

Fraternally Yours®



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First Catholic Slovak Ladies Association

DECEMBER 2024



*O Come,
All Ye Faithful*

ŽENSKÁ JEDNOTA

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Teach the Children the Meaning of Christmas!

This is how it happened...I just finished the household chores for the night and was preparing to go to bed, when I heard a noise in the front of the house. I opened the door to the front room and to my surprise, Santa himself stepped out from behind the Christmas tree.

He placed his finger over his mouth so I would not cry out. "What are you doing?" I started to ask. The words choked up in my throat, and I saw he had tears in his eyes. His usual jolly manner was gone. Gone was the eager, boisterous soul we all know.

He then answered me with a simple statement — **"Teach the children!"**

I was puzzled; what did he mean? He anticipated my question, and with one quick movement brought forth a miniature toy bag from behind the tree. As I stood bewildered, Santa said, "Teach the children! Teach them the old meaning of Christmas. The meaning that now-a-days Christmas has forgotten."

Santa then reached in his bag and pulled out a **Fir Tree** and placed it before the mantle. "Teach the children that the pure green color of the stately fir tree remains green all year round, depicting the everlasting hope of mankind, all the needles point heavenward, making it a symbol of man's thoughts turning toward heaven."

He again reached into his bag and pulled out a brilliant **Star**. "Teach the children that the star was the heavenly sign of promises long ago. God promised a Savior for the world, and the star was the sign of fulfillment of His promise."

He then reached into his bag and pulled out a **Candle**. "Teach the children that the candle symbolizes that Christ is the light of the world, and when we see this great light we are reminded of He who displaces the darkness."

Once again, he reached into his bag and removed a **Wreath** and placed it on the tree. "Teach the children that the wreath symbolizes the real nature of love. Real love never ceases. Love is one continuous round of affection."

He then pulled from his bag an ornament of himself. "Teach the children that I, St. Nick, (Santa Claus) symbolize the generosity and good will we feel during the month of December."

He then brought out a **Holly Leaf**. "Teach the children that the holly plant represents immortality. It represents the crown of thorns worn by our Savior. The red holly represents the blood shed by Him."

Next, he pulled from his bag a **Gift** and said, "Teach the children that God so loved the world that HE gave HIS only begotten SON... Thanks be to God for his unspeakable gift."

"Teach the children that the wise men bowed before the Holy Babe and presented Him with gold, frankincense and myrrh. We should always give gifts in the same spirit of the wise men."

Santa then reached in his bag and pulled out a **Candy Cane** and hung it on the tree. "Teach the children that the candy cane represents the shepherds' crook. The crook on the staff helps to bring back strayed sheep to the flock. The candy cane is the symbol that we are our brother's keeper."

He reached in again and pulled out an **Angel**. "Teach the children that it was the angels that heralded in the glorious news of the Savior's birth. The angels sang 'Glory to God in the highest, on earth peace and good will toward men.'"

Suddenly I heard a soft twinkling sound, and from his bag he pulled out a **Bell**. "Teach the children that as the lost sheep are found by the sound of the bell, it should ring mankind to the fold. The bell symbolizes guidance and return."

Santa looked back and was pleased. He looked back at me and I saw that the twinkle was back in his eyes. He said, "Remember, teach the children the true meaning of Christmas and do not put me in the center, for I am but a humble servant of the One that is, and I bow down to worship Him, our Lord, our God."

Dear Friends,

May you have the gift of faith, the blessing of hope and the peace of His love at Christmas and always. May God richly bless you throughout the year!

Merry Christmas!

Until next Month, Warmly, Carolyn



MY FAVORITE CHRISTMAS CAROLS

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

My dear Sisters and Brothers in Christ,

During my years as your National Chaplain, I have not shared with you my favorite Christmas carols. Here are a few that are dear to my heart in English and Slovak. I thank Loretta Ekoniak of her English translation gift to me of The Birth of Christ the Lord! * = verse //: :// = repeat

SILENT NIGHT

*Silent night, holy night,
All is calm, all is bright,
'Round yon Virgin, Mother and Child,
Holy Infant, so tender and mild,
//:Sleep in heavenly, peace.://

TENDING SHEPHERDS

*Tending sheep, one wintry night, wintry night.
Tending sheep one wintry night,
//:Shepherds saw a Holy Sight.://
*Bethlehem is blest this night, blest this night.
Bethlehem is blest this night.
//:Angels sang with great delight.://

BIRTH OF CHRIST THE LORD

*Christ the Lord is born today, let us be merry,
From the rose flower blossomed for all, let us rejoice.
//:From a very pure life, from a royal family,
Christ the Lord is born today.://
*He who of the prophets spoke, let us be merry
He is sent to the world for us, let us rejoice.
//:From a very pure life, from a royal family
Christ the Lord is born today.

CHILDREN RUN JOYFULLY

//:Children, run joyfully, Jesus is born,
Tell all the mountains to sing
Pray to our Father in heaven this day:
Thank you, for Jesus is born.://
*Shepherds stood watching
Keeping their sheep,
And suddenly angels appeared,
“Don’t be afraid,
We bring you your savior is born this night.”

TICHA NOC

*Tichá noc, svätý noc,
Všetko spí, všetko sní,
sám len svätý bdie dôverný pár,
stráži Diel’atko, nebeský dar.
Sladký Ježiško spí, sní,
nebesky tíško spí, sní.

PASLI OVCE

*Pasli ovce, valasi, valasi.
Pasli ovce valasi,
//:Pri Betlemskom salaši.://
*Anjel sa im ukázal, ukázal.
Anjel sa im ukázal,
//:Do Betlema ísť kázal.://

NARODIL SA KRISTUS PAN

*Narodil sa Kristus Pán, vesel’me sa!
Z ruže kvietok vzkvitol nám, radujme sa!
//:Z života cisteho z rodu kral’ovskeho
Kristus Pán narodil sa.://
*Ten čo je prorokovaný, vesel’me sa,
Je na svet nám poslaný, radujme sa.
//:Z života cisteho, z rodu kral’ovskeho
Kristus Pán narodil sa.://

PONAHĽAJTE DETI

//:Ponahl’ajte deti moje,
Deti lesy, hory plesajte.
Narodil sa Kristus v Betleheme,
Slávu Bohu vzdavajte.://
*Pastieri ovce, kým strážili,
Nahle prisli k nim anjeli,
Dobru novinu zvestovali,
K Ježišu ich poslali.

MERRY CHRISTMAS! VESELE VIANOCE!

