

Fraternally Yours

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION VOL. 96, NO. 9 JUNE 2010

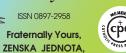
BLUE-BUTTERFLY DAY

It is blue-butterfly day here in spring, And with these sky-flakes down in flurry on flurry There is more unmixed color on the wing Than flowers will show for days unless they hurry.

ŽENSKÁ JEDNOTA

ženská jednota Fraternally Yours[™]





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To Believe...

To believe is to know that every day is a new beginning.

It is to trust that miracles happen, and dreams really do come true.

To believe is to see angels dancing among the clouds,

To know the wonder of a stardust sky and the wisdom of the man in the moon.



Carolyn Bazik

To believe is to know the value of a nurturing heart, the innocence of a child's eyes, and the beauty of an aging hand, for it is through their teachings we learn to love.

To believe is to find the strength and courage that lies within us.

When it is time to pick up the pieces and begin again.

To believe is to know we are not alone,

That life is a gift and this is our time to cherish it.

To believe is to know that wonderful surprises are just waiting to happen,

And all our hopes and dreams are within reach. If only we believe.

Dear Friends, I wish you a lifetime of believing ...

Until next Month . . . Warmly, Carolyn



Pictured above are the participants in the 9th Annual District Presidents Meeting held on Wednesday, April 28, 2010 at the Home Office. A full day meeting addressed a number of important topics including more information on the reason for the special convention in October 2010. There were informative updates on issues relating to compliance, sales, and the fraternal aspects of the FCSLA. There was also time for a question and answer session to address concerns of those in attendance!

YOU SHALL NOT KILL

Reverend Monsignor Peter M. Polando, National Chaplain

My dear Sisters and Brothers,

At the end of April of this past year, there was an article in my local newspaper about the populace in the city of Chicago desiring to recruit the National Guard into the urban borders in order to curb the amount of killings that continued to escalate each day. Fear mounted since the weather was becoming warmer and the belief that because summer was near and the young people would be on vacation, the numbers of slavings would increase. As I continued to read the rest of the article, I could not help but wonder how we citizens in the United States could allow such devastation to take place each and every day not only in our larger cities but also throughout the diverse regions of our great nation. Have we really lost the sacred value of human life to such a somber and despicable degree?

The taking of human life may be more common in our day because of an increase in population, the laxity and loopholes that occur in the trials of alleged murderers, the commonality of the taking of life, and the breakdown of morality and human values in our society. In a democracy that offers so much freedom to individuals, the individual life may have no worth, no benefit for the whole people. My personal reflection on the breakdown of the respect for human life occurred in my freshman year of seminary college formation when Roe v. Wade was decided to be constitutional by the Supreme Court of the United States on 22 January 1973. That decision declared the ability of a woman to have an abortion legally within our Union. From that time forward, one can chronicle our seemingly downward spiral when it comes to issues such as abortion, euthanasia, suicide, a disrespect for the lives of our seniors, and the careless and mindless taking of human life through violent means, to name a few.

The disrespect for human life is nothing new and has been a product of original sin from the beginnings of our species as interpreted through our Judeo-Christian foundations. We recall in the fourth chapter of *Book of Genesis* the two sons of Adam and Eve - Cain, the tiller of the soil and Abel, the keeper of the flocks. Both Cain and Abel brought offerings to Yahweh

- Cain, the fruit of the soil and Abel, the best firstlings of his flock. Cain, who did not bring the best of his harvest, was jealous of Abel, whose offering was fragrant to the Lord. Yahweh challenged Cain because of his offering and warned him not to give himself over to sin because of his jealousy of Abel. As the story continues, the sacred writer relates, "Cain said to his brother Abel, 'Let us go out in the field.' When they were in the field, Cain attacked his brother Abel and killed him. Then the Lord asked Cain, 'Where is your brother Abel?' He answered, 'I do not know. Am I my brother's keeper?' The Lord then said: 'What have you done! Listen: Your brother's blood cries out to me from the soil! Therefore you shall be banned from the soil that opened its mouth to receive your brother's blood from your hand. If you till the soil, it shall no longer give you its produce. You shall become a restless wanderer on the earth" (4:8-12).

The Catechism of the Catholic Church instructs us in paragraph 2261 that, "Scripture specifies the prohibition in the fifth commandment: 'Do not slay the innocent and the righteous.' The deliberate murder of an innocent person is gravely contrary to the dignity of the human being, to the golden rule, and to the holiness of the Creator. The law forbidding it is universally valid: it obliges each and everyone, always and everywhere." In the Gospel of Matthew, however, Jesus instructs His disciples, "You have heard that it was said to your ancestors, 'You shall not kill; and whoever kills will be liable to judgment. 'But I say to you, whoever is angry with his brother or sister will be liable to judgment, and whoever says to his brother or sister, 'Raga,' will be answerable to the Sanhedrin, and whoever says, 'You fool,' will be liable to fiery Gehenna. Therefore, if you bring your gift to the altar, and there recall that your brother has anything against you, leave your gift there at the altar, go first and be reconciled with your brother, and then come and offer your gift (5:21-24).

I personally have witnessed the vehement hate that people possess when it comes to someone who may not be of the same race, nationality, or religion. In the same light, I often encounter people who may disagree with the opinion of another person to the point of hatred and great disdain. Their remarks and sad dispositions about people who do not share their likings/opinions not only reflect their lack of Christian love but also deface their Creator, since all are made in the image and likeness of God. In a sense they, themselves, kill the integrity of those persons. In the above quote from the Gospel of Matthew, Jesus asks these types of people to leave the gift at the altar and be reconciled. Persons who come to celebrate the Eucharist Sunday after Sunday and maintain the attitudes of those just described are living their faith with a façade and really have not taken the Good News of Jesus Christ to heart. People who continually live their Faith in this manner are Christian and Catholic in name only.

The depth of this commandment is limitless as exhibited in the teachings of the Catholic Church as described in the Cathechism. It addresses the issues that are related to killing, i.e., intentional homicide, abortion, euthanasia, and suicide. The Catechism also takes on the issues of legitimate defense, the need for safeguarding of peace and the avoidance of war, a respect for health, a regard for scientific research for the advancement of public health, and a respect for the dead. Another subject broached is scandal. "Scandal is an attitude or behavior which leads another to do evil. The person who gives scandal becomes his/her neighbor's tempter. He/she damages virtue and integrity; he/she may even draw his/her brother or sister into spiritual death. Scandal is a grave offense if by deed or omission another is deliberately led into a grave offense" (paragraph 2847).

As you can see, the four words of this commandment have more of a meaning than meets the eye. Although we do not kill people by willfully taking their lives, there are other ways that we may disobey this commandment in our Christian relationship with all our brothers and sisters who are all created in the image and likeness of the Creator. Our love must be a reflection of Christ's selfless love. He opened His arms on the Cross for all. President Mary Ann S. Johanek Announces

FCSLA 2010 Out-of-Town Board of Directors Meeting

National President Mary Ann S. Johanek has released the following announcement regarding the 2010 annual out-of-town Meeting for the Board of Directors.

This meeting will take place June 6-8, 2010 in Reading, PA. Requested to be present are the following National Officers: Chaplain, President, three Vice-Presidents, Secretary, Treasurer, two Trustees, three Auditors, and Editor.

A Mass of Thanksgiving will be offered Sunday, June 6th at 1 p.m. at St. Katherine Drexel Church, 124 East Abbott Street, Lansford, PA. Principal Celebrant will be Msgr. Peter M. Polando, National Chaplain.

Following the Liturgy, a dinner and program will take place at The Lantern Lodge and Macaluso's Restaurant, 1257 Catawissa Street, Nesquehoning, PA

The First Catholic Slovak Ladies Association has as its goal the promotion of the temporal and spiritual welfare of its members. With this in mind, we ask the Holy Spirit for guidance and for God's blessings on all deliberations.

Fraternally yours,

Mary Ann S. Johanek National President, FCSLA

Celebrate 40th Anniversary

Earl and Margaret McDonald (Sr. Branch 250, Munhall, PA) were married on October 4, 1969 at St. Michael Roman Catholic Church in Munhall, PA, and celebrated 40 years of marriage by renewing their vows at St. Therese Mission Church in Jasper, FL on October 4, 2009. The Mass was attended by many family and friends including sons Brad of Wake Forest, NC and Curt (Renee) of Jennings, FL. The celebration continued with a luncheon following the Mass.



Earl is active as a Volun-

teer Fireman with the Crossroads Volunteer Fire Department in Jennings, FL and Margie serves on the Board of Directors. The couple is very proud of their five grandchildren. We wish the couple God's blessing on this happy occasion. A Message From Your Board of Directors . . .

BYLAW CHANGE TAKES FCSLA INTO NEW ERA

By now, you probably know that the proposed changes to our bylaws will alter the way we select our national president, our national secretary, national treasurer and editor. Under the proposed change, our national president/CEO would be selected and hired by our national board of directors. Once hired, with the approval of the Board, the president would hire other individuals to fill the positions of national secretary/COO, national treasurer/CFO and editor. Both moves mean that the First Catholic Slovak Ladies Association will be following the lead set by many comparable groups that already use this process to find the most qualified individuals possible to fill these critical management positions.

The move emphasizes the role of our delegates to the convention. The delegates will continue to have the responsibility of selecting the individuals who will serve on the FCSLA Board. The newly appointed President will then report to the Board selected by our delegates.

Under this proposal, our Board will have 15 members, 14 of whom will be elected by the delegates to the convention. This group will include the board chaplain. The FCSLA president will serve as the 15th member, but will not be a voting member of the board until he or she has served for one year. All elected board members will serve four-year terms and can be re-elected for additional terms. They will report to the members of FCSLA, just as the new president will report to the board. No other management officers of FCSLA will be members of the board, but they likely will be called on frequently to report to the board on various matters.

With this plan, as expressed by Cynthia Maleski, current board member "... we will be enabling those elected board leaders to select an individual with the experience and expertise to manage our organization in an increasingly complex world."

If you have questions about the bylaw change, you are welcome to contact President Mary Ann Johanek directly at (216)-468-1011, or by e-mail at maryann@fcsla.com. Please visit our website where we have posted more information and a link to our new video, which explains the need for the governance change and how the proposed change will identify duties and responsibilities of board members.

