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First Catholic Slovak Ladies Association

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ZENSKA JEDNOTA,

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FCSLA LIFE

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Steps to Happiness

Everybody Knows

You can't be all things to all people.

You can't do all things at once.

You can't do all things equally well.

You can't do all things better than everyone else.

Your humanity is showing just like everyone else's.

So

You have to find out who you are, and be that. You have to decide what comes first, and do that. You have to discover your strengths, and use them. You have to learn not to compete with others, Because no one else is in the contest of being you.

Then

You will have learned to accept your own uniqueness. You will have learned to set priorities and make decisions. You will have learned to live with your limitations. You will have learned to give yourself the respect that is due. And you'll be a most vital mortal.

Dare To Believe

That you are a wonderful, unique person.

That you are a once-in-all-history event.

That it's more than a right, it's your duty, to be who you are.

That life is not a problem to solve, but a gift to cherish.

www.fcsla.com

And you'll be able to stay one up on what used to get you down.

Dear Friends,

This month ponder this ... Perhaps you can be happy - not because everything is good, but because you see the good in everything. Happiness is a journey, not a destination. Don't let the silly little things in life steal your happiness. Remember that happiness is not about getting all you want - it's about enjoying and being grateful for all you have.

Until Next Month,

Warmly, Carolyn

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ŽENSKÁ JEDNOTA

GIFT OF OUR HANDS....

Reverend Monsignor Peter M. Polando, D. Min., J.C.L., National Chaplain

My dear Sisters and Brothers in Christ,

This past August, as a part of my annual vacation, I flew out to Aspen, Colorado, for my friends' daughter's wedding that was celebrated during my two weeks stay. I have known Jane and Terry who I met while doing a master's degree during four summers at The University of Notre Dame in the mid 1980's. The second summer, I came down with a tooth infection and a person in the bursar's office directed me to her son-in-law who was beginning his dental practice. A long story cut short, I became close friends with Terry and Jane: we have gone on vacations together; went to numerous football games at ND and for many, many summers just relaxed at their summer home some thirty-minutes from South Bend. Their youngest daughter celebrated her wedding during our Aspen visit and during the time of meditation, the following was read. As far as I know, the author is unknown. Not only did the wedding couple but also all married couples were invited to hold each other's hands in the congregation.

These are the hands of your best friend, young and strong and full of love for you, that are holding yours on your wedding day, as you promise to love each other today, tomorrow, and forever.

These are the hands that will work alongside yours, as together you build your future. These are the hands that will passionately love you and cherish you through the years. And with the slightest touch, will comfort you like no other.

These are the hands that will hold you when fear or grief fills your mind. These are the hands that will countless times wipe the tears from your eyes: tears of sorrow, and as in today, tears of joy.

These are the hands that will tenderly hold your children, the hands that will help you to hold your family as one. These are the hands that will give you strength when you need it.

And lastly, these are the hands that even when wrinkled and aged, will still be reaching yours, still giving you the same unspoken tenderness with just a touch.

My mind drifted during this time as I reflected upon how Jesus stretches out His hands to us all in our journeys of life, especially in the celebration of the seven sacraments of the Church. In the three Sacraments of Initiation, the celebrant lays his hands upon the person who is to be baptized; the celebrant of Confirmation holds out his hands while pronouncing the consecratory prayer of Confirmation; and, in the celebration of the Eucharist, the presider (and all concelebrants) lay their hands over the bread and wine which will become the Body and Blood of our Lord. In the two Sacraments of Healing, the celebrant raises his hand over the penitent as he imparts the prayer of forgiveness in the Sacrament of Reconciliation and the celebrant lays hands on the head of the patient prior to placing the oil of the sick while celebrating the Sacrament of the Anointing of the Sick. In the two Sacraments of Vocation, during the celebration of Holy Orders, the bishop lays hands on the deacons; during the rite of priesthood, the bishop and all priest concelebrants lay hands on the ordinands; and, the bishop, with his brother bishops, lays hands on the head of a new bishop. And finally, as stated above, the woman and the man hold each other's hands during the wedding ritual.

What a gift the Creator has given all humanity in the gift of our hands. We, however, have an important obligation to do good with our hands: in times of need, work, and celebration. We are all called to build up the Body of Christ, the Person who stretched out His Hands to heal, to invite, to bestow Faith, Hope, and Love to the extent of stretching Them out to be nailed on the Cross for our salvation! I ask, how often do we stretch out our hands to each other, without hesitation with Faith, Hope, and Love?

Message from our National President Cynthia M. Maleski





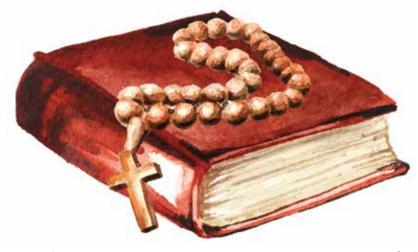
Dear members and friends of FCSLA Life,

During this glorious month of October, we have the opportunity to celebrate our tradition of praying the rosary. In fact, many pray the rosary every day or more than once a day. In doing so, we focus on the life of Jesus, the journey throughout His life

through the eyes of the Blessed Mother. We walk with Mary Mother of God, and ask her to walk with us in our own lives, and its joys and sorrows.

In the United States today, we have learned that mental health concerns have increased significantly, especially among our younger people. Many experts have opined on its causes, including increased isolation due to use of computers social media, separation of families and new ways of work. Many have been diagnosed with anxiety, depression and other forms of mental health disorders.

Mental health is essential to our ability to function in today's society. By definition, mental health is a state of mental well-being that enables people to cope with the stresses of life, realize their abilities and work well and contribute to the community.



We can all benefit from establishing a daily and regular routine of prayer, physical exercise and activity, good diet, work and healthy connections with either family or others we can trust and share our personal thoughts and path of decision making in our lives. We also need to develop bonds with those around us where we can work on common interest projects to benefit the broader community around us. Fellowship and personal connection can vastly improve our well-being and outlook on life. It is essential to build in time on a daily basis to meditate and pray for our needs and those in need in the present moment.

From our society's beginning in 1892, our association's purpose has never wavered and is comprised of principal goals to provide life benefits to our members and their families, to improve the moral and social well-being of our members and their families, and to provide ways to pray according to the values of the Roman Catholic faith. Our model has always provided a framework for our members to meet together at our branch gatherings, and to serve community needs together. We always have encouraged common prayer at our gatherings and meetings and ask for each to respect each other as we listen and decide together for the good of the Order and the common good.

What an opportunity for all of us to build friendship and relationships in and for our communities and neighbors. If you are not connected to a branch and would like to connect further with us, please contact our Fraternal Department, Katherine Bowes, Director, at the home office number and we can provide some suggestions.

Thank you for continuing to do business with us!