Message from our National President

CYNTHIA M. MALESKI



Dear fellow members,

As we begin the Advent Season leading to the joyous celebration of the birth of the Infant Jesus, we also celebrate the good news of our beloved Zenska Jednota, First Catholic Slovak Ladies Association of the United States of America!

We have initiated our new governance model, with a separation of duties between the Chair and the National President/CEO. Jeanette Palanca is serving as our Chair of the Board, selected by and from our board of directors. This is the first time in our 130+ years history that we have had the two Offices separated. Our CEO Search Committee has been extremely active, with the historic step to hire a CEO, according to the bylaws change at our 2023 Convention. This is a first for our society in over 130 years, as well.

Can you imagine that at this same time we welcomed a new board of directors, with 50% of the board serving in this capacity for the first time? This is another remarkable change. We have conducted in-depth onboarding and one-on-one interview sessions so we can hear and listen to new perspectives. Unfortunately, we were saddened by the passing of one of our longer serving board members, Joann Skavrek Banvich. To fill this vacancy, we have outlined the process for qualified members to apply in this issue of the magazine. You need to know that the deadline for submission is December 20th, 2024.

In tandem, we continue to build and encourage healthy workplace behaviors and team efforts, and recognize team and individual efforts. We continue to fill key staff vacancies.

Recently, the society's A.M. Best A-Excellent rating was affirmed, a direct result of a number of teams working together in the home office who share the bright

lights of our Association, with our staff continuing to serve our members and potential members in a timely, personal and respectful way. The process, from the premier financial services agency in the United States, addresses financial strength, operating performance, business profile and enterprise risk management.

At the same time, we have developed and launched a modified annuity program and have seen an uptick in interest in our annuity line. There is still a lot of work to be done in building our business profile with the goal of increasing sales in our target areas across our nation.

We continue to demonstrate outstanding financial strength, without reducing our generous fraternal benefits, some announced and some currently unannounced, to both the branches, districts and most importantly, to our members themselves. In fact, by 2023 convention action, our branch stipend was increased for 2024 and beyond.

Metrics have improved even more so since 2022, due to decisions we have made designed to lead us to our overarching goal of sustained managed growth and protection of the assets that we hold in stewardship for our members who have invested in us over the years. We appreciate you!

As we lay out a fresh white linen tablecloth and our finest china for our vilija supper on Christmas Eve, let us open our hearts and entire being to the Baby Jesus and the spirit of love that we hold in our hearts, embracing those around us whose lives we touch. Let us share the oplatki together and make the sign of the Cross on each other's forehead, as we illuminate the light of Love in the world. Let us shine this light and welcoming protection from generation to generation!

With love and respect, I am

Cynthia M. Maleski, J. D.
National President/CEO



ŽENSKÁ JEDNOTA

*May you have the gift of faith,
the blessing of hope
and the peace of his love
at Christmas and always.*



*Nech malý spasiteľ,
ktorý sa narodil
v prvý deň vianoc
naplní vaše
životy láskou,
nádejou a vierou tieto
i budúce vianoce!*

BOARD OF DIRECTORS

NATIONAL CHAPLAIN:

Reverend Monsignor Peter M. Polando

NATIONAL PRESIDENT/CEO:

Cynthia M. Maleski

NATIONAL DIRECTORS:

Jeanette E. Palanca

Kristina Menke

Kristine Midcap

NATIONAL TRUSTEES:

Lorraine Gibas

Joseph T. Senko

NATIONAL AUDITORS:

Mary B. Andreano

Dennis L. Povondra

Barbara A. Sekerak

ASCA Traditional Christmas Vilija Meal



It's hard to believe that it is already time for our American Slovak Cultural Association of the Mahoning Valley Vilija dinner, a tradition that we help keep alive every December. It will be on December 15th starting at 4 p.m. in St. Christine's church hall at 3165 S Schenley Ave, Youngstown, OH 44511. We worked very hard to keep the price the same as last year at only \$25 per person (\$10 4-11years, free for 3 & under) Please remember there are no meals purchased at the door. There will be the traditional Slovak Christmas Eve meal starting with Kapustnica polievka, a wonderful mushroom /cabbage soup, oplatky and honey, pirohy, baked fish, and peas followed with nut and poppyseed kolač and an apple. We will also have a lotto tree, a 50/50 raffle and a basket raffle. And we will use this event to present our \$1000 scholarships to the winners or their representative. All in all, it will be a wonderful evening. We hope you can come and join us!

If you would like a reservation form, please text, email or call Loretta Ekoniak:

Email: loretta.ekoniak@gmail.com

Text: 330.921.1358

Phone: 330.549.3760

St. Ann Lodge S-114 Christmas Party

St. Ann Lodge S-114 in Lorain OH will hold their Annual Meeting & Christmas Party on December 15th. Please make your reservations by calling Bernie Danevich at 440-960-2605.



FCSLA Life®
Anna Hurban-Chicago District

Merry & Bright Christmas PARTY

SATURDAY, 7 2024
DECEMBER

CAMELOT BANQUETS
8624 95th St., Hickory Hills, IL 60457

Doors open at 10:00 A.M.
Program at 11:00 A.M.

Oplatky Available

Please check with your Branch Officer
or the Chicago District at:
fcslachicagodistrict@gmail.com
on how to attend!

\$32.00 Member
\$37.00 Non-member

DRAGONS OF THE MONTH

Sam Miklovic, St. Louis Senior Branch S101, recently inducted into the National Honor Society, was Named the St. Mary's Dragon of the Month for November 2024.



National Fraternalist of the Year

Mark Povondra, member of W093, Tabor SD, and President of SD St. Joseph District, was presented with the National Fraternalist of the year plaque at the annual District meeting Sunday, November 4, 2024. Bonnie Vavruska nominated Mark and presented the plaque. The meeting was hosted by W109, Dante SD.



Embrace the spirit of
HOPE
this Christmas!

New Life Insurance Rates are
waiting for you in the *NEW YEAR!*



VACANT NATIONAL DIRECTOR POSITION

Due to the passing of Joann Skvarek Banvich, a National Director vacancy now exists on the FCSLA Life Board of Directors. Per the Association's Constitution and Bylaws:

- Vacancies in an elected National office shall be filled by the Board of Directors from a list of candidates who are Principal Members in good standing of the Association and who are duly qualified.