From April 1 through June 30, 2010, older FCSLA annuities (issued prior to 2005) with a guaranteed minimum rate of 4.50% will earn a yield of 4.6025%, while newer FCSLA annuities (issued 2005 and after) with a guaranteed minimum rate of 3.50% will earn a yield of 3.5618%.

FCSLA FRATERNAL OUTREACH IS ON THE MOVE IN 2010

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

Volunteering Can Be Good for Your Health

When was the last time you volunteered? The results of volunteering can be very healthy for you and whoever benefits from your actions. One way is to use your profession or talents to help others.



Every year in May in the Cleveland

Dr. Deborah Brindza examines patient Wendy Gonzalez.

area, our FCSLA Medical Examiner, Dr. Deborah Brindza along with many other pediatricians and others from the medical profession volunteer for MEDWORKS. There were also a number of volunteers who helped with the transporting and paperwork. It was held May 1 and 2 this year. Over 1,600 patients of all ages received medical or dental attention at no cost or barrier to care.

How did the event work?

- The patients are first evaluated by a triage nurse who sends those seriously ill persons directly to the hospital.
- 2) Volunteers then take patients to see a doctor for an examination.
- 3) If needed the patient goes to a lab and x-ray before a final diagnosis from the doctor.
- If a prescription is needed they visit a small pharmacy that has been set up which has donated medication available.

5) When a prescription is not available every effort is made to find it at a lower cost.

6) Before a patient leaves, he/she and their family works with a social worker who helps with the transition method to continue their health care needs.



Dr Deborah Brindza with Dr. Robert Weiss, Medworks founder Zac Ponsky, and Dr. Arthur Lavin.

7) Major hospitals in the

Cleveland area are available to help provide resources for the future needs and follow-up for chronic illness continuation of care.

Many of the patients were the recently unemployed. They do not know how to navigate the difficult system of public health care or Medicaid. Dentists were in high demand because of the high deductible of many dental insurance plans.

Dr. Brindza found it an amazing experience. She never considered how many dedicated doctors, nurses, social workers and lay volunteers it takes to carry out such an event. She was very honored to be selected to provide care to the many children that were in need.

SHARE YOUR VOLUNTEER EFFORTS — Send us a brief description of what you did to volunteer, how it made you feel and will you do it again. Mail your submission to Sue Ann M. Seich, FCSLA Fraternal & Youth Director 24950 Chagrin Blvd., Beachwood, OH 44122 or email sueann@fcsla.org, by June 30th, 2010.

PITTSBURGH OKRES DISTRICT MEETING TO BE HELD

The July meeting of the Pittsburgh Okres will be hosted by Branch 77 of McKeesport. It will be held on Sunday, July 25, 2010 at 1:00 p.m at the McKeesport Palisades at 501 Water Street, McKeesport, PA, 15132. Contact your branch secretary for reservations.

~ HOLD THE DATE ~

THE 87TH ANNUAL SLOVAK DAY AT KENNYWOOD PARK, WEST MIFFLIN, PA, WILL BE CELEBRATED ON THURSDAY, JULY 15.

SAVE THE DATE!

The First Catholic Slovak Ladies Association will be holding a Special Convention on October 11, 2010, at the Renaissance Hotel in Cleveland, OH. Arrange to be there! We will be discussing and deciding the best system of governance for our society today. Be a part of it!

Between now and October 11, the Board of Directors will be involved with educational materials and meetings to bring the membership up to date on the issues. Watch for the information!

Mary Ann S. Johanek

MATCHING FUNDS ACTIVITIES

SR. BRANCH 101 AND JR. BRANCH 11: ST. VINCENT DE PAUL SOCIETY FUNDRAISER

During the month of September, branch members from Sr. 101 and Jr. 11 of St. Louis, MO, and the Knights of Columbus Council #453, held a food drive to collect food for the St. Vincent de Paul



Society. The branches advertised the food drive in St. Mary Magdalen's Church Bulletin soliciting donations of cash and grocery items. The food drive raised \$430 in monetary donations and collected approximately 1,500 grocery items to be donated.



BRANCH W092: SUNDAY AFTERNOON BENEFIT DANCE

Branch W092 of Bechyn, ND, held a Sunday Afternoon Dance on October 18, 2009 to benefit the Bechyme Heri-



tage Hall. Branch members sold tickets in advance and at the door. A four-piece band played music for all to enjoy. The dance raised \$550, which will be donated to the Bechyme Heritage Hall.

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SR. BRANCH 88: CALENDAR PARTY FUNDRAISER

Sr. Branch 88 members and volunteers from Monessen, PA, held a Calendar Party to benefit the Monessen Food Pantry. Members sold tickets and found sponsors for the tables. Sponsors decorated the tables according to the calendar months. Sr. Branch 88 sponsored the January table and used the traditional "New Years" theme. Baskets were also donated for the Chinese Auction. The event raised more than \$1,740 to be donated to the Monessen Food Pantry.





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BRANCH W008: PARISH FUN FEST

Branch members of W008 (Dodge, NE) helped St. Wenceslaus sponsor a "Parish Fun Fest," in NE. Members helped the parish set up for the event which included making home-made dumplings that were served at the fun fest. Attendees had a chance to enjoy an auction and silent auction to help raise money for the Parish. The Fun Fest raised \$49,681, which will be used to renovate the Parish Media room.

BRANCH W008 (Continued)







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BRANCH W003: ANNUAL BREAKFAST AND RAFFLE

Members of Branch W003 (Montgomery, MN) raised matching funds at the Annual FCSLA Breakfast and Raffle.

St. Wenceslaus Catholic Church parish members assisted the branch. This year's breakfast and raffle went to the benefit of the parish's 150th anniversary celebration. The event raised \$1,383.





Ś **SR. BRANCH 53: HOLUPKI DINNER** AND SWEET TABLE RAFFLE

Sr. Branch 53, Joliet, IL, sponsored a dinner for the benefit of the hosting parish, St. Mary Magdalene. Branch members prepared a delicious Holupki dinner. They baked a wide variety of desserts. Branch teens also volunteered with the event. They assisted with the clean-up. All profits will go toward the restoration of the church windows.

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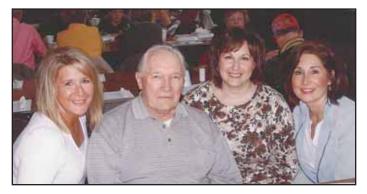


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JUNE 2010

MATCHING FUNDS ACTIVITIES

SR. BRANCH 53 (Continued)



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BRANCH W006: FUND RAISER FOR FIRE VICTIMS

Members from Branch W006 (Heun, MN) held a fund raiser to help benefit the Burn Family (members of Branch W006), who lost their business in a disastrous fire. The sausage supper raised \$1,144 which will go toward the recovery and rebuilding of the family's business.

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SR. BRANCH 35: ST. JOSEPH FEAST DAY DINNER

A Saint Joseph's Feast Day Dinner and Raffle was hosted by Sr. Branch 35 at the Church of St. Joseph in Raritan, NJ on Sunday, March 21, 2010. The dinner raised \$1,500, which will be used toward the kitchen modernization fund.

This FCSLA matching fund raising activity was directed by Branch Secretary Elaine Walters and fellow member Irene Sixt. Both were supported by many church parishioners and several FCSLA members that donated their time and creativity to successfully organize and host the event. Several young adult volunteers worked as waiters, cleaned tables, emptied garbage cans, and fulfilled special requests.

The feast included many traditional Slovak foods which were beautifully prepared by members and friends. Many attendees commented on the wonderful food and how much

they enjoyed the day. Several baskets containing various spring items were donated by parish members and raffled off at the end of the evening. One popular basket contained a Slovak cookbook and other items donated by FCSLA Headquarters. Delicious kolač nut rolls were also part of the raffle offerings. All proceeds from the



Everyone lent a helping hand to prepare the Feast Day meal. Pictured L-R: Elaine Walters, Branch Secretary; Irene Sixt, FCSLA member; Reverend Kenneth Kolibas.

event were used to defray expenses at the Church of St. Joseph and it's School.



The event sponsor was proudly displayed as attendees entered. Pictured L-R: Christina Diehl, Branch Treasurer; Irene Sixt; Diane Dellibovi, FCSLA member; Elaine Walters; Erich Diehl, FCSLA member.

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BRANCH W003: DAD'S BELGIAN WAFFLE BREAKFAST

Branch W003 (Montgomery, MN) hosted a "Dad's Belgian Waffle Breakfast" at Holy Redeemer School. The breakfast brought together more than 350 people and generated \$1,288. Funds will be donated to the Most Holy Redeemer School.

SR. BRANCH 620: SOUP SUPPER

Sr. Branch 620 (Demotte, IN), our newest FCSLA Branch, and All Saints School and Parish hosted a Soup Supper. They of-



fered 11 different home-made soups, baked breads and desserts. More than 80 people attended the Soup Supper helping to collect more than \$800 to benefit the All Saints Parish.



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SR. BRANCH 81: HOLIDAY BAKE SALE



Sr. Branch 81 in Whiting, IN, held a Holiday Bake Sale to benefit the St. John the Baptist Church and School. The event raised \$2,899, which will be used to repair damage to the school and church caused by vandals.



BRANCH W013: BAKE SALE

Branch W013 held a Bake Sale to help benefit Saint John the Baptist Church in Prague, NE. Members donated all the baked goods sold at the sale. The event raised \$638.

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Sr. Branch 81: Pirohy Sale

Volunteers from Sr. Branch 81 made thousands of pirohy for the branch's Pirohy Sale held at St. John Parochial Center in Whiting, IN. All the proceeds from the Pirohy Sale were donated to St. John the Baptist Church to help replace the altar robes for the servers. The event raised over \$4,520.





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SR. BRANCH 140: CHINESE AUCTION

Sr. Branch 140, Our Lady of the Angels Academy and St. Ann's Society held a Chinese Auction at St. Katherine Social Hall in Lansford, PA. The Chinese Auction went to the benefit Our Lady of the Angels Academy. The volunteers asked local businesses and church members to donate new items to be chanced off. The event raised over \$6,900.





