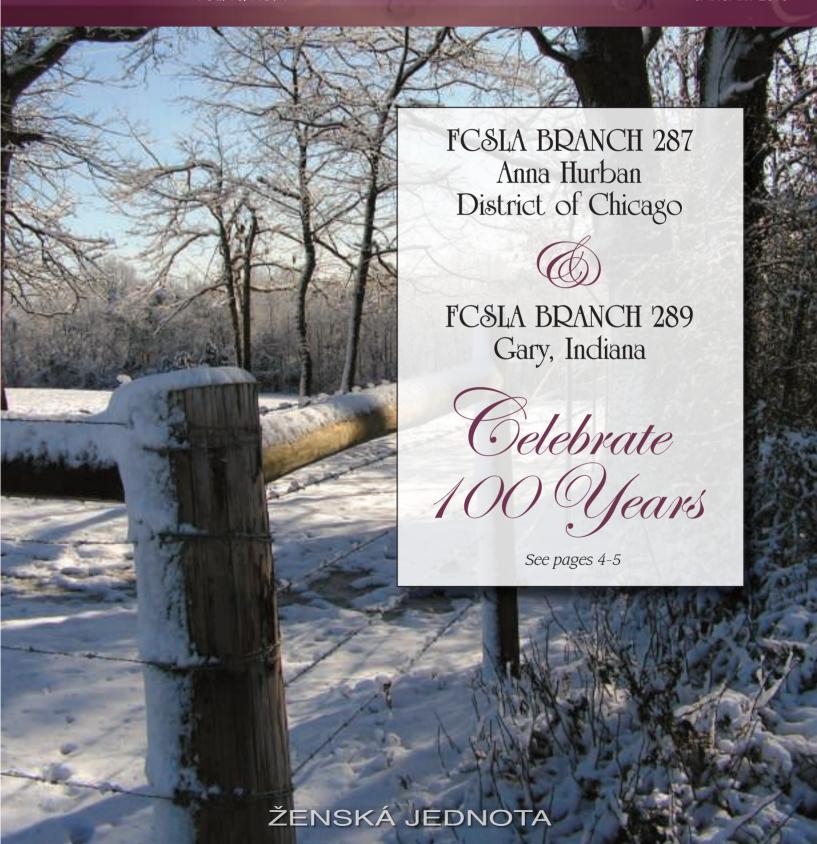


Fraternally Yours

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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Being There

Being there can be lending a hand, lifting a heavy load.

Being there can be a smile on a cloudy day.

Being there can be a crust of bread to the poor, giving shelter from the storm.

Being there can be a thought, a blessing, and a prayer.

Being there can be showing support, and enthusiasm.

Being there can be listening quietly while someone else has something important they'd like you to hear.

Being there can be a friendly hug, or a warm embrace.

Being there can be expressions, penned on a page.

Being there can be the transferring of a certain glance.

Being there can be offering your time.

Being there can be sitting silently beside someone to watch the sun slide behind a silver sea.

Being there can be wiping a tear.

Being there can be chasing the moon at midnight.

Being there can be a whisper, a word, a soft touch at the right moment.

Being there can be riding the ferris wheel together without ever leaving the ground.

Being there can be a telephone call, closing the miles.

Being there can be a kiss on a fevered brow.

Being there can be the gift of a flower.

Being there can be teaching with kindness.

Being there can be sharing the depth of a powerful silence.

Being there can be wishing you were somewhere when you must be someplace else.

Being there can be taking someone's place when they must be somewhere else.

Being there can be driving through the blazing brilliance of autumn.

Being there can be just holding hands.

Being there can be waiting out the tough times.

Being there can be touching God through the heart, and letting His will be done.

Dear Friends,

May your 2010 be filled with many blessings and repeated opportunities to simply "Be There." Happy New Year!

Warmly, Carolyn

You Shall Worship the Lord Your God and Him Only Shall You Serve

Reverend Monsignor Peter M. Polando, National Chaplain

My dear Friends,

Stastlivy Novy Rok! My sincere prayer for you and for your family is that the peace of Almighty God may rest upon you in this New Year, 2010. May the Gifts of the Holy Spirit be your inspiration and the Good News of Jesus Christ guide your path to the Creator of all. May all your words, prayers, thoughts, and works be for the glory and honor of God! In order for you and me to assist us in this endeavor, I am going to direct my monthly reflections this year on the *Decalogue*, the "ten words", what we commonly call *The Ten Commandments*.

The Ten Commandments were given to Moses on Mount Sinai as illustrated in the Book of Exodus 20:1-17 and also defined in the Book of Deuteronomy 5:6-22 in the Hebrew Scriptures. In the Gospel of Matthew, Jesus holds The Ten Commandments in high regard, "And behold, one came up to him, saying, 'Teacher, what good deed must I do, to have eternal life?' And he said to him, 'Why do you ask me what is good? One there is who is good. If you would enter life, keep the commandments" (19:16-17, RSV). In paragraph 2057 of The Catechism of the Catholic Church, we read, "The Decalogue must first be understood in the context of the Exodus, God's great liberating event at the center of the Old Covenant. Whether formulated as negative commandments, prohibitions, or as positive precepts such as: 'Honor your father and your mother,' the 'ten words' point out the condition of a life freed from the slavery of sin. The Decalogue is a path of life."

In the era when Moses was given the Commandments during the sojourn to the Promised Land, the Chosen People were surrounded by nations and peoples who worshipped a plurality of gods and

goddesses. The uniqueness that the Chosen People possessed was that by Yahweh's grace, they were chosen to be His own and Yahweh reveals that Yahweh is God. And because Yahweh is their God, Yahweh's first requirement of the Chosen People is, "I am the Lord your God, who brought you out of the land of Egypt, out of the house of bondage. You shall have no other gods before me. You shall not make for yourself a graven image, or any likeness of anything that is in heaven above, or that is in the earth beneath, or that is in the water under the earth; you shall not bow down to them or serve them: for I the Lord your God am a jealous God, visiting the iniquity of the fathers upon the children to the third and fourth generation of those who hate me, but show steadfast love to thousands of those who love me and keep my commandments" (Exodus 20:2-6, RSV).

Like the Chosen People, we are immersed in a world where there are a variety of cultures and peoples who worship differently than Catholics. We believe in one God who is a Trinity of Persons: Father, Son, and Holy Spirit. This is our God, a benevolent, loving God who has given us the promise of salvation in the Person of Jesus Christ. Christ's presence among us is visible in His Body, the Church through the workings of the Holy Spirit. We await Christ's return in glory in order to become members of His eternal Kingdom. How blessed we are to have this belief in our God!

But is the Trinity truly our God? Or do we have other gods and goddesses in our lives that hold a priority over the Blessed Trinity? Are we giving due worship to the One who creates, saves, and sanctifies? Although we do not live in the same milieu as did the Chosen People, the challenges that surround us in our day are just as intense to place our God as THE priority in our lives.

Has money become our god? Has the pursuit of having more and more material possessions taken priority over our concerns for the poor, who, as the Servant of God Mother Teresa had stated that in their faces, we see the face of Jesus?

Have leisure time and the activities that we do during those times become our goddesses? Has participation in sporting events and the heroes/heroines of these events become more important than placing God on the pedestal? Have we become people comfortable in addictions to drugs, alcohol, gambling, sexual abuse, gossip, and personal attacks, to name a few, rather than allowing our lives to be reflective and dependent on the Father, Son, and Holy Spirit?

Are we a people who exemplify the theological virtues of Faith, Hope, and Charity? As faithful Catholics, do we take time out for adoration of our God? Have we become lazy with being in communion with our God through quality periods of prayer each day with God?

Have we succumbed to superstition by taking to heart horoscopes, tarot cards and palm readings? Have we permitted the media and Hollywood to bring us to a belief in divination, and practices of magic and sorcery? Have we tempted our God in words or deeds, sacrilege, and/or simony?

In order for all of us to be faithful to our God, God must be above all. Let us beg Almighty God that we will be given the strength to keep the Father, Son, and Holy Spirit as the Supreme Power in our lives and in the life of our Catholic Church.

Holy Trinity, One God, have mercy on us!

Branch 287 of Anna Hurban District Celebrates 100 YEARS

On Saturday, October 10, 2009, members of Branch 287 of the Anna Hurban District of Chicago gathered along with our National President and officers and branch members from around the Chicago District for a Mass of Thanksgiving celebrating the 100th Anniversary of Branch 287. Branch 287 is one of five branches started by early Slovak parishioners who attended St. Michael the Archangel Slovak Parish in Chicago, IL. On October 30, 1909, Branch 287 was accepted into the FCSLA with 137 members; today, under the guidance and leadership of its President, Judy Tybor-Knizner, its senior membership has climbed to 278 members.