Cynthia M. Maleski, National President/CEO



PRAYER BEFORE THE MEETING

Almighty, eternal, just, and merciful God, give us the ability to act in accordance with our knowledge of Your will and to desire always what pleases You. Cleanse and enlighten our hearts and enkindle in us the fire of the Holy Spirit that we may follow in the footsteps of our Lord Jesus Christ. Your beloved Son, and with Your grace alone make our way to You, Most High.

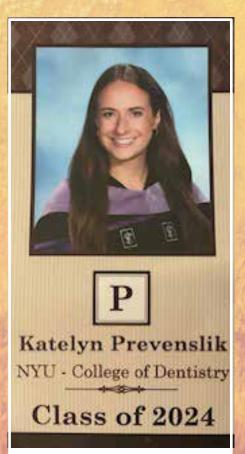
Father, as we assemble and deliberate for the good of our Association and Branch, give us the confidence in Your presence to relate to one another with love and respect. Guide us to make the right decisions even when they seem difficult. Help us to listen with patience and to speak with love, that we may discern Your will and follow it. We ask this through Christ our Lord, Amen.

Our Father, Hail Mary

PRAYER AFTER THE MEETING

Lord, we have come to know You through the message of Your Son. Often this message grows dim and our hearts cool. Inspire us to follow the conclusions of our deliberations: to speak this message with love, to live it with simplicity, and to be zealous for our Church, community and Association. Most high, glorified God, enlighten our hearts, instill in us a faith that is unerring, a hope that is certain, a love that is perfect and a sensitivity and knowledge to accomplish Your holy and true command.

May the Lord watch over us. May our Lady protect us on our way. May God bring peace to us, our families and our Association, and grant eternal rest to our deceased loved ones and to the deceased sisters and brothers of our Association. We make this prayer through Christ our Lord. Amen.



Dr. Katelyn B. Prevenslik (S44 Mt. Pleasant, PA) graduated at Madison Square Garden May 10 from NYU, New York as a DDS. She did her undergraduate work at W&J, Washington, PA. She is doing a residency at Lincoln Hospital, New York. She was an FCSLA scholarship recipient in the past.

LAUREN REILLY INDUCTED INTO THE ARMSTRONG COUNTY SPORTS HALL OF FAME



Lauren Reilly, Vandergrift PA Branch S262, was inducted into the Armstrong County Sports Hall of Fame for 2024. At an April banquet, Lauren was honored for her contribution to basketball. While at Apollo Ridge High School and St. Vincent College, she was a team captain and received many awards including Tournament MVP, and Outstanding Student Athlete. She played on All Star Teams and was recognized as a Player of the Week.





St. Ann Lodge Br. S-114 in Lorain OH will hold its Annual Bingo Social on Sunday, October 20th at 1:00 PM at the American Slovak Club 2915 Broadway. All members are invited and encouraged to attend. There will be prizes for Bingo winners and lunch will be served. Please make your reservations by calling Bernie Danevich at 440-960-2605. Deadline for reservations is Tuesday, October 15th.

A reminder: Our Annual Meeting & Christmas Party will be held on December 15th.

4th Generation of the Tumidalsky Family

Stella Mae Poynter born on 2/11/23, is pictured with grandpa Richard; great grandma, Geraldine Tumidalsky (age 90), mother of Stella, Geena Poynter holding Stella Mae and great uncle, Mike Tumidalsky. Grandma Linda was the photographer. The family are all members of S81 (Whiting, IN) and Stella is a member of J058 (Whiting, IN)



CORRECT COOKBOOK AD

Inaccurate cookbook pricing was inadvertently listed in the May & September 2024 Fraternally Yours issues. The price changed in 2022 and it is now is \$15 + shipping. We apologize for any inconvenience or confusion this may have caused. Thank you!

Nesquehoning, PA Branches S-410 and Hauto S414 will celebrate a Christmas Dinner

A Christmas dinner will be held for members of the Nesquehoning and Hauto branches that would like to attend. The dinner will be at Macaluso's the Lantern Restaurant in Nesquehoning December 1, 2024 at 1:00 p.m. Reservations are required by calling Judy Sweeny at 570-249-0710 for Nesquehoning and Regina Kanick at 570-778-2564. Please leave a message or text no later than November 19, 2024. Blessed and happy Thanksgiving and Christmas to all!

Christmas Dinner – St. Ann Society, S-140. Lansford. PA

The St. Ann Society, S-140 of Lansford, PA will host the annual Christmas Dinner on December 1, 2024 in Macaluso's the Lantern Restaurant in Nesquehoning, PA. The meal will be served at 1:00 p.m. Reservations are required and can be made by calling Louise Dunstan at 570-645-4354. Many Blessings of the Baby Jesus.





FCSLA Life is proud to present the 27th printing of the original

Slovak-American Cook Book

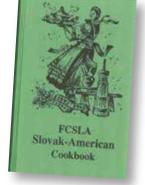
featuring hundreds of well-loved, time-tested recipes to keep tradition alive in your kitchen!

This edition contains your favorite Slovak recipes published in the first edition over half a century ago. We are thrilled to offer this cookbook as one of the many ways we promote and preserve our Slovak heritage and culture among our members and community.

The cookbook is \$15 plus shipping (\$5 USPS Media Mail or \$12 USPS Priority Mail per book, shipping only to the 48 contiguous states). Please place your order using the form below. At this moment we are only taking mailed payments by check or money order. Please do NOT send cash.

Deliciously Yours, FCSLA Life





Please call (800) 464-4642 x1080 with any questions.

 Cookbooks (\$15 each)
 USPS Media Mail (+\$5 PER BOOK)
USPS Priority Mail (+\$12 PER BOO

of the United States of America nal Benefit Society domiciled in Beachwood, OH

FRATERNAL LIFE INSURANCE AND ANNUITIES

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\$_____Total

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Address:_____

Phone: ______

Email: _____

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OOK) Please make check payable to FCSLA Life.

Enclose check or money order and mail this order form to:

FCSLA Life
Attention: Cookbook Department
24950 Chagrin Blvd.
Beachwood, OH 44122

W016 Supports Swimming Pool Renovation Fund



Pictured are W16 Branch officers, Village Board members, and the Swimming Pool Renovations Committee.

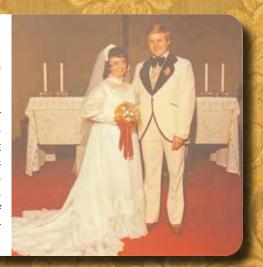
FCSLA Branch W16 presented a check for \$1000 to the Village of Brainard, NE earmarked for the Swimming Pool renovation fund. Board members were informed with a brief history of our organization:

Brainard, NE Branch has been an active organization since 1896 when Monsignor Alois Klien introduced the Czech Catholic fraternal group with the name Catholic Workman (Katolicky Delnik # 16) St. Ivan's Branch. On November 1, 2004 our branch merged with the fraternal organization First Catholic Slovak Ladies Association connected with FCSLA Life Insurance and annuities. At present Branch W016 has 152 members. Our branch has been active in Church and Community activities donating to and participating with the Holy Trinity PCCW and many other church events and projects, and to the Brainard community including the Brainard Community Club, the parks, the street islands, the fire department, the swimming pool, the American Legion and many other local needs.