SR. BRANCH 485/JR. BRANCH 382: RAFFLE BENEFITS CURE FOR BREAST CANCER

Chicago, IL Sr. Branch 485/Jr. Branch 382 held its matching funds event on April 11, 2010 in conjunction with the "We are the Cure! – A Breast Cancer Fundraiser Event" with all proceeds raised in memory of Ceil Bonk former (continued on next page)

JUNE 2010

MATCHING FUNDS ACTIVITIES

SR. BRANCH 485/JR. BRANCH 382 (Continued)

FCSLA Chicago District President and President of Sr. Branch 485. FCSLA members in attendance donated a total of \$1,017 toward the overall \$5,367 raised at the event. A \$50 gift certificate to local restaurants and two \$25 gift certificates to ToysRUs were donated for raffling by both branches. Winners of the certificates were: Steve and Lillian Sagat of Branch 489 (restaurant certificate); Jo Koncel (ToysRUs certificate) and Donna Plocharczyk of Branch 485 (ToysRUs certificate). Food and entertainment were provided through generous donations by Bonk family and friends. The

highlight of the event was an appearance by Grammy Winning Rock Legend Jim Peterik who spiced up the event with a few sets of his songs from his days in the bands of Ides of March and Survivor (now a member of jazz band "Light Force"). He performed Survivor's #1 hit "Eye of the Tiger" written for the Rocky III movie which was a big hit with the entire crowd at this event.



Standing: Ed Bonk, Sr.; Seated, L-R: Anne Tisoncik, Lydia Berry and Therese Tylus.



3rd Row Standing, L-R: Jeffery Bonk, Celina Mohovich, Ed Bonk, Jr. and Marian Valek; 2nd Row Standing, L-R: Billy Bonk, Jacob Bonk, Kim Bonk, Ed Bonk Sr., and Mary Tylus; Seated L-R: Anne Tisoncik, Lydia Berry and Therese Tylus.

SR. BRANCH 124: ALZHEIMER'S MEMORY WALK FUNDRAISER IN TROOP, PA

Sr. Branch 124 members and the law firm, Marshall, Parker & Associates took part in the Alzheimer's Memory Walk. They sold raffle tickets and raised \$250 for the benefit of Alzheimer's patients, research and education.

SR. BRANCH 140: ASH WEDNESDAY FISH FRY BENEFIT

Branch members of Sr. Branch 140 (Lansford, PA) and teachers of Our Lady of the Angels Academy held an Ash W e d n e s d a y



Fish Fry. Students of the school were asked to sell tickets for the fish fry. Branch members and teachers baked and served dinner to 150 attendees. The fish fry raised \$929 and will be used to help pay tuition for needy families.





DISTRICT 11 TO HOST ANNUAL PICNIC

Saint Isodore's District 11 of the Nebraska State Council, will be hosting their annual picnic in North Bend at the city park on Sunday, July 11, 2010 beginning at noon.

All members and their entire family are invited to attend this picnic. All families are asked to bring ONE meat dish and ONE other dish, plus your table service. All hot and cold drinks will be provided by the State Council, as well as swimming tickets for our youth members.

Plan to attend and have a great time visiting with friends, as well as tasting all the delicious food.

Branch 161 Justalls Officers

Saint Elizabeth Branch 161, Youngstown, OH, had installation of officers at its February 2010 meeting. Officers serving for the upcoming year will be President, Virginia DeLuca; Recording Secretary, Millie Kust; Treasurer, Melanie Leonard; Financial Secretary S161 and J192, Bernie Demechko; S161 Auditor, Betty Zajac, and J192 Auditor, Agatha Fabiny.



Newly installed officer at S161/J192 in Youngstown, OH: Seated (L-R) Bernie Demechko, Agatha Fabiny, Millie Kust, Standing (L-R) Betty Zajac, Melanie Leonard, Virginia DeLuca.

Member Loretta Ekoniak was the installing officer. Loretta serves as President of the American Slovak Cultural Association. She spoke of her involvement with the "Steel Valley Voices," a project of Youngstown State University Professor, Dr. Sherry Linkon. Dr. Linkon is establishing ar-



Installing Officer, Loretta Ekoniak, President of the American Slovak Cultural Association and member of Branch S161.

chives of the immigrant steel workers' turn of the century letters, journals, and oral histories. Loretta is assisting Dr. Linkon in interviewing and taping the experiences of area Slovaks as they settled in the Mahoning Valley and worked in local steel mills. Youngstown State University recently assumed the operations of the Youngstown Historical Center of Industry and Labor (Steel Museum) which is adjacent to the University campus.

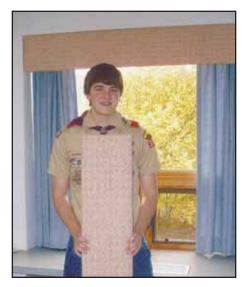
The Junior Line



JOHN ANGEL BOROWY became the newest member of Jr. Branch 460. John was born on November 10, 2009. His father John Borowy and grandfather Jack Borowy are members of Branch S519, as well as his great-grandmother Amelia Borowy. John also has many aunts, uncles, and cousins that are FCSLA members. John was baptized at Saint Basil the Great Church. John's great aunt, Dorothy Szumski, works at the FCSLA Home Office. He is a fourth generation FCSLA member.

JOEY KIECKHAFER COMPLETES EAGLE SCOVT PROJECT

JOEY KIECKHAFER, a member of Branch 46, Chicago IL, recently completed his Eagle Scout Project which consisted of building and installing 28 valances in a unit at the DuPage County Convalescent Center. He raised over \$1,000 to purchase the special fire-retardant fabric, wood, batting and the hardware for the valances. For several days he directed and worked with his team to cut the fabric and batting, and construct the valances which they then installed in the resident's rooms. Adam Savikas, the President of the Resident Council, sent a letter saying that the residents really appreciated Joey's efforts.



HAVE YOU SIGNED UP A NEW MEMBER THIS MONTH?



DANIELLE WILLIAMS (Jr. Branch 46, Lansford, PA) achieved high honors in her sixth grade class at Tamaqua Area Middle School. She enjoys listening to her favorite tunes on her I Pod and playing games on her computer. Danielle's proud parents are Thomas and Olga Williams.



IN MEMORIAM

DOROTHY E. CHUBA

Branch 172



Dorothy E. Chuba passed into Eternal Life on January 11, 2010, in the Inpatient Hospice Unit of Heritage House, in Wilkes-Barre, PA. Born February 7,

1925, in Swoyersville, PA, she was a daughter of Felix and Veronica Yoschak Friedman. She was educated in the Swoyersville schools, graduating from Swoyersville High School.

Dorothy was employed in the garment industry and was a devoted homemaker to her family. She was a member of Holy Assumption of Saint Mary Byzantine Catholic Church in Wilkes-Barre. She and her husband, Andrew M. Chuba, would have celebrated their 62nd wedding anniversary as she would have marked her 85th year on February 7, 2010.

Surviving in addition to her husband, Andrew, are children Mary Ann (Tom) Krapsho; Thomas (Laura) Chuba; Andrea (Jay) Kealey; and Michele (Alex) Banaszek; and grandchildren, Laura Krapsho and Kelly Krapsho Griffin, Michael and Cheryl Chuba, Elizabeth Kealey, Zachary and Jason Banaszek, and sisters, Anna Chuba, Regina Kondrak, and Matilda Thomas.

MARGARET C. ARDOLF Branch W049



Margaret (Mrs. Charles Ardolf, Jr.) was born August 13, 1920. She left her temporary home here on earth on February 27, 2010, while residing at Cedar Crest Estates in Silver Lake.

She was the second daughter born to Catherine (Banach) and John Reding. She received her education at St. Anthony's and Cathedral High School in St. Cloud, MN. After graduation she worked for the World War II effort inspecting shipments for the war effort.

On May 5, 1945 she married Charles Ardolf while he was on furlough from the service. When Charles finished his service for our Country, they moved to Silver Lake where they owned and operated the Silver Lake Oil Company. Margaret and her husband were vey active in Old Time Music and they encouraged others to become involved by their sponsorship of musical events at the local community building.

Margaret was a member of the St. Martha's Society, Holy Family Church, the Rosary Society, and a Life member of the Disabled Veteran's, the American Legion Auxiliary Unit 141. She belonged to the Degree of Honor, and she volunteered at the Senior Citizen Dining Site.

Margaret is survived by her daughter, Char (Tim) Watson of Kabetogama, MN, and her son, Charles (Mary) and granddaughter Sarah. Nephew Keith Barson of Maple Grove, MN, and his children and grandchildren, other relatives, many friends, and neighbors who looked out for her, and her trusted companion Buffy Dog!

Preceding Margaret in death were her husband Charles; her parents Catherine and John; Arthur, her son; her sister Martha Barson; and many furry little dogs that were great additions to her life!

DENNIS J. ZELEZNY Branch W137

Dennis J. Zelezny, 81, of Cedar Rapids, IA died on February 25, 2010 at University of Iowa Hospitals and Clinics, Iowa City.

Dennis was born August 3, 1928; in Cedar Rapids, the son of Frank and Anna (Pribek) Zelezny, and was a lifelong resident. Dennis married Marjorie J. (McConnell) Steine on July 23, 1968, in Camden, MO. He was employed at Link-Belt Speeder, later FMC Corporation, until his retirement. Dennis was a World War II Navy veteran.

Dennis is survived by his wife, Marjorie; four stepchildren, Norma (Vincent) Arioso, Marion, Deborah Lee (Randall) Wuehle, North Liberty, Bernard (Viola) Steine, Cedar Rapids, and Patricia Gibson, Cedar Rapids; and seven grandchildren.

He was preceded in death by his parents; brother, Edwin Zelezny; sisters, Frances Daly and Mildred Lynott; and stepson-in-law, D. Bruce Gibson.

He was a member of St. Wenceslaus Catholic Church, Guardians of St. Joseph Branch 137 FCSLA (formerly Catholic Workman) and Veterans of Foreign Wars Post 788. Dennis enjoyed woodworking, listening to classical music and feeding birds. He and his wife Marjorie enjoyed traveling and had visited all over the world.

Memorial contributions were given to Veterans of Foreign Wars Post 788 and Alzheimer's Association/East Central Iowa Chapter

Military honors were conducted by Veterans of Foreign Wars Post 788.

DONALD JOSEPH KUDEJ Branch W051

Donald Joseph Kudej was born on June 19, 1923, on a farm southwest of Duncan, IA. He was the son of Matthew and Emma (Hejlik) Kudej. During World War II, Don was a Sergeant in the United States Army, serving in the South Pacific. He was honorably discharged in 1946.