Qualifications for every candidate for an elected office shall:

- Be a Principal Member of the Association for at least 4 (four) years prior to December 31 of the year preceding the Quadrennial Convention (December 31, 2018);
- Be of Slovak or Slavic birth or descent;
- Be a Catholic of any Ritual Church;
- Have active association experience;
- Possess a general knowledge of the fraternal benefit system, the Association, insurance, and investment management;
- Be free to travel as required on Association business;
- Possess a Bachelor's Degree from an accredited college or university as identified in each position description with five (5) years' work experience in fields including but not limited to fraternal, non-profit, management, insurance, and/or business or other relevant work experience; **OR** possess a high school diploma or GED and ten (10) years' work experience in fields including but not limited to fraternal, non-profit, management, insurance, and/or business or other relevant work experience; and
- Meet qualifications specific to the office the candidate is seeking.

A candidate deemed qualified for elected office shall NOT:

- Be an agent, representative, employee, officer, or director of another life insurance company or director of a fraternal benefit society;
- Be a current or former sales manager, sales or contracted agent within the prior four (4) years or be a current employee of the Association. This prohibition shall not apply to the current elected National Officers;
- Be a former sales manager, agent, officer, or employee who has been terminated for cause;
- Be a parent, spouse, child, or sibling of any candidate seeking National Office.

Verification Process

All final candidates for the vacant Director position shall be verified in accordance with the provision in the bylaws using the process approved by the Board of Directors for the 2023 Quadrennial Convention.

The verification process was approved by the Board of Directors at their quarterly March 23rd, 2023 meeting and published in the June 2023 Fraternally Yours magazine. An outside contracted company with an office located in Cleveland, Ohio will verify education, employment data, and work experience.

Responsibilities:

NATIONAL DIRECTORS

- Shall support the National President/CEO in achieving the organization's mission, goals, and objectives;
- Shall provide support to the National President/CEO on strategic planning issues, and support Board of Directors' actions with respect to organizational priorities and governance concerns;
- Shall support the appointment of committees, in consultation with other Board members;
- Shall provide leadership to District and Branch leaders as needed;
- Shall recommend and implement organizational policy and policy changes; and
- Shall monitor financial planning and financial reports.

If you are interested in filling this vacancy obtain an intent form from the National Secretary Kim Graham by calling 1-800-464-4642, X1012 or emailing kimberlyg@fcsla.com. **Your completed intent form, resume and nonrefundable registration /application fee of \$50 must be received at the home office, post marked or dated by a delivery service or electronic media, no later than December 20, 2024.**

Your resume should contain a list of qualifications, including at least:

- Education – schools attended, years attended, degrees earned;
- Employment Record – for the most recent 15 years, names of employer(s), positions held and years in each position;
- Work Experience – description of the type of work performed in each position;
- Involvement in the Association, knowledge of the duties and requirements of the office being sought.

Home Office Halloween

The FCSLA home office staff dressed for Halloween!



W093 Meeting & Potluck

On October 27, 2024, Branch W093 (Tabor, SD) held a meeting and pot luck at Besada Hall in Tabor. The event was enjoyed by a variety of characters!



First Catholic Slovak Ladies Association of the United States of America
Insurance You Can Trust Since 1892.

Slovak-American Cook Book

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.

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

\$15.00
plus shipping

\$ _____ Total

Mail to: _____

Address: _____

Phone: _____

Email: _____

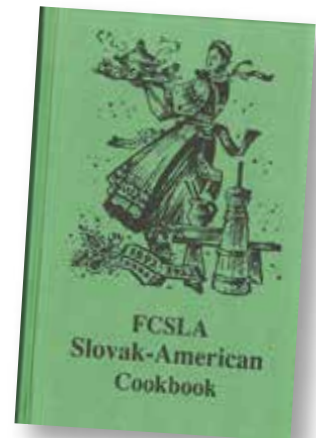
Ordered by if different than Mail to: _____

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

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



Branch W001 Holds Bowling Party

Youth members from Branch W001 gathered at Strike Force Bowl in New Prague, MN on Sunday, October 20 for a fun afternoon of bowling. They were also treated to pop, pizza and treats.



Branch W137 Fall Festival at Bass Farms

On Sunday, October 13th, Branch W137 Cedar Rapids, Iowa held its annual Fall Festival at Bass Farms. 27 members attended and enjoyed the games and activities. All selected a pumpkin from the pumpkin patch and took home a treat bag.



Denise Upah and Jan Dostal chat in the shade.



Members gather around the pumpkins for a group photo.



Tom, Jenny and Lydia Sheka pose for the camera.

Dr. Deborah Brindza Knighted into The Equestrian Order of the Holy Sepulchre of Jerusalem (EOHSOJ)

The Equestrian Order of the Holy Sepulchre of Jerusalem (EOHSOJ) received into the Order Dame Dr. Deborah Brindza on October 6, 2024 in La Crosse, Wisconsin. EOHSOJ is the only lay institution of the Vatican State charged with the task of providing for the needs of the Latin Patriarchate of Jerusalem and its activities and initiatives that support the Christian presence in the Holy Land. She was invited by Most Rev. Edward C. Malesic JCL, KC*HS, Bishop of Cleveland. The honor of membership in the Order is approved by the Order's Grand Magisterium in Rome. Candidates are knighted in a ceremony called the "Investiture". Newly invested make a solemn promise in the presence of the Blessed Sacrament to sustain the charitable, cultural and social works and institutions of the Catholic Church in the Holy Land. At the time of investiture, Knights and Dames are bestowed with the insignia of the Order, the Jerusalem Cross. Each Knight and Dame formally pledges his or her lifelong commitment to the order. Dame Dr. Brindza is the former National Medical Director of FCSLA, and is President of FCSLA Senior Branch 176.



More than \$287,000 in Scholarship Awards!

FCSLA Life is pleased to announce its 2025-26 Scholarship Program. An eligible candidate for an FCSLA Life Fraternal Scholarship Award shall be a member of good standing for at least three years prior to date of application and hold a \$1,000 permanent life insurance certificate, a \$5,000 term certificate or an annuity certificate in his or her name. See the full application for additional rules of eligibility. Winners will be chosen by a committee of impartial judges from the educational field, based on the following: Academic Standing, Church/Community Service Value and School Involvement/Essay.

127 College Scholarship Awards - \$1,250 Each

19 Graduate Awards - \$1,750 Each

36 High School Awards - \$1,000 Each

2 Florence Hovanec Memorial Awards - \$1,250 Each

32 Elementary School Awards - \$750 Each

2 John & Geraldine Gaydos Awards - \$1,250 Each

32 Early Elementary School Awards - \$750 Each

7 Vocational/Trade/Technical School Awards - \$1,250 Each

Application submission deadline is Tuesday, February 11, 2025.

Electronic copies (PDF file) and faxed copies are acceptable.