50th Wedding Anniversary



John and Carol (Fedorchak) Yurechko of Hebron, Indiana will celebrate their 50th wedding anniversary on, Sunday October 27, 2024. The couple were married on October 26, 1974 at Our Lady of Consolation Catholic Church in Merrillville, Indiana. The couple has four children and five grandchildren. All our members of the senior branch 289 and junior branch 184 of Gary, IN.



Report on the Annual Membership/Business Luncheon S101 and J011

On Sunday, September 8th, 2024, the Members of FCSU Men's Lodge 109KJ, alongside the FCSLA St. Louis Lodges of S-101 and J-011, gathered for their much-anticipated Membership/Business Luncheon — our 122nd Anniversary Luncheon. Held at the St. Mary Magdalen Parish Hall in South City St. Louis, this event served as an opportunity to celebrate community, recognize outstanding achievements, and enjoy an afternoon of fun and camaraderie.

The festive occasion, a long-standing tradition, marks the beginning of the pre-holiday season for members of our fraternal insurance organizations. Attendees were greeted with warm smiles, holiday decorations, and the lively hum of members catching up after a prosperous year. The event, which kicked off at 12:00 P.M., was a lively and entertaining celebration filled with joyous conversations, games, and a delectable luncheon.



FCSLA S-101 Member Jacob Miklovic, who studied the Slovak Language in Slovakia this past summer, presented Slovak clothing to the Branch's scholarship recipients. Branch Officers, in FCSLA aprons, Ann Miklovic, Leah Duffie & Margaret Lyons express their congratulations!

This year the lunchesh had a angelet significance

This year, the luncheon had a special significance as several members of the Lodges were recognized for their remarkable achievements:

- 1. Lilian Lyons, Louis Miklovic, and Peter Miklovic were celebrated as Branch Scholarship Recipients, a testament to their academic excellence and commitment to their communities. The scholarships awarded represent the organization's commitment to fostering education and growth among its youth. Each Member received an Official Slovak piece of clothing purchased by FCSLA member Jacob Miklovic while studying the language of Slovak in Slovakia this past summer.
- 2. Samuel Miklovic was honored for being named the Missouri Knights of Columbus Youth of the Year for 2023. This prestigious award highlights Sam's leadership, service, and dedication to both his faith and community. His recognition stood as an inspiring reminder of the power of youth to drive positive change.
- 3. Louis Miklovic was also commended for being awarded, this past Spring, the A Life Saving Certificate from the Missouri State Parks Rangers. His courageous actions exemplified bravery and a sense of duty, and his recognition was one of the event's proudest moments.

These honorees, with their varied accomplishments, reflected the values of perseverance, service, and community that the Slovak Men's and Ladies' Lodges uphold.

In addition to the awards, the luncheon was filled with laughter, engaging conversations, and a variety of games that brought out the competitive spirit in members. The venue was buzzing with excitement as both new and long-standing members mingled, shared stories, and enjoyed the fun-filled atmosphere. The food was plentiful, with a delicious spread that included traditional favorites, satisfying everyone's appetite.

The afternoon also saw some lighthearted entertainment, with FCSLA – always-enjoyable - door prizes that added a special touch to the joyous spirit of the day.

The Luncheon was a remarkable success, combining the festive spirit of the season with the strong sense of SLOVAK community that defines Lodges 109KJ, S-101, and J-011. It was a day of celebration, honoring both individual achievements and collective bonds, reminding everyone of the values of faith, service, and friendship.

As the afternoon came to a close, members left with full hearts, grateful for the chance to come together once again and eager for the next gathering. What a year it has been for Lodges S-101 and J-011, and the future looks bright for this ever-growing community!

Branch W137 Holds September Fest

On Sunday, September 8th, Branch W137, Cedar Rapids, Iowa, hosted its annual September Fest at Iowa Brewing Co. 20 members were treated to beer tastings, appetizers and good conversation. 4 lucky winners each received a \$10 gift card to Iowa Brewing.



W018 Holds Adult Branch Activity

On August 18, 2024 Branch W-018 celebrated their Czech heritage beginnings with a trip to the Czech and Slovak Educational Center and Museum located in LaVista, Nebraska. The Museum celebrates Czechs and Slovaks in art, music, cooking, dress, a Czech crystal collection, and Czech and Slovak history in Nebraska. Each room in the museum has a theme, highlighted by

acherian cafe

Mark Zuroske and Margie Hladik pose with Josef and Ann Libor, long time owners of the Bohemian Cafe in the room named for their restaurant.

the artifacts in the room. While all the rooms were enjoyable and educational, the favorite seemed to be the Bohemian Cafe room. The room is a tribute to a very popular restaurant in Omaha that closed in 2016.

Following the Museum trip, the members drove over to Fovero Restaurant for a traditional Czech dinner of pork ct1ops with

gravy, dumplings and sauerkraut. While the Favero is a Greek restaurant, owner Lori Long is Czech. The restaurant is popular for its Thursday night dinners honoring different nationalities. On the 18th, the small restaurant opened for 45 Branch members who enjoyed the Czech and Slovak Museum and Fovero's.

The pictures accompanying this article tell the story far better than a Branch Secretary.



The front entrance to the Czech and Slovak Museum



How visitors can continue the Omaha Czech and Slovak story



Branch Activities Chair Julianne Popelka welcomes everyone to the Fovero Restaurant.



Branch members enjoy their pork with dumplings and kraut. Um, um good!



The Music Room featuring the Eddie Janak Orchestra



Lenore Deether, Ed Baburek, Jackie and Richard Buchta enjoy the items in the Sokol Room









Slanina Family Reunion

On Saturday, August 10, 2024, the Slanina family held their first ever family reunion in Youngstown, Ohio, since John and Mary Slanina came to the United States from Slovakia in the early 1900's. There were over seventy people in attendance, and family came from all over to be together.

Many members of the family hadn't seen each other in many years and others met the youngest and newest family members for the first time. The room was filled with members of the First Catholic Slovak Ladies Association.

The hall was decorated in red, white, and blue commemorating both the American and Slovakian flags. Centerpieces on each table had red vases with red, white, and blue flowers, and the flags of both countries in each. Favors were small bags filled with red, white, and blue M&M's.

The afternoon started with a family trivia game. Prizes were given out for the most correct answers.

The Slovak band "Noc'ne Sove" (Night Owls) played while the family mingled and ate. The food was a delicious buffet of Slovak foods such as halubki, kielbasa and kraut, halushki, pirohi, plus chicken, green beans, rolls, and salad. There was even a traditional cookie table.