On January 4, 1949, Don was united in marriage to Florence (Currier), recently celebrating over 61 years of marriage. The couple made their first home on a farm in rural Duncan, IA. In 1955, they moved to a farm near Wesley, IA. In 1963, he purchased acreage near Forest City.

He was employed by Winnebago Industries for 25 years. He was proud of the fact that he helped build the first Winnebago motor home. He always was a farmer at heart. His children and grandchildren enjoyed his storytelling about his life adventures. He enjoyed listening to polka music.

Don is survived by his wife Florence; his children Lawrence (Kim) Kudej of Swisher, IA; Joyce (Sandy) Gruhn of Humboldt; Keith (Charla) Kudej of Madrid; Dr. Ray (Amy) Kudej of Westborough, MA; and David (Laura) Kudej of Forest City and son-in-law Jim (Tracy) Voss of Mason City.

He is also survived by his grandchildren Matthew Kudej, Angie (Voss) Clark; Andrew Voss; Dan and Joe Gruhn; Adam and Chuck Kudej; Emma and Ellie Kudej; Anton, Josef and Sophia Kudej; and step-grandchildren Matthew and Kate Brown.

He was preceded in death by his parents, a daughter Donna (Kudej) Voss, a grandson Michael Kudej, and a granddaughter Christine Joy Gruhn; and brothers, Robert and Eugene.

JULIE M. PEKARCIK Branch 180



Julie M. Pekarcik, IHM, born in Chicago, IL on January 12, 1920 and died in Los Angeles, CA on April 6, 2010.

She had been a member of the Immaculate Heart

Community since 1949, and had lived at the Community Residence for the last five years.

A graduate of Immaculate Heart College, she was engaged for much of her professional life in the practice and teaching of Business Administration. She earned a MA in Business Administration from University of California Irvine and taught part-time at community colleges for many years.

A dedicated parishioner of Holy Spirit Parish in Fountain Valley, she was instrumental in establishing programs in Eucharistic Ministry and trained others in the Stephen Ministry to assist people who are in grief. She was in every way a good and faithful servant.

She is survived by her sisters, Marcy Butorac, and Blanche Knaup, and her brothers Ed and Len Pekarcik as well as many nieces and nephews.

MAURO P. LAULETTA Branch 278

Mauro P. Lauletta, of West Mifflin, PA passed away at the age of 87 after a brief illness on March 26, 2010.

Born in Pittsburgh, PA, on July 13, 1922, he was the son of the late Michael and Paulena Lauletta and the last surviving sibling of nine brothers and sisters.

He is survived by his wife of 63 years Anna (O'Shanick); daughter Marlena (Noel) Sotirake of Baden. Also, survived by many nieces and nephews.

Mauro was a retired steelworker with over 34 years of service with LTV. He was a coin collector and a member of numerous coin clubs and was also an avid bowler. He and Anna traveled the world while in retirement.

An Army Veteran of World War Two, Mauro was a trained radio operator and an expert with the M1 rifle. He fought at Normandy, Northern France, Germany, and the "Battle of the Bulge." He was the recipient of the European African Middle Eastern Service Medal with 3 Bronze Stars.

ROSE M. PITONIAK Branch SZJO

Rose M. (Mochak) Pitoniak of Westfield, MA, died February 26, 2010, at the age of 98 in a local nursing home. She was born in Bitumen, PA and was a resident of Westfield since 1916.

She was the owner and operator of the former Rose Beauty Salon for 10 years. She was a graduate of the Mansfield Beauty Academy, Springfield. Rose was a communicant of St. Peter and St. Casimir Parish and was also a member of its Rosary Sodality. She sang in the parish choir and was past president of the Westfield Emblem Club. She was a member of the Daughters of Isabella and enjoyed bingo and playing golf.

Her husband of 32 years, Joseph A. died in 1971. She was predeceased by her brothers: John, Andrew, Frank and Joseph Mochak. She leaves her daughter Frances (Nicholas) Roselli of Westfield. Three grandsons; Nicholas Roselli, Vincent (Joann) Roselli, Angelo (Christy) Roselli. Her sister-in-law Terry Mochak of Westfield. Six great-grandchildren, two great-great grandchildren and many nieces and nephews.

Memorial contributions were made to St. Peter and St. Casimir Parish Sate Street Westfield, MA 01085.

DIANNE YACKOVICH Branch 218

Dianne (Novak) Yackovich, of North Braddock, age 60, passed away on February 10, 2010.

She was a member of the WPFA, an EMT and Auxiliary Police member for Lower Burrell. She was a firefighter for Lower Burrell #2 and a member of the North Braddock VFD Co. #1 Ladies Auxiliary. She was a police dispatcher for North Braddock and a regular member of the North Braddock Roman and Greek Catholic Sokol #170.

Dianne was the wife of John R. Yackovich for 31 years. Mother of Dana DiVincenzo of North Braddock and grandmother of Kelly and John Yackovich and sister of James Novak (Barbara "Cookie") and Charles Novak (Deborah) all of North Braddock. Preceded in death by son Anthony DiVincenzo and step-son John Christopher Yackovich. Also, survived by many nieces and nephews.

MARY REZAK Branch 289

Mary Rezak (nee Mandula), age 85, was born to eternal life on December 9, 2009. She was born in Gary, IN on November 4, 1924 to the late Michael

continued on page 14



and Mary Mandula, Sr. Mary was married for 40 years to Paul J. Rezak who preceded in her death.

She is survived by her children: Marilyn Rezak, Janet (Gary) Kosinski, Thomas (Stacy) Rezak; grandchildren: Robert Kosinski, David (Mia) Kosinski, Kathryn Kosinski, Rebecca Rezak, Benjamin Rezak. Preceded in death by husband, Paul and brother, Joseph.

Mary was a lifelong member of Holy Trinity Catholic Church, Gary and Rosary Altar Society, and a present member of SS. Peter and Paul Catholic Church, Merrillville and Rosary Sodality. Mary was a past President, past Vice President, and past Treasurer of the Rosary Altar Society and past Parish Representative of Holy Trinity Church.She was the first President of American Legion Auxiliary Slovak Unit #367 and past Treasurer for 39 years. Mary was a past President of the Gary Deanery Council of Catholic Women, past Vice President and past Treasurer of the Gary Diocesan Council of Catholic Women and past Board Member of the International Institute of Gary. She was a member of the K of C Wives, Msgr. Ryder Council 4047, a member of American Legion Auxiliary Unit #289, FCSLA Branch 289, the Catholic Sokol Branch 41, and a member of the Slovak Club Ladies Auxiliary. She was a graduate of Froebel High School, Gary, IN. Mary was a loving, caring, and giving person who devoted her life to her family as a wife, mother, grandmother, homemaker, and friend. She was loved by all who knew her.

MARGARET PASTIRIK Branch 128



Margaret "Margita" Pastirik (nee Bobovnick) age 88, loving mother of John (Cherry) Pastirik, of N. Olmstead and Fr. Joachim Pastirik OSB, of St. Andrew Abbey, dear grandmother of John (Mary) Pastirik, devoted great-grandmother of Emma, Owen, and Anna entered into rest March 20, 2010, at Southwest General Hospital. She was preceded in death by her husband, John Pastirik; one brother and four sisters.

She served as recording secretary and president of the Cleveland District of the Slovak Catholic Federation, treasurer and trustee of the American Slovak Zemplin Club in Cleveland. She served as president of the Zenska Jednota Branch 128 at St. Cyril & Methodius Parish, and as recording secretary and trustee for the Cleveland Slovak Radio Club. She served as trustee and recording secretary for the Slovak League of America, Northern Ohio District, and also for Nitra Branch #50 in Lakewood. In recognition for her many years of service to the Slovak Community of Greater Cleveland, she was honored as "Slovak Lady of the Year" by the Northern Ohio District of the Slovak League of America in 1985.

Margaret was an extremely hard worker, who was dedicated to many community causes. She was a caring mother and grandmother, a faithful wife and simply a good person. May she enjoy ever lasting rest.

LUCILLE M. SPLICHAL Branch W086

Lucille M. Splichal of Munden, KS died April 7, 2010 at Belleville Health Care Center, Belleville, KS. She was 89 years of age.

Lucille was born on November 4, 1920 on a farm near Munden to Frank and Edvie (Shimanek) Sis. She graduated from Belleville High School in 1938.

On April 29, 1941 she was united in marriage to Wesley G. Splichal. To this union four children were born. They made their home on a farm until moving to Munden in 1947 to operate Splichal Hardware which they owned.

Lucille was a member of St. George Parish, Munden and Council of Catho-

lic Women, FCSLA Branch W086 (formerly Catholic Workman), Republic County Czech Club and Czech Singers. Lucille enjoyed sewing, making quilts and baking.

Preceding her in death were her parents, her husband in 1999, brother George and sister Alice Havel.

Surviors include her children Elizabeth (David) Mott of Colorado Springs, CO, LeRoy (Linda) of Munden, Jimmy (Barbara) Joyce of Solomon, KS and Peggy (Sheldon) Hiatt of Columbus, TX; one brother Raymond (Janice) of Bryan, TX; sixteen grandchildren, twelve greatgrandchildren, and many nieces and nephews and friends.

SISTER M. THERESITA, SCN

Sister M. Theresita Sabol ended her earthly life of 92 years and began her eternal life on April 1, 2010. At the time of her death, Sister was a member of the Sisters of Charity of Nazareth, Nazareth, KY. (The Vincentian Sisters of Charity, Pittsburgh, PA merged with the Sisters of Charity of Nazareth in 2008).

Born in Brier Hill, PA, sister entered the Vincentian Sisters of Charity from St. Mary and Ann Parish in Marianna, PA, in 1933 and served God and the Church for 77 years. She achieved a Bachelor of Education Degree from Duquesne University and a Masters Degree in Education from Notre Dame University.

During her years of minister, Sister Theresita served in the dioceses of Pittsburgh and Greensburg, PA, as well as the dioceses of Youngstown, OH, Mobile, AL and St. Catharine, Canada.

