he became ill with malaria and died shortly thereafter. He was only twenty-seven years of age and when the news of his death became known to Saint Elizabeth, she was driven out of her husband's castle with her children by her brother-in-law and in the following year, she entered in the third order of Saint Francis. She made sure that her children were cared for and, living near Marburg, built a house for herself along with a hospice where she cared for the poor and the sick. Her spiritual director was unceasingly harsh with her, depriving her of personal, worldly goods and companionship that made Elizabeth grow in her love for Christ through the needs of those to whom she was entrusted to care. Once a king's spouse, the saint spun her own wool, fished the streams, visited the ill in their homes, and whatever money she would earn or would be donated to her

would be utilized for the poor and the sick.

Her spiritual director wrote of her, "Apart from those active good works, I declare before God that I have seldom seen a more contemplative woman. When she was coming from private prayer, some religious men and women often saw her face shining marvelously and light coming from her eyes like the rays of the sun. Before her death I heard her confession. When I asked what should be done about her goods and possessions, she replied that anything which seemed to be hers belonged to the poor. She asked me to distribute everything except one worn dress in which she wished to be buried" From a letter of Conrad of Marburg.

Living near Marburg for only two years, Saint Elizabeth died there not even twenty-four years old. But her generosity for those in need lives on in the history of the Church. Many hospitals are named under her patronage. Here at Saint Matthias Church, Branch 161 of the First Catholic Slovak Ladies Association has had Saint Elizabeth as their patron for the last one hundred and six years. The generosity of the members of that branch reflects the works of their patron.

In these tough economic times, it is important for us to remember that we still have so much to be grateful for and yet it is important to share our wealth with those who are so less fortunate than ourselves. As we approach the celebration of Thanksgiving and the Season of Advent, may our generosity to the poor in our communities be common place, without fanfare or notice. May our prayers always include the orphans, the poor and the destitute. Let us call to mind that phrase, "When the times get tough, the tough get going." May we truly see Jesus Christ in the needs of others.

Saint Elizabeth, pray for us!



# FCSLA IS FEELING FINE IN 2009

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

## The Smart Way to Lower Health Costs

For many families a health care crisis becomes a financial crisis as well. With deductibles, co-pays and non-covered expenses, a short hospital stay can cost thousands of dollars, and with more families choosing the high deductible health insurance, this will become a more common problem. But if you spend your health care dollars wisely, it can bring savings for many years.

Do not put off recommended procedures and screenings unless you discuss them with your doctor. Putting off a mammogram could miss a breast cancer in the earliest stages. Catching a problem early makes it easier and less costly to treat. If your doctor wants a test or procedure done, there must be a reason. Make sure your doctor explains why he/she is requesting this test or procedure.

When given a prescription, ask your health care provider if a generic medication is available. A generic medication often works as well as a name brand drug. Drug companies have patents for years after inventing a medication because they need to recover the cost of creating the drug. When the patent runs out, generics are made. You can also price shop for medications by phone or on the internet. Sometimes your local pharmacy will match a price to keep your business. Sometimes a mail order prescription for a three month supply of a chronic medication will be less expensive.

Cutting pills is one way people try to lower the cost of medications. If you are taking the correct dosage is the main concern. Be sure to discuss this with your pharmacist, and then ask your doctor if your medications can be split.

Do not skip medications just because you do not feel ill! If you are on a medication, there must be a reason. Ask before you stop taking medications. An example is medication for high blood pressure. There are no symptoms, so you will not notice if you stop, but your heart and kidneys will notice the higher blood pressure! When you do have symptoms, it may cost you many more dollars!!

Patients are asked to come back for a second appointment when a physician is concerned your condition needs monitoring to prevent complications. A second appointment may save you money in the long run!

**CARE TO SHARE** — Do you have a helpful hint or a question? Send a note to:

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

## Martin and Nancy Martonik Celebrate 50th Anniversary

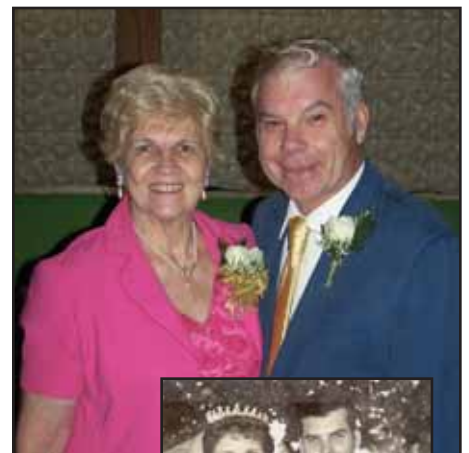
Marty and Nancy Martonik marked their 50th wedding anniversary on Sunday, August 22, 2009. They are members of Saint Fidelis Parish in Meridian, PA. The Rev. Frances Lachner performed the ceremony at Saint Alphonsus Church, Springdale, PA on August 22, 1959.

They celebrated their anniversary at St. Fidelis Parish in Meridian with a mass of celebration, celebrated by Fr. James Murphy. A reception followed at the home of their daughter and son-in-law, Maria and Paul Worst of Butler. They have four grandchildren, John Paul, Christopher, Kimberly, and Julie Ann Worst.

Nancy is the former Nancy Ann Heinick, daughter of Margaret and Paul Heinick. Nancy is a homemaker and former Christian Mother President. She is active in church activities, sending greeting cards to the sick and homebound, and is a Eucharistic Minister, Altar Society, and other ministries of the St. Fidelis Parish Community. She is also a member of the Red Hats Society and is a song leader.

Marty is the son of the late Martin and Marie Martonik, Sr. Marty is retired from International Staple and Machine Company as a tool and die maker. He enjoys reading, swimming and raising gold fish.

They are enjoying their retirement, spending time with their grandchildren, exercising, and swimming at the Butler YMCA. They also enjoy photography, and gardening. Nancy, Marty and their family are all members of the FCSLA Home Office Branch.



## **"CHICKEN INVESTING"**



**Patrick Braun**

Everyone is familiar with the Bulls and Bears on Wall Street. The Bulls think the stock markets will go up and the Bears think they will fall. However there is another group of investors. They can rightly be called the "Chickens". To me this is not a derogatory term. In fact, it aptly describes the people who, having worked hard for their money, do not want to gamble with it!

I first became acquainted with the term "chicken investing" when I attended a seminar a few years ago given by FCSLA general agent Dale Froehlich. Dale had the crowd exalting in the fact that they were "chickens". They chanted "I'm proud to be a chicken" as they waved the rubber chickens Dale had passed out when they registered. What Dale was selling was safety! He was recommending that the attendees put their money into products where they would wake up the next morning with more money than they had gone to bed with the night before. This turned out to be GREAT advice, given the recent stock market crash.

I have to admit that I am mostly a "chicken" investor. Sure I own some stocks. (They have gone down). But most of my own money is securely invested in the safety of FCSLA life insurance and annuities. The money in stocks may or may not come back. And I may or may not get some of my money back the next time I go to Las Vegas, but the money that my family will need if I'm not here is in life insurance and the money that I will need if I am here is in annuities.

### **THE SAFETY OF FCSLA**

There are a good number of reasons that FCSLA prod-

ucts are so safe. First and foremost is the fact that FCSLA has a very conservative investment philosophy. Instead of chasing yield, new investments are generally placed in investment grade bonds. This philosophy allows the Association to pay a high interest rate to its members without compromising the safety of their money.

There are several other reasons why FCSLA is such a safe place to keep one's hard earned money. No more than 2% of the Association's assets are invested in any one company. In other words, the risk is spread around amongst high quality companies.

To top it off, FCSLA has over \$85 million of unassigned surplus on \$555 million of assets. In the insurance world that is a very, very high percentage! (15%) The fact that the A.M. Best Company, the chief insurance rating company, recently re-affirmed our A- "Excellent" rating is proof that FCSLA is one of the best! (They have downgraded hundreds of companies this year.)

I also want to say a word about two of FCSLA's popular products for wealth accumulation and wealth transfer. 1. The **FCSLA Flexible Premium Annuity** is the best fixed annuity in the business for conservative investors, not because it pays a high interest rate, which it does (currently 4.6% APY), but because it has a high lifetime guarantee (3.5%), a short penalty period (5 years), and low penalties (5%, 4%, 3%, 2%, 1% and then 0% for life). The annuity also has a 10% penalty-free withdrawal each year and no rolling charge which means that the penalty period for all deposits reverts to the issue date of the contract. There are also no fees or charges against the deposits so every dollar deposited earns the high FCSLA current rate from day one!