After dinner Bernadette Slanina (who is the Financial Secretary for Branch S161 and is also the President of the Youngstown District) told the story of the sacrifices and hard times her parents faced in their journey to America. She also stressed the importance of our Slovak heritage. Bernadette is the last surviving child of the eleven children of John and Mary Slanina.

Everyone was given a shot of Slivovitz (Brandy distilled from plums) and we toasted to our ancestors: "Na Zdraviel!

A slideshow was given of our village in Slovakia which included the church where John and Mary Slanina were married in. Everyone also enjoyed watching a video of the family who gathered for John and Mary's 50th wedding anniversary in 1958.

Memories were then shared from various relatives. A gift of a coffee mug with the saying, "Family Knows No Distance" was presented to Lorraine Nairn of Snowflake, Arizona who traveled the farthest- 1,889 miles to attend the reunion.

Everyone brought family photos to share, and side tables were full of scrapbooks, photos, and family documents.

There were also three tri-boards showing older photos from the last 100 years. One table had Slovak items such as a Slovak doll, cut glass, straw dolls, hand-painted tray, a nesting doll, etc. to remind us of our heritage.

A family tree was up on one wall to see the growth of the family. Eleven children, thirty first cousins, and over sixty in the next generations, was celebrated by all. It was a wonderful first official family reunion. We have now decided to make it a yearly event.





BAILGATS KIND

The Helen Kocan District of Northwest Indiana met at The Gary SouthShore RailCats SteelYard on Saturday, August 10, 2024. As the junior members entered the stadium suites they were greeted with a free backpack, which FCSLA officers filled with goodies from the home office. Guests were able to choose to sit in an air-conditioned suite or enjoy the balmy day outside in the stadium seats. There was plenty of ballpark style food to be enjoyed including popcorn to snack on and cookies for dessert.

The children enjoyed the beautiful afternoon by running across the field with Rusty the RailCat and watching the team win the game. Rusty was available for photo ops, which everyone enjoyed. FCSLA was announced on the Jumbotron, and during the seventh inning stretch we were highlighted on it too! Everyone enjoyed non-stop fun, including t-shirt toss, tennis ball targets and between innings antics. It was an enjoyable afternoon for children, parents and friends.





















Magdalen I. Iskra District Scholarship Luncheon

The Magdalen I. Iskra District held a luncheon on August 3, 2024 to honor the fourteen National scholarship recipients and the recipient of the Magdalen I. Iskra scholarship. The luncheon was held at the Amber Palace in Wilkes-Barre, PA.

Anna M. Hudock, District Treasurer served as Master of Ceremonies. Diane F. Gregor, District Auditor led the Pledge of Allegiance and the singing of the National Anthems of the United States of America and Slovakia. Magdalen I. Iskra, District President extended greetings to all in attendance. Loree A. Gerich, District Trustee



Welcome Address -Magdalen I. Iskra, District President

gave the invocation. A delicious family style lunch was served.

After lunch, Anna M. Hudock introduced the Branch and District officers in attendance. Each scholarship recipient then introduced their family members present. Monetary gifts were presented to the National Scholarship recipients from their branches. The Magdalen I. Iskra Scholarship was also presented by Magdalen I. Iskra. Everyone in attendance received gifts, compliments of the FCSLA Life.

After the awarding the gifts and scholarship, Antoinette Kravits, District Auditor gave the benediction.

The program ended with singing of God Bless America.

The district officers would like to congratulate all the scholarship recipients. We are so proud of you.



District Officers - Loree A. Gerich, Trustee; Martha A. Iskra, Vice-President/Secretary; Antoinette Kravits, Auditor; Magdalen I. Iskra, President; Rita R. Kcenich, Trustee; Diane F. Gregor, Auditor; and Anna M. Hudock, Treasurer



Scholarship Recipients with Magdalen I. Iskra, District President

Left to right, are: Braedan C. Ryan, Saint Philip Neri School, Elementary Grade 7 Award; Zachary M. Ryan, Saint Philip Neri School, Elementary Grade 5 Award; Magdalen I. Iskra, District President; Matthew J. Van Why, Good Shepherd Academy, Elementary Grade 8 Award; Brianna M. Van Why, Penn State University, College Freshman Award, and Megan Marie Bryk, Widener University, College Sophomore Award.

Recipients unable to attend were Recipients unable to attend were: Ryleigh E. Gildea, University of Vermont, College Senior Award; Kelci C. Kuren, Penn State University, College Senior Award; Allyson Babula, Bloomsburg University, College Freshman Award, Ryan Joseph Borkowski, Penn State University, College Freshman Award; Cole Matthew Ceklosky, University of Notre Dame, College Freshman Award; James M. Gildea, George Washington University, College Freshman Award; Mary Lacey Klueber, University of Arizona, College Freshman Award; Abigail G. Shedlock, Lock Haven University, College Freshman Award; Alexis H. Goldman, Parkwood Preparatory Academy, Elementary Grade 4 Award; and Abigail R. Kolessar, Lund University, the Magdalen I. Iskra Scholarship.



Branch Officers - First Row: Loree A. Gerich, Secretary, Branch S615 & J526; Martha A. Iskra, Treasurer, Branch S172 & President J362; Antoinette Kravits, President/ Secretary, Branch S086 & J073; Magdalen I. Iskra, President Branch S1172; Rita R. Kcenich, President, Senior Branch S350 & J 207; Anna M. Hudock, Treasurer, Branch S086 & J073 and Theresa Ceklosky, Secretary/ Treasurer, Branch J362; Second Row: Robert Gregor, Treasurer, Branch S178 & J 042; Patricia Bryk, Treasurer, Branch S615 & J526; and Diane F. Gregor, President/Secretary, S178 & J042



Seated: Marguerite Ryan, Magdalen I. Iskra, and Martha A. Iskra; Standing: William Ryan, Zachary M. Ryan, Kellie Ryan, Braedan C. Ryan, and Matthew Ryan



Seated: Antoinette Kravits, Anna M. Hudock, and Rita R. Kcenich; Standing: Cathy Kolessar, Catherine Trzcinski, and Rita Kopcho



Seated: Megan Marie Bryk, Kelly Bryk, and Brian Bryk; Standing: John Bryk, Max Bryk, and Luke Bryk



Seated: Theresa Ceklosky, Francis Ceklosky, Joseph Ceklosky, and Loretta Ceklosky; Standing: Rosalie Eckert, Robert Gregor, Eugene Wallace, and Diane F. Gregor



Seated: Patricia Bryk, David Bryk, and Kelly Van Vhy; Standing: John Gerich, Loree A. Gerich, and Brianna M. Van Why, and Matthew J. Van Why



Magdalen I. Iskra presenting the Magdalen I. Iskra Scholarship to Cathy Kolessar, mother of Abigail R. Kolessar Left to Right: Magdalen I. Iskra and Cathy Kolessar

PORTER COUNTY SHERIFF'S OFFICER ALEXA TUMIDALSKY

Alexa Tumidalsky (S81, Whiting, IN) is the granddaughter of Geraldine Tumidalsky (S81). Alexa graduated from the Northwest Indiana Law Enforcement Academy on May 3, 2024. Alexa was platoon leader for her academy class 24-51 and was the recipient of the Gary Martin Mental Attitude Award. Alexa is the aunt of Stella Mae Tumidalsky, the 4th generation of the Tumidalsky family to become an FCSLA Life member. Her parents are Richard and Linda Tumidalsky. She is currently an Officer with the Porter County Sheriff's Office in Indiana.