The Mass of Thanksgiving was celebrated at St. Linus Church, Oak Lawn, IL, by the Rev. Larry Janowski, OFM, a former student of St. Michael the Archangel Slovak Parish. He was joined by Rev. Marcin Bulinski, Associate Pastor of St. Linus and Fr. Marek Sitar, Associate Pastor at St. Germaine Parish (both parishes in Oak Lawn, IL). Fr. Janowski commended the Branch and the larger FCSLA for their many works of charity. He also reminded everyone that as they continued this important work to make sure to take time each day to pray and converse with God in the way that each person feels most comfortable – whether that is daily mass or sitting in a quiet place at home reciting your favorite prayers.

Immediately following the mass, a luncheon was held at the Garden Chalet in Worth, IL. FCSLA National President Mary Ann Johanek congratulated the Branch on reaching this milestone and led the attendees in a resounding song of "Happy Birthday" to Branch 287. National Vice President Rosemary Mlinarich and Chicago District President Joseph Ledvora said a few words and also commended the branch on this important milestone. True to our Slovak heritage, the food and drink were outstanding along with the special treat of a sweet table. All in attendance had a wonderful time celebrating with Branch 287 its 100th Birthday! All of us continue to wish Branch 287 success as it begins its next centennial of existence.



Branch 289 of Gary, Indiana Celebrates 100th Anniversary

On Sunday, October 18, 2009, Branch 289 of Gary, IA celebrated their 100th Anniversary at Our Lady of Consolation parish hall in Merrillville. All of our members were sent an invitation and a gift. The day started with a delicious luncheon which included "holubky" and "kolacky." A large sheet cake decorated with the FCSLA emblem, as well as, a banner and pictures of our past events were also displayed to commemorate our anniversary.

After introducing all of our Branch Officers and their service to the First Catholic Slovak Ladies Association, we introduced our guests. They included our National Vice-President Rosemary Mlinarich of FCSLA and Joseph and Helen Ledvora, Chicago District President. Introduced were our Past District Presidents, Elizabeth Dedinsky and Helen Arvay.

Music was played during our luncheon and everyone enjoyed themselves on this day. Almost everyone said, they can't wait until our next anniversary.



Officers of Branch 289 and 184.



Lori Weed, Auditor for Branch 289, Millie Kunas, Vice President of Branch 289, taking care of the guest book.



Members Amanda Bielak and Paula Mathis, in the background are the Yurechko children, grandchildren and great-grandchildren.



Elizabeth Dedinsky, past Helen Kocan President; Helen and Joseph Ledvora, Chicago District President.



Members of Branch 289, Nancy States, Theresa Mathis, Dorothy Papp with Betty Yurechko, Financial Secretary, Branch 289, former National Auditor.



National Vice-President Rosemary Mlinarich, Fr. Peter Muha, Mary Blake and Betty Ortiz, of Branch 452.



Helen Arvay, past Helen Kocan District President; Agnes Chervenak, Branch 409, Mary Kovasic. Standing National Vice-President Rosemary Mlinarich.



Cake with the FCSLA emblem.



Emma Defenser, Branch 298 Recording Secretary, with husband Bob, and Laura Angotti.



Display of past events of Branch 289.

From the Desk of the Fraternal Director ~ Sue Ann Seich

The FCSLA is proud to announce the winners in our CREATIVE CONTEST. The judges had a very difficult time deciding the winners in each group. We thank all of you who took the time to enter the competition. The items are being donated to two nursing homes and an area children's hospital for Christmas. In addition to the items submitted, the Home Office staff has been very busy making scarves to be donated. A gigantic "thank you" goes to all those who took the time to crochet.

Creative Contest Winners

GROUP ONE (AGES 0-5)

1st Place — Catherine Flannery — Jr. 362, Wilkes-Barre, PA 2nd Place — Parker Witulski — W187, Beatrice, NE 3rd Place — Preston Witulski — W187, Beatrice, NE

GROUP TWO (AGES 6-10)

1st Place — Lillian M. Gunton — Jr. 385, Willowick, OH 2nd Place — Christina Ferrari — Jr. 157, Donora, PA 3rd Place — Angel Feschuk — Jr. 18, Myrtle Beach, SC

GROUP THREE (AGES 11-17)

1st Place — Megan Fakult — Jr. 386, Ákron, OH 2nd Place — Alyssa Anglin — Jr. 106, Hammond, IN 3rd Place — Julie Lazanich — Jr. 386, Euclid, OH

GROUP FOUR (AGES 18-25)

1st Place — Katherine Kearney — SZJO, Scranton, PA

GROUP FIVE (AGES 26-39)

1st Place — Shelly Zura — Sr. 344, Campbell, OH 2nd Place — Kristy Simko — Sr. 522, Huntersville, NC 3rd Place — Leslie J. Tylus — Sr. 485, West New York, NJ

GROUP SIX (AGES 40-59)

1st Place — Loretta Liguore — Sr. 169, Poland, OH 2nd Place — Ronda K. Cordell — SZJO, Camp Crook, SD 3rd Place — James B. Hovanec — Sr. 524, Berea, OH

GROUP SEVEN (AGES 60-75)

1st Place — Marcia Krull — Sr. 81, Whiting, IN 2nd Place — Elinor West — Sr. 86, Bronxville, NY 3rd Place — Leona Cupka — Sr. 289, Hobart, IN

GROUP EIGHT (AGES 76 PLUS)

1st Place — Bernadine Barry — Sr. 156, Lowellville, OH 2nd Place — Cecelia Garland — Sr. 74, Bethlehem, PA 3rd Place — Genevieve Novicky Alban — Sr. 30, Anna Maria, FL

Group One



Group Two



Group Three



Group Eight



Group Five





Group Seven





Creative Contest Winners

HONORABLE MENTION

GROUP 1

Anna Drahozal — W137, Reston, VA GROUP 2

Owen Bansek — Jr. 198, Lorain, OH Johanna Diehl — Jr. 67, Long Valley, NJ Erich Diehl — Jr. 67, Long Valley, NJ Lucie Drahozal — W137, Reston, VA Sarah Fakult — Jr. 386, Akron, OH Tyler McGonigle — Jr. 321, Reading, PA Matthew Oresik — Jr. 184, Crown Point, IN Abigail Witulski — W187, Beatrice, NE Madison Witulski — W187, Beatrice, NE

GROUP 3

Ethan Bansek — Jr. 198, Lorain, OH Suzanne Ctvrtlik — W077, Sugar Land, TX Grace Green — Jr. 198, Lorain, OH McKenzie Martens — W187, Marshfield, WI Taylor Martens — W187, Marshfield, WI

GROUP 5

Christina Diehl — Sr. 35, Long Valley, NJ Cindy Oresik — Sr. 289, Schererville, IN

GROUP 6

Tim Beck — W149, Toledo, IA

GROUP 7

Elizabeth Benes — Sr. 140, Morris Plains, PA
Sr. Theresa Gebura, S.N.D. —
Sr. 408, Chardon, OH
Loretta Hanus — W130, Dysart, IA
Martha Iskra — Sr. 172, Wilkes-Barre, PA
Marie Knieper — W500, New Lathrop, MI
Barbara M. Malone — Sr. 23, Madison, WI
Clarice Sabata — W187, Valparaiso, NE
Elizabeth Thompson — SZJ, Long Beach, CA
Elaine Walters — Sr. 35, Neshanic Station, NJ
Shirley Zura — Sr. 344, Campbell, OH

GROUP 8

Frances Iwanski — Sr. 114, Lorain, OH Helen Koval* — Sr. 35, Neshanic Station, NJ Rose Pianalto — W074, Hutchinson, KS Mary Yurco — Sr. 161, Youngstown, OH *deceased

NJFC Annual Convention



Monica and John Anthony, delegates to the New Jersey Fraternal Congress, 76th Annual Convention, with new incoming President, Monica Kanopka (center), FIC of Thrivent for Lutherans. The Convention took place at the Hilton Hotel and Casino in Atlantic City Thursday, October 9-10, 2009.