2. The **FCSLA Single Premium Life** certificate is the finest wealth transfer product available today. It offers excellent leveraging of the premium to death benefit and this leveraging is greatly enhanced by the FCSLA Post Mortem Benefit which pays an extra 25% on death up to the first \$100,000 face amount. Since life insurance proceeds are received income and capital gains tax-free, the leveraging provides a parent or grandparent the opportunity to pass more money to heirs than with other products. Also, with a named beneficiary, the heir(s) will receive the proceeds in a matter of weeks instead of the 6-18 months it takes for a probate court to distribute funds. And, although life insurance is never considered an investment (except an investment in peace of mind), the FCSLA Single Premium Life certificate generally has more guaranteed cash value after the first year than the premium that was paid at standard rates. For example, a 60 year old man depositing \$100,000 would have over \$232,000 of life insurance and the guaranteed cash value after 1 year would be \$103,488 (a 3.488% return — which is better than most CDs!)

So, if you are not a Bull, and not a Bear — if you are a "Chicken" and proud of it, FCSLA is the perfect place to put your safe money. What about the money you didn't work too hard for. The money that you don't mind losing? Well, I hear that there are some really cheap flights to Las Vegas these days!!

A graphic with a background of US dollar bills. Large, 3D orange numbers "4.60%" are prominently displayed. Below them, the text "Annual Yield on FCSLA Annuities/IRAs" is written in a stylized orange font.

**From October 1 through and including December 31, 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**



# Students Awarded FCSLA Scholarships

## JR. BRANCH 470

The FCSLA recently awarded two scholarship of \$750 each to area grade school students. Matthew Retoff and Benjamin Kaschke were the happy recipients. Both students are members of Jr. Branch 470. A dinner was recently held in their honor at Chippers Restaurant.

Matthew is the son of Albert and Beth Retoff, Streator, IL and will be in the 6th grade at St. Anthony's School. His favorite subjects are Computer, Religion, Art and Science. His other activities include soccer and track. He is also an Altar Server and belongs to the Boy Scouts. His future plans are to be either a Chef or an Engineer. He is the grandson of Richard and Rose Schaibley and Marge Retoff.

Benjamin is the son of Michael and Kimberly (Chalus) Kaschke. He is 10 years old and is a 5th grader at St. Anthony's School. He is active in soccer, baseball, basketball, swimming and has played the piano for 5 years. Ben is a member of Corn Belt Kids Club and is a Webelos Cub Scout for Troop 3890. His favorite subject in school is Science and in his free time, enjoys fishing and camping. He plans to be an exotic animal veterinarian. He is the grandson of Greg and Andrea Chalus of LaSalle, IL and the late Ken and MaryAnn Kaschke, and the great-grandson of Marwood and Doris Chalus of Ottawa, IL and Delores Quaka and the late Edward Quaka, of Streator, IL.

While at SHS, Chalkey served as National Honor Society President, Key Club Senior Representative, Student Council Member and Vice President of the class of 2009 from freshmen to junior year.

Kristen Pouk, daughter of Michael and Diane Pouk, is currently enrolled in Northern Illinois University. Kristen will be a senior and is majoring in Health Science and will continue her education in Physical Therapy. Kristen attended IVCC for two years and played two years of college softball. She is the granddaughter of Jim and Lucille Swain.



**Front row, L-R: Gary and Christine Chalkey, Richard Cody Chalkey-scholarship recipient, Kristen Pouk-scholarship recipient, with parents Diane and Mike Pouk. Back row, L-R: Branch 66 Officers — Stephanie Boik, Financial Secretary and Lucille Swain, President and Treasurer of Guardian Angel Society, Branch 470, Jane Soltis, Treasurer and Anna Mae Negray, Financial Secretary.**

## BRANCH 111

Branch 111 of Charleroi, PA honored their scholarship recipients Kaitlin Brockett attending Duquesne University and Matthew Bury, attending John Carroll University. The winners and their families were treated to dinner at Jem's Lounge. Following dinner, all were welcomed by branch secretary-treasurer Grace Popson, who offered congratulations and presented each with a gift from the branch. Each recipient introduced their family and spoke of the college they would be attending and their field of study. They also presented a "thank you" gift to their parents and grandmothers. The evening ended with the young winners expressing their thanks to the FCSLA for supporting their Catholic education. A "thank you" was also given to secretary-treasurer Grace Popson, guest Marlene Calcek and Trudy Berletich for their help with the dinner.



**Scholarship recipients and families: Standing in front, L-R: Emma Pavlekosky, Kaitlin Brockett-recipient, Matthew Bury-recipient, Stephanie Bury, Anna Marie Bury, Mary Bury. Back row, L-R: Delbert Brockett, Alicia Brockett, Nathan Brockett, William Bury.**



**Front Row, L-R: Albert and Beth Retoff, parents of Matthew Retoff; Benjamin Kaschke and his parents, Kimberly and Michael Kaschke. Back Row: Stephanie Boik, Financial Secretary and Lucille Swain, President and Treasurer of St. Ann's Society, Branch 66. Jane Soltis, Treasurer and Anna Mae Negray, Financial Secretary of the Guardian Angel Society, Branch 470.**

## BRANCH 66

Richard Cody Chalkey and Kristin Pouk of Streator are the recipients of a \$1,250 college scholarship from the First Catholic Slovak Ladies Association. Both are members of Sr. Branch 66. A dinner was recently held in the recipients' honor at Chippers Restaurant.

Richard Cody Chalkey is the son of Gary and Christine Chalkey and he was accepted into the College of Business at the University of Illinois in Champaign Urbana. Cody will be majoring in Business and Finance. A 2009 graduate of Streator High School, he was also named an Illinois State Scholar by the Illinois Student Assistance Commission.



# Anna Hurban Chicago District Honors Scholarship Winners

The Anna Hurban Chicago District hosted a luncheon at the Royal Palace in Chicago Ridge, IL on June 20, 2009 for its scholarship winners and their families. District and branch officers enjoyed a pleasant time congratulating the students and their proud families. There were 16 scholarship winners and their families in attendance for the luncheon and awards.

Everyone dined on a delicious family style meal of cream of chicken soup, chef's salad, roast beef, roast chicken, polish sausage and sauerkraut, whipped potatoes, hot vegetables, sherbet and beverages.

Awards were presented to scholarship recipients following the luncheon. Our district and branch officers were proud to see the youth of our membership receive their awards. Congratulations to all our Anna Hurban Chicago District winners. The regular district meeting followed.



**College Scholarship Winners — L-R, front row:** Emily Swift, Corey O'Keefe, Caryn Lehocky, Hannah Kucharzak, Sophie Pricon. **Back row:** John Pavlik, Daniel Defore, Robert Bajek, John Ledvora, Joseph Ledvora, and Nicholas Tholl.



**Grammar School Scholarship Winners, L-R:** Natalie Helen Duck, Madeline R. Rahe, Jaclyn T. Fant, Aiden M. Jurcenko.



**Scholarship winner Corey O'Keefe with parents and grandmother, and Agnes Meske, Lorraine Gibas, Carol Rosenthal, officers of Branch 485.**



**L-R:** Catherine Rahe, National Vice President/Secretary of Branch 250/174; Rosemary Mlinarich, Scholarship winners Emily Swift and Madeline Rahe, Mrs. Swift, and Jeanette Palanca, Jr., Auditor.



**Branch President/Secretary Judy Knizer and scholarship winner John Pavlik with his father, Thomas Pavlik of Branch 287.**



**L-R:** District President Joseph Ledvora, District Secretary Helen Ledvora, Scholarship winner/grandson Joseph Ledvora, and his father, Bob Ledvora of Sr. Branch 46.