Louise M. Yash District Hosts Wisconsin, Illinois and Indiana Districts for 2024 St. Anne's Celebration

St. Anne's Celebration took place on Wednesday, July 24th starting with mass celebrated by Father Pat Nelson at St. Margaret Mary Church in Milwaukee. Louise M. Yash board members Ellen Tavela read the First Readings and Cassie Muffler read the Mass Petitions. After the mass was celebrated, guests headed over to Alioto's Restaurant in Wauwatosa. Louise M. Yash District President Laurie Muffler welcomed everyone and delivered a short speech. We were blessed to have FCSLA President Cynthia Maleski call-in on speaker to address the attendees with her wishes on this special day along with updates about FCSLA. Following Cynthia, former National Director and National Sales Manager Patrick Braun spoke to attendees regarding the upcoming information that FCSLA has to offer along with handouts from the Home Office. We then enjoyed a delicious luncheon with choices of a steak, salmon or chicken dinner. Dessert was red, white & blue cupcakes each featuring the Slovak Flag. Following dinner, we had a fun raffle that everyone enjoyed. A special thank you to Louise M. Yash board, Betty Novak, Katherine Valent, Ellen Tavela, Cassie Muffler and Laurie Muffler. Louise M. Yash Board would like to thank everyone that attended, especially to those who traveled from afar, President of the Chicago District Lorraine Gibas and the attendees from the Chicago District, we appreciate it.







SCHOLARSHIP DINNER

McKeesport, PA Branch S077 celebrated their scholarship winners on July 19, 2024, with a dinner at the Jack town Ride and Hunt Club in North Huntingdon, PA. Maura Gdovic is going to Graduate School for Speech Pathology at Kent State University. Nathan Gdovic is going to Ohio University as a freshman, studying Business. Branch S077 gave each student an additional gift from the branch. Congratulations to our winners!



Maura and Nathan with proud parents, Wayne and Pam.



Branch President Jerry Holmes presenting Nathan and Maura with a gift from the Branch.



Branch Officers with awardees and their families.























FIRST COMMUNION

Cousins and best friends Emery Stanek and Hunter Papousek joyfully celebrated their First Holy Communion on Sunday afternoon April 28. Unfortunately, the celebrations were in different cities. Emery, the daughter of Joe and Stefanie Stanek, received her communion at St. Patrick's Church in Elkhorn, NE. Hunter is the son of Kyle and Kari Papousek and celebrated his communion at St. Mary's Church in Norfolk, NE. Both children are sixth generation members of Branch W080 in Clarkson, NE.





New Annuities, New Rates!

It's Up, Up and Away with FCSLA Life's NEW flexible premium deferred Elite Annuity contracts!

PLATINUM

5.00% APY*

(10 Year Flexible Premium Deferred Annuity – Contract FPA(10)-0415) (Maximum Issue Age 79) **GOLD**

4.85% APY*

(7 Year Flexible Premium Deferred Annuity – Contract FPA(7)-0713) (Maximum Issue Age 85) **SILVER**

4.75% APY*

(5 Year Flexible Premium Deferred Annuity – Contract FPA(5)-0713) (Maximum Issue Age 85)

*The Guaranteed minimum rates for the three products listed above issued on January 1, 2023, or later will be 3.00%. The crediting rate is reviewed quarterly by the Board of Directors and will never go below the minimum guaranteed contracted rate. Anyone who purchases an Elite Series annuity is a member of FCSLA Life and may be eligible for generous fraternal benefits of membership.

- FCSLA Life founded in 1892
- FCSLA Life is rated A- Excellent by AM Best (October 2023)
 For the latest rating and more information, access <u>www.ambest.com</u>.
- FCSLA Life has over \$1.1 billion of assets invested in highly rated and well diversified portfolio.

For more information, contact your local recommender, agent or the FCSLA Life Home Office at 1-800-464-4642 ext 1065.



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Branch S114 holds July Scholarship Luncheon



Scholarship winner Katelyn Drop and her family are pictured with Branch President Bernie Danevich.



Branch President Bernie Danevich with scholarship winner Katelyn Drop.

Members of FCSLA Life, S114 (Lorain, OH) celebrated St. Ann's Day and Scholarship winners with a luncheon at American Slovak Club on July 21, 2024, in Lorain, Oh. After a short meeting, Senior Branch President, Bernie Danevich announced there were three FCSLA Life Senior winners. College Freshman Katelyn Drop, Breanna Pavlik, awarded \$1250 each and College Graduate Chelsea Brandt awarded \$1750. Katelyn and her family were the only ones able to be present at this time. After introducing Katelyn and her family, a check from the Lodge was given with congratulations and best wishes for the future and how proud we are to have each of our applicants as winners. Scholarship winners who were unable to attend received their gifts in the mail. Afterward, a light luncheon was served with cake for dessert. The meeting ended with a raffle and gifts from FCSLA Life for members, followed by prayer and adjournment.





Members enjoying the scholarship luncheon

ZIEMBA CHILDREN CELEBRATE CONFIRMATION & GRADUATION

The Ziemba children, all members of Branch Z128 in Hammond, IN and lifetime members celebrated some special events. They are the sons of Paul and Lauren Ziemba and grandsons of Stephan and Andrea (Golarz) Ziemba.



Graham John Ziemba recently was confirmed at St Gabriel the archangel in McKinney Texas. He will be a high school freshman in the fall playing trumpet in the jazz and marching bands and the snapper on the 9th grade football squad. He is also a member of the National Junior Honor Society.



Owen Phillip Ziemba graduated from Rock Hill HS. He is an Eagle Scout, played flute in the band and is a member of the National Honor Society. He will be attending Purdue to study genetics in the fall.

MATCHING FUNDS ACTIVITIES

BRANCH J58 WHITING, INDIANA

Scholastic News Plants Seeds of Knowledge

The students of St John the Baptist Catholic School in Whiting, Indiana, look forward to receiving their subscriptions of Scholastic News. FCSLA Life Junior Branch 58 helped with the cost by sponsoring dress down days at the school as a matching funds event. This allows the school to receive an additional \$600 from the Home





Office to defray some of the cost. Scholastic News is full of articles of interest to students encouraging them to find more information on the subjects they are interested in. Anytime we find things to spark an interest in a child's mind is a win-win situation. The students enjoyed a day of no uniforms, and they gained a great current events magazine. We hope the students will keep their love of reading all through their lives. We appreciate the matching funds program enabling each branch to provide financial help to the school.