Sister Theresita taught for 36 years in both elementary and secondary schools and was principal of Vincentian High School for 15 years. She served as the Director of the Social Services Center at the City of St. Jude Montgomery, AL for 14 years and as a member of the leadership team for 8 years. In her "retirement" Sister Theresita ministered to the residents of Regency Hall Nursing Home and the Vincentian Home as a volunteer visitor. Sister herself became a resident of the Vincenitan Home in 2009.

Sister Theresita was preceded in death by her parents Alex and Anna, brothers Alexander, Albert, Andrew, and sisters Mary Gablas, Dorothy Sabol and Margaret DiFilippo. Among those who mourn her death are her brother, John Sabol of Marianna, PA, her sisters, Catherine Rendulic of Marianna, PA, Ann (Al) Perchinsky of Bentleyville, PA, and Veronica (Frank) Greskovich of Pensacola, FL, numerous nieces, nephews, friends, and all her Sisters in Community.

In lieu of flowers, donations were made either to the Sisters of Charity of Nazareth, Office of Congregational Advancement, PO Box 9, Nazareth, KY 40048-0009 or to the Vincentian High School, Peebles & McKnight Roads, Pittsburgh, PA 15237.

MARY J. POPELKA Branch W049

Mary J. Popelka, 86 died on March 28, 2010 at her residence.

She was born on May 15, 1923, in Rich Valley Township, McLeod County, to Joseph L. and Josephine (Koktan) Popelka.

She attended District 29 School, St. Joseph Catholic School, Silver Lake High School and graduated from Glencoe High School in 1940.

She was formerly employed at The Midland Cooperative and Johnson Motors, both in Glencoe.

She loved gardening, raising chickens and enjoyed her cats. She was a caretaker for her parents, especially caring for her mother for many years. She also enjoyed family get-togethers and making kolaches. She made Christmas packages of candy, nuts and fruit to give to children for many years.

Mary was a life member of Holy Family Catholic Church (St. Joseph) in Silver Lake, MN. She belonged to CCW, the Rosary Society, and FCSLA (formerly Catholic Workman). Her membership in FCSLA since early 1940 and was Financial Secretary from 1962-1988 and Treasurer from 1988 until the time her death. Mary also took pride in the yearly FCSLA summer picnics, where she always brought her delicious kolaches.

After Mary retired, she made noon meals for her brother and nephews who lived a short distance from her for many years.

Survivors include her brothers and a sister, Cyril Popelka of Glencoe, Martha (Williard) Urban of Silver Lake and Theodore "Ted" Popelka of Glencoe; 18 nieces and nephews; 26 grandnieces and grandnephews; other relatives and friends.

Preceding her in death were her parents; an infant sister, Josephine; sister, Gladys Ardolf; brother-in-law and sisters-in-law, Leo Ardolf, Geraldine Popelka and Evelyn Popelka; niece, Jan Urban and nephew, Joseph Propelka.

EDWARD JOHN PETRICKO, SR. Branch 334

Edward John Petricko, Sr. died July 28, 2009, at the age of 88.

Beloved husband of Helen (Kmet) Petricko; dearest father of Ronald (Wanda) and the late Edward, Jr.; dear grandfather of Steven, Patrick, Chris and Martin; loving great grandfather of Robert, Hannah, Rachel, Kyle, Isabella, Abby, Sarah, Evan and Lydia. As a devoted family man he will be dearly missed.

Edward was a World War II veteran and retired from E & L Transport Company in 1983, after which he spent his winters in the Florida Keys.

He was Vice-Commander of Esper-Blavat VFW Post #5112; member of the Belleville Moose lodge #934; American Legion Post #364; DAV Chapter 51 as well as a member of O'Kelley K of C 3rd Degree #3860 and 4th Degree Msgr. Schulte Assembly #0492.

38th Annual Summer Festival to be Held in Danville, PA

For the thirty-eighth consecutive year, the Sisters of Saints Cyril and Methodius are hosting their annual Summer Festival in Danville, PA. The Danville Summer Festival held on the beautiful grounds of Villa Sacred Heart, the home of the Sisters of Saints Cyril and Methodius since 1919.

There is something for everyone. Ethnic foods, hot dogs, hamburgers, waffles with ice cream and strawberries, and freshly squeezed lemonade are among the most popular items.

The Flea Market has become one of the most popular in the area and has received accolades for its attractive, orderly arrangements. Religious articles, hand crafted items, books and articles from and about Slovakia are available. Home made bread, baked by the Sisters will also be available. Games abound.

Join us once again and invite friends who have never been in Danville to "come and see" what the Sisters have accomplished with God's help and the generosity of their benefactors.

The 2010 Festival will be held on Saturday, July 10 at 10:30 a.m. to 5 p.m. with the Eucharistic Liturgy (for Sunday) at 5:30 p.m.

All are welcome! Invite your friends! Have a great day!

MARIA E. GREGA DISTRICT INSTALLS NEW OFFICERS

The Maria E. Grega (Youngstown, OH) District installed officers at its recent quarterly meeting held in February at The Elm Tree, Struthers, OH. District President, Bernadette J. Demechko, introduced Agnes Escaja, President of Branch 202, who welcomed the group of 78 members. Although the weather outside was wintry and mounds of snow lined the streets, the atmosphere in the hall was filled with reminders that spring was just around the corner. The centerpieces on the tables were Easter rabbits dressed in pastel colored pinafores. The baskets they carried were filled with candy. They were given as door prizes. Nancy DeWitt was in charge of decorations for the event and branch members made up the committee.

Following a delicious meal, the District Meeting was held. Members were reminded that applications were available for the Anna S. Granchay \$500 District Scholarship and the Katherine L. Sedlacko Family \$1,000 Trust Scholarship. Winners of the two annual scholarships will be announced at the May meeting.

Bernadette congratulated the following new branch officers in the District: Branch 169, Dolores Sonoga elected President to replace Anna Dama, who has retired and is residing in Florida; Branch 202, Nancy DeWitt, was elected as Junior



Agatha Fabiny past District President, (far right) administers the oath of office to the newly-elected District Officers.



Seated, L-R: Margaret Bakich, Agatha Fabiny, Bernadette Demechko, Catherine Kovalchik. Standing: Shirley Zura, Shelly Zura, Dolores Sonoga, Vivian Leko, Frances Chervinko, Agnes Escaja.

Branch Secretary replacing Florence Texter; Branch 161, Virginia DeLuca, elected Acting President replacing Ruth Bartos (deceased), and Melanie Leonard as Treasurer replacing Bernadette Demechko who was elected to be Financial Secretary of both Senior and Junior Branches; Shelly Zura was elected to Treasurer of the District replacing Mary Magda (deceased).

Every member received a copy of the written amendments, compiled by the Executive Board, to the District By-laws. A second reading of the amendments will be held and final vote on changes will be accomplished in May.

The installation of officers was conducted by Agatha Fabiny who served as Youngstown District President for over fifteen years. District Officers include: President, Bernadette Demechko (Sr. 161); First Vice President, Vivian Leko (Sr. 156); Second Vice President, Shirley Zura (Sr. 344); Secretary, Dolores Sonoga (Sr. 169); Treasurer Shelly Zura (Sr. 334): Auditors, Agnes Escaja (Sr. 202) and Catherine Kovalchik (Sr. 30): Trustees Frances Chervinko (Sr. 153) and Margaret Bakich (Sr. 244).

STUDENTS IN THE NEWS

BENNET E. CERVAN, a member of Sr. Branch 46, Chicago, IL, is an intern for the Caritas Internationalis delegation to the United Nations, where he serves as a representative for Joseph C. Donnelly, the Permanent Delegate to the United Nations for Caritas Internationalis. Interns have unique opportunities to participate at high-level, diplomatic venues while contributing to the day-to-day work for the organization. Bennet is majoring in International Relations and



Diplomacy at the John C. Whitehead School, Seton Hall University, South Orange, NJ. Bennet is the son of David and Leane Cerven of Munster, IN.

Caritas Internationalis is a global confederation of 164 Catholic relief, development, and social service agencies operating in over 200 countries and territories worldwide. Caritas maintains an advocacy delegation to the United Nations and is a member of the Security Council Working Group, the Non-Governmental (NGO) Advisory Board for the Office for Children and Armed Conflict, the Israel/Palestine Working Group, Great Lakes Working Group, Food and Hunger Working Group, and several other UN coordination groups. From its office at the UN Church Center across from the UBN Headquarters in Manhattan, caritas engages in multi-faceted outreach efforts to permanent missions to the UN, the General Assembly, the Security Council, UN departments and the NGO community. Caritas Internationalis is the largest partner of the World Food Program in the world and maintains an operational memorandum of Understanding with UN-AIDS as a leading faith-based humanitarian organization. Parallel advocacy efforts are coordinated with Caritas' offices in Geneva and Rome.



AMANDA SMITH (Sr. Branch 114, Lorain, OH) has been recognized for the second year in a row as a member of the National Technical Honor Society. She is a senior in the Culinary Arts Academy at the Lorain County Joint Vocational School in Oberlin, OH. She is Senior Class President and captain of the Management Team. Amanda will be attending the Culinary Institute of America in June to specialize in Culinary Arts. She then plans on attending Cornell University

in Ithaca, NY to obtain a bachelor's degree in Hotel Administration. She hopes to achieve a career in the hospitality industry.

2010 Agent New Member Life Insurance Campaign

Annuity Applications DO NOT Apply

This campaign will run from *March 1, 2010 through* December 31, 2010 on applications received in the Home Office.

Agents are eligible to participate in three categories for the prizes below.

- Number of new life members
- Amount of premium on single premium life for new members
- Amount of annualized life premium for new members

There will be five winners in each category. The following prizes are awarded on an approved and premium paid basis.

- \$5,000 to the first place agent in each category
- \$4,000 to the second place agent in each category
- \$3,000 to the third place agent in each category
- \$2,000 to the fourth place agent in each category
- \$1,000 to the fifth place agent in each category

The winners of these categories will be awarded at year end.

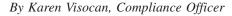
Bonus Opportunity

Any agent who writes EIGHT new life applications (3 Super Youth Term applications will equal 1 new life application) in any one month based on the date received at the Home Office will be awarded a bonus of \$250.00.

This bonus will be paid the month following the EIGHT applications.

The standard commissions will be paid in the regular manner.