**Ingaborg Blazek with scholarship winner Sophie Pricon and her grandmother Dolores Pricon of Branch 295/39.**



**Scholarship winner Hannah Kucharzak with her parents, Mr. and Mrs. Kucharzak, Sister Antonia, Marge Krugley and Dolores Mooha, officers of Branch 180/106.**



**Scholarship winner Nicholas Tholl with his grandparents Dolores and Philip Glomb, branch officers and parents Matthew and Carolyn Tholl of Branch 225/370.**

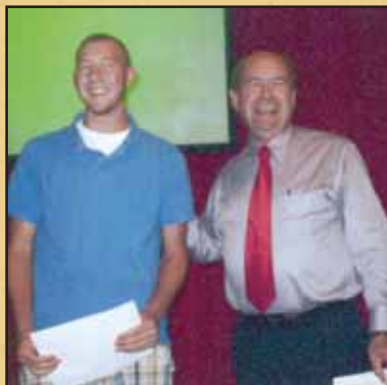
**Additional Scholarship Award Winners Will Appear in the December Issue of *Fraternally Yours*.**



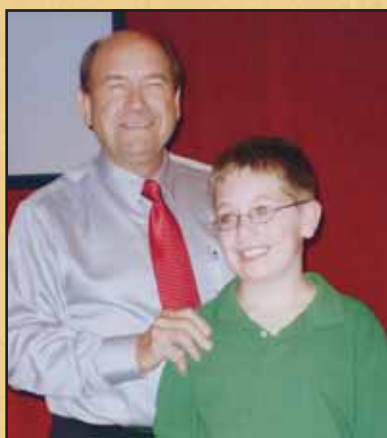
# Students Awarded FCSLA Scholarships

## BRANCH W019

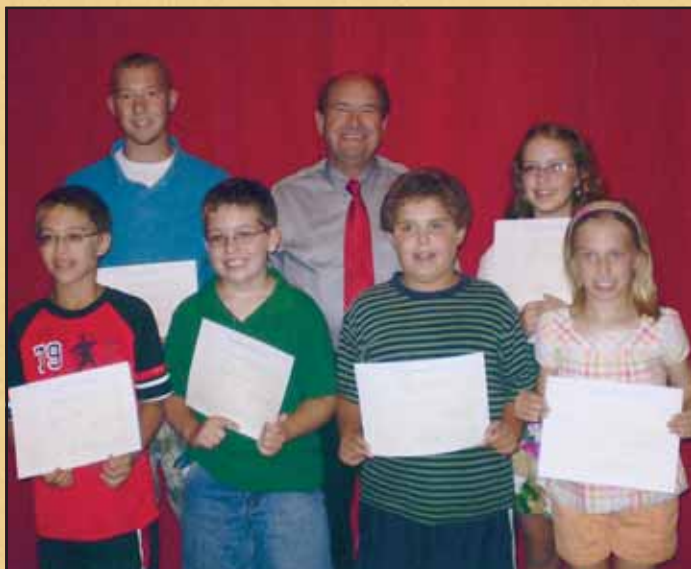
Eight youth members and their families were honored on July 23, 2009 at Dave and Buster's Restaurant and Arcade as scholarship recipients from FCSLA and/or Branch W018. In addition to the two scholars – Emma Kahnk and Emily Popelka – honored by the Home Office of the FCSLA, for the first time Branch W018 also awarded scholarships to six of its youth members. The Branch scholarships were awarded to Patrick Bilek, Ben Kaipust, Brenden McElligott, Michael Jelinek, Andrew Popelka, and Daniel Popelka. Branch President Bob Hladik called the winners forward for certificates and pictures. In his remarks, Hladik reminded all that the FCSLA awards thousands of dollars in scholarships annually.



**President Bob Hladik presents a Branch scholarship certificate to Ben Kaipust.**



**President Bob Hladik and Branch scholarship winner Brenden McElligott.**



**President Bob Hladik and the winners were present for the awards ceremony.**

## BRANCH 319

Pictured below is College Freshman Scholarship winner Michael Klophaus who will attend St. Joseph's University, flanked by his parents Monica and Gary Klophaus. On left is Treasurer Annie Richmond and President Monica Anthony of Sr. Branch 319 from Allentown, PA. Inset photo is recipient Matthew Kookan who is enrolled as a freshman at the University of West Virginia, son of Thomas and Tracy Kookan.



## BRANCH 319

Branches 289 and 184 of Gary, IN recently hosted a Scholarship Award dinner at Tiebel's Restaurant to honor their winner's Michelle Dye, Jillian Bridgeman, Cameron Collins and Andrew Kunas. Cameron and Andrew were unable to attend the dinner.



**L-R: Michelle Dye, President Leona Cupka, Jillian Bridgeman. Winners not present: Cameron Collins and Andrew Kunas.**



**L-R: Aunts of winner Michelle Dye — Auditor Elaine Ruzbasan, Michelle Dye, President Leona Cupka and Financial Secretary Betty Yurechko.**



## Branch Members Active In Their Local Communities

### BRANCH 81 SUPPORTS "MEALS ON WHEELS"

Meals on Wheels of Northwest Indiana expressed gratitude to its many donors and volunteers by hosting an entertaining presentation by nationally known Chef Keith D. Jones of Denver, CO.

After guests toured the new facility, where thousands of meals are prepared, Chef Jones told of his "passion for cooking." He presented his book *Cooking Up Your Dreams*, and told of his many experiences. Chef Jones then prepared two of his signature dishes.

Pictured (above) are left to right, Margaret Abidula, FCSLA Helen Kocan District President and Branch 81 Treasurer, Chef Jones, and Geraldine Tumidalsky, Branch 81 Financial Secretary. The FCSLA Officers assisted Chef Jones as he prepared chicken and dumplings and shrimp and scallops bruschetta, which were then sampled by all guests.

MEALS ON WHEELS is only one of the many local charities which are generously supported by Branch 81.



### WALK FOR A HEALTHY COMMUNITY

Amy Thomas, Gerald LaFrankie and Monica LaFrankie represented Branch 177 of Clairton at the Walk for a Healthy Community. The walk was held at Heinz Field in Pittsburgh on Saturday, May 30, 2009. The recipient of the Branch's effort was Womansplace, a Domestic Abuse Shelter in McKeesport, PA.

Gerald LaFrankie is a board member of Womansplace. At Womansplace, their doors and arms are open twenty-four hours a day, seven days a week, to help improve the quality of life for the women and children whose lives have been shattered by domestic violence.



### BRANCH W056 VISITS NURSING HOME

For many years Branch W056 of Lonsdale, MN has treated the residents of Mala Strana Nursing Home in New Prague, MN to an afternoon treat of ice cream and cookies. Pictured are the branch members who helped dish out the ice cream and distribute to the residents. L-R: (below) Adrian Skluzacek, Eleanor Skluzacek, Milt Trnka, Marion Skluzacek, Norbert Skluzacek, Adeline Malecha and Ray T. Malecha. The residents look forward to this annual treat from the FCSLA and appreciate it very much.



### BRANCH 172 DONATES TO CHILDREN'S ASSOCIATION

Sr. Branch 172 of Wilkes-Barre, PA donated \$500 to Wyoming Valley Children's Association, a local nonprofit agency that provides physical, occupational, and speech therapy to children who have developmental disabilities and preschool education to children of all abilities.

Pictured at the Wyoming Valley Children's Association with Executive Director, Sharon Harry, are Branch 172 officers, from left, Martha A. Iskra, treasurer; Bernadette Yench, secretary; Ms. Harry; Magdalen I. Iskra, president, and Bernadine Kalna, auditor.

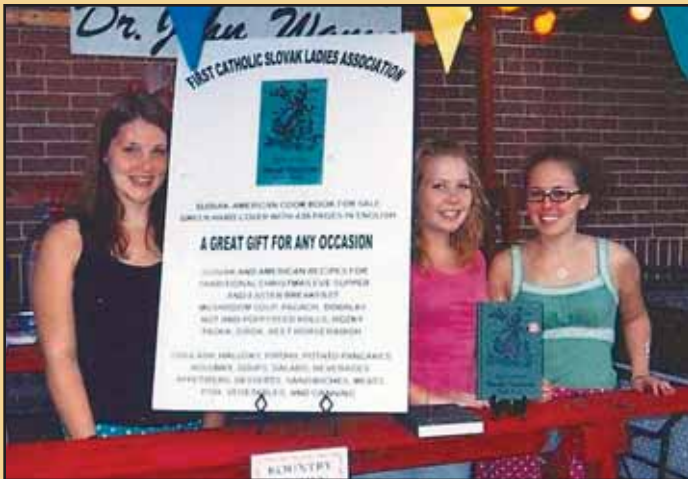




# MATCHING FUNDS ACTIVITIES

## Branch 172: Holy Name Society Fundraiser

Members from Sr. Branch 172, Wilkes-Barre, PA, and the Holy Name Society of Holy Trinity Church sold FCSLA cookbooks at the Church Bazaar. The fundraiser raised \$200, which will be matched by FCSLA. All proceeds will go to benefit the Holy Trinity Church.



Mary Ann Quinn, Youth Group Director; Kristin Rose, President of Scranton/Wilkes-Barre Yankees; Connie Screnci, Alex's Lemonade Foundation and Liz Scott, Alex's mom.