Applications postmarked or electronically received after such date will not be considered.

APPLICATIONS AND FURTHER DETAILS FOR THIS PROGRAM MAY BE OBTAINED BY:

- Visit our website at www.fcsla.com • E-mail us at Scholarship@FCSLA.com • Fax the form at 216-464-9260
- Call the home office at 800-464-4642, ext.1054

Complete the form and mail it to:

FCSLA Life Scholarship Department • 24950 Chagrin Blvd. • Beachwood, OH 44122-5634

60th Anniversary

Jerry J. and Cecilia J. (Vojtech) Hall were married on September 5, 1964 at Sacred Heart, Cedar Hill (rural Morse Bluff), Nebraska by the bride's cousin, Father Frank Machovec. Cecilia's grandparents, Frank and Mary (Bauer) Vojtech in 1904, and her parents, Joseph and Evangeline (Wesely) Vojtech in 1942, were married at Sacred Heart. All were members of Branch W055. In 1966, the couple started their careers in teaching; after seven years Jerry began a new career as a contractor. After 44 years of teaching. Cecilia retired in 2010. Cecilia serves as President of District 11 FCSLA Life St. Isidore and President of Branch W055. Jerry and Cecilia celebrated their 80th birthdays in June and July of this year. The couple have seven children: Mary Hall-Roy, Beth (Dave) Flack, Greg (Jana); Rebecca (Josh) Campbell, Rachel, Father Nathan, Eliss, also an infant son, Timothy, deceased. They have 12 grandchildren and 3 great grandchildren, members of Branch W055 (Cedar Hill, NE). Father Nathan Hall celebrated their 60th anniversary Mass September 8 followed by an open house.



\$1,250 VOCATIONAL / TRADE / TECHNICAL SCHOOL SCHOLARSHIPS ARE AVAILABLE!!!

The Vocational/Trade/Technical Scholarship is intended to help members planning to attend a community college, vocational school, trade school or other short-term training program in fields such as automotive technology, plumbing, heating, construction, welding, advanced manufacturing, cosmetology, computer repair as well as other fields. To learn more about the scholarship see our Vocational/Trade/Technical School Scholarship Application available online at FCSLA.com.

The deadline for this scholarship category is **Tuesday, February 11, 2025**. Winners will be notified in May.

If you have questions, call us at 800-464-4642 extension 1054 or email us at Scholarship@fcsla.com.



Branch S-023 Summer Picnic & Baseball

Hundreds of Slovaks from the Milwaukee community gathered on July 28th for the 92nd annual Slovak-American Picnic. Members of FCSLA Life Branch 23 handed out treats and FCSLA giveaways, and volunteered in the food both. Delicious Slovak food was served including halusky and klobasa. There were plenty of desserts for those with a sweet tooth. Branch 23 was happy to provide the Children's Entertainment that featured balloon making and fun glitter tattoos. Guests were entertained by the Tatra Slovak Dancers and Sokol gymnasts.

A week later on August 4th, Branch 23 attended the Milwaukee Milkmen baseball game held in Franklin, Wisconsin. Members and guests enjoyed hot dogs, bratwurst, burgers, chips and drinks. Along with the food, our group received Milkmen baseball hats and bags. We had visits from Bo Vine, the Milkmen Mascot in our section throughout the afternoon. Our group was shown on the Jumbotron along with our group name. We had a great time and look forward to going next year.





New Annuities, New Rates!

These rates became effective for new business 10/1/2024

SILVER ELITE ANNUITY

- Flexible Premium Deferred Annuity (Contract FPA(5)-0713)
- **4.75% APY current credited interest rate effective October 1, 2024***
- 3.00% APY minimum guaranteed rate
- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 5 year withdrawal penalty (6% 1st year, decreased by 1% each subsequent year)**
- 10% one time per year penalty free withdrawal is available in the first year of the contract and every subsequent year during the surrender period or, receive interest only (minimum \$100)
- Maximum issue age 85

GOLD ELITE ANNUITY

- Flexible Premium Deferred Annuity (Contract FPA(7)-0713)
- **4.85% APY current credited interest rate effective October 1, 2024***
- 3.00% APY minimum guaranteed rate
- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 7 year withdrawal penalty (8% 1st year, decreased by 1% each subsequent year)**
- 10% one time per year penalty free withdrawal is available in the first year of the contract and every subsequent year during the surrender period or, receive interest only (minimum \$100)
- Maximum issue age 85

PLATINUM ELITE ANNUITY***

- Flexible Premium Deferred Annuity (Contract FPA(10)-0415)
- **5.00% APY current credited interest rate effective October 1, 2024***
- 3.00% APY minimum guaranteed rate
- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 10 year withdrawal penalty (9% first two years, decreased by 1% each subsequent year)**
- 10% one time per year penalty free withdrawal is available in the first year of the contract and every subsequent year during the surrender period or, receive interest only (minimum \$100)
- Maximum issue age 79

* Our credited rate may go up or down at anytime, but will never go below the minimum guaranteed rate.

** A 10% federal tax penalty may apply to certain distributions if taken before the owner is age 59½.

*** This product is not available in New York - Call for details.



For more information, please contact one of our knowledgeable representatives.

First Catholic Slovak Ladies Association of the United States of America
a fraternal benefit society domiciled in Beachwood, OH
24950 Chagrin Blvd. | Beachwood, Ohio 44122 | 800.464.4642 | www.fcsla.com

Czech Day Parade Winners Sparkle with “Diamond on the Prairie”

Branch W093, Tabor, SD received the Grand Prize trophy for their “Diamond on the Prairie” entry in Tabor’s 75th Annual Czech Day parade, June 14, 2024.



HENRY BERKEMEIER of S-456 graduates from UNIVERSITY OF CHICAGO BOOTH with MBA



Henry Berkemeier stands proudly with his diploma from University of Chicago Booth School of Business: MBA program

Henry Berkemeier graduated June, 2024 from the BOOTH School of Business at the University of Chicago. After graduating from Purdue University in 2019 as an Industrial Engineer, he began working for FORD in Data Analytics. After being granted education assistance from FORD, Henry was accepted to the Booth MBA night program, so he moved to Chicago to attend night classes at UC but still continued working remotely for FORD as a Borrowing Cost Financial Analyst. Despite these two years of rigorous academia, Henry found time to volunteer to organize his UC Booth Outdoor Club Ski Trips, serve at his parish St Clement’s annual Anchor Balls, is a weekly member of Men’s Communio and is an avid poker player! Now that Henry has graduated in June, and only working 40+ hours a week, he said he feels like he is on vacation! We are very proud of you Henry! What an accomplishment! Ist s Bohom.