LIFE INSURANCE AND ANNUITY BENEFICIARIES





Karen Visocan

When is the last time you checked to see who you named as the beneficiary on your life insurance policies and annuities? Many people forget to update beneficiary designations after a marriage, divorce or other change in their family situation. The problem with this is that the beneficiary designation is a legally binding document, so regardless of your intent or current wishes, at your death, life insurance proceeds can only go to

the person(s) that you named in your beneficiary designation. Not even a will or a trust can override what is named in the beneficiary designation. Furthermore, no one except for the owner of a policy can change the designated beneficiary. For this reason, it is important to review and update your beneficiary designations to reflect your current family situation.

Examples:

Marriage: If your neglect to revise your designation after a marriage, there is no law or rule that will permit FCSLA to pay life insurance proceeds to your spouse instead of your named beneficiary. This can result not only in hurt feelings but in the inability to keep up payments on a house or other significant marital asset.

Divorce: After a divorce, you may or may not want your ex spouse to remain as a beneficiary of your life insurance benefits (this may depend upon child support issues). What many people do not know is that some states have laws that require ex-spouses to be re-designated as a beneficiary after a divorce in order to be entitled the life insurance proceeds. This can be advantageous for those who intend this result but have forgotten to update their beneficiary designations; but it can also be harmful to those who purposely have not removed an ex-spouse as a beneficiary (so the exspouse can use the proceeds for the support of minor children, etc.).

Death of Beneficiary: If a listed beneficiary(ies) predeceases you, the result will be the same as if the person were never designated unless you indicated on the beneficiary designation that you wanted the proceeds to pass to their heirs. If you did not make this designation and no other primary and no contingent (secondary) beneficiary was listed, the insurance proceeds will go to your estate. This can result in many problems including increased taxes and probate issues.

Name Changes of Beneficiaries: If one of your beneficiaries changes their names, it is very important that you notify the Home Office. The Home Office tries very hard to

locate your beneficiaries; however, if we can not locate them after a diligent search, we can not release the insurance proceeds. Unfortunately, once the proceeds remain unclaimed for a certain period of time (the time varies by state), state law requires that they be sent to state unclaimed funds accounts where they sit (gaining interest income for the state) until they are claimed.

In addition to making sure that you keep your beneficiary designations updated to reflect your current family situation, you must also make sure that the wording of your beneficiary designation is correct. An improperly worded beneficiary designation can have drastic negative effects on how the insurance proceeds are distributed by FCSLA.

Examples:

Minors: One of the biggest problems we encounter on a regular basis is a minor beneficiary. While it is understandable that you would want to designate your children as beneficiaries, especially if the reason for buying insurance is to provide for them, if you die while they are minors, a number of legal complications will ensue. For their own sakes, minors cannot receive or control proceeds. In most jurisdictions, state law determines when children are entitled to receive the insurance proceeds, which may be as young as 16 or as old as 18. This is devastating to the family if the insurance proceeds are needed immediately for schooling or other expenses because they can not be released to the minor and a court-imposed trust must be established. This is a large expense which often is not justified if the policy benefits ar proceeds are minimal.

If you wish to name a minor as a beneficiary and desire that they have immediate access to the proceeds, you can set up a trust for the benefit of the minor to receive the proceeds. The advantage of a trust is that you can select the trustee (the person who is in charge of releasing the money) and establish the terms under which assets can be used and distributed from the trust. If naming a trust, you must provide the Home Office with applicable trust information.

Another alternative is the Uniform Transfer to Minors Act (UTMA) account. An UTMA account is like a min-trust that is not established by a trust document and does not require attorney drafting. The account functions like a supervised bank account. A custodian will need to be named to distribute the funds in the account to the minor so that they may be accessed at any time (even before the minor reaches the age of 18). The account can be set up at a bank or brokerage company by using the minor's Social Security number. If you do not contemplate a trust and still want to name a minor as a beneficiary, you should use the UTMA option and complete the beneficiary designation as follows: "(Name of Custodian)", as Custodian for (Name of Minor) under the (Name of State) UTMA: Example: John Doe, as Custodian for Jimmy Smith under the Ohio UTMA. **Multiple Beneficiaries:** If you name multiple beneficiaries, you must also specify how much each beneficiary will receive. You may not want to give each beneficiary an equal share, so you must state how the proceeds should be divided. Because the death benefit check often does not equal the policy's exact face value, you should distribute percentage shares to your beneficiaries (e.g. 70% to Mary A. Smith, wife and 30% to John Smith, son).

Trusts: When naming a trust as a beneficiary, please list the name of the trust and the date of the trust agreement. For example: Trustee as provided in the John Doe Trust Dated January 1, 2010, if valid. When naming a testamentary trust (a trust created under a will) please use the following language: Trustee of the Testamentary Trust Created by the Will of John Doe dated January 1, 2010, if valid. The Home Office will also ask for title pages and other documents in order to ensure that the beneficiary designation is completed correctly.

Spouses: You should not name your spouse simply by designating "my husband" or "my wife" as this could result in an ex-spouse receiving proceeds intended for others.

<u>Children</u>: Naming specific children may mean that later-born children will be left out unless the beneficiary designation is changed. However, saying "Children born of the marriage of John and Susan Smith" may mean excluding adopted children or children from a subsequent marriage. This shows the importance of revisiting the beneficiary designation after family-changing events.

Another issue can arise when a child predeceases you. In that case your grandchildren from that child will not receive any benefits unless you named all of your children as beneficiaries, "per stirpes" (for example, Mary Smith, daughter; Susan Smith, daughter and John Smith, son in equal amounts per stirpes). This will ensure that the grandchildren of any deceased child will take their parent's share.

No Beneficiary: Finally, it is important to note that if there are no existing named beneficiaries entitled to receive your insurance proceeds, the proceeds will go to your estate.

Conclusion

It is important to review your beneficiary designations on a regular basis. Changing beneficiary designations is easy, but you have to remember to do it. You can change beneficiary designations as often as you like. You do not want to change beneficiaries frivolously, but you should change them when it is appropriate to do so. Life insurance is purchased for two primary reasons: to create an instant estate to provide for your family members, and to solve cash flow problems caused by your death. To attain these goals, you need to ensure that your beneficiary designations are up to date and completed correctly. If you have any questions about beneficiary designations or how to change your beneficiaries, please contact the Home Office.

BRANCH W080 HOSTS ST. PATRICK'S DAY PARTY

Branch W080, Clarkson, NE hosted a St. Patrick's Day Party on Sunday, March 14 at St. John Neumann Hall. The attendees enjoyed a fun afternoon of grocery bingo and old time music.

Volunteers ran the bingo games while other members served up a variety of bars, juice and coffee. Local push button accordion players serenaded the group during lunch, and a few members couldn't help but dance to the energetic polka music.



Eddie Fisher and Dick Moore distribute bingo cards.









L-R: Annette Baumert, Rob Brabec, Dale Novak, and Jim Doernemann entertain.

SLOVAK WORDS AND ENGLISH TRANSLATIONS

Wine:	Vino:
I'd like a bottle of wine.	Chcel by som fľašu vína.
red wine	červené víno
rose wine	ružové víno
white wine	biele víno

The Bill/Check:

May I have the bill/ check, please? Is service included? Everything's included. Thank you. This was a very good meal. Cheers!

Môžete mi doniesť účet, prosím? Je obsluha započítaná? Všetko je v tom. Ďakujem vám. To bolo veľmi dobré jedlo. Na zdravie!

DOM, IZBY A

NÁBYTOK:

HOUSE, ROOMS AND FURNITURE:

Living Room:

Obývačka:

Účet:

armchair	kreslo
cassette	kazeta
radio	rádio
record	platňa
record player	gramafón
sofa, couch	sofa/diván
tape recorder	magnetofón
tape	magnetofónnova páska
television	televízor
V.C.R. (Video	video
Cassette Recorder)	
vase	váza
Kitchen:	Kuchňa:
dishes	riady
dish towel	utierka
dryer	sušička
iron	žehlička/hladička
pan	panvica
pot	hrniec
refrigerator	chladnička
shelf	polička
sink/wash basin	umyvadlo
stove	kachle
washer	pračka
DUID	
Dining Room:	Jedáleň:

lamp/light
napkin
plate
rocking chair
rug
table
tablespoon
teaspoon
Entrance Hall:

coathanger small table stair/stairs telephone wardrobe

Chodba:

lampa/svetlo

tanier

koberec

stô1

servítka/obrúsok

hoidacie kreslo

polievková lyžica

lyžička/malá lyžica

vešiak malý stolík šatník

schod/schody telefón

Uzdravenie Malomocného

Bohuslav Zeman SSP

(Please enjoy the English translation below)

Čítam

Mt 8, 1-4

Ježiš zostupoval z vrchu, kde učil ľudí. Išli za ním veľké zástupy. Medzi nimi bol istý malomocný človek. Prišiel k Ježišovi, poklonil sa mu a vravel:

Pane, ak chceš, môžeš ma očistiť.

Ježiš vystrel ruku, dotkol sa ho a povedal:

- Chcem, buď čistý!

A chorý bol hneď očistený od malomocenstva. Potom mu Ježiš povedal:

- Daj si pozor a nikomu o tom nehovor. Choď sa najskôr ukázať kňazovi a prines do chrámu obetný dar, ako predpísal Mojžiš, aby si pred ľuďmi vydal svedectvo o svojom uzdravení.

\$ \$ \$

Jesus Cleanses a Leper

Bohuslav Zeman SSP

I Read

Matthew 8:1-4

Jesus came down from the mountain where He had been teaching. Great crowds followed Him. Among the crowd, there was a leper.

He came to Jesus and said, 'Lord, if You choose, You can make me clean of leprosy.'

Jesus stretched our His hand and touched him saying, 'I do choose. Be made clean!'

Immediately, the ill man's leprosy was cleaned.

'Remember, do not tell anyone of this, but first go to the priest. Offer a sacrifice in the temple, as Moses commanded, as a proof to people,' Jesus ordered him.