Branch 81 of Whiting Hosts Annual Fall Celebration

On Sunday, October 4, 2009 the Officers of Branch 81 and Jr. Branch 58 held their Annual Fall Luncheon for its members and guests. This joyous event took place at the St. John Parochial Center in Whiting, IN. As the members arrived President Florence Hovanec and Auditor Annette Markovich checked them in and handed out mementos from the FCSLA Home Office. There was a hors d'oeuvre table with punch set out for our guests. The tables looked very festive with fall flowers thanks to Geraldine Tumidulsky who was in charge of centerpieces.

At about 1 p.m. President Florence Hovanec welcomed everyone and introduced Father John Kalicky who then gave Benediction and a few words of



L-R: Marge Zehner, Lorraine Strbjak, Kathy Tolley, Mary Ann Vargo, Teresa Bobos.



The Bealieu ladies.



The Colemans.

wisdom. Eighty-five members and guests were served bread, salad, chicken, holupki, mashed potatoes, and Italian green beans. To top off lunch we had ice cream and pirouline rolled wafers.

Dorothy Hoover and Marjorie Strbjak helped hold a share the pot raffle, also given away were door prizes and centerpieces. Margaret Abildua, District President and Treasurer of Branch 81 and Becky Coleman of Jr. Branch 58 also set-up a photo gallery.... pictures, albums, and a laptop computer with a slide show running was set out for everyone to view.

On a beautiful fall day FCSLA Branch 81 and Jr. Branch 58 had a wonderful time visiting with friends, family, and members.



L-R: Anthony Abildua, Father John Kalicky, Deacon Vincent.



L-R: Florence Hovanec, President of Branch 81 and Marge Gorby.



L-R: Dolores McCampbell, Matthew Zabrecky, Dorothy Bodney.

MATCHING FUNDS ACTIVITIES

Branch 452: Holupky Dinner and Raffle

A Holupky Dinner and Raffle was hosted by Branch 452, Whiting, Indiana on November 1, 2009.

This FCSLA matching fund raising activity was directed by Barbara Michniewicz. There were many hours spent organizing and executing this wonderful affair. The efficiency of the supply chain had to be seen, to be appreciated. Barbara was very well supported by better than 60 FCSLA members including her husband, "father Ed," and many of the Immaculate Conception parishioners.

Many young adults contributed by doing the little extras like offering coffee, cleaning up spills, and fulfilling any requests.

Ann Chovan made and donated a fine afghan, which was the featured raffle prize. All that attended did certainly enjoy their meal and the time to visit with friends and family.

All proceeds benefited Immaculate Conception Church to help defray expenses of maintaining the facility.



Frank Stolarz coring cabbage heads.



From bottom (left) then L-R: Eleanor Klapak, Bernadine Kontrik, Betty Skvarek, Mary Jaroszewicz, Mary Oblon, and Delores Durkovich assembling holupky.



Ann Puplava and other guests.



L-R: Judy Donovan, Barbara, and Lucille Blasko separating cabbage leaves.



L-R: Mary Oblon, Dolores Durkovich a close up view of assembling holupky.



Ed Michniewicz ("father Ed" as he is known in the community) dashing for supplies.



L-R: Ann Chovan, Helen Furto, Clara Coppolillo, Barbara, and Bruce Wayne preparing filling.



Front row, L-R: Eleanor Klapak, Barbara, Clara Coppolillo, Ann Chovan, Lucille Blasko, Florence Kobil. Back row, Cathy, Lori Matulewicz, Marilyn Sabo-Stachelski, Donna Kusbel, Audry Filipek.

SIBLINGS SHARE BIRTHDAY CELEBRATION

Catherine Benic of Pittsburgh, PA and John Mikus, Jr. of Willoughby Hills, OH, celebrated their 90th and 88th birthdays respectively on October 23, 2009 in Pittsburgh, with their two sisters, Mary Nogay, 93, of Hershey, PA, and Margaret Germovsek, 81, of Mentor, OH, and John's wife, Mildred Kocian Mikus, 84.

Following a mass in their honor at St. Scholastica Roman Catholic Church in suburban Pittsburgh, the five were honored by friends and family at a dinner at nearby Longue Vue Club.

John Mikus, Jr. and his sisters are the children of the late Anna and John Mikus, Sr., who emigrated from the village of Habovka in what is now Slovakia in 1905 and settled in the suburban Pittsburgh town of Meadow Lands, PA. John Mikus, Sr. (1887-1967), a coal miner, was a founding member of Our Lady of the Miraculous Medal Church in Meadow Lands, PA. Anna Jurina Mikus (1890-1976) founded the First Catholic Slovak Ladies Association lodge in the community, meeting first in her home until the church was built in 1948.

Three other Mikus siblings are deceased: Barbara Zadik (1933-2006), Ann Grudi (1912-2002), and Susan Durish (1914-1942).



L-R: Mary Nogay, Catherine Benic, Margaret Germovsek, Mildred Mikus and John Mikus.

MARKETING MANAGER

The First Catholic Slovak Ladies Association has announced that it is creating a new Home Office position of Marketing Manager.

We are looking for a person with an MBA degree along with 5-6 years of marketing, preferably in the financial sector. The successful candidate will work with Branch officers in the development of marketing plans to increase sales, assess market trends in the category, as well as identify competitive strategies for the different product lines. This individual will also assist in the communication efforts of the organization. The position includes 10-15% travel.

If interested, please send resume to President Mary Ann S. Johanek at the Home Office, 24950 Chagrin Boulevard, Beachwood, Ohio 44122.

Branch 10 Celebrates 80th Anniversary

Good food — good company — good music: A great combination for a successful event!

The 80th Anniversary Celebration of Sr. Branch 10 was held on October 18. The Cleveland District and Branch Officers and friends attended this event at Executive Caterers in Bedford, OH. A short presentation from the FCSLA President was given and good dancing was enjoyed by all who attended.







PENNSYLVANIA FRATERNAL CONGRESS AWARDS ANNUAL SCHOLARSHIP TO FCSLA MEMBER

Announcement has been made that the Pennsylvania Fraternal Congress has awarded their annual scholarship to Dane Michael Farrell. Dane is a member of FCSLA Branch 262 of E. Vandergrift, PA. Dane is the son of Christine Farrell and is the grandson of Gino and Betty Bottegal and great-grandson of the deceased Mary and John Liska of Mala Cierna, Slovakia.

Dane attended St. Margaret School in Apollo and St. Margaret Marys Catholic School in Lower Burrell. He graduated from Kiski Area Senior High School and is currently attending St. Vincent College as a pre-pharmacy student. Dane has visited Slovakia and danced and sang for 8 years with the Jr. Pittsburgh Slovakians and 2 years with the Golden Triangle Tamburitzens.

Dane plays the violin and piano. He was a member of the National Honor Society, Key Club, French Club, Community Outreach program, Student Tutors, chorus and various musicals. He volunteered for the Salvation Army, Meals on Wheels, Soup Kitchen, River Sweep, Relay for Life and Kiski Valley Cat and Kitten Rescue. In his spare time Dane enjoys playing basketball, video games, singing and playing music and traveling.

The Pittsburgh District Officers along with Branch 262 officers and local National Officers recently honored Dane and his mother Christine at dinner at La Travola Restaurant in New Stanton at which time District President, Dorothy Urbanowicz presented Dane with the check from Pennsylvania Fraternal Congress.



Front row, L-R: Linda Killeen, Margaret Soska, Marian Greenland. Standing: Marian Gatto, Dane Farrell, Christine Farrell, Dorothy Urbanowicz, Agnes Farcosky and Virginia Holmes.



Home Office Happenings





KAREN VISOCAN, FCSLA Compliance Officer, celebrated her 40th birthday in August with the creative help of the Home Office staff who made certain her office was "decorated" for the occasion. Her daughter Meghan enjoyed the ice cream basket gift almost more than her Mom.



Former National Auditor **BETTY YURECHKO** along with her husband Carl and Agnes Chervanik, President of Branch 409 stopped at the Home Office for a visit on their way home from attending the 100th anniversary of the Sisters of St. Cyril and Methodius in Danville, PA. Betty said it was nice to stop in and see old friends.



L to R: Agnes Chervanik, National President Mary Ann Johanek, Carl Yurechko, Betty Yurechko and National Secretary Irene Drotleff.



The 25th of August was a very special day at the FCSLA Home Office. The entire staff celebrated and congratulated PAULA DALPIAZ on her 25th Anniversary as a dedicated employee of the FCSLA. She was presented mementos for her 25 years of service.