## Jr. Branch 157: Epiphany of Our Lord Church Annual Festival Fundraiser

Members of Jr. Branch 157 recently participated in a Matching Funds Project during the Annual Parish Festival for the Epiphany of Our Lord Parish. On Sunday, August 9, 2009 members "manned" the bake sale tables. Mothers, grandmothers and aunts of the young members helped out with baking goodies that were then sold. The members were outfitted with plastic aprons and gloves and helped to promote and sell the cookies, cupcakes, breads and other "goodies." They also carried the sweet purchases to tables for eating or delivered them to people's cars so they could be enjoyed at home. The bake sale generated \$950. All proceeds went to the Epiphany of Our Lord Church to help defray parish expenses. Pictured below are officers of the branch along with the "first crew" of workers.

## Jr. Branch 362: Alex's Lemonade Stand

Jr. Branch 362 and Saints Peter and Paul Youth Group held a lemonade stand fundraiser to help fight childhood cancer. They held the fundraiser at the Scranton/Wilkes-Barre Yankee Game at PNC Park in Moosic, PA on July 31, 2009. Volunteers set up lemonade stands at each level in the ball park. Alex's Lemonade Stands raised \$1,200 to help the fight against childhood cancer.



Front row, L-R: Jordon Choman and Matthew Ceklosky of Jr. Branch 362. Second row: Maria Choman, President; Theresa Ceklosky, Secretary of Jr. Branch 362; Thomas Shemansky, David Ceklosky of Jr. Branch 362, Linda Shemansky, Sr. Branch 172.

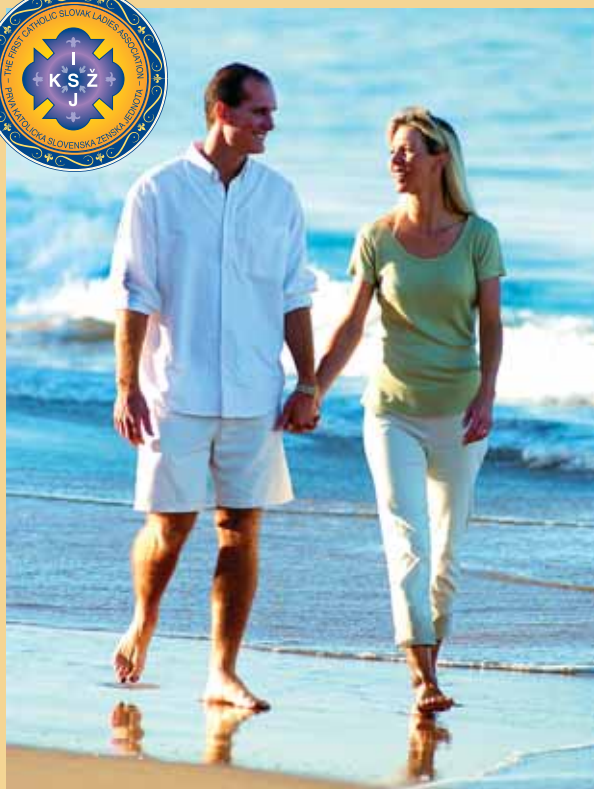


## Branch W008: St. Wenceslaus Lottery Dinner

St. Wenceslaus Parish and Branch W008 members held a lottery dinner to help raise funds for the St. Wenceslaus Church and Youth Ministries. Volunteers sold tickets for \$1 each with a chance to win \$10 to \$999. Over 200 people attended the event. The event helped raise more than \$8,900 for the parish.



# FCSLA ANNUITIES



## Flexible Premium Deferred Annuity (FPDA)

- Members have the flexibility of making deposits at their convenience.
- The minimum deposit is \$25.00.
- Members have the option to receive interest only payments or another type of periodic payment.
- FCSLA will waive its early withdrawal penalty once each contract year for a single withdrawal, not to exceed 10% of the annuity account balance at time of withdrawal, in years one through five.
- After the fifth year, there is no FCSLA penalty on annuity withdrawals.
- If annuitant dies prior to settlement, funds on deposit are payable directly to the named beneficiary(ies).

## Annual Yield on FCSLA Annuities/IRAs

From October 1 through and including December 31, 2009, all Annuities/IRAs will pay a yield of 4.6025%, based on a 4.5% 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 4.6025% (APR 4.5%).

**FOR MORE INFORMATION ABOUT OUR ANNUITY PRODUCTS,  
PLEASE CALL THE HOME OFFICE'S ANNUITY DEPARTMENT AT (800) 464-4642, EXT. 1065.**

### ELECTRONIC FUNDS TRANSFER (EFT)

- FCSLA offers EFT as a convenience to our members.
- EFT provides an easy way to make regularly scheduled deposits into your account.
- EFT allows members to receive regularly scheduled distributions from their annuity account.

*Contributing to your annuity account on a regular basis helps your investment grow. FCSLA can help by periodically sending an Annuity Contribution Reminder to members on a monthly, quarterly, semi-annual, or annual basis.*

### WITHDRAWAL OPTIONS

Prior to settlement, annuitants may withdraw from the account value up to four times per anniversary year.

The minimum withdrawal amount is \$100.

Withdrawal options include:

- Interest only
- 10% Free Withdrawal

**\*Withdraw limitations/penalties may apply.**

*NOTE: Since annuities are considered retirement accounts, withdrawals taken prior to age 59½, may be subject to a 10% Early Withdrawal Penalty by the IRS.*



# FRANCES JAKABCIN EASTERN PA DISTRICT HOLDS SALES SEMINAR AND FALL MEETING

On Saturday, September 26th, Pat Braun, FCSLA National Sales Manager conducted a very informative sales seminar for 17 members of the District. He covered the sales cycle, the fraternal difference, closing the sale and a comprehensive look at all our products. Pat also reviewed the applications for insurance and annuity products. He highlighted the strength of our organization and encouraged members in attendance to obtain the appropriate licensing in Pennsylvania, either a restricted fraternal license, or a full license in order to sell our fine products. Pat also presented Louise Dunstan, Financial Secretary Treasurer of Branch 140 and the District with a sales award.

\* \* \*

On Sunday, September 27th, Sr. Branch 140 and Jr. Branch 46 of Lansford, PA, hosted the fall meeting of the Frances Jakabcin District at St. Joseph Social Hall in Summit Hill, PA. Sixty members of the District were in attendance, representing eight branches. President Veronica Bazik called the meeting to order and introduced the officers of the hosting branches. In the absence of our District Chaplain Monsignor Thomas Derzack, President Bazik offered a prayer before the meal. Prior to our business meeting, FCSLA National Sales Manager Pat Braun spoke to those in attendance about the financial strength and safety of the FCSLA and why our insurance

and annuity products are some of the very best in the industry. Following Pat's presentation, President Bazik presented her brief report and called on District Vice President Barbara Waller who reported on the District President's meeting that she attended at the Home Office in Beachwood, OH in May. National Editor Carolyn Bazik then updated the members in attendance on

the ongoing strategic planning process the board has been engaged in since 2008. The meeting concluded after awarding 33 raffle prizes with former National Auditor Monica Anthony leading the group in "Hej Slovaci" and "God Bless America." The District will meet again on April 25, 2010 when Branches 410 and 21 host the spring meeting at the Lantern Lodge in Nesquehoning, PA.



Pictured above and right are members who attended the District sponsored sales seminar.



## ~ Scenes from the District Meeting ~



Louise Dunstan receives a sales award from FCSLA National Sales Manager Pat Braun.





## AMBASSADOR OF SLOVAKIA TO THE U.S. HOSTS MEETING

Slovakia's Ambassador to the United States hosted a meeting of representatives of Slovak Fraternal Organizations in Washington, D.C.

On Friday, July 31, 2009, His Excellency, Peter Burian, Ambassador of Slovakia to the United States hosted a special meeting with representatives of the Slovak Fraternal Organizations in the United States. The purpose of the meeting was an opportunity for Slovakia's official representative in the United States to express thanks and gratitude on behalf of the Slovak government for all the Slovak Fraternals in the United States have accomplished on behalf of their ancestral homeland. Each of the invited Slovak Fraternal Organizations has been active for more than a century and throughout their individual histories have championed the rights of Slovaks in their ancestral homeland. Slovakia has



**L-R: Joseph Senko (rep. of Friends of Slovakia), Mary Jo Savidge, Theresa A. Kluchinski, Jan Juhas (Slovak Gardens rep.), Susan Ondrejco (NSS), Steven M. Pogorelec, H.E. Peter Burian, Ambassador of Slovakia to the USA; Mary Ann Johaneck, W. Nina Holy, Andrew M. Rajec, Linda M. Strom, John A. Holy, Irene J. Drotleff, Ida Rajec.**

enjoyed its independence since January 1, 1993.