BRANCH J540 DAVID CITY, NEBRASKA

Dinner/Variety Show

On April 13, 2024 the fan-raising committee at St. Mary's in David City, NE held a dinner/variety show with the help of J540. A total of \$5,017 was raised. FCSLA Life members helped with desserts, selling raffle tickets, and participation in the show. Pictured are scenes from the show and Marie & Jim presenting Father Ventre the \$600 matching fund check, plus an additional \$1,000 from the local branches for the Guardian Angel Fund which helps students whose families struggle to pay the tuition.











District 11 St. Isidore District, Nebraska Annual Picnic

FCSLA District 11, St. Isidore, Nebraska held their annual picnic on Sunday, July 14, 2024. Usually, the event is held in North Bend, NE City Park. This year due to extreme heat the event was moved into the air-conditioned St. Charles Church Hall. Members gathered for a pot luck meal with fried chicken provided by the district. Entertainment was provided by Mark Nemec on his accordion. The group enjoyed an afternoon of socializing. Special guests were National Fraternal Director, Katherine Bowes and National Sales Manager, Paul Smithers. Amy Hull was also present. It was wonderful to meet them in person and everyone in attendance enjoyed the event which concluded with a drawing for door prizes.

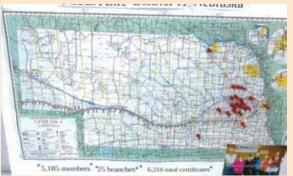














W80 Holds Annual Breakfast

Branch W080 of Clarkson NE, held its annual breakfast Sunday, May 19, 2024, following 10:30 Mass. Several parents and students of St. John Neumann School served a delicious meal of egg/sausage casserole, fruit cups, assorted sweet rolls, coffee and juice. We were honored to have both Fr. Matt Gutowski and Fr. Rod Kneifl in attendance. After a short business meeting, those present who have been members for more than 50 years were recognized. Fr. Rod led us in a closing prayer, and door prizes were awarded to Jack Brabec, Josie Brabec, Linda Prokopec and Joe Brabec.





Scenes from the Annual Breakfast



Members for more than 50 years included L-R: Julie Schulze, Larry Prokopec, Marie Gall, Ron Bos and Mary Cerny.



First Catholic Slovak Ladies Association Executive Committee

Second Quarterly Meeting | Home Office, Beachwood OH May 15, 2024

Call to Order/Prayer/Pledge of Allegiance

National Director Jeanette Palanca called the meeting to order at 9:28 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando opened the meeting with prayer and National Director Kristina L. Menke led us in the Pledge of Allegiance.

Opening Business

Roll Call

National Secretary Kimberly A. Graham was asked to call the roll. The following members joined the meeting via virtual meeting in a secure location:

Monsignor Peter M. Polando
Cynthia M. Maleski
Jeanette E. Palanca
Kristina L. Menke
Lorraine Gibas
Joseph T. Senko
National Chaplain
National President
National Director
National Director
National Trustee

Secretary Graham noted all members were present. Secretary Graham and Interim National Treasurer Frank L. Rando were also present and in attendance.

Approval of Agenda

Director Palanca noted the agenda was circulated in advance and unless there are any amendments, corrections, additions, or deletions, the May 15, 2024, agenda will stand approved as circulated.

Approval of the Minutes

Director Palanca noted the February 28, 2024 minutes were circulated in advance and unless there are any amendments, corrections, additions, or deletions, the February 28, 2024 minutes will stand approved as circulated.

National President's Comments

National President Maleski remarked on the Strategic Planning process and stated the Steering Committee met with the Balanced Growth team on May 14, 2024, and provided an update.

President Maleski stated the District President meeting was a wonderful meeting and dinner, with several board members attended the meeting as observers. All districts were represented except one. The focus of the 2024 meeting was to discuss the districts in regard to our strategic plan and how the districts do business. President Maleski noted she presented an overview of FCSLA with the National Secretary and interim National Treasurer supplementing with details. President Maleski stated we launched our new annuity program at this meeting. It was warmly received.

President Maleski thanked the team particularly Interim National Treasurer Frank Rando and Secretary Graham for moving this project forward. President Maleski remarked that Katherine Bowes, National Fraternal and Youth Director and Marissa Smith, Fraternal Assistant did an excellent job organizing this meeting. National Chaplain Monsignor Peter M. Polando celebrated Mass and there was a mini–May Crowning.

President Maleski noted the 2024 Corporate Governance Annual Disclosure (CGAD) for calendar year 2023 that we file with the State of Ohio as required by law is in process. President Maleski noted this was developed by the NAIC and the state, as an alternative to imposing outside statutory standards regarding governance. FCSLA discloses our corporate governance framework, and it needs to be filed by June 1, 2024.

President Maleski remarked on the convention follow-up and status.

President Maleski noted the CEO Search Committee is working diligently and Chair of the CEO Search Committee National Trustee Lorraine Gibas provided an update. Trustee Gibas stated that she will provide a written report at the June board meeting and the committee has selected the national search firm Jacobson to assist with the search and they have submitted the engagement letter. The next steps are refining a job description, developing a communication plan around this project, and legal review of the Jacobson engagement letter.

President Maleski stated the PWAA Pension Plan is being reviewed and we want to make sure the participants are fairly taken care of in any distribution model, and it should be noted the plan is over funded.

President Maleski said we are doing a preliminary review of a possible merger partner and will present an assessment at the June board meeting to determine if we should submit a proposal.

President Maleski provided a summary report on staffing.

President Maleski remarked that we have a corporate opportunity, and we met with a developer who is interested in our land and presented his plan. President Maleski told the developer that we have a board committee who reviews these inquiries. Questions were asked and answered.

Supplement 1

President Maleski stated she will reserve the rest of her comments for the board meeting. Director Palanca asked for a motion to accept the President's report. National Trustee

Joseph T. Senko moved to accept the National President's report and Trustee Gibas seconded the motion.

MOTION ADOPTED

A ten-minute break was called at 10:41 am and the Executive committee reconvened at 10:50 am.

National Treasurer's Report

Interim Treasurer Rando presented the preliminary Treasurer's Report as of March 31, 2024. Interim Treasurer Rando reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Income before Dividends, Bond Rating, and a snapshot of our portfolio, as well as a graphical review of our revenue for the last five years. At the end of March 31, 2024, our admitted assets were at \$1.093 billion, and our surplus was \$109 million.

Interim Treasurer Rando reviewed the preliminary Balance Sheet, and Income Statement as of March 31, 2024. Questions were asked and answered.

First Quarter 2024 Budget vs Actual

Interim Treasurer Rando reviewed the first quarter 2024 Budget vs Actual report by discussing the life business, annuity business, general expenses, and highlighted variances. Questions and comments were asked and answered.