Paula remarked, "I was a little girl when I started working here." All of the Home Office Staff wished Paula many more years of happiness at the FCSLA. Congratulations Paula!!!



Students in the News



JILLIAN PIETRZAK is the granddaughter of proud Grandma, Mary Germek, former officer of Branch 81 of Whiting, IN for many years. Jillian and her family and all of Mary Germek's children, grandchildren and greatgrandchildren are all members of Whiting, IN Sr. Branch 58 and 81.

Jillian Pietrzak from Edwardsburg, MI was awarded a Master of Social Work degree from the George Warren Brown School of Social Work at Washington University in St. Louis, MO. The com-

mencement was on May 15, 2009.

Pietrzak is a 2003 graduate of Edwardsburg High School and earned a Bachelor's Degree in Psychology from Saint Mary's College in 2007 at Notre Dame, IN. She is the daughter of Ted and Janet Pietrzak of Edwardsburg and is employed as a social worker at a behavioral health organization in St. Louis, MO.

Branch W080 Awards Scholarship Recipients

Branch W080 of Clarkson, NE was very pleased to have two of their members awarded 2009 FCSLA college scholarships. Katie Sayers is a sophomore studying to become a veterinary technician at Northeast Community College. Cody Bos is a freshman at Central Community College and wants to be a Spanish Interpreter.



Shown with the recipients are (L-R) Treasurer Monica Fisher, Katie, Deacon Eddie Fisher, Cody, President Don Vrbicky, Vice President Ron Bos, and Secretary Sharon Bos.

OUR FRATERNAL FAMILY GROWS

ISABELLA SOFIA KOSLO was born September 16th, 2009. Pictured (below) L-R: Kathy Bozek, daughters Ellen Tavela and Lucy Koslo (proud mother), Louise Bozek and Dick Bozek, who serves as Sr. Branch 376 Secretary in Milwaukee, WI.

The family picture was taken at St. Mary's Catholic Church, Menomonee Falls, WI where Isabella Sofia was baptized on November 14, 2009. The baptismal gown including two under garments of altar lace was handmade in 1918 by Anna Minarik for Eleanore Bozek, a deceased member of Branch 376. The gown has been carefully handed down from generation to generation and has been worn to baptize Dick, Louise, Ellen, Lucy and now of course Sofia.

We welcome a new member to Jr. Branch 334.





FCSLA National Board of Directors Attend Gala Dinner

Mary Ann Johanek, National President; Monsignor Peter Polando, National Chaplain; Irene Drotleff, National Secretary; Cynthia Maleski and Virginia Holmes, National Trustees; Dorothy Urbanowicz and Steven Hudak, National Auditors and Carolyn Bazik, National Editor attended the Gala Dinner Commemorating the 20th Anniversary of the Velvet Revolution on Wednesday, November 18th, 2009 at the Washington Golf and Country Club in Arlington, VA.

Master of ceremonies for the evening was Mr. Edward Zelenak, Slovak Honorary Consul and welcoming remarks were given by His Excellency Peter Burian, Slovak Ambassador to the U.S. and Mr. Joe Senko, Chairman, Friends of Slovakia.

His Excellency Miroslav Lajcak, Minister of Foreign Affairs, Slovakia, received a Friends of Slovakia Medal of Honor. Remarks were also delivered by Rep. Joe Sestak, Rep. John L. Mica and Mr. John P. Surma, Chairman and CEO of US Steel Corporation. All three gentlemen were also presented with awards.

The evening was truly special and a time to remember the Velvet Revolution — what follows is a brief summary of the events leading up to the day that has become a real milestone in Czechoslovakia and Slovakia's history.

The communist regime in Czechoslovakia found itself in crisis in the late 1980s when other Soviet bloc countries also succumbed to competition from the western democratic system. Public contempt for the failing system and the influence of Soviet Perestroika created conditions for fundamental changes that were triggered by the fall of the Berlin Wall at the time. The transformation of the social system also arose as a result of the communist regime's suppression of the events of 1968 in Czechoslovakia through twenty years of so called "normalization" policy, under which citi-



Some Members of the National Board of Directors are pictured with Slovak Ambassador to the U.S. Peter Burian.



Members of the FCSLA National Board of Directors, FCSLA member Nina Holy (Branch 235) along with visiting clergy are pictured during the reception prior to the Gala Dinner at the Washington Golf and Country Club.

zens were deprived of their very basic rights and freedoms. Therefore November 17th, 1989 stands for a unique historical milestone in Czechoslovakia and subsequently Slovakia's history. The Velvet Revolution in then Czechoslovakia started the journey of the Slovak and Czech nations towards freedom, democracy, and prosperity. It brought Czechoslovakia back to its traditional values, which were established by Masaryk and Stefanik, back to a place in Europe it truly de-

served. Finally it paved the way for an independent Slovakia, which is a member of NATO and the European Union.

Back in November 1989 in the capital city of Slovakia, Bratislava, the so called Gentle Revolution ("Nežná revolúcia") began when on Thursday, November 16th on the eve of International Students Day, Slovak university and high school students participated in a



L-R: Chairman of The Friends of Slovakia Joe Senko, Irene Drotleff and Steve Hudak prior to the Gala Dinner.

peaceful demonstration in the old city center. This is believed by many Slovaks to be a point that gave birth to later events of a much grander scale in the country. Though official media ignored the event, Slovaks learned of it through word of mouth and reports picked up from Austrian media. A similar protest of a larger group of Czech students and young people gathered in Prague on the next day, November 17, 1989. Their peaceful march was brutally suppressed by the police and security forces. Powerful images of young people beaten by police sent an immediate shock wave through the country and ignited an unprecedented solidarity. The squares of all major cities in the Czech Republic and

Commemorating the 20th Anniversary of the Velvet Revolution

Slovakia were soon filled with tens of thousands of people demanding change, respect for basic human and civic rights and freedoms, the removal of the leading role of Czechoslovak Communist Party from the constitution, the end of ideological control of education and culture, equality in law of all forms of ownership, the establishments of the rule of law.

and a real democratic federation.

On November 19, a group of a few hundred Slovaks gathered to the Public create against Violence (VPN), which would partner with the Czech dissident group, Civic Forum (OF), to help bring down the Communist government. Meanwhile demonstrations erupted in towns throughout Czechoslovakia. Alexander Dubcek joined



L-R: Irene Drotleff, Slovak Ambassador to the U.S. Peter Burian and Mary Ann Johanek.

Vaclav Havel, who had only been released from prison in May, at a mass demonstration in Prague. The night of November 24th, the presidium of the Czechoslovak Communist Party resigned. The government — broadly defied, discredited, and lacking support of its citizens and also from the Soviet Union — had no choice but to dissolve soon after. As Timothy Garton Ash, a professor at Oxford University notes: "In Poland, the transition lasted ten years, in Hungary ten months and in Czechoslovakia ten days." By December 29, Vaclav Havel had been elected president and Alexander Dubcek, the iconic face of the reformist movement in 1968, became the Chairman of the Czechoslovak Federal Assembly. Following these events, the story of modern Czechoslovakia, later the Czech and Slovak Federative Republic (CSFR) and after January 1993 of two independent nations — the Slovak Republic and Czech Republic - began.

It has been 20 years since the fall of the Iron Curtain in



Members of the FCSLA Board along with Fraternal friends at the Lucenec Table.

Central and Eastern Europe. Slovakia nowadays is a modern, democratic and prosperous country fully integrated into trans-Atlantic and European political and security structures. The story of Slovakia is a story



L-R: Virginia Holmes, Dorothy Urbanowicz and Carolyn Bazik seated at their table prior to dinner.

of success. It is also important to reiterate the gratitude of the people of Slovakia for the firm support and valuable assistance of the United States on our journey. Imagine that in just twenty years the United States and Slovakia have gone from standing on the opposite sides of the Cold War barricade to being the closest partners and allies in NATO, the United Nations and other international organizations. Our soldiers are fighting side by side with their American partners in Afghanistan; we are working closely in the Balkans and other parts of the world on bringing security, stability and prosperity to other nations.

Today new generations have difficulty imagining that there was time in our recent history, when people were not able to visit neighboring Austria, or see their relatives in the United Sates, that people were persecuted for their views or beliefs or simply for meeting friends or fellow scientists from Western countries. Now Slovakia is part of the Schengen Treaty as well as the Euro zone. Citizens can enjoy free movement throughout Europe without passports and they can choose where to work and/or live. Moreover, symbolically in November last year, Slovakia was included in the Visa Waiver Program, enabling our citizens to enjoy visa free travel to the United States.