Christmas

CHEER



GRACE HOVANEC of S-456 has a ❤️ SERVANT'S HEART ❤️

420 COMMUNITY SERVICE hours volunteered during her high school years

Grace Hovanec, daughter of proud parents John A and Janice Bray Hovanec of Indianapolis, IN, graduated May 2024 from Roncalli Catholic HS. Using her God given talents, Grace became a regular cantor at her parish St Jude's Catholic Church since she was in 8th grade, and she sang in her swing choir at Roncalli Catholic HS. What started as a Religion requirement for Grace, turned into her mission to help others in need. Grace sewed costumes for theater productions at Roncalli Catholic HS and wrote letters to the military stationed abroad during the Covid years.

By serving in the Indianapolis local food pantries and attending a mission trip to the East Bank, WV, this reinforced teaching gratefulness. Grace recalls stories of her great grandfather, Andrew Hovanec (Chovanec in Slovakia) who immigrated to the US, eventually found work and settled in the Gary, IN to raise his family with his wife Anna. Graces' great grandpa Andrew Hovanec's faith was rooted in his Catholic faith and sustained him during his toughest times of leaving his family back in the Old Country and learning English to survive in the US. But, Andrew remained focused on seeking life, liberty and the pursuit of happiness.

Grace is now a freshman at St Mary College of Notre Dame in South Bend, IN is pursuing a degree in Elementary Special Education. We are very proud of you Grace! Keep up the good work. Ist s Bohom.



HOVANEC Reunion in May 2024 at the home of John A & Janice Hovanec's home in Indianapolis celebrated at their daughter Grace Hovanec's Graduation Party.

Families represented standing L to R: John & Janice Hovanec (IN) Regis & Dawn Hovanec & family (CO), Henry, Geraldine standing behind their mother Janet Berkemeier of Michigan, Jack Hovanec, Drs Steve & Joanne Gaydos Daniel, (TN), Ret Col Ray & Dr Julie Gaydos Plagens & family (IN) ; Myfawny Hovanec Elijah & family (IN), Grandma Anna Hovanec (IN) with family. Kneeling in front: grandkids of Adams, Elijah and Hovanec families. Sitting in front: special friend Ralph Larson.



ST. CYRIL PRESCHOOL AND KINDERGARTEN ENJOY A HIKE AND COOKOUT

Students and their families enjoyed a hike and hotdog cookout on the grounds of Saint Cyril Preschool and Kindergarten. Sunshine and smiles marked the family event. The day spent outdoors was a beautiful gift from God our Creator. Sister Donna Marie serves as principal of the Danville school sponsored by the Sisters of Saints Cyril Methodius



MATCHING FUNDS ACTIVITIES

BRANCH W16 BRAINARD, NE Brainard Community Club

Branch W16 of Brainard, NE held a matching grant Autumn Brunch for the benefit of the Brainard Community Club on October 27, 2004. The Holy Trinity Quilters donated a Halloween themed wall hanging for the event. Members of both groups worked together for a successful project resulting in in \$1,308 that will be used for community activities, scholarships, charitable donations and other community needs.



Community Club officers: Lynn Hummel, Secretary; Brenda Janak, Co-President; Denise Robeson, Treasurer; Annette Snyder, Co-President and W16 member.



W16 and Community Club members getting ready for the brunch.



Annette Snyder presenting the raffle quilt to winners Tom and Gretchen Pesek



Community members and guests enjoying the brunch



Gretchen Pesek serving homemade baked goods

Cornerstones from the Demolished Nativity of the Blessed Virgin Mary Church and School, Cleveland, Ohio

By John Sabol, S141

I've never been to a cornerstone-laying, but judging from the photo above, the crowd of about 2000 attending the ceremonies at Nativity of the Blessed Virgin Mary School on Aetna Road in Cleveland felt this was a significant event.



The school cornerstone contained an array of newspapers from November 1915, a parish report from 1914, and a record of the cornerstone-laying handwritten by Nativity Pastor Fr. Vaclav Chaloupka.

For these people on November 14, 1915, it was a sign that they had arrived—that they were making their mark in their new home in a new country. Four or five generations later, the school and—more importantly—Nativity BVM church, built in 1925, would be abandoned and demolished by the City of Cleveland. But the descendants of these immigrants—

even though some may not realize it—are truly the beneficiaries of what went on in those buildings.

Many may regard this as a sad story, but it really isn't.

The buildings were a neighborhood anchor for thousands of Slovaks, descendants of immigrants who founded this parish in 1903, made good lives for themselves and their families, and established Slovak fraternal branches, including Senior Branch 141 and Junior Branch 014 of FCSLALife.

The parish itself closed at parishioners' request in 1992 for lack of clergy who could continue to serve them and their traditions. The Cleveland Catholic Diocese sold the property to a well-meaning and very industrious minister,

but after he died, it eventually was abandoned by another preacher following a series of tragic circumstances.

Current residents of Nativity's southeast Cleveland neighborhood and the City of Cleveland itself viewed the abandoned buildings as dangers, but for many former parishioners the structures were as important to their lives today as their own families.

It was here that their parents, grandparents, and beyond discovered how to cope with life in America, how to find employment, and how to gain the skills needed to be successful in America.

It was here that they helped to create and maintain a neighborhood center on four

acres of land, where they could preserve their culture and at the same time take steps toward successful American citizenship, many becoming political and social leaders in Cleveland.

It was here where they learned how important it was to hang on to the most important possessions brought here by their parents and grandparents—family, language and religion.

In August the city decided to raze the abandoned church and the school, and this news raced through the internet at light speed. The church and school had sat



Contents of the church cornerstone suffered severe water damage due to the cornerstone's position in the church wall.

[continued on next page](#)



A crowd of about 2000 filled Aetna Road and surrounding properties to celebrate the laying of the cornerstone of Nativity BVM School, November 14, 1915.



Contents of the church cornerstone consisted of several English and Slovak newspapers plus a parish financial report, but all were victims of water damage.

in late August my wife Jeanne and I received a metal box containing memorabilia that had severe water damage since the church was built in 1925-26. However, they still reveal a snapshot of parish history.

We found published lists of contributions of parishioners from 1924 along with parish news for that year along with Slovak and English newspapers containing articles about the cornerstone laying.



The school cornerstone has been saved and will eventually be placed in the Slovak Cultural Garden in Cleveland.

cleared for the church and school.