The participants were welcomed at the Slovak Embassy by the Ambassador and his staff and had the opportunity to tour the facilities and garden which contains the beautiful Wall of Honor. The wall contains brass plaques given by various Slovak American organizations, individuals and American corporate supporters.

During a working lunch the Ambassador underlined that the United States remains an important partner

and ally for Slovakia. Both countries share the same values and democratic principles. He went on to say that thanks to assistance from the United States (including the support of the Slovak Fraternal organizations) Slovakia has become a prosperous and democratic country, fully integrated into transatlantic and European structures, in a relatively short period of time.

This year offers several opportunities to advance Slovakia as a success story in the United States. This year marks the 5th anniversary of Slovakia's entry into NATO and the 20th anniversary of the Velvet Revolution in the then Czechoslovakia.

The FCSLA was represented at the meeting by our National President Mary Ann Johaneck and National Secretary Irene Drotleff.



**L-R: Irene Drotleff, National Secretary; H.E. Peter Burian, Ambassador of Slovakia to the USA, Mary Ann Johaneck, National President and W. Nina Holy.**

## ANNA HURBAN DISTRICT TO HOST ANNUAL CHRISTMAS DINNER

The FCSLA Anna Hurban District of Chicago is hosting their Annual Combined Branch Christmas Dinner on Saturday, December 5, 2009.

**Where:** Orland Chateau  
14500 S. LaGrange Road, Orland Park, IL

**Time:** Raffle Sales at 11:00 a.m.  
Dinner at 12:00 noon  
Raffle Drawing at 1:30 p.m.

**Who:** Chicago FCSLA Branch Members \$13.00  
Non-Chicago FCSLA Branch Members \$18.00

*Please RSVP by November 23, 2009  
to Marge Krugley @ 708-349-3199*





**ALIA RAYANNA STANGER** made her First Holy Communion on May 3, 2009 at St. Ambrose Catholic Church in Deerfield Beach, FL.

She will be entering 3rd grade at St. Mark's School in Fort Lauderdale, FL, and won the "Most Outstanding Leader Award" two years in a row.

Alia, the daughter of Mr. and Mrs. James Stanger, loves to read, swim and sings in the school Cub Choir. She also likes to play soccer and take Tae Kwon Do lessons. Alia has already attained an orange belt.

The family resides in Deerfield Beach, FL and is a member of St. Ambrose Church. Alia is a member of Jr. Branch 157, Monessen, PA where her grandparents James and Karen Lewitsky make their home.



**KATHRYN MARGARET TUMA**, member of Jr. Branch JH00 of Beachwood, OH, made her First Holy Communion and Confirmation on June 7, 2009 at St. Brendan Church in North Olmsted, OH. She is the daughter of Charles and Janette Tuma.

After making her First Holy Communion/Confirmation Kathryn (Kate) donated 10 inches of her hair to Locks of Love. Locks of Love is a non-profit organization that provides hairpieces to financially disadvantaged children under age 18 suffering from long term medical hair loss from any diagnosis. She plans to grow her hair out again so she can make another donation to the organization.

Pictured above, L-R: Rev. Thomas G. Woost, Kathryn Margaret Tuma, Kathryn's sponsor and cousin, Jessica Tuma, and Bishop Richard G. Lennon.



On April 19th, 2009, **SHAYLA MARIE KUENNEN** made her First Holy Communion at St. Luke Church in Lucas, IA. She is the daughter of Scott and Jenae Kuennen. Shayla, her two sisters; Rory and Alayna, and her mother are all members of Branch W033 of Spillville, IA. Her "Nana" Rebecca Kuhn has been the secretary for 19 years and her "Papa" Richard Kuhn has been the director for 26 years.





**ELEANORE CATHERINE SIROCKY** was christened August 16, 2009. She is the daughter of Matthew and Emily Sirocky who live in Pottstown, PA. Eleanore is number 17 of the Sirocky family to become a member of the FCSLA. Grandparents are Paul and Margie Sirocky and great-grandma is Dolores Sirocky, Treasurer of Okres Anna Hurban, Cleveland, OH.



**ALEX GRABOWSKI** made his First Holy Communion and Confirmation on May 3, 2009 at St. Barbara's Church in Harrison City, PA. Alex is a member of Jr. Branch 202, Greensburg, PA.

## A Baby Shower for Mary

Mary Ann Moore, a member of Branch 445 who attends Church St, Mary of the Wood in Lakewood Club, MI decided to organize a Baby Shower for Mary.

Mary Ann was sitting in church one day when looking at a statue of Mary, the Mother of Jesus when she was struck by the thought there were no baby showers in the days when Jesus was born to Mary in the manger. Taking matters into her own



hands she enlisted the support of other church members and on May 6, 2007 they held their first "Baby Shower

for Mary." They placed notices in the church bulletins and put a crib in the back of the church a few weeks prior to the event to collect donations for Mary. On the day of the shower the crib was carried to the church social hall and everyone enjoyed an afternoon of food, entertainment and fellowship. Once the event came to a close the donated items were divided and delivered to three new mother organizations including a pregnancy clinic where they were given to mothers in need. In the end this small parish family in Lakewood Club, Dalton Township Michigan organized by our member collected over 75 items to help mothers in need and reminded us all that indeed, "It's A Boy" born on December 25th — and he was named Jesus.



**It's a Boy! — Reminding people of Jesus' birth.**

**LUKE MICHAEL and LOGAN EDWARD LAT-TUS** became members of Branch 313 for their Baptism in January 2009. They were born November 10, 2008. Their father is a member of the branch. Great-great grandmother, Sadonia Golier and great-grandmother, Margaret Jonczak were also members. Luke and Logan are the first children of Adam and Lyndsay Lattus of Natrona Heights. The family belongs to Our Lady of the Most Blessed Sacrament Parish.







# IN MEMORIAM

## STEVE BACON Branch 161

Steve Bacon, co-founder of Youngstown-Spisska Nova Ves Sister Cities (YSC), died on August, 29, 2009, in Youngstown, OH. He was 93 years old.

Steve served as President of Poling and Bacon Construction Company which he founded in 1946. He retired in 1980 leaving the operation of the company to his sons. The company was the first pipeline to carry coal. It built pipelines and gas tank farms in nineteen states and fueling facilities in major airports around the country.

As President of Youngstown Sister Cities, Steve was responsible for sending 42 teachers of English to Nova Ves, Slovakia; 12,500 textbooks, computers and printers; and \$15,000,000 of medical equipment. He organized fifteen YSC tours to Slovakia and brought four Slovak folk song and dance groups to the United States. Working with International Rotary, Youngstown Sister Cities has brought 23 high school students from Slovakia to the United States and had students from our country attend classes in Slovakia.

A Mass and Memorial Service were held in Dlhe Straze, Slovakia, which was attended by relatives, friends and representatives from Nova Ves.

Steve is survived by his wife Ghislaine; son Vince (Phyllis); son James (Carol); daughter Shirley (Bruno) Miletta; sisters Estelle Slanina Chizmar and Bernadette (Edward) Slanina Demechko, cousin Maria (Ivan) Hrubin, eight grandchildren and six great-grandchildren.

Steve was a member of Branch 161, Youngstown, OH. His sister, Bernadette, is FCSLA Youngstown District President and member of the FCLSA National Board of Directors.



## ANN T. GUYON Branch 66

Ann T. Guyon, 94, of Streator, IL died August 19, 2009 at her residence.

Born July 19, 1915 in Streator, she was the daughter of Thomas and Helen (Pouk) Salata. She married Clement M. "Clem" Guyon on February 6, 1937 at St. Stephen's Church, Streator. Clement passed away on December 22, 2000.

She is survived by a daughter, Mary Ann (Vernon) Christopher of Pontiac; a son, David (Carrie) Guyon of Streator; grandchildren, Lisa Matas, Terry and Neil Christopher, Kathy Roberts and Carli Guyon; 8 great-grandchildren and one great-great-grandchild; sisters, Helen Gayon and Mayme (Bill) Liptak both of Streator and one sister-in-law, Jo Ann Salata. She was preceded in death by her parents, her husband, a daughter, Sandra Seaman; a grandson, Patrick Christopher; brothers, Andrew and Thomas Salata and twin sisters in infancy.