Pictured at the reception prior to the Gala Dinner — L-R: Irene Drotleff, Mary Ann Johanek, Dan Tanzone (Slovak Catholic Sokol), Cynthia Maleski and Steve Hudak.

MIDWEST SLOVAK PASTORAL SEMINAR IN CHICAGO



Speaker Father Marek Sitar.

FCSLA members (W018) were well represented among the 74 attendees at the most recent Midwest Slovak Pastoral Seminar in Chicago. The Midwest Chapter of the Slovak Catholic Federation sponsored the seminar, which took place September 27, 2009, at the Motherhouse of the Sisters of Saint Casimir, on Chicago's south side.

Father Marek Sitar, a young priest from the Archdiocese of Trnava in Slovakia, spoke on "Sts. Cyril and

Methodius: Their Life, Mission and Journey Up to the Present Day." Afterwards, Father Sitar answered questions from the

audience. Attendees then enjoyed a delicious buffet luncheon.

Father Sitar is fluent in English. He serves as the Associate Pastor of St. Germaine's territorial parish in the southwest Chicago suburb of Oak Lawn. Every Sunday afternoon, after completing his duties at Germaine,



Sr. Antonia Klausner, CSFN, and Sr. Paracleta Amrich, SS.C.M. attend the seminar every year.

Father Sitar says a Mass in Slovak for the large Slovak immigrant community in the Archdiocese of Chicago.

Before coming to Chicago, Father Sitar served for one year at Sts. Cyril and Methodius Slovak Parish in Sterling Heights, MI. He was also the featured speaker at the FCSLA St. Anne's Pilgrimage in July 2009 in Orland Park, IL.



The Seminar Board of Directors with Father Marek.



Some of the many FCSLA members in attendance.

SR. BRANCH 156 HOLDS ANNUAL GRANDPARENT'S DAY

Sr. Branch 156 held their Annual Grandparents Day at the Holy Trinity Church Hall on October 11, 2009.

After the 8:30 a.m. mass, all grandparents were invited to share in a Continental Breakfast. Favors were given to each grandparent provided by the Home Office.

The CCD children of the parish provided entertainment by way of tributes to their grandparents in the form of letters and song. One class took the letters in G-R-A-N-D-P-A-R-E-N-T and enumerated the wonderful traits that stand for each specific letter

related to their grandparents. You could see the love and pride in the eyes of the grandparents in attendance. Branch 156 gave a carnation to each grandparent and the centerpieces of beautiful fall colored mums were given to 14 lucky winners.

The annual affair brings our older generation together with the young children of the parish. The Officers of Branch 156 look forward to this event. It's a wonderful day for all of us.



Pierogi Festival in Illinois

Enjoying the festivities at the Pierogi Fest in Whiting, IN are Lorie Matulewicz and her parents Barbara and Ed



Michniewicz (all from Branch 452 in Whiting, IN). Also, promoting the First Catholic Slovak Ladies Association at the festival is General Agent Ed Bach, FIC, of Whiting, IN.

The Pierogi Fest is a three-day cele-

bration of food, contests, entertainment, and just plain FUN!

It includes a hilarious International Polka Parade. The Pierogi Fest has been featured on the Food Network's All American Festivals, in Bon



Appetit Magazine, and on Oprah's Top Ten Summer Food Festivals.

Fraternal Director Holds Dinner

Fraternal Director Sue Ann Seich recently held a dinner at a Perkins Restaurant in the Dayton, OH area with members interested in starting a new



branch. Three sales agents for the FCSLA also attended. Some of our youngest members had a great time too!!



FCSLA FRATERNAL OUTREACH IS ON THE MOVE IN 2010

As we start a New Year — let us remember our newly updated FCSLA Vision and Mission which reflects the purpose and heart of our existence as a Fraternal Benefit Organization.

Vision

Promote the temporal and spiritual welfare of members through fraternal and charitable activities in our communities.

Promote our Catholic values, Slovak traditions, and all Slavic cultures.

Be a premier Fraternal Benefit Society that offers quality financial products and benefits.

Mission

Established in 1892, the FCSLA provides financial security to its members nationwide through its Premier Life Insurance and Annuity Products. Sales of these products allow FCSLA to serve both its members and the community with fraternal and charitable opportunities that promote Catholic and Slavic traditions.



Be Prepared For Your Doctor Visit

From the desk of Deborah Brindza, M.D., National Medical Examiner and Sue Ann M. Seich, Fraternal & Youth Director

- ✓ MEDICATIONS If you need refills be sure to write down all the information listed on the bottle or bring the bottle with you. (There are so many generic medications from different companies. This will help the doctor with prescribing your refill.)
- ✓ QUESTIONS How many times do we forget the questions we have for our doctor when it comes time for our appointment? Make it a habit to write it down
- as soon as you think of a question. Make a list so you will have the opportunity to have your concerns discussed at the appointment. (This will save you time calling back and them waiting for the doctor's reply).
- ✓ DO I NEED TO RETURN? Make sure you ask the doctor when your next appointment should be scheduled. Some conditions need to be monitored by your physician. Don't be afraid to ask!



IN MEMORIAM

STEPHEN DAVID MARVA Branch 9

Stephen David Marva, 67, died August 19, 2009, at Hillcrest Hospital. Stephen was born in Shoaf, PA, February 18, 1942. He was one of 12 children born to Steve J. Marva and Marv Zelenak Marva. He enjoyed bowling, gardening, helping all family and friends, and was an avid model railroader. He is survived by his wife of 45 vears, Elizabeth (nee Danko); son, Rev. Robert Marva, OFM Cap and daughter, Michelle Renee Marva; brothers, Robert, Richard (Martha), Paul Sr. (Carolyn), Phillip (Janet); sisters, Irene (the late Leonard) Persely, Bernice (Ted) Vilk, Mary Ann (Joseph) Skala, Helen Jane (Leonard) Kuchno, sister-in-law Pauline (Raymond) Fendlay, brother-inlaw John (Virginia Potter) Danko, Thomas (Sue) Mullen and a host of nieces and nephews, including Godchildren David (Cathy) Marva and Diane Marva Wilson.

He was preceded in death by his parents; brothers Bernard (Connie Dragovich), John (Janet Bolas) and infant sister Anna Jane.

Donations were made in Stephen's memory to the Solon Firefighters Local 2079 or St. Agnes Our Lady of Fatima Scholarship Fund.

MARY M. SAUL Branch 319

Mary M. (Gavenda) Saul, 88, of North Catasauqua, PA passed away August 18, 2009. She was a loving wife to the late Walter F. Saul. Mary was born in Allentown, PA, and she was the daughter of the late Karol and Anna (Pacula) Gavenda. Mary retired as a floor lady from Schneider Manufacturing.

She was a life-long member of St. John the Baptist Slovak Catholic Church in Allentown. In her younger years she loved to bowl and was a member of the Algaminers. Mary was also a member of the First Catholic Slovak Ladies Association Branch 319. She was an avid Phillies fan and loved to travel, especially to Florida.

Mary was a wonderful mother, grandmother, and great-grandmother. She will be sadly missed by her entire family.

Survivors include — Children: Connie Davidson of North Catasauqua, PA; Mary Jane Kloss (Joseph) of Allentown, PA; Walter (Gretchen) of Emmaus, PA; grandchildren, Jennifer, Rob, Michael S., Michael K., Paige, and Lindsey; and five great-grandchildren.

She was predeceased by her son John and siblings, Molly Evans, Agnes Buche, and John Gavenda.

In lieu of flowers donations were made to the Phoebe Nursing Home Residents Activity Fund c/o Kohut Funeral Home, Inc., 950 N. Front Street Allentown, PA 18102.

VERONICA SEACH Branch 344



Veronica Seach, 89, previously of Tremble Avenue passed away gracefully from natural causes at Grace Wood Senior Living Center in Niles, OH.

Veronica was born January 8, 1920 in Youngstown, OH, the daughter of Josef and Susan Halay Tuchek. She married her husband Joseph in 1950. They shared their love and lives together until Joseph passed away in 1982.

Veronica graduated from Campbell Memorial High School and then worked at the General Electric Company before she became full-time homemaker.