Annuity Reserves by Product

Interim Treasurer Rando reviewed the annuity reserves by product. He explained in detail significant statistics in the report. Questions were asked by members of the Executive Committee and answered.

Acquired Securities Report

Interim Treasurer Rando reviewed the \$5,815,000 million of acquired securities since our last Executive Committee meeting. Interim Treasurer Rando also reviewed the quarterly credit watch list, and the disposed securities report as of March 31, 2024. Questions were asked and answered.

Supplement 2

Trustee Senko moved to accept the Interim Treasurer's report and Chaplain Monsignor Polando seconded the motion.

MOTION ADOPTED

Unfinished Business

Annuity Interest Yield

Interim Treasurer Rando discussed his review of the 5, 7, and 10 year yield treasury rates. At this time, he recommended we not adjust or raise our existing rates for the third quarter of 2024. The existing rates are:

Silver Elite (5 Year) 3.75% Gold Elite (7 Year) 3.85% Platinum Elite (10 Year) 4.00%

New annuities rates for new annuity contracts effective June 1, 2024 will be:

Silver Elite (5 Year) 5.00%

Gold Elite (7 Year) 5.10% Platinum Elite (10 Year) 5.20%

Interim Treasurer Rando will provide his recommendation of crediting rates for the third quarter of 2024 at the quarterly board meeting.

MOTION ADOPTED

PUA Update

Interim Treasurer Rando reviewed the history of Phase 1 of the PUA project and provided a status.

Supplement 3

New Business

PWAA Pension Plan

Interim Treasurer Rando reviewed the current PWAA Pension Plan and there is a recommendation to terminate the plan (due to the small number of participants and the administrative costs to keep the pension plan). Per Interim Treasurer Rando there are specific steps we need to follow if we want to terminate the plan. A discussion ensued to ensure that participants were treated fairly. Director Palanca stated the recommendation to terminate the plan will be brought up at the June board of directors meeting.

Executive Committee Duties

Director Palanca stated we have been using the Executive Committee as a working committee to do more things, for example looking at the strategic plan more in depth than the review we do at the board meetings. Perhaps staying on top of things like staffing or organizational risks and how to use this group on how to support the organization from their level. Director Palanca said we need to see how we can use the Executive Committee to move the organization forward. Trustee Gibas mentioned the empowerment level at the executive committee level. President Maleski stated in the past we used the Executive Committee as a sounding board as the Executive Committee has no decision-making authority. What does the board want the Executive Committee group to make decisions in the future? A discussion ensued.

Board Chair Duties

Director Palanca remarked we need to identify the duties of the board chair and shared some ideas she put together as a starting point.

Supplement 4

Executive Committee Meeting Dates

Third Quarterly Meeting – August 22, 2024

Fourth Quarterly Meeting - November 13, 2024

Adjournment and Prayer

Chaplain Monsignor Polando moved, and Trustee Gibas seconded to adjourn the meeting. The meeting adjourned at 1:23 p.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

REPORT OF THE FCSLA NATIONAL TREASURER

Balance Sheet

05/31/2024 Assets Cash & Short Term Investments 35,631,639 Bonds 1,029,928,457 Preferred Stock 1,020,000 Common Stock 337,534 Investment Income Due & Accrued 13,567,520 Property Plant & Equipment, Net 4,432,613 1,721,496 Certificate Loans & Accrued Interest Other Assets 510 397 **Total Assets** \$ 1,087,149,655 Liabilities Life Reserves 307,421,673 650 434 766 Annuity Reserves Death Claims Payable 2.897.131 Unearned Premiums 369,632 Matured Endowments 352,872 Provision for Dividends Payable 1,400,000 Accumulated Dividends & Interest 5,280,485 Accrued Convention Donations 100,000 Provision for Future Conventions 116,664 Asset Valuation Reserve 12,018,580 Interest Maintenance Reserve (4,634,338) Other Liabilities 1,943,909 \$ 977,701,374 **Total Liabilities** Surplus 109.448.281 \$ 1,087,149,655 **Total Liabilities and Surplus Funds**

Placing a Memorial in Fraternally Yours



A memorial for a deceased member may be placed in *Fraternally Yours* at the request of the family. They are published as space allows and include up to 250 words and a head shot photo. There is no fee associated with publication of the memorial.

To submit information you may:

Send a link to the on-line memorial to <u>zjbazik@comcast.net</u>; memorials are edited to 250 words or less; email a head shot and your own edited version of what you would like to appear keeping it to 250 words or less to <u>zjbazik@comcast.net</u> or send a hard copy of the information to: Editor, PO Box 1617, Reading, PA 19603–1617.

Income Statement For Period Ended

Income Statement For Period Ended				
		05/31/2024		
Revenue				
Insurance Premiums	\$	1,193,809		
Annuity Premiums		5,520,545		
Investment Income		21,206,630		
Amortization of Interest Maintenance Reserve		(77,867)		
Rental Income		179,367		
Other Revenue		22,642		
Total Revenue		\$ 28,045,126		
Expense				
Increase in Reserves - Life	\$	(105,408)		
Increase in Reserves - Annuity		(11,940,906)		
Insurance Benefits		3,808,976		
Annuity Benefits		28,626,420		
Commission Expense		181,743		
Surrender Benefits		1,342,270		
Matured Endowments		11,926		
Interest Expense		198,717		
Salaries - Employees		302,358		
Payroll Tax Expense		24,996		
Underwriting Expense		14,569		
Life and Annuity Expenses		22,465,661		
Revenue Less Life and Annuity Expenses		\$ 5,579,464		
Bank Service Charges		57,175		
IT Expenses		146,473		
Accounting Fees		87,821		
Actuarial Fees		105,140		
Legal Fees		31,350		
Consulting Fees		37,146		
Employee Benefits		410,095		
Fees - Directors		102,630		
Salaries - Employees		713,392		
Salaries - Officers		240,784		
Temporary Office Expenses		23,910		
Payroll Tax Expense		86,140		
Depreciation Expense		107,042		
Utility Expense		51,648		
Postage and Printing		93,174		
Advertising & Marketing		55,495		
Travel Expense		34,103		
Insurance Department Fees		26,676		
Sales Related Expense		107,805		
Rental Expense		179,367		
Building Expense		77,495		
Insurance Expense		25,946		
Office Related Expense		57,958		
Dues & Subscriptions		43,508		
Human Resources		37,230		
Other Expense		2,778		
Investment Expense		110,788		
Sales and Operating Expenses		3,053,066		
Revenue Less Sales & Operating Expenses		\$ 2,526,398		
Post Mortem Benefits		713,927		
Misc. Member Benefits		21,290		
Donation Expenses		42,541		
Change in Accrued Convention Donations		62,500		
Convention Expenses		72,915		
Branch and District Funding		329,093		
Fraternal Activities		1,487		
Official Publications		289,714		
Scholarship Awards Direct Fraternal Expenses		236,250 1,769,717		
Income (Loss) from Operations Dividends to Members		\$ 756,682 599,274		
Subtotal INCOME (LOSS)		\$ 157,408		
Capital Gains (Loss)		825,120		
NET INCOME (LOSS)				
·,	_	\$ 982,527		