Born and raised in Streator she attended St. Stephen's grade school. She lived her lifetime in Streator. She worked many years for Salata's grocery store. She was a member of St. Stephen's church and the altar and rosary society of the church.

Memorials were directed to O.S.F. St. James Hospice Program, Pontiac.

## MARGARET E. MELISKI Branch 35



Margaret Meliski passed away peacefully at the age of 99 at the Bridgeway Care Center on August 8, 2009.

Margaret was born in Raritan, NJ on March 15, 1910, she was the daughter of the late Mary and Andrew Kovac. Margaret was a lifelong resident of Raritan and was a communicant of St. Joseph's Roman Catho-

lic Church. She served as president of FCSLA Branch 35 for over 50 years and was a member of Saint Joseph's Senior Citizens and Raritan VFW Auxiliary. Margaret enjoyed baking especially for the holidays and also enjoyed knitting, sewing, and crocheting in her spare time. She will be sadly missed by her family and friends.

Margaret is preceded in death by her husband Andrew who died in 1992, three sisters, Anna Kovac, Mary Barna, and Veronica Lasko.

Surviving are her daughter Barbara Van Zandt and her husband Richard, two brothers Joseph and Andrew Kovac, sister Helen Marcin, and two grandchildren Richard and Michael Van Zandt.

## ERMA R. SHAVLIK Branch W018



Erma R. Shavlik, 84, of Omaha, NE, passed away May 1, 2009, at St. Joseph's Villa in Omaha.

Erma was born October 8, 1924, in Stanton County, NE, to Gerhard and

Bertha (Schlautman) Rueschhoff. She attended rural District 41 grade school, and after graduating from Howells High School, moved to Omaha.

She married Emanuel Shavlik on April 11, 1953, at St. Bridget's Catholic Church in Omaha. They later became longtime members of Holy Ghost Catholic Church in Omaha.

Erma is survived by her husband Emanuel; her eight children: Joseph (Regina) Shavlik, Jim (Chené) Shavlik, Mary (Mike) Boulay, Anne Shavlik, John Shavlik, Jerry Shavlik, Steve (Cindy) Shavlik, and Eileen (Dave) Adams; grandchildren: Melissa, Christopher, Kenneth, Calley, Dan, Laura, Gabriel, Paige, Kristen, Cody, Mia, and Anna; brothers and sisters: Donald Rueschhoff, Norlin Rueschhoff, Mary Ann (George) Thege, Ivan (Kathy) Ruesch-

hoff, Dennis (Sharon) Rueschhoff, Wyona (Bernard) Smith, and Janelle (Don) Kleffner; sister-in-law Bernadine Rueschhoff; brother-in-law Adolph Shavlik; many nieces, nephews, and cousins.

She was preceded in death by her parents; her sister Marilla Rueschhoff; brother Erwin Rueschhoff; and sister-in-law Otilie Rueschhoff.

Erma generously assisted her husband, Emanuel, with the day-to-day duties required of his position as Financial and Recording Secretary for Catholic Workman, Branch 18, (now First Catholic Slovak Ladies Association, W018) for 39 years, retiring in 2003. She loved to read and play bingo, and also enjoyed crocheting afghans for her children and grandchildren.

### **STEPHEN J. SCHUCH** **Branch W093**

Stephen J. Schuch, 81, of Tabor, SD, died Monday, August 17, 2009, at Tyndall Good Samaritan Center, Tyndall.

He was born on December 17, 1927, near Tyndall to John and Lillian (Soukup) Schuch.

He attended Bon Homme country schools and served in the U.S. Army. He spent time in Korea and was awarded the Korean Service Medal with two bronze stars, United Nations Service Medal and Bronze Star.

After his return from military service, he farmed northeast of Tyndall until retiring in 1996. He moved into Tyndall and entered the Good Samaritan Home in 2008.

He was a lifetime member of Yankton VFW and a member of the Tabor American Legion. He was also a member of St. Wenceslaus Catholic Church and FCSLA Branch W093.

He is survived by three brothers: Stanley (Rita); and Jim (Mary), all of Tyndall; and John, Rapid City; a brother-in-law, Bill Magera, Yankton; and many nieces and nephews. He was preceded in death by his parents;

a sister, Irene; a niece and a great-niece.

Funeral services included military graveside rites by Kortan-Hatwan American Legion Post 183, Tabor.

### **ERVIN BOS** **Branch W080**

Ervin Bos, 86 of Clarkson, NE, died Monday, June 15, 2009, at Golden Living Center in Clarkson.

Ervin was born May 27, 1923, southwest of Clarkson to Tom and Anna (Podany) Bos. He attended school at District 38. Ervin served in the Army from February 20, 1945, to December 5, 1946. He served in the Asiatic-Pacific area from August 1945 to October 1946. After his discharge from the service, he returned to the Clarkson area to farm.

On April 3, 1951, he married Mary Ann Korecky at Holy Trinity Catholic Church at Heun. They farmed southeast of Clarkson until 1979 when they moved to a farm southwest of Clarkson where they were currently living. In addition to farming, Ervin also worked for the county bridge crew for 29 years.

Ervin is survived by his wife, Mary Ann of Clarkson and a daughter, Jo Ann (Mrs. Mark) Johnson of Columbus and his six sons: Tom of Schuyler; Ron (Sharon) of Clarkson; Rich (Kandy) of Columbus; Bill (Thersa) of Columbus; Ken (Laurie) of Clarkson; and Larry (Linda) of Raymond. He is also survived by his 18 grandchildren and one great-granddaughter; and a brother Lumir Bos of Virginia.

He is preceded in death by his parents and a sister, Anita Haney.

Military Honors at the funeral were provided by Cornhusker Post 6419 of the VFW.

### **HELEN MALEK** **Branch W051**

Helen Malek of Garner, IA, died on July 26, 2009, at the Concord Care Center. Helen Josephine Malek, the daughter of Jilji and Rose (Hejlik) Hrubes, was born March 25, 1915 on the family farm south of Duncan. She was baptized and confirmed at St. Wenceslaus Catholic Church. Helen attended the rural schools of Liberty Township and Britt High School. On September 21, 1937, she was married to Sylvester Malek at St. Wenceslaus Catholic Church. They settled on the Malek farm northwest of Garner where she kept busy helping with farming and raising their three children. Helen spent many years as a waitress and cook in area restaurants along with selling Stanley Home products for 38 years. She also was employed at the Britt News Tribune selling subscriptions and worked part time for four years at Opportunity Village in Clear Lake. In 1974, Helen and Sylvester retired from farming and moved into Garner.

Helen is survived by her children, Shirley Rasche of Garner, Bob Malek (fiancée, Peg) of Garner and Donna (Don) Jacobsen of Garner; grandchildren, Shane Rasche, Ryan (Tracey) Lester, Brent (Amy) Lester, Heidi (Mike) Seaberg, Eric (Kimberly) Malek and Crystal Malek; great grandchildren, Morgan and Payton Lester, Braydon, Jakob and Tatum Lester and Nolan and Gabby Seaberg; a sister, Mary Trca of Britt; brothers, Joe (Leona) Hrubes of Britt and Clarence (Joan) Hrubes of Garner; sisters-in-law, Margaret Hrubes of Garner and Eileen Malek of Wisconsin; and many nieces and nephews.

## **DISTRICT 13 MEETING ANNOUNCED**

Attention all members of South Dakota District 13. A meeting will be held at noon on November 15, 2009 at the Fr. Cronin Center in Tyndall, SD. FCSLA Home Office Representatives will be attending the meeting to answer your questions. RSVP to Mary Cimpl or Ron Sestak as soon as possible so an accurate meal count can be obtained.



# NFCA ANNUAL MEETING IN SAN ANTONIO, TEXAS



**Fox news anchor Stuart Varney addressing members attending the Friday General Session.**

The FCSLA was well represented at the 123rd National Fraternal Congress of America (NFCA) Annual meeting held in September at the Grand Hyatt San Antonio. The NFCA unites 69 not-for-profit fraternal benefit societies operating in all 50 states and the District of Columbia, Canada, Great Britain, the Philippines and, thanks to several ethnic-based societies, the countries of Croatia and Norway. The association represents almost 10 million people in 37,000 local chapters, making it one of America's largest member networks. Its mission is to provide advocacy, information, and operational products and services that help member societies make meaningful contributions to individuals, communities and society.