She was a very special mother and leaves behind two children, her son Gene and her daughter Lorraine. Her sister Mary Bota preceded her in death in 1968. She willingly became the mother to her sister's four children and will always be remembered as the special "Auntie" to Larry, Brenda, Marilyn, and Ron. She also leaves behind her daughter-in-law, Judy, her son-in-law Rick, three grandchildren, Sheila (Keith) Lamb, Susan (Christian)

Ramsey and Joseph Kjeldsen and six great-grandchildren: Troy, Anthony, Alexis and Tyler Ramsey and Amber and Cody Lamb. Also preceding her in death were two infant brothers.

Veronica will always be remembered for all the love, kindness, and happiness that she gave to everyone. She would often drive less fortunate people to doctor's appointments and then also help take care of them.

Veronica was a devoted member of St. John the Baptist Church; the Altar and Rosary Society and the Infant of Prague Guild. She was also an officer with the First Catholic Slovak Ladies Association Branch 344 and 257 (Zenska Jednota).

THE REV. MONSIGNOR PETER E. BOLERASKY Branch S295

The Rev. Monsignor Peter E. Bolerasky died October 30, 2009, at the age of 82 in Racine, WI.

He was born October 26, 1927, in Moguah, to Slovak immigrants, Peter and Jennie (Biel) Bolerasky. He was ordained a Roman Catholic priest for the Catholic Diocese of Peoria on May 29, 1955. He served most of his priesthood at St. Stephen the King in Streator, as both assistant (1957-1974) and pastor (1974-2002). On July 16, 1993, he was named a Prelate of Honor to His Holiness Pope John Paul II with the title of Monsignor. Throughout his priesthood, Monsignor baptized, instructed, absolved, gave Holy Communion, witnessed marriages, anointed and conducted the funeral rites for thousands of people.

He also was a great supporter of his Slovak heritage and the Slovak societies that exist throughout the United States and Canada. After his retirement, he lived independently in Kankakee from 2002 to 2006 and in Racine with the care of his brother priest from 2006 until his death.

He is survived by three sisters, Adeline Roalofs of Seven Hills, OH,

Lillian Hulock of Mount Prospect and Jennie Albright of Temple City, CA; many nieces and nephews; and one cousin, Agnes (Paul) Farkas of Moquah.

He was predeceased by his parents; six siblings and five brothers-in-law, Irene, Frances (Victor) Guaglianone, Anne (Charles) Miller, Joseph, John and Emily, Frank Roalofs, Frank Hulock and Dale Albright; a niece, Janice Roalofs; and a great-niece, Anne Marie Roalofs.

In lieu of flowers, the offering of the Holy Sacrifice of the Mass was recommended. Memorials were directed to EWTN, Illinois Right to Life, Wisconsin Right to Life or the Veritas Society in Kenosha.

May he rest in peace.

JULIA A. PETERS Branch 319



Julia A. Peters, 93, of Allentown, PA went home to be with the Lord, while in Carlisle, on Monday, December 8, 2008.

Julia married James A. Peters of Bethlehem, PA, June 14, 1941 at St. John the Baptist Slovak Church in Allentown. They were married 53 years until his passing in 1994 after a long illness. They had five children.

Julia was proud of her Slovak heritage and spoke the language fluently. She raised her family with all the Slovak traditions including the special foods.

She was crowned "Miss America" at a Slovak pageant where she met Jim (our Dad) while he was taking pictures at the event.

Julia traveled to Slovakia several times with her son, Thomas and daughter Bernadette, to visit relatives in Bun Kovce.

After raising her family, she worked at Hess's Patio Restaurant, Dunkin Donuts, Lehigh Valley Club and Filmlab which her son James was President.

She was a volunteer for the Red Cross, Sacred Heart Hospital and Liberty Nursing Center, where she received the "All American" Volunteer Award in 1980.

Julia was a kind and caring individual who was always willing to help others. Her smile will always be remembered and she will remain in our hearts forever. We love you Mother and Grammy and miss you.

She was predeceased by her husband James, Son Thomas, Sisters; Anna Johnson, Sr. Mary Beatrice, MSC, Mary Miller and Brother John Ceykousky.

Survivors include sons James M. (Linda) of Bethlehem, PA, Dennis J. (Patricia) of Allentown, PA. Daughters Beatrice M. (John) Plusar of Allentown, PA Bernadette M. (L. Ronald) Anderson of Carlisle, PA. A brother Steve Ceykovsky (Anisia) of Edison, NJ. Seven grandchildren and six great-grandchildren.

Kunas Volunteers in West Virginia

Grace Kunas (S289, Gary, IN) of New Jersey traveled with a group of 20 teenagers and 10 adults to Preston County, West Virginia this summer to volunteer for a week

in the impoverished Appalachian region. They stayed in a VFW Hall, sleeping all together in one large room on air mattresses. They cooked all of their own meals and purchased all their food and supplies in Preston County to help the local economy.



Upon their arrival they

attended Mass celebrated by the Bishop of Preston County and learned more about the needy, and local families they



would be assisting. Grace's work crew was assigned to the home of a senior citizen who lives alone in a trailer home. She uses an outhouse toilet and had to navigate very unsafe steps to get to it. Grace's team built her a covered ramp so she could get back and forth between her outhouse and trailer

safely and with greater ease. They also replaced two sets of stairs for her safety, and needless to say the woman was

thrilled and grateful for the improvements made to her home by Grace's team.

Grace's volunteer work highlights one of the many ways in which our members put their fraternalism in action. She is grateful to the FCSLA and her home parish of St. Vincent Martyr for the



donations that helped make her volunteer experience possible. She already has plans to return to Appalachia next summer.



BRANCH 475 AND 380 ENJOY A NIGHT OF BASEBALL

Bedford, OH Sr. Branch 475 and Jr. Branch 380 members, families, and friends enjoyed a night of Captains (Cleveland Indians Class A Farm Club) Baseball on August 11, 2009 at Classic Park in Eastlake, OH.

Upon arriving at the main gate members were greeted by Branch Officers Helen Basa and Chris Kiggins. Everyone was given a tote containing gift items from the branch and the Home Office, a ticket to the game and an all-you-can-eat food wristband.

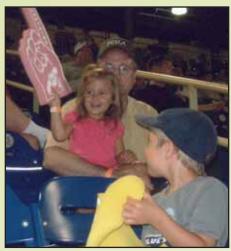
Although the Captains lost the game, everyone enjoyed

seeing their group name listed on the jumbo board several times, hearing branch member Brittany Handel's name picked for two free tickets to a future Captains game, seeing branch member Aaron Kukucka catch a tossed t-shirt, watching Junior Branch members run across the outfield and finally everyone in row G winning a free peanut buster parfait coupon in the cap game.

A great time was had by everyone and all said they would most definitely attend next year.



Brittany Handel was the free ticket winner from Sr. Branch 475.



Lauren Kukucka, Jr. Branch 380, Mr. Tochek, Sr. Branch 475, and Steven Kukucka, Jr. Branch 380.



Kylie Kiggins, Jr. Branch 380, and Christine Kiggins, Secretary of Sr. Branch 475.



Steven Kukucka, Austin Kiggins, both members of Jr. Branch 380, Heather Kiggins, Helen Basa (Treasurer) members of Sr. Branch 475.



Jumbo Tron Message S475 and J380.



Andrew Sejba, Jr. Branch 380 and Greg Sejba, Sr. Branch 375.



Jr. Branch 380 and Sr. Branch 475 members.



Jr. Branch 380 and Sr. Branch 475 members.