The school cornerstone box, which dates to 1915, contained considerably more material, which survived quite well after 109 years. The most revealing document was handwritten by Fr. Vaclav Chaloupka, the pastor, with details of the day the cornerstone was laid—November 14, 1915.

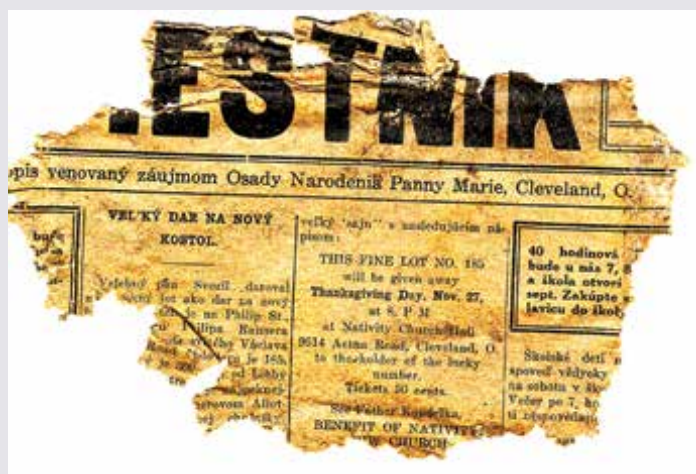
At least 2000 people attended this event, with support from neighboring Catholic pastors and Cleveland Diocesan officials. According to newspaper accounts, a mile-long parade of parishioners escorted Bishop John Farrelly to this event.

According to the 1915 document, “There now belong to this parish about 300 families, about ten of them being

vacant for at least five years, so what was there to save?

Even though all furnishings, including even stain-glass windows, had been removed from both buildings, and the structures had suffered severe damage from break-ins and the elements, two items remained in each structure—the cornerstones and their contents.

Although this was an unusual request, the city approved, and



This notice from a 1924 Nativy Viestnik (Messenger) offers raffle tickets (at 50 cents) for a lot on Dunlap Ave. in Cleveland. The winner of the lot would eventually get a house that would have been moved from the parish property.

Polish, 20 of them Bohemian, and the balance Slovak. The school is attended at present by 308 children divided into four classrooms. About 60 of our children go to the public school for want of space in our school.”

The school was Fr. Chaloupka's first priority when he arrived at Nativity as its fourth pastor in 1909. In an early report to parishioners, he wrote in Slovak that it makes no sense for young men of the parish to be “shooting dice” under streetlights at E. 93rd St. and Way Ave. when the parish could have a building that would serve as a neighborhood center.

Eventually, the school would feature a poolroom, two bowling alleys, and a large auditorium where parishioners could enjoy movies on weekends or watch semiprofessional boxing matches along with other sporting events.

These facilities, along with active Slovak fraternal benefit lodges, helped to keep the community together, helped immigrants learn the English language, and helped to ensure gainful employment for family members.

The school cornerstone bears the words “Za Boh a Narod Slovensky”—“For God and the Slovak Nation.” This cornerstone will eventually find a new home at the Slovak Cultural Garden in Cleveland.

Nativity parishioners were—and still are—proud of their Slovak heritage, evident in church records, which, according to the Cleveland Diocese, contained more documents in the parish's native language than any other nationality parish at the time (around the year 2000).

Many still mourn the passing of Nativity, especially now since these buildings have been demolished. But in reality, it's a joyful fact that the parish lives on in all of them and their children, grandchildren, and beyond since they are all the “living stones” on whom this community was built and still survives to this day.

John and his wife Jeanne and 4 of their grandchildren are members of either S141 or J014, Cleveland, Ohio.

Samuel Miklovic, S101 Receives Gold Renaissance Award

Samuel Miklovic, S101 St. Louis, MO, was awarded the St. Mary High School's Gold Renaissance Award by attaining a 4.29 GPA for last semester and was inducted into the National Honor Society as a Junior.



S-456 proudly announces its 2024 Award Winners for the John & Geraldine GAYDOS branch Scholarship

(The committee bases their selection on Academics, Essay, Leadership, Service, Civic Awareness. Applicants must be members of S-456)



MARISA PLAGENS, member of S-456 and daughter of proud parents Ret. Col Ray Plagens & Dr Julie Gaydos Plagens of Elkhart, IN, won the Graduate level award (\$1000) from the JOHN & GERALDINE GAYDOS branch Scholarship. Nearly a straight-A student in the Physician Assistant program at South College in Knoxville, TN Marisa has not let up from her studies since her graduation from Purdue University in May 2023.

In Knoxville, TN, Marisa attends Sacred Heart Cathedral near her apartment, and started a bi-monthly bible discussion group with her colleagues on the Book of John. Marisa's Community Service, organized through her PA program at South College, entails volunteering at "Under the Bridge". Free medical care is dispensed to the

homeless in the Knoxville community (handing out Over the Counter drugs, and performing wound care). The supervising PA prescribes drugs needed, for free, to the homeless. Ist s Bohom.



GRACE HOVANEC, member of S-456 and daughter of John A & Janice Bray Hovanec of Indianapolis, IN won the Catholic High School Award (\$500) from the JOHN & GERALDINE GAYDOS S-456 Scholarship. Grace's 420 Service Hours to her Church, School, and Community and Country humbly set her apart as having a Servant's Heart. After graduating from Roncalli Catholic HS in Indianapolis, Grace is now a freshman at St Mary College of Notre Dame studying Elementary Special Education. Ist s Bohom.

MATCHING FUNDS ACTIVITIES

BRANCH J112 MT. PLEASANT, PA "Pampushky" (Slovak Donut) Sale

On September 27, 2024 J112, Mt. Pleasant, PA held a "Pampushky" (Slovak Donut) Sale to benefit Visitation Church. These delicious donuts are homemade and filled with apricot, raspberry, and prune. The recipe was handed down to Pauline Pheifer from her mother. The sale was a huge success raising \$1,890.00. May God Bless all the women who worked long hours to make the event so successful. Pictured L-R are: Elizabeth Butler, Kathryn Janesko, Loretta Hunker, Barbara Golobish, and Patricia Sofranko.





IN MEMORIAM

Margaret Eloise Koynock, S010



Margaret Eloise Koynock (nee Widecan) age 93 passed away on January 13, 2024 at Vista Springs Assisted Living in Concord Twp, Ohio under the care of hospice. Born December 21, 1930 in Centerville, PA and moved to Cleveland, OH with her late husband John in 1950. She was a homemaker who dedicated her life to her family and her church.