Rev. Joseph Murgas Day Froclaimed in Wilkes-Barre, FA

Noreen Foti, President of The Sacred Heart Wilkes-Barre Foundation received a proclamation from Thomas Leighton, Mayor of Wilkes-Barre designating November 23, 2009 as Reverend Joseph Murgas Day in the city. The date is the anniversary of Murgas's transmission of sound, the first ever over land. Murgas's transmission proceeded the work claimed by "radio inventor" Guglielmo Marconi. A Pennsylvania Historical Marker designates the laboratory of Murgas at Sacred Heart Church, 601 North Main Street in the city. The Foundation, through its member, Dr. Joseph Weber, presented documents to Mayor Leighton illustrating the historic significance of Murgas. In Volume VI of "The History of Wilkes-Barre" Oscar Harvey and Ernest Smith wrote in 1930, "A leader in the religious life of Northeastern Pennsylvania, an artist and scientist of distinguished attainments, Rev. Joseph Murgas is one of Wilkes-Barre's outstanding citizens and beloved and esteemed as pastor of Sacred Heart Roman Catholic Slovak Church." Mayor Leighton joined members of the Sacred Heart Wilkes-Barre Foundation at a church service held at Sacred Heart/St. John's Church on November 23, 2009.

Mayor Leighton is the fourth civic leader to honor Rev. Murgas with a day in his honor. Pennsylvania Governor Edward Martin in 1944 and Governor Fine in 1951 proclaimed Pennsylvania Days and in 1981 Mayor Thomas V. McLaughlin proclaimed Wilkes-Barre Day to honor Rev. Murgas. The Sacred Heart Wilkes-Barre Foundation thanks Mayor Leighton and the City of Wilkes-Barre for their recognition of Father Murgas and his accomplishments. The work done on the grounds of Sacred Heart Church was the genesis of what we know today as wireless and social networking. The current proclamation includes a description of the genius of Rev. Murgas:

Whereas the first overland radio transmission took place on November 23, 1905, between the city of Wilkes-Barre and the city of Scranton; and,

Whereas the Mayors of both Cities were present for this historic occasion and Rev. Murgas was awarded 16 patents in the radio field and was among Wilkes-Barre's greatest scientists and inventors; and Whereas Rev. Murgas's radio transmission is an important part of our local history; and

Whereas Rev. Murgas served as pastor of Sacred Heart Slovak Church, in Wilkes-Barre and all of his research was done on the grounds of the church and his antenna tower was twice the height of the current Sacred Heart Church; and,

Whereas Rev. Murgas's inventions are still regarded as brilliant and ahead of their times; and,

Whereas Rev. Murgas has rightfully earned his place as a pioneer and inventor in radio.

Now, Therefore, it is resolved that I, Thomas M. Leighton, Mayor of the City of Wilkes-Barre, do hereby proclaim November 23, 2009 as a day honoring "THE REV. JOSEPH MURGAS" in the City of Wilkes-Barre and call my fellow citizens to recognize and appreciate the contributions made by Rev. Murgas.



Noreen Foti (President of The Sacred Heart Wilkes-Barre Foundation and Mayor Tom Leighton.

BRANCH 56 HOLDS HOLIDAY PARTY

Branch 56 of Glassport, PA held their Christmas Party on December 5, 2009, to celebrate the birth of the Infant Jesus at the Sons of Italy Hall in Glassport.

To the enjoyment of all a delightful ventriloquist show was the main attraction.

Then all enjoyed a delicious lunch prepared by Vicki's Place which included pizza, chicken nuggets, macaroni and cheese, hot dogs and French fries, Christmas cupcakes and ice cream. Santa was in attendance and as the children told Santa what they wanted they had their pictures taken. All of the children received candy and a monetary gift.

A good time was had by the 40 children and their parents.



Branch 56 Officers: Corrine Hopkins, Anne Kula, Dolly Shinavski, Agnes Wozniar and Santa Claus.



Kimberly Hopkins, granddaughter of Corrine Hopkins (Branch 56 Officer) and Jenna Foley, great niece of Corrine Hopkins (Branch 56 Officer).



Children enjoying the ventriloquist and his friend.



Special Recipes from

Joanne Scheive, Sr. Branch 620, Demotte, IN, submitted this simple but tasty recipe ...

BANANA BREAD FROM A CAKE MIX

1 box yellow cake mix 1 egg $\frac{1}{2}$ cup milk 2 ripe bananas mashed $\frac{1}{2}$ cup of nuts Mix ingredients together and put in a greased bread pan. Bake at 350 for one hour.

Tour of Slovakia -September 6-22, 2010

John Mago of John's Tours will be conducting his annual tour of Slovakia and other surrounding countries of Slovakia. In the itinerary are day tours to Vienna, Budapest, Prague in the Czech Republic, two days in the Krakow, Poland area, with the Wielicyka Salt Mine, Auschwitz Concentration Camp, Krakow Old Town, and Wadowice, birthplace of Karol Wojtyla the late Pope John Paul II.

For a brochure with further information call or write: John's Tours, PO Box 154, Vandergrift, PA 15690 or phone 1-800-260-8687 or 724-567-7341.

OCTOBER TRIP PLANNED

A 10-day trip to Slovakia and Poland in the footsteps of SS. Cyril & Methodius is planned for October 4-13, 2010, leaving from Kennedy Airport in NY. Some of the sites we will visit are: Shrine of Our Lady of Czestochowa and the Sanctuary of Divine Mercy in Poland. In Slovakia we will tour the city of Bratislava and the Devin Castle. There will be sightseeing at the Cathedrals and historical sites and entertainment in the following cities: Kosice, Presov, Spa District of Bardejov, Nitra, Trnava, Levoca, Sastin and the Slovak National Literary Museum in Martin.

For further information about this trip or to request a brochure of this trip, please contact Sr. Carol Marie at the following email address carolmariesscm@yahoo.com or by phone at 717-766-6221.

SAVE THE DATE

Jr. Branch 46 of Lansford, PA, is celebrating Christmas in July at Knoebels Grove Amusement Park in Elysburg, PA on Thursday, July 15. Reservations can be made by calling Veronica Bazik @ 570-645-5253 by July 2.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF JANUARY 31, 2010

	010	
ASSETS Cash and Short Term Investments Bonds Distanced Chook	\$	17,398,317.29 549,783,299.57
Preferred Stock Common Stock		8,266,125.87 743,229.59
Investment Income Due and Accrued Promissory Notes		9,123,620.56 55,459.45
Property Plant and Equipment, Net		6,900,626.43
Certificate Loans & Accrued Interest Other Assets		1,505,648.21 153,359.07
TOTAL ASSETS	\$	593,929,686.04
LIABILITIES Life Reserves	\$	169,357,738.08
Annuity Reserves	Ψ	318,578,717.10
Death Claims Payable		643,207.11
Unearned Premiums Matured Endowments		560,298.00 302,430.00
Provision for Dividends Payable		1,882,947.00
Accumulated Dividends and Interest Accrued Convention Donations		3,543,047.97 361,111.00
Provision for Future Conventions		405,000.40
Asset Valuation Reserve		5,929,066.00
Interest Maintenance Reserve Other Liabilities		1,474,317.00 2,073,594.10
Provision for Annuity Certain Accounts		3,081,000.00
TOTAL LIABILITIES	\$	508,192,473.76
SURPLUS	Ť	
Surplus	\$	85,737,212.28
TOTAL SURPLUS	\$	85,737,212.28
TOTAL LIABILITIES AND SURPLUS	\$	593,929,686.04
INCOME STATEMENT For the One Month Ending January 31, 2 REVENUE	201	0
Insurance Premiums	\$	852,140.97
Annuity Premiums		4,237,259.28
Investment Income		2,793,359.24
Amortization of Interest Maintenance Reserve Rental Income		6,427.00 30,893.00
Other Revenue		2,401.69
TOTAL REVENUE	\$	7,922,481.18
EXPENSES	-	745 700 00
Increase in Reserves — Life Increase in Reserves — Annuity	\$	715,738.00 3,847,717.00
Insurance Benefits		240,119.44
Annuity Benefits		
Annuty Benefits		1,595,114.19
Commission Expense Surrender Benefits		1,595,114.19 65,812.33
Commission Expense Surrender Benefits Miscellaneous Member Benefits		1,595,114.19 65,812.33 277,860.53 875.26
Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments		1,595,114.19 65,812.33 277,860.53 875.26 (784.00)
Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses		1,595,114.19 65,812.33 277,860.53 875.26 (784.00) 30,274.45
Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members		1,595,114.19 65,812.33 277,860.53 875.26 (784.00) 30,274.45 15,000.00 156,262.49
Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits		1,595,114.19 65,812.33 277,860.53 875.26 (784.00) 30,274.45 15,000.00 156,262.49 64,970.53
Commission Expense Surrender Benefits Miscellaneous Member Benefits Matured Endowments Donation Expenses Convention Expenses Dividends to Members		1,595,114.19 65,812.33 277,860.53 875.26 (784.00) 30,274.45 15,000.00 156,262.49 64,970.53 111,870.00
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		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24 \end{array}$
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		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ \end{array}$
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		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24 \end{array}$
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 Actuarial Fees Legal Fees Consulting Services		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ 11,622.00\\ 2,802.62\\ 5,415.00\\ \end{array}$
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 Actuarial Fees Legal Fees Consulting Services Official Publications		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ 11,622.00\\ 2,802.62\\ 5,415.00\\ 26,989.15\\ \end{array}$
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 Actuarial Fees Legal Fees Consulting Services Official Publications Miscellaneous Employee Benefits Fees — Directors		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ 11,622.00\\ 2,802.62\\ 5,415.00\\ \end{array}$
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 Actuarial Fees Legal Fees Consulting Services Official Publications Miscellaneous Employee Benefits Fees — Directors		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ 11,622.00\\ 2,802.62\\ 5,415.00\\ 26,989.15\\ 29,662.57\\ 9,355.86\\ 108,781.35\\ \end{array}$
Commission Expense Surrender Benefits Miscellaneous Member Benefits Donation Expenses Convention Expenses Dividends to Members Post Mortem Benefits Bonus to Branches Fraternal Activities Bank Service Charges Data Processing Service Fees Actuarial Fees Legal Fees Consulting Services Official Publications Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ 11,622.00\\ 2,802.62\\ 5,415.00\\ 26,989.15\\ 29,662.57\\ 9,355.86\\ 108,781.35\\ 37,573.55\end{array}$
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 Actuarial Fees Legal Fees Consulting Services Official Publications Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ 11,622.00\\ 2,802.62\\ 5,415.00\\ 26,989.15\\ 29,662.57\\ 9,355.86\\ 108,781.35\\ 37,573.55\\ 17,428.70\\ 25,177.00\\ \end{array}$
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 Actuarial Fees Legal Fees Consulting Services Official Publications Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ 11,622.00\\ 2,802.62\\ 5,415.00\\ 26,989.15\\ 29,662.57\\ 9,355.86\\ 108,781.35\\ 37,573.55\\ 17,428.70\\ 25,177.00\\ 22,703.00\\ \end{array}$
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 Actuarial Fees Legal Fees Consulting Services Official Publications Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ 11,622.00\\ 2,802.62\\ 5,415.00\\ 26,989.15\\ 29,662.57\\ 9,355.86\\ 108,781.35\\ 37,573.55\\ 17,428.70\\ 25,177.00\\ \end{array}$
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 Actuarial Fees Legal Fees Consulting Services Fees Official Publications Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ 11,622.00\\ 2,802.62\\ 5,415.00\\ 26,62.57\\ 9,355.86\\ 108,781.35\\ 37,573.55\\ 17,428.70\\ 25,177.00\\ 22,703.00\\ 7,280.07\\ 52,495.26\\ 5,201.89\\ \end{array}$
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 Actuarial Fees Legal Fees Consulting Services Official Publications Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising Travel Expense		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ 11,622.00\\ 2,802.62\\ 5,415.00\\ 26,989.15\\ 29,662.57\\ 9,355.86\\ 108,781.35\\ 37,573.55\\ 17,428.70\\ 25,177.00\\ 22,703.00\\ 7,280.07\\ 52,495.26\\ 5,201.89\\ 5,813.64\end{array}$
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 Actuarial Fees Legal Fees Consulting Services Fees Official Publications Miscellaneous Employee Benefits Fees — Directors Salaries — Employees Salaries — Officers Interest Expense Tax Expense Depreciation Expense Utility Expense Postage and Printing Advertising		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ 11,622.00\\ 2,802.62\\ 5,415.00\\ 26,62.57\\ 9,355.86\\ 108,781.35\\ 37,573.55\\ 17,428.70\\ 25,177.00\\ 22,703.00\\ 7,280.07\\ 52,495.26\\ 5,201.89\\ \end{array}$
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 Actuarial Fees Legal Fees Consulting Services Official Publications 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		$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ 11,622.00\\ 2,802.62\\ 5,415.00\\ 26,989.15\\ 29,662.57\\ 9,355.86\\ 108,781.35\\ 37,573.55\\ 17,428.70\\ 25,177.00\\ 22,703.00\\ 7,280.07\\ 52,495.26\\ 5,201.89\\ 5,813.64\\ 4,073.37\\ 17,456.60\\ 30,893.00\\ \end{array}$
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 Actuarial Fees Legal Fees Consulting Services Fees Actuarial Fees Legal Fees Consulting Services Official Publications 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	6	$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ 11,622.00\\ 2,802.62\\ 5,415.00\\ 26,699.15\\ 29,662.57\\ 9,355.86\\ 108,781.35\\ 37,573.55\\ 17,428.70\\ 25,177.00\\ 22,703.00\\ 7,280.07\\ 52,495.26\\ 5,201.89\\ 5,813.64\\ 4,073.37\\ 17,456.60\\ 30,893.00\\ 39,013.82\\ \end{array}$
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 Actuarial Fees Legal Fees Consulting Services Official Publications 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	()	$\begin{array}{c} 1,595,114.19\\ 65,812.33\\ 277,860.53\\ 875.26\\ (784.00)\\ 30,274.45\\ 15,000.00\\ 156,262.49\\ 64,970.53\\ 111,870.00\\ 34,059.46\\ 5,939.24\\ 22,652.45\\ 11,622.00\\ 2,802.62\\ 5,415.00\\ 26,989.15\\ 29,662.57\\ 9,355.86\\ 108,781.35\\ 37,573.55\\ 17,428.70\\ 25,177.00\\ 22,703.00\\ 7,280.07\\ 52,495.26\\ 5,201.89\\ 5,813.64\\ 4,073.37\\ 17,456.60\\ 30,893.00\\ \end{array}$