The wonderful workshops presented at the annual meeting covered current critical areas of fraternal management and operations. There were two keynote speakers who both educated and inspired those in attendance. Fox news anchor Stuart Varney offered insights into the factors affecting the prospects for an economic recovery and author and playwright John Powers spoke about Passion: The Heartbeat of Leadership, Values and Creative Change.



**Author and Playwright John Powers addresses members attending the Saturday General Session.**



**L-R: National Trustee Cynthia Maleski, National President Mary Ann Johanek, National Vice President Rosemary Mlinarich, National Secretary Irene Drotleff, Fraternal Director Sue Ann Seich and National Editor Carolyn Bazik.**



**Prior to the opening session on September 17th — Seated, L-R: National Auditor Dorothy Urbanowicz and National Trustee Virginia Holmes. Standing, L-R: National Secretary Irene Drotleff, National President Mary Ann Johanek and National Chaplain Monsignor Peter Polando.**



**Prior to a working lunch — L-R, Seated: National Auditor Steve Hudak, National Chaplain Monsignor Peter Polando and National President Mary Ann Johanek. Standing, L-R: Fraternal Director Sue Ann Seich, National Vice President Rosemarie Mlinarich, National Secretary Irene Drotleff and National Trustee Cynthia Maleski.**

## Slovak Language Classes to Begin

The Cleveland Slovak School will begin its 2009-2010 session on November 7, 2009. All classes are held at St. Joseph Byzantine Catholic Church located at 8111 Brecksville Road in Brecksville, OH. The tuition is \$100 for the first child of a family and \$50 for each subsequent family member. The classes are divided into 3 groups. Level I will consist of students age 3 to 7 and early language learners including youngsters who may not yet know how to read or write. Level II is designed for students age 8 years and older (including adults) who are not fluent in the Slovak language. Level III is designed for students age 9 through adults who are fluent in the Slovak language. The classes will be held on Saturday mornings beginning at 8:30 a.m. for Level I and at 9:30 a.m. for Level II and 11:00 a.m. for Level III. Classes are approximately 45 minutes in duration for Level I and 1 hour and 30 minutes for Levels II and III.

For more information or to obtain an application or to contact the Slovak School, visit us on the web at [www.slovakschool.com](http://www.slovakschool.com). You may also call Mrs. Mary Ann Dzurec at 440-930-2197.



# FCSLA 2010/2011 SCHOLARSHIP PROGRAM

*More than \$248,250 in Scholarship Awards!*

The First Catholic Slovak Ladies Association is pleased to announce its 2010-2011 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, 2010.

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](http://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



# JR. BRANCH 46 CELEBRATES CHRISTMAS IN JULY

*On Thursday, July 16, 2009 members of Jr. Branch 46, Lansford, PA celebrated Christmas in July at Knoebels Grove Amusement Park in Elysburg, PA. Over a hundred members and their families enjoyed a day of fraternal fun and fellowship at one of the country's oldest family owned parks where admission is still free.*



Junior Branch 46  
members and their  
families enjoy a day  
of fraternal fellowship  
and fun at  
Knoebels Grove  
Amusement Park





## The Sisters of Charity of Nazareth, Kentucky Observe Diamond Jubilees

On Saturday, August 15, 2009, at a Liturgy of Thanksgiving in their Convent Chapel in Pittsburgh, PA, four Sisters of Charity of Nazareth (formerly Vincentian Sisters of Charity of Pittsburgh, PA) celebrated their 75th Anniversary marking their Entrance into Religious Life.

Sister M. Bertille Janech, daughter of the deceased Michael and Margaret Janech, entered the Congregation from St. Mathias Parish in Natrona, PA. Sister retired from her teaching ministry after her last assignment at St. Ursula School, Allison Park, PA.

Sister M. Ligorius Kracinovsky, daughter of the deceased Stephen and Elisabeth Kracinovsky, entered the Congregation from Holy Trinity Parish in Duquesne, PA. She served in the educational ministry for many years and finally as sacristan at the Vincentian Home before her retirement.

Sister M. Loretta Polaski entered from Transfiguration Parish in Monongahela, PA. She is the daughter of the deceased John and Margaret Polaski. Sister retired from her last ministry as a Medical Records Designee at the Villa de Marillac in Pittsburgh, PA.

Sister Mary Victorine Deley, daughter of the deceased John and Anna Deley, entered the Congregation from St. Michael Parish in Braddock, PA. Sister was the Coordinator in St. Catherine Laboure Convent in Fonthill, Ontario when she retired. She previously served in various other capacities in the educational ministry in Canada.

Rev. Garrett Dorsey officiated as the main celebrant at the Liturgy and the homilist was Rev. John Rushovsky. Concelebrants were Rev. Reginald Russo, OFM Cap., Rev. Stephen Chervenak, and Rev. Joseph Grosko.

Following the Liturgy, the family and friends of the honorees were invited to a reception at the Holiday Inn on McKnight Road, Pittsburgh, PA.



L-R: Sisters M. Bertille, Mary Victorine, Loretta and M. Ligorius.

## SLOVAK RELATIVES RECENTLY HOSTED



Seated, L-R: Estelle Chizmar; Steve Bacon; second cousin Jozef Gres. Standing: Marta and Roman Gres; Bernie Demechko, Bernie's daughter, Mary Shelley.

Bernie and Ed Demechko, Youngstown, OH, recently hosted their second cousins, Marta and Jozef Gres, Stvrtok, Slovakia. The couple was in the United States as guests of their son, Roman Gresh, who has resided in Chicago for eight years.

Roman and his wife, Branislava, invited Marta and Jozef to the United States to attend the christening of their son, Sebastian. Their three-week visit included sight-seeing trips to Canada, Niagara Falls, Ellis Island, New York City, Washington, D.C., and Youngstown, OH.

Bernie and Ed had them for brunch and dinner and also spent many hours getting an update on their relatives in Slovakia. They visited Bernie's brother Steve (and Gigi) Bacon and her sister Estelle Chizmar. The Gres/Slanina family members who reside in the United States have kept in touch with their relatives in Slovakia via monthly phone calls, emails, and visits to and from Slovakia. Steve has been to Slovakia 34 times including the 15 tours he organized for Youngstown Sister Cities of which he is President Emeritus. Bernie, Estelle, Steve and Gigi are members of Branch 161. Bernie also serves as Youngstown District President and is a member of the Executive Board of the FCSLA.

The oil painting in the photo on the left wall was commissioned to be painted by Slovak artist, Irene Misak. Youngstown Sister City Executive Board Members presented the painting as a gift to Steve on the occasion of his 90th birthday. The painting shows the Spis castle which towers over the villages where the Slanina and Gres family date their origins to 1769 and 1757 respectively.

*(Since the family gathered Steve Bacon passed away on August 29, 2009.)*



## St. Isadore District Officers Hosts Annual Picnic

The Nebraska State Officers of the St. Isadore District of FCSLA hosted their annual picnic on Sunday July 12, 2009, at the North Bend City Park for all members and their families. The park was once again filled with the sounds of polka music. It turned out to be a wonderful day for all with a wide variety of meat, salads, and desserts. All hot and cold drinks were furnished by the State Council. Swimming tickets for the youth members were also provided. Approximately 100 people attended.

Door prizes for the youth members were won by Pat Tvrdy, Peter Kavan and Joyce Paseka. Door prizes for the adult members went to: Adolph Nemec, Helen Humlicek, Ken Dolezal, Larry Johnson, Lynn Nemec, and Pat Fujan.

"Thank you" to all who came and we sincerely hope to see you in 2010, the second Sunday of July at the same place, same time to have a good time.