Marge was a parishioner at Our Lady of Mt. Carmel in Wickliffe, OH since 1956. She belonged to the Legion of Mary for 45 years and the Isabella Guild where she was a two time winner of the Woman of the Year Award. Marge was a promoter of the Association of the Miraculous Medal for over 50 years. She spent many hours doing volunteer work and was involved in different church activities such as the Our Lady of Mt Carmel church festival and other fundraisers.

Survivors include her children Susan L (John) Kneale of Michigan, John M (Anita) of Florida, and Terese Ann (Paul Kirchstein) Mastroianni of Chardon. OH. Also surviving are her four granddaughters Danielle (William) Gables, Lindsey Golowesky, Kristine (Joshua) Wallace and Jessica Koynock. She also leaves behind four great grandchildren and her brother Joseph Widecan.

Marion J. Tuma, W056



Marion J. Tuma, age 93, died on Tuesday, July 2, 2024, at the Villages of Lonsdale, MN. Marion Julia (Koldin) Tuma was born April 7, 1931, on the family farm in Rice County, Minnesota to Joseph J. and Mary Ann (Pesta) Koldin. She attended District 46 Country School, and Parochial School in Lonsdale. On May 17, 1949, she married Francis A. Tuma at the Church of the Immaculate Conception in Lonsdale. They lived in Minneapolis and Montgomery and moved to Lonsdale in 1955. She was a member of the Immaculate Conception Council of Catholic Women, Apostolate of Fatima Group; and Knights of Columbus Ladies Auxiliary in Montgomery, Marion enjoyed baking, cooking and gardening. Her family was her pride and joy, and she loved baking tea rings for them. She is survived by her children – Dwayne (Sandy) Tuma and Dianne Miller of Lonsdale. Jeff (JoAnn) Tuma of Ellendale, Dan (Darlene) Tuma of LeCenter, Amy (Randy) Smisek of New Prague; 10 grandchildren; 15 great-grandchildren; siblings Joe Koldin and Jeanne (Arnie) Malecha; many Nieces and Nephews, Relatives and Friends.

Mary Ann Maruska, W001



Mary Ann Maruska, age 97, passed away on July 20, 2024. Mary Ann was born on September 15, 1926 on the family farm in Wheatland Township, Rice County, Minnesota to Ben and Anna (Schoenbauer) Barta. She married Edward J. Maruska on September 25, 1945 and they raised nine children on the family farm near New Prague. Mary Ann is survived by children, Patricia (Dr. Bill) O'Neill-Scheidt, Larry (Kristi) Maruska, Jack (Sheree) Maruska, Barb Maruska (Scott Werner), Carol (Arv) Olson, Margaret (Dr. Dave) Perry and Paul (JoAnne) Maruska; sister, Ann (Marvin) Schaak; daughter-in-law, Ginny Maruska and son-in-law, John (Janice) Henggeler. She had 26 grandchildren and 54 great-grandchildren.

Frances Hornick, S211



Frances Angeline (Fran Jean) Hornick (née Ruzbarsky), 98, of Kansas City, KS, died unexpectedly but peacefully on Aug. 7, 2024. Born March 10, 1926, in Kansas City, KS, as the youngest daughter of Joseph and Julia Ruzbarsky, Frances was a lifelong resident of Wyandotte County, Kansas. Married in 1949 to David M. Hornick, she celebrated 63 years of marriage before David's death in 2011. Together, they raised six children: Julia (Jim) Wise, Belleville, MI; David (Karen) Hornick, Leavenworth, KS; Anthony (Ginny) Hornick, Irving, TX; Joseph (Amy Hackler) Hornick, Olathe, KS; Therese (Jim) Terkovich, Mendham, NJ; and Damian (Maureen) Hornick, Lenexa, KS. Frances's life revolved around her family. She had 17 grandchildren and 28 great grandchildren, and she would beam with joy whenever she mentioned any of them. Frances had a way of making each family member feel special. A Catholic with a deep and abiding faith, Frances was baptized at Sts. Cyril and Methodius Catholic Church in Kansas City, KS. She graduated from Bishop Ward High School, Kansas City, KS, in 1944. In 1955 she became a faithful parishioner of St. Patrick Catholic Church, Kansas City, KS, and remained there until the present time. From 1944 until 1949, Frances worked at Hall Brothers (which would later become Hallmark Cards) as a color plate artist under the guidance of Hans Archenhold. Frances returned in 2017 to Hallmark, where she was graciously hosted for a day, to revisit her workplace from all those years ago, and see all the changes that had taken place in the art department – particularly the latest digital technology.

REPORT OF THE FCSLA NATIONAL TREASURER

Balance Sheet

	07/31/2024
Assets	
Cash & Short Term Investments	\$ 26,973,190
Bonds	1,032,732,191
Preferred Stock	1,020,000
Common Stock	346,824
Investment Income Due & Accrued	14,303,658
Property Plant & Equipment, Net	4,411,937
Certificate Loans & Accrued Interest	1,719,414
Other Assets	568,308
Total Assets	\$ 1,082,075,523
Liabilities	
Life Reserves	\$ 307,278,947
Annuity Reserves	647,101,406
Death Claims Payable	3,023,411
Unearned Premiums	385,248
Matured Endowments	351,641
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,285,360
Accrued Convention Donations	125,000
Provision for Future Conventions	96,391
Asset Valuation Reserve	11,858,724
Interest Maintenance Reserve	(5,538,511)
Other Liabilities	1,794,189
Total Liabilities	\$ 973,161,805
Surplus	108,913,718
Total Liabilities and Surplus Funds	\$ 1,082,075,523