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 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 sen	d me a schola	arship applicatio	n form. (PLEASE PR	INT)		
Branch No		_				
Name						
Address _						· · · · · · · · · · · · · · · · · · ·
City		 		State	Zip	
Application	requested for	following award	d:			
☐ College	☐ Graduate	☐ High School	☐ Seminary or Deaco	n Scholarship	☐ Grades 5-8	☐ Grades 1-4

The Slovak Alphabet / Slovenska Abeceda

Lette	ers	Pronunciation	Example	Lette	ers	Pronunciation	Example
A	a	ah	car	Ó	ó	ohhh	gopher
Á	á	aaah	father	Ô	ô	ool	old
Ä	ä	eh	beg	P	p	pa	pup
В	b	ba	big	R	r	rra	ready
C	c	ts	fits	Ŕ	ŕ	rrra	trilled
Č	č	ch	church	S	S	sa	said
D	d	da	do	Š	š	sha	shed
Ď	ď	dyay	would you	T	t	ta	table
Е	e	eh	ever	Ť	ť	tyuh	mu <u>st yo</u> u
F	f	fa	father	U	u	00	book
G	g	ga	gather	Ú	ú	0000	choose
Н	h	ha	happy	V	V	va	vet
СН	ch	huah	(A)ch!	Y	y	ihh	ill
I	i	ih	ill	Ý	ý	ee	bee
Í	í	ee	bee	Z	Z	za	zed
J	j	yu	you	Ž	ž	zha	televi <u>si</u> on
K	k	ka	kaput				
L	1	la	love	T	The slovak	alphabet has no Q, V	V, or X. They will
Ĺ	Í	laa	lull	be u	sed in Slo	vak if the name of a	person, place of
Ľ	Ĭ	lua	million			comperative name in	
M	m	ma	mother	posse	ess the res	spective sounds below	<i>;</i> :
N	n	na	nothing	Q	q	kveh	kvit
Ň	ň	nyuh	onion	W	W	V	Vashington
O	0	oh	oh	X	X	eks	xylophone

Greetings:	Pozdravy:	Questions	Otázky
Good morning	Dobré ráno	What	Čo
Good afternoon	Dobré popoludnie	What do you have?	Čo máte?
Good evening	Dobrý večer Dobrú noc	Who	Kto
Good night Good day	Dobrý deň	Who is this?	Kto je to?
Go with God	Shohom	When do you go?	Kedy
Goodbye	Do Videnia	When do you go? Where	Kedy idete? Kde
This is Mr	To je Pán	Where is it?	Kde je to?
This is Mrs	To je Pani	How	Ako
This is Miss	To je Slečna	How are you?	Ako sa máš?
I'm very pleased	Veľmi ma teši,	Why	Prečo
to meet you.	že vás poznávam.	Why are you asking?	Prečo sa pýtate?
How are you?	Ako sa máte?	Which one	Ktorý
Very well thank	Veľmi dobre,	Which one is it?	Ktorý je to?
you. And you?	D'akujem, a vy?	How much	Koľko
Good/fine	Dobre	How much is it?	Koľko je to?
So-so	Len tak	How much is it?	Koľko to stojí?
Bad	Zle		
Please	Prosím	- B	
Thanks a lot.	Veľmi pekne ďakujem.		· (a)
That's all right. Excuse me.	To nič.	(~) >	
Sorry	Prepáčte/pardón. Ľutujem		» <u> </u>

To: FCSLA Producers - Re: Pilot Program

In order to build our membership and enhance the financial strength of FCSLA, the Board of Directors has decided to put in place a "Pilot Program". The Pilot Program is designed to give the FCSLA Board information which will help them guide the Association in the future.

The Pilot Program will run from January 1, 2010 to December 31 2010. During this period of time, FCSLA will accept all baptized Catholics for membership in the Association. At the end of the year, with the information gathered, the Board will decide the future of the program. The Pilot Program is not a bylaw change. Only the delegates at a convention can change the FCSLA bylaws.

BRANCH 484 SCHOLARSHIP WINNERS



Congratulating this year's scholarship winners from Senior Branch #484 in Egypt, PA are left to right - Delores Krempasky, Jr. Branch Financial Secretary; Dolores Neupauer, Sr. Branch President and Financial Secretary; Jason Susko, upcoming Freshman at Indiana University of Pennsylvania; Christopher Bachman, upcoming Freshman at Penn State University main campus; and his mother, Anne Marie Bachman, Sr. Branch Treasurer.

Applicants for FCSLA membership who have been baptized Catholic but who may not be of Slavic heritage may purchase our excellent life insurance products or they may purchase one of our annuities (maximum contribution of \$10,000 per individual for 2010) during the pilot program." After the pilot program, these members may add to their annuities.



Patrick Braun

Because it is critical to gather information during the Pilot program, it is

important for our producers to completely and accurately fill out the Application for Membership form. The key questions are; "Is the applicant Catholic?" and "Is the applicant related to a member?" If either of these questions is answered "yes", the applicant will be eligible for FCSLA membership during the Pilot Program. When filling out the application for membership on Pilot Program applicant, please print "Pilot Program" in the membership area to help with identification.

Obviously, from a sales and marketing standpoint, all FCSLA producers will have a huge opportunity in 2010 due to the Pilot Program. But the year will pass quickly. When it ends, the program will be evaluated and, if the program is unsuccessful, the door may well close. (Members written during the program will be allowed to keep their membership regardless.) The FCSLA Sales Department will be offering training seminars and special membership campaigns throughout 2010 to help our producers take advantage of this opportunity. I urge every producer to get off to a fast start and use this Pilot Program to have his or her best sales year ever!

Fraternally Yours,

Patrick F. Braun, FIC, CLU, LUTCF National Sales Manager

SAINT ISIDORE DISTRICT IN NEBRASKA HOLDS MEETINGS

District officers led by President, Gene Sobota hosted several dinner/ lunch meetings in hopes of drawing representatives from all twenty Nebraska branches. After all the meeting minutes were reviewed only two branches could not send a representative.



Topics discussed

were branch development, service projects and how to better communicate in a district with far-flung membership. Participants also learned about the concept of recommenders. Recruiting potential leaders and the upcoming National Convention in Baltimore were also on the agenda.



Kunec Brothers Inducted Into Plains Sports Hall of Fame

The family of the late Peter and Victoria Kunec attended a dinner and induction ceremony sponsored by the Plains, PA Sports Hall of Fame Association at the Plains American Legion Post 558.

John, Edward, Peter and Robert Kunec were remembered and honored for participating and excelling in the sports of baseball, basketball and football. Pictured are family members who are also fraternal members of the FCSLA Sr. Branch 615 of Wilkes Barre, PA.



Seated from left to right are: Helen Krubitzer, former Financial Secretary of Senior Branch 615; Marie Kunec (wife of Edward); Heidi Kunec (daughter of Peter); Dr. Peter Kunec (Inductee); Ingrid Kunec (wife of Peter); Florence McCabe (relative) and Ethel Kunec. Standing from left to right are: John Kunec (Inductee); Edward Kunec (Inductee); Carl Krubitzer (husband of Helen); Attorney Robert Kunec (Inductee); Raymond A. Borkowski (nephew of the Inductees); Attorney Anthony Kunec (son of Peter); Hans Kunec (son of Peter); Raymond P Borkowski, PhD (brother-in-law of Inductees); Brandon McCabe (relative); Thomas and Joseph Kunec (brothers of Inductees).



FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF AUGUST 31, 2009

ASSETS	,00	
Cash and Short Term Investments	\$	17,302,979.46
Bonds		524,634,003.59
Preferred Stock Common Stock		8,266,125.87 690,119.91
Investment Income Due and Accrued		8,833,495.42
Promissory Notes		61,067.94
Property Plant and Equipment, Net		8,663,417.39
Certificate Loans & Accrued Interest Other Assets		1,387,548.94 182,197.87
	_	
TOTAL ASSETS	\$	570,020,956.39
LIABILITIES Life Reserves	\$	164,497,459.08
Annuity Reserves	φ	301,948,797.10
Death Claims Payable		506,898.83
Unearned Premiums		596,493.00
Matured Endowments Provision for Dividends Payable		305,318.00
Accumulated Dividends and Interest		1,707,172.24 3,487,248.75
Accrued Convention Donations		66,667.00
Provision for Future Conventions		330,000.40
Asset Valuation Reserve Interest Maintenance Reserve		5,083,694.00 1,455,472.00
Other Liabilities		1,659,599.12
Provision for Annuity Certain Accounts		2,078,000.00
TOTAL LIABILITIES	\$	483,722,819.52
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SURPLUS Surplus	\$	86,298,136.87
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TOTAL SURPLUS	\$	86,298,136.87
TOTAL LIABILITIES AND SURPLUS	\$	570,020,956.39
INCOME STATEMENT		
For the Eight Months Ending August 31, REVENUE	20	09
Insurance Premiums	\$	4,517,459.16
Annuity Premiums	Ψ	20,195,794.51
Investment Income		21,269,781.15
Amortization of Interest Maintenance Reserve		46,249.00
		70,273.00
Rental Income		333,662.00
Rental Income Other Revenue		
	\$	333,662.00
Other Revenue	\$	333,662.00 47,977.54
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life	\$ \$ \$	333,662.00 47,977.54 46,410,923.36 5,132,459.00
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Cividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00 247,139.94
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00 247,139,94 72,646.88 774,719.66 291,833.36
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00 247,139.94 72,646.88 774,719.66 291,833.36 246,409.34
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00 247,139,94 72,646.88 774,719.66 291,833.36
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00 247,139.94 72,646.88 774,719.66 291,833.36 246,409.34 215,310.66 274,424.00 48,990.10
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00 247,139.94 72,646.88 774,719.66 291,833.36 246,409.34 215,310.66 274,424.00 48,990.10 207,440.30
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Depreciation Expense Utility Expense Postage and Printing Advertising	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00 247,139.94 72,646.88 774,719.66 291,833.36 246,409.34 215,310.66 274,424.00 48,990.10 207,440.30 72,911.62
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00 247,139.94 72,646.88 774,719.66 291,833.36 246,409.34 215,310.66 274,424.00 48,990.10 207,440.30
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00 247,139.94 72,646.88 774,719.66 291,833.36 246,409.34 215,310.66 274,424.00 48,990.10 207,440.30 72,911.62 90,940.05 59,538.09 73,921.43
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Cofficers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense	=	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00 247,139.94 72,646.88 774,719.66 291,833.36 246,409.34 215,310.66 274,424.00 48,990.10 207,440.30 72,911.62 90,940.05 59,538.09 73,921.43 330,722.00
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense	\$	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00 247,139.94 72,646.88 774,719.66 291,833.36 246,409.34 215,310.66 274,424.00 48,990.10 207,440.30 72,911.62 90,940.05 59,538.09 73,921.43 330,722.00 270,301.50
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Cofficers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense	\$ \$	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00 247,139.94 72,646.88 774,719.66 291,833.36 246,409.34 215,310.66 274,424.00 48,990.10 207,440.30 72,911.62 90,940.05 59,538.09 73,921.43 330,722.00
Other Revenue TOTAL REVENUE EXPENSES Increase in Reserves — Life Increase in Reserves — Annuity Insurance Benefits Annuity Benefits Commission Expense Surrender Benefits Miscellaneous Member Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Accounting Fees Actuarial Fees Legal Fees Consulting Services Official Publications Scholarship Awards Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense Insurance Department Fees Sales Promotion Rental Expense Other Expense	\$	333,662.00 47,977.54 46,410,923.36 5,132,459.00 18,545,797.00 2,276,270.47 10,581,558.47 508,561.65 673,349.41 45,557.13 240,606.00 92,826.77 120,000.00 1,199,973.23 567,531.19 631,774.00 88,983.17 58,038.13 185,275.37 93,631.00 134,576.25 76,510.42 78,047.50 189,989.29 150,500.00 247,139.94 72,646.88 774,719.66 291,833.36 246,409.34 215,310.66 274,424.00 48,990.10 207,440.30 72,911.62 90,940.05 59,538.09 73,921.43 330,722.00 270,301.50



CHICKEN STOCK WITH ROASTED VEGETABLES

- 4 chicken back pieces
- 4 chicken breast halves with ribs
- 3 whole onions, quartered
- 6 cloves garlic
- 3 large carrots, cut into thirds
- 1 medium green bell pepper, quartered
- 3 celery stalks, cut into thirds
- 2 tablespoons fresh thyme
- 2 tablespoons fresh rosemary
- 1 bunch parsley, washed and patted dry

Place the chicken backs, chicken breasts, onions, garlic, carrots, green pepper, and celery into a large roasting pan. Bake uncovered for 1 hour. Remove the pan from the oven. Remove the skin and cut the breast meat from the bone and set it aside. (Refrigerate for other use.) Place all of the vegetables and chicken bones into an 8-quart stockpot. Cover with water. Add the thyme, rosemary, and parsley to the pot. Cover the pot with a lid. Simmer for at least 2 hours over very low heat. Strain the stock by pouring the contents of the pot through a colander. You may season the stock with salt and pepper at this point or wait until you use it in a soup or sauce. The stock may be kept in an airtight container in the refrigerator for several days or frozen for several weeks. Makes 3 quarts.

HEART HEALTHY CHUNKY MINESTRONE

1 tablespoon olive oil 1 cup chopped onion

- 1 medium carrot, halved lengthwise and thinly sliced
- 2 cloves garlic, minced
- 1 14½-ounce can no-salt-added diced tomatoes, undrained
- 1 14-ounce can reduced-sodium chicken broth
- 1 cup water
- 1/4 cup brown rice
- 1 teaspoon dried Italian seasoning, crushed
- 3 cups fresh baby spinach
- 1 15-ounce can no-salt-added navy beans, rinsed and drained
- 1 medium zucchini, quartered lengthwise and sliced (about 1½ cups)
- 1/4 teaspoon ground black pepper
- 1/8 teaspoon salt

Shredded Parmesan cheese (optional)

In a 4-quart Dutch oven, heat oil over medium-high heat. Add onion, carrot, and garlic; cook about 5 minutes or until onion is tender, stirring occasionally. Stir in undrained tomatoes, broth, water, uncooked rice, and Italian seasoning. Bring to boiling; reduce heat. Cover and simmer for 35 to 40 minutes or until rice is tender. Stir in spinach, beans, zucchini, pepper, and salt. Return to boiling; reduce heat. Cover and simmer for 5 minutes more. If desired, sprinkle individual servings with Parmesan cheese.

WHITE CHILI

- 1 lb. chicken breast, boneless, skinless, and cubed
- 2 teaspoons olive oil
- 2 garlic cloves, chopped
- 1 medium onion, chopped
- 1 teaspoon oregano
- ½ teaspoon cumin
- 1 tablespoon lime juice salt and pepper
- 1 (14 ounce) can chicken broth
- 1 (141/2 ounce) can diced tomatoes
- 1 (4 ounce) can green chilies, chopped
- 1 (11 ounce) can cannellini beans, drained
- ½ cup shredded Monterey jack cheese ½ cup cilantro (optional)

Saute' cubed chicken breast in olive oil in large Dutch oven; add oregano, cumin, lime juice, salt and pepper. Add chicken broth, tomatoes, chilies, and beans; simmer for one hour. Top with cheese and cilantro and serve.

CREAMY SPINACH PASTA

10-oz. bag of spinach leaves 3 cloves garlic

1 tablespoon plus 1/2 teaspoon salt, divided

8-oz. fusilli, corkscrew, or rotini pasta 1 tablespoon olive oil

- ½ cup heavy cream
- ½ teaspoon freshly grated nutmeg (optional)
- ¼ teaspoon freshly ground black pepper
- 1 cup freshly shredded Parmesan cheese

Preheat oven to 375 degrees. Bring a pot of water to a boil. Meanwhile, rinse and trim spinach. Chop garlic finely. Butter an 8-by-8 inch baking dish. Add 1 tablespoon salt to boiling water and pasta. Cook pasta according to directions on package. Drain pasta and return pot to stove over medium-high heat. Add olive oil and garlic to pan, cook until fragrant, about 1 minute. Add spinach and remaining 1/2 teaspoon salt. Stir until starting to wilt, cover, and cook until completely wilted, about 2 minutes. Stir in cream and bring to a simmer. Cover and cook to blend flavors, about 2 minutes. Add nutmeg and black pepper. Add pasta and stir to combine thoroughly. The greens will tend to stick together, so break them up a bit when distributing in the pasta. Cover and cook so the pasta can soak up some of the juices, about 2 minutes. Stir in half of the cheese. Either serve in individual pasta bowls topped with the rest of the cheese or transfer mixture to the baking dish, sprinkle with remaining cheese, and bake until the cheese is melted and the mixture is bubbling and starting to brown on top, about 10-15 minutes. Makes 4 servings

PUFFED OVEN-BAKED PANCAKES

Nonstick cooking spray

- 1 egg, lightly beaten
- 3 tablespoons all-purpose flour
- 3 tablespoons fat-free milk

Dash salt

2 tablespoons orange marmalade

2/3 cup sliced fresh fruit (such as strawberries, peeled kiwifruit, nectarines, pears, and/or peeled peaches)

Preheat oven to 400 degrees. Lightly coat two 10-ounce custard cups, or 10-ounce au gratin dishes with nonstick cooking spray; set aside. In a small bowl, combine egg, flour, milk, and salt. Beat with a wire whisk or rotary beater until smooth. Immediately pour batter into prepared baking dishes. Bake for 15 to 20 minutes or until pancakes are puffed and well browned. Meanwhile, place orange marmalade in a small microwave-safe dish. Microwave, uncovered, on high about 30 seconds or until melted.

To serve, top puffed pancakes with fruit; spoon melted marmalade over fruit. Serve warm. Serves 2.



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