Summer Evening Dinner Fare

CAESAR SALAD

- 6 cloves garlic, peeled
- 3/4 cup mayonnaise
- 5 anchovy fillets, minced
- 6 tablespoons grated Parmesan cheese, divided
- 1 teaspoon Worcestershire sauce
- 1 teaspoon Dijon mustard
- 1 tablespoon lemon juice
- salt to taste

ground black pepper to taste

1/4 cup olive oil

4 cups day-old bread, cubed

1 head romaine lettuce, torn into bitesize pieces

Mince 3 cloves of garlic, and combine in a small bowl with mayonnaise, anchovies, 2 tablespoons of the Parmesan cheese, Worcestershire sauce, mustard, and lemon juice. Season to taste with salt and black pepper. Refrigerate until ready to use.

Heat oil in a large skillet over medium heat. Cut the remaining 3 cloves of garlic into quarters, and add to hot oil. Cook and stir until brown, and then remove garlic from pan. Add bread cubes to the hot oil. Cook, turning frequently, until lightly browned. Remove bread cubes from oil, and season with salt and pepper.

Place lettuce in a large bowl. Toss with dressing, remaining Parmesan cheese, and seasoned bread cubes.

ROASTED ASPARAGUS AND GARLIC

12 cloves garlic

- 2 tablespoons olive oil
- 1/4 cup white wine
- 3 cups diagonally sliced asparagus
- 6 sprigs fresh thyme

Preheat the oven to 350 degrees. Tear off 6 large pieces of foil. Divide garlic, olive oil, wine, asparagus, and thyme and arrange them on each piece of foil. Fold over each foil packet to seal. Place the packets on a baking sheet and roast for 20 to 25 minutes until the asparagus is tender, but still a little crisp. Carefully open packets and serve asparagus with juices poured on top.

BROILED HERB BUTTER CHICKEN

- 4 skinless, boneless chicken breast halves
- 1/2 cup butter, softened
- 3 cloves garlic, minced
- 1 teaspoon dried parsley
- 1/4 teaspoon dried rosemary
- 1/4 teaspoon dried thyme

Preheat oven to Broil/Grill and line broiler pan with aluminum foil.

Place chicken on pan. In a small bowl combine the butter, garlic, parsley, rosemary and thyme and mix together, then evenly spread a dollop of mixture on each chicken breast.

Broil in preheated oven, turning and frequently coating with remaining herb/ butter mixture, for about 15 minutes or until chicken juices run clear.

BLACKBERRY SPINACH SALAD

3 cups baby spinach, rinsed and dried 1 pint fresh blackberries

- 6 ounces crumbled feta cheese
- 1 pint cherry tomatoes, halved
- 1 green onion, sliced

1/4 cup finely chopped walnuts (optional) 1/2 cup edible flowers (optional)

In a large bowl, toss together baby spinach, blackberries, feta cheese, cherry tomatoes, green onion, and walnuts. Garnish with edible flowers.

WHISKEY GRILLED BABY BACK RIBS

- 2 (2 pound) slabs baby back pork ribs
- coarsely ground black pepper
- 1 tablespoon ground red chile pepper
- 21/4 tablespoons vegetable oil
- $\frac{1}{2}$ cup minced onion
- 1½ cups water
- 1/2 cup tomato paste
- $^{1\!\!/_{\!\!2}}$ cup white vinegar
- 1/2 cup brown sugar
- $2\!\!\!\!/_2$ tablespoons honey
- 2 tablespoons Worcestershire sauce
- 2 teaspoons salt
- $\ensuremath{^{1\!\!4}}$ teaspoon coarsely ground black
- pepper 1¼ teaspoons liquid smoke flavoring
- 2 teaspoons whiskey
- 2 teaspoons garlic powder
- 1/4 teaspoon paprika
- ¹/₂ teaspoon onion powder
- 1 tablespoon dark molasses
- ¹/₂ tablespoon ground red chile pepper

Preheat oven to 300 degrees. Cut each full rack of ribs in half, so that you have 4 half racks. Sprinkle salt and pepper (more pepper than salt), and 1 tablespoon chili pepper over meat. Wrap each half rack in aluminum foil. Bake for $2\frac{1}{2}$ hours.

Meanwhile, heat oil in a medium saucepan over medium heat. Cook and stir the onions in oil for 5 minutes. Stir in water, tomato paste, vinegar, brown sugar, honey, and Worcestershire sauce. Season with 2 teaspoons salt, ¼ teaspoon black pepper, liquid smoke, whiskey, garlic powder, paprika, onion powder, dark molasses, and ½ tablespoon ground chili pepper. Bring mixture to a boil, then reduce heat. Simmer for 1¼ hours, uncovered, or until sauce thickens. Remove from heat, and set sauce aside.

Preheat an outdoor grill for high heat. Remove the ribs from the oven, and let stand 10 minutes. Remove the racks from the foil, and place on the grill. Grill the ribs for 3 to 4 minutes on each side. Brush sauce on the ribs while they're grilling, just before you serve them (adding it too early will burn it).

SWEET PASTA SALAD

- 1 pound rotini pasta
- 4 carrots, shredded
- 1 green bell pepper, chopped
- 1 onion, diced
- 1 cup distilled white vinegar
- 1 cup white sugar
- 1 (14 ounce) can sweetened condensed milk
- 2 cups mayonnaise
- 1 teaspoon salt
- 1/2 teaspoon ground black pepper

Bring a large pot of lightly salted water to a boil. Add pasta and cook for 8 to 10 minutes or until al dente; drain.

In large bowl, combine pasta, carrot, green pepper and onion. In medium bowl, combine vinegar, sugar, condensed milk, mayonnaise, salt and pepper. Toss salad with dressing and chill 4 hours in refrigerator before serving.

CREAMY PEACH PIE

- 1 recipe pastry for a 9 inch single crust pie
- 4 cups fresh peaches peeled, pitted and sliced
- 34 cup white sugar
- 1/4 cup all-purpose flour
- 1/4 teaspoon salt
- 1/4 teaspoon freshly grated nutmeg
- 1 cup heavy whipping cream

Peel and slice peaches. Combine sugar, flour, salt and nutmeg. Add to the peaches and toss lightly. Turn out into pie shell. Pour whipping cream evenly over top.

Bake in a preheated 400 degrees oven for 35-45 minutes or until firm and golden brown on top. Chill for several hours before serving.

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