Income Statement For Period Ended

	07/31/2024
Revenue	
Insurance Premiums	\$ 1,805,883
Annuity Premiums	8,529,535
Investment Income	29,629,043
Amortization of Interest Maintenance Reserve	(208,707)
Rental Income	260,654
Other Revenue	24,829
Total Revenue	\$ 40,041,237
Expense	
Increase in Reserves - Life	\$ (248,134)
Increase in Reserves - Annuity	(15,274,266)
Insurance Benefits	5,829,997
Annuity Benefits	39,427,884
Commission Expense	286,076
Surrender Benefits	1,815,065
Matured Endowments	26,943
Interest Expense	295,589
Salaries - Employees	431,320
Payroll Tax Expense	34,612
Underwriting Expense	24,709
Life and Annuity Expenses	\$ 32,649,795
Revenue Less Life and Annuity Expenses	\$ 7,391,442
Bank Service Charges	110,899
IT Expenses	240,323
Accounting Fees	84,764
Actuarial Fees	149,701
Legal Fees	46,137
Consulting Fees	57,062
Employee Benefits	569,300
Fees - Directors	139,272
Salaries - Employees	974,351
Salaries - Officers	324,251
Temporary Office Expenses	48,945
Payroll Tax Expense	113,325
Depreciation Expense	150,240
Utility Expense	72,377
Postage and Printing	126,738
Advertising & Marketing	71,967
Travel Expense	46,084
Insurance Department Fees	51,616
Sales Related Expense	180,062
Rental Expense	260,654
Building Expense	117,676
Insurance Expense	37,535
Office Related Expense	81,010
Dues & Subscriptions	54,816
Human Resources	94,442
Other Expense	15,171
Investment Expense	393,703
Sales and Operating Expenses	\$ 4,612,420
Revenue Less Sales & Operating Expenses	\$ 2,779,022
Post Mortem Benefits	1,133,300
Misc. Member Benefits	32,226
Donation Expenses	58,104
Change in Accrued Convention Donations	87,500
Convention Expenses	102,081
Branch and District Funding	460,093
Fraternal Activities	5,068
Official Publications	407,249
Scholarship Awards	206,250
Direct Fraternal Expenses	\$ 2,491,871
Income (Loss) from Operations	\$ 287,151
Dividends to Members	834,029
Subtotal INCOME (LOSS)	\$ (546,878)
Capital Gains (Loss)	825,696
NET INCOME (LOSS)	\$ 278,818

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 zjbazik@comcast.net; 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 zjbazik@comcast.net or send a hard copy of the information to: Editor, PO Box 1617, Reading, PA 19603-1617.



CHRISTMAS TRADITIONS

CRANBERRY PISTACHIO

BISCOTTI

3/4 cup white sugar
1/4 cup light olive oil
2 teaspoons vanilla extract
1/2 teaspoon almond extract
2 large eggs
1 3/4 cups all-purpose flour
1 teaspoon baking powder
1/4 teaspoon salt
1 1/2 cups pistachio nuts
1/2 cup dried cranberries

Preheat the oven to 300 degrees.
Line a cookie sheet with parchment paper.

Mix sugar and oil together in a large bowl until well blended. Mix in vanilla and almond extracts, then beat in eggs. Combine flour, baking powder, and salt in a separate bowl; gradually stir into egg mixture until combined. Fold in pistachios and cranberries by hand.

Divide dough in half. Form each piece into a 12 x 2-inch log on the prepared cookie sheet. Dough may be sticky; wet hands with cool water to handle dough more easily.

Bake in the preheated oven until logs are light brown, about 35 minutes. Remove from the oven and set aside to cool for 10 minutes.

Reduce oven temperature to 275 degrees degrees.

Cut logs on the diagonal into 3/4-inch-thick slices. Lay cookies cut-side down on the cookie sheet.

Bake cookies until dry, 8 to 10 minutes.

Note: If your pistachios are salted, omit the 1/4 teaspoon salt from the recipe.

SLOVAK WALNUT TORTE

5 egg yolks
1 cup sugar
4 tablespoons warm water
1/2 teaspoon vanilla
1 cup flour, sifted with 1 heaping tablespoon baking powder
10 drops almond extract
1 cup chopped walnuts
Beat yolks until lemon colored, then add sugar, beating at the same time. Add water and continue beating. Add

flour, combined with baking powder and walnuts, slowly and beating continually. Then cut and fold in the beaten egg whites. Pour into pans and bake in moderate oven.

SLOVAK NUT ROLL

Dough

3/4 cup whole milk
1/4 cup warm water
1/4 cup unsalted butter melted (or vegetable oil)
1 egg room temperature
1 package instant yeast
1/4 cup sugar 2 oz
3- 3 1/4 cups flour bread, all-purpose or a combo of both
1 tsp salt

Walnut Filling

10 oz ground walnuts
3/4 cup sugar
1 tsp cinnamon
6 tablespoons melted butter

Place the milk in a small saucepan and scald over medium heat. Do not let the milk simmer or boil. Once scalded, remove from heat to cool to 115 degrees before continuing.

In the bowl of a stand mixer with a dough hook, combine the milk, water, butter, egg, yeast, and sugar. Add most of the flour, then add the salt. Beat on a low speed for 2- 3 minutes to combine, then knead on medium- high for 5- 7 minutes.

Turn the dough out onto a lightly floured surface and cover with cling wrap. Let it rest for 10 minutes. Finish kneading the dough by hand until smooth and elastic.

Place dough in a greased bowl, turning to coat, and allow to rise in a warm, draft free location for about 1- 2 hours, or until doubled in size.

After the first rise, punch the dough down and allow it to rise for another 30- 45 minutes.

Combine the walnuts, sugar, and cinnamon to make the filling and set aside. If the walnuts are in large chunks, pulse in a food processor until fine/ medium- fine.

Punch the dough down to expel any

gas, then divide into 2 equal portions. Roll into rectangles, 1/8-inch thick. Keep the portions you are not working with covered so they don't dry out.

Brush the dough with melted butter and cover with the filling. Be sure to leave space along the far, long edge of the dough for when you roll it up.

Roll the dough lengthwise, like a jelly roll, keeping it tight. Pinch the seam and ends closed and move to a cookie sheet, seam side down. Repeat with remaining portion.

Allow the loaves to rise for one hour. Make sure they are covered with cling wrap to prevent the dough from drying out. Preheat the oven to 350 degrees for at least 30 minutes before baking.

Bake the loaves at 350 degrees for 30- 40 minutes. If they are browning too quickly you can tent a piece of foil over them. Allow to cool completely before slicing and serving.

If using active dry yeast: Sprinkle yeast over the warm water and dissolve. Stir after 5 minutes, then let it completely dissolve for another 5 minutes. Then add to wet ingredients. Makes 2 loaves.

PINEAPPLE AND APRICOT KOLACKY

6 cups flour
1 pound shortening
3 eggs
1 cup cream, or canned milk
1 cake yeast
1 teaspoon vanilla
Pinch of salt

FILLING

1 small can pineapple, drained
1 pound dry apricots, cooked
Sugar to taste

Sift flour and salt, cut in shortening until it looks like cornmeal. Add eggs, cream, yeast and vanilla. Beat with hand until dough forms into a ball and hands are clean. Place in refrigerator over night, or for 6 hours. Cover board with granulated sugar. Roll out small portions of dough at a time. Spread with filling, roll up pieces, or fold over. Bake at 350 degrees about 10 to 12 minutes.



PERIODICAL

12/24

The FCSLA Life Mission Statement

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

The FCSLA Life Vision is to:

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