**North Bend, NE, population 1250, hosted the celebration. Homemade pastries went fast.**



**District Secretary Alice Maresh (L) runs the "raffle" for the door prizes with assistance from other members.**



**After lunch conversations on the green were bountiful.**

## REPORT OF THE FCSLA NATIONAL TREASURER

**BALANCE SHEET AS OF JUNE 30, 2009**

<b>ASSETS</b>	
Cash and Short Term Investments	\$ 15,131,646.55
Bonds	518,401,481.35
Preferred Stock	8,363,125.87
Common Stock	690,119.91
Investment Income Due and Accrued	8,713,431.32
Promissory Notes	63,259.68
Property Plant and Equipment, Net	8,727,617.39
Certificate Loans & Accrued Interest	1,359,293.87
Other Assets	195,366.83
<b>TOTAL ASSETS</b>	<b>\$ 561,645,342.77</b>
<b>LIABILITIES</b>	
Life Reserves	\$ 162,545,382.08
Annuity Reserves	296,247,521.10
Death Claims Payable	683,829.83
Unearned Premiums	584,907.00
Matured Endowments	0.00
Provision for Dividends Payable	1,690,674.24
Accumulated Dividends and Interest	3,473,513.02
Accrued Convention Donations	0.00
Provision for Future Conventions	300,000.40
Asset Valuation Reserve	4,860,862.00
Interest Maintenance Reserve	1,467,034.00
Other Liabilities	1,541,967.49
Provision for Annuity Certain Accounts	2,078,000.00
<b>TOTAL LIABILITIES</b>	<b>\$ 475,473,691.16</b>
<b>SURPLUS</b>	
Surplus	\$ 86,171,651.61
<b>TOTAL SURPLUS</b>	<b>\$ 86,171,651.61</b>
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>\$ 561,645,342.77</b>

### INCOME STATEMENT

**For the Six Months Ending June 30, 2009**

<b>REVENUE</b>	
Insurance Premiums	\$ 2,872,795.77
Annuity Premiums	14,616,544.81
Investment Income	15,791,654.64
Amortization of Interest Maintenance Reserve	34,687.00
Other Revenue	263,309.79
<b>TOTAL REVENUE</b>	<b>\$ 33,578,992.01</b>
<b>EXPENSES</b>	
Increase in Reserves — Life	\$ 3,180,382.00
Increase in Reserves — Annuity	12,844,521.00
Insurance Benefits	1,778,579.67
Annuity Benefits	8,821,201.62
Commission Expense	366,576.36
Surrender Benefits	493,068.64
Miscellaneous Member Benefits	33,049.49
Matured Endowments	18,840.00
Donation Expenses	17,160.53
Convention Expenses	90,000.00
Dividends to Members	899,709.48
Post Mortem Benefits	437,130.98
Bonus to Branches	481,774.00
Fraternal Activities	78,397.87
Bank Service Charges	28,336.63
Data Processing Service Fees	121,121.73
Accounting Fees	89,641.00
Actuarial Fees	90,250.00
Legal Fees	33,177.05
Consulting Services	64,510.00
Official Publications	132,018.29
Scholarship Awards	(1,250.00)
Miscellaneous Employee Benefits	180,437.69
Fees — Directors	54,135.16
Salaries — Employees	579,181.85
Salaries — Officers	218,875.02
Interest Expense	124,338.98
Tax Expense	160,789.41
Depreciation Expense	205,818.00
Utility Expense	31,530.64
Postage and Printing	150,308.02
Advertising	52,154.94
Travel Expense	76,916.35
Other Expense	533,767.89
<b>TOTAL EXPENSE</b>	<b>\$ 32,466,450.29</b>
<b>NET INCOME</b>	<b>\$ 1,112,541.72</b>





# Did Someone Say -- DESSERT?

## APPLE WALNUT PIE

5 large tart apples, peeled and sliced  
1 tablespoon lemon juice  
½ cup sugar  
½ cup packed brown sugar  
1/2 cup chopped walnuts  
2 tablespoons quick-cooking tapioca  
¾ teaspoon ground cinnamon  
¼ teaspoon ground nutmeg  
Pastry for double-crust pie (9 inches)  
2 tablespoons butter

In a large bowl, toss apples with lemon juice. Combine the sugars, nuts, tapioca, cinnamon and nutmeg; add to apples and toss to coat. Let stand for 15-20 minutes.

Line a 9-in. pie plate with bottom pastry; trim even with edge. Add apple mixture; dot with butter. Roll out remaining pastry; make a lattice crust. Seal and flute edges. Cover edges loosely with foil. Bake at 450 degrees for 15 minutes. Remove foil; reduce heat to 350 degrees. Bake 30-35 minutes longer or until crust is golden brown and filling is bubbly. Cool on a wire rack. 6-8 servings.

## CHOCOLATE CLUSTERS

2 pounds white candy coating, broken into small pieces  
2 cups (12 ounces) semisweet chocolate chips  
4 ounces German sweet chocolate, chopped  
1 jar (24 ounces) dry roasted peanuts

In a 3-qt. slow cooker, combine the candy coating, chocolate chips and German chocolate. Cover and cook on high for 1 hour. Reduce heat to low; cover and cook 1 hour longer or until melted, stirring every 15 minutes.

Stir in peanuts. Drop by teaspoonfuls onto waxed paper. Let stand until set. Store at room temperature. Makes 3½ dozen.

## PUMPKIN PECAN DESSERT

2 cans (15 ounces each) solid-pack pumpkin  
1 can (12 ounces) evaporated milk  
1 cup sugar  
3 eggs  
1 teaspoon vanilla extract  
1 package (18¼ ounces) yellow cake mix  
1 cup butter, melted  
1½ cups chopped pecans

### FROSTING:

1 package (8 ounces) cream cheese, softened  
1½ cups confectioners' sugar  
1 teaspoon vanilla extract  
1 carton (12 ounces) frozen whipped topping, thawed

Line a 13-inch x 9-inch baking dish with waxed paper and coat the paper with cooking spray; set aside.

In a large bowl, combine the pumpkin, milk and sugar. Beat in eggs and vanilla. Pour into prepared pan. Sprinkle with cake mix and drizzle with butter. Sprinkle with pecans.

Bake at 350 degree for 1 hour or until golden brown. Cool completely in pan on a wire rack. Invert onto a large serving platter; carefully remove waxed paper.

In a large bowl, beat the cream cheese, confectioners' sugar and vanilla until smooth. Fold in whipped topping. Frost dessert. Store in the refrigerator. 16 servings.

## CRUSTLESS CRANBERRY NUT PIE

1¼ cups fresh or frozen cranberries  
¼ cup packed brown sugar  
¼ cup chopped walnuts  
1 egg  
½ cup sugar  
½ cup all-purpose flour  
⅓ cup butter, melted

Place cranberries in a greased 9-inch pie plate; sprinkle with brown sugar and nuts. In a small bowl, beat egg; gradually add sugar. Beat in the flour and butter.

Pour over berries. Bake at 325 degrees for 40 minutes or until golden brown. Serve warm. 6-8 servings.

## CRANBERRY FLUFF DESSERT

4 cups cranberries  
1¾ cups sugar  
¾ cup water  
1 envelope unflavored gelatin  
¼ cup lemon juice  
2 tablespoons orange juice  
1½ cups heavy whipping cream

3 tablespoons confectioners' sugar  
1 teaspoon vanilla extract

In a saucepan, bring the cranberries, sugar and water to a boil. Reduce heat and cook until berries burst. Strain through a food mill or sieve into a large bowl.

Stir in the gelatin, lemon juice and orange juice. Cool until mixture coats the back of a spoon.

In a small bowl, whip cream until soft peaks form. Add confectioners' sugar and vanilla; beat until stiff peaks form. Fold into cranberry mixture. Chill until set. 8-10 servings.

## PECAN FUDGE PIE

1¼ cups light corn syrup  
½ cup sugar  
⅓ cup baking cocoa  
⅓ cup all-purpose flour  
¼ teaspoon salt  
3 eggs  
3 tablespoons butter, softened  
1½ teaspoons vanilla extract  
1 cup chopped pecans  
1 unbaked pastry shell (9 inches)  
Whipped cream, optional

In a large bowl, beat the first eight ingredients until smooth. Stir in nuts; pour into pie shell. Bake at 350 degrees for 55 minutes or until set. Cool completely. Garnish with whipped cream if desired. Serves 6-8.

## PUMPKIN CHEESECAKE DESSERT

32 gingersnap cookies, crushed (about 1½ cups)  
¼ cup butter, melted  
5 (8-ounce) packages cream cheese, softened  
1 cup sugar  
1 can (15 ounces) solid-pack pumpkin  
1 teaspoon ground cinnamon  
1 teaspoon vanilla extract  
5 eggs, lightly beaten  
Dash ground nutmeg  
Maple syrup (optional)

In a small bowl, combine gingersnap crumbs and butter. Press into a greased 13-inch x 9-inch baking dish; set aside.

In a large bowl, beat cream cheese and sugar until smooth. Beat in the pumpkin, cinnamon and vanilla. Add eggs; beat on low speed just until combined. Pour over crust; sprinkle with nutmeg.

Bake at 350 degrees for 40-45 minutes or until center is almost set. Cool on a wire rack for 10 minutes. Carefully run a knife around edge of baking dish to loosen; cool 1 hour longer. Refrigerate overnight.

Cut into squares. Optional: serve with syrup. Refrigerate leftovers. Serves 24.



11/09

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