STUFFED PEPPER SOUP

- 1 tablespoon olive oil
- 1 tablespoon butter unsalted
- 1 pound ground beef
- 1 large onion chopped
- 1 medium carrot chopped
- 2 stalks celery chopped
- 1 medium green bell pepper chopped
- 1 medium red bell pepper chopped
- 3 cloves garlic minced
- 1 tablespoon tomato paste
- 3/4 cup long grain rice uncooked
- 1/2 teaspoon dried oregano
- 1/2 teaspoon dried basil
- salt and pepper to taste
- 1 cube beef bouillon
- 6 cups beef broth low sodium
- 1 can, 28 ounces diced tomatoes Parmesan cheese grated, for serving

In a large Dutch oven add the olive oil and butter and melt over medium heat. Add the ground beef and cook for about 3-5 minutes until the meat is browned, breaking it up as you cook.

Stir in the onion, carrots, celery, and bell peppers to the pot and cook for another 3 minutes until the onion softens. Add the garlic and cook for another 30 seconds until aromatic.

Stir in the tomato paste and then the rice. Add in the dried oregano, basil, salt, pepper and beef bouillon. Pour in the beef broth, diced tomatoes and stir. Bring to a boil then reduce heat to simmer and cook for 30 minutes, stirring occasionally. The soup will thicken as the rice cooks.

Taste for seasoning and adjust as necessary with salt and pepper. If the soup is too thick, add more broth as necessary. Ladle into bowls and serve with grated Parmesan cheese.

SLOW COOKER CREAMY TUSCAN CHICKEN ORZO

3 chicken breasts boneless and skinless, cut into small cubes

1 1/2 teaspoon Italian seasoning 1/8 teaspoon red pepper flakes salt and pepper to taste 6 cloves garlic minced

1 1/2 small onion diced

1 1/2 cup sun dried tomatoes chopped (not in oil)

3/4 cup chicken broth low sodium

- 1 1/2 cup heavy cream
- 1 1/2 cup fresh spinach roughly chopped
- 1 1/2 cup orzo pasta
- 1 1/2 cup Parmesan cheese

Place the chicken in the bottom of the slow cooker and season with Italian seasoning, red pepper flakes, salt and pepper.

Scatter with minced garlic and diced onion over the chicken. Add the sun-dried tomatoes.

Gently pour the chicken broth over the chicken and vegetables. Cover and cook on low for 2-3 hours or high for 1-1.5 hours.

Check the chicken for doneness. If it's nearly done, add the heavy cream and orzo. Cook on low for an additional 20-30 minutes, or until the orzo is tender.

Stir in the spinach and Parmesan cheese until the spinach wilts and the cheese melts into the sauce.

Adjust seasonings as needed and serve hot.

APPLE BUTTER SHEET CAKE

For the cake:

1 cup salted butter melted

1 cup 2% milk

1/2 cup apple butter

1 cup granulated sugar

- 1 cup brown sugar
- 2 large eggs
- 1 teaspoon vanilla extract
- 2 cups all-purpose flour
- 1 teaspoon baking soda
- 1 teaspoon apple pie spice

For the glaze:

1/2 cup salted butter melted

1/4 cup apple cider

1 teaspoon vanilla

4 cups powdered sugar chopped pecans for topping

Preheat oven to 350 degrees.

Line a 12 x 17 1/2 jelly roll pan with parchment paper.

In bowl whisk together the butter, milk, apple butter and sugars until combined.

Add in the eggs and vanilla. Blend until smooth.

Whisk in the flour, baking soda and apple pie spice until blended.

Pour and spread the batter into pan and bake for about 20 minutes or until the center of the cake springs back when you touch it.

Remove from oven and let cool on a wire rack.

Make the glaze:

In a bowl, whisk together the frosting ingredients until you reach the desired consistency of a glaze.

Pour and spread the glaze over the cooled cake and sprinkle with pecans if desired.

Let sit for about 15 minutes to let frosting set before serving.

Store in an airtight container at room temperature.

BAKED PUMPKIN CHEESECAKE DIP

For Cheesecake Mixture:

16 ounces cream cheese at room temperature

1/2 cup granulated sugar

1/2 cup canned pumpkin puree

1 teaspoon vanilla extract

2 teaspoons pumpkin pie spice For Topping:

1/2 cup crushed gingersnaps 3 tablespoons butter melted

1 tablespoon brown sugar caramel sundae topping

For Serving:

gingersnaps or graham crackers

Move oven rack to middle position.

Preheat oven to 350 degrees.

Make Cheesecake Mixture:

In the bowl of a stand mixer or using a large bowl and handheld mixer, add cream cheese, granulated sugar, pumpkin puree, vanilla extract, and pumpkin pie spice.

Beat on medium speed until smooth and creamy, about 3 minutes. Spread the cream cheese mixture evenly into the bottom of a 9-inch pie plate.

Make Topping:

Add crushed gingersnaps, melted butter, and brown sugar in a small bowl and mix until evenly combined.

Sprinkle topping over cheesecake mixture.

Bake for 25 minutes, and cool slightly on a wire rack for 5-10 minutes on a wire rack.

Drizzle with caramel topping as

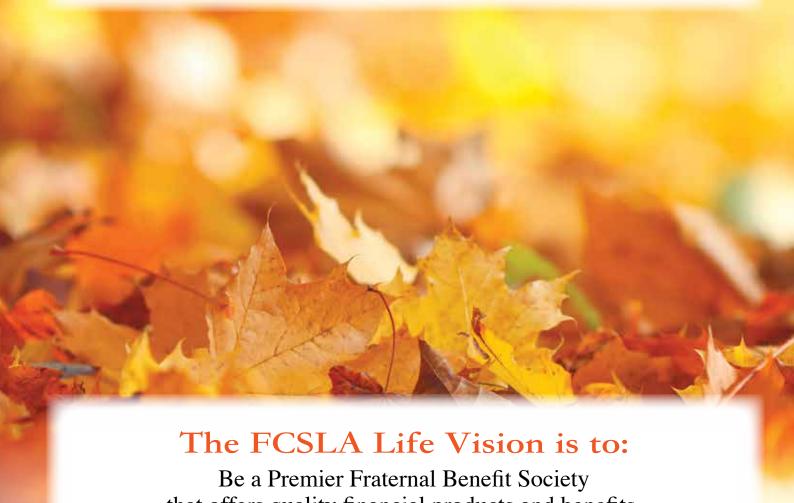
Serve with graham crackers and gingersnaps.

PERIODICAL

10/24

The FCSLA Life Mission Statement

We provide financial security to our members while embracing our Catholic values and Slavic traditions.



that offers quality financial products and benefits.