

Fraternally Yours®

FCSLA Life

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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

DECEMBER 2025

O come, let us adore Him!



The First Catholic Slovak Ladies Association
Board of Directors and Officers
wish a very Blessed and Merry Christmas
to all our Members



ŽENSKÁ JEDNOTA

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A Faith-Filled Christmas: Embracing the Miracle of Emmanuel

As December unfolds and twinkling lights begin to fill our neighborhoods, there's a familiar excitement that comes with the Christmas season. Families gather, choirs rehearse, candles are lit, and the world feels a little warmer, a little brighter. Yet, in the midst of all the beauty and bustle, Christmas calls us to pause — to remember that beneath the shimmer lies the simple, sacred story that changed the world forever.

More than two thousand years ago, on a quiet night in Bethlehem, the greatest gift of all was given. In a humble stable, surrounded by hay and hope, Jesus Christ — the Son of God — was born. His coming was not marked by royal fanfare or earthly power, but by the soft cry of a newborn and the radiant faith of a young mother. Heaven touched earth that night, and the promise spoken by the prophets was fulfilled: "The virgin will conceive and give birth to a son, and they will call him Emmanuel" — which means, 'God with us' (Matthew 1:23).

The Gift Beyond the Wrapping

It's easy to lose sight of that holy moment amid our modern celebrations. We decorate trees, exchange gifts, and plan feasts — all good and joyful things — but sometimes, the deeper meaning of Christmas can get buried beneath the wrapping paper. A faith-filled Christmas reminds us that the true gift is not found in what we give or receive, but in who we've been given: Jesus, the Savior of the world.

Through His birth, God declared His unfailing love for humanity. He stepped into our darkness to bring light, into our chaos to bring peace, and into our brokenness to bring healing. Every candle we light, every carol we sing, should draw us back to that truth — that the greatest miracle of Christmas is that God came near.

Faith in the Ordinary

Christmas is also a reminder that God often works through the ordinary. He chose a young woman from Nazareth, a carpenter with a quiet heart, and a stable that most would overlook. In those simple surroundings, heaven's glory was revealed. This teaches us that faith doesn't always require grand gestures — sometimes it's about trusting God in the small, unseen moments.

When we open our hearts in faith, Christ is born anew within us. The same light that shone over Bethlehem can shine in our homes, our families, and our communities today. Each act of kindness, each prayer whispered in faith, becomes a reflection of that divine light.

(continued on page 6)

One, Holy, Catholic, and Apostolic: Concluding Our Journey Through the Creed

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

We are in the final phase of our brief understanding of the *Nicaean-Constantinopolitan Creed* which was approved at the first council of the Church, the Council of Nicaea, in May 20-July 25, 325, A.D. There were some additions made in several future Councils but the main part of the *Creed* was approved at Nicaea. My hope was that as we celebrated the seventeenth hundredth anniversary of the *Creed*, we obtained a better knowledge of its words and their meanings, realized the treasure that we possess of having the *Creed* for our profession of our Faith, and continue to go forth by living these words in our everyday lives. Much of this finale of the *Creed* will be quoted by me from *The Catechism of the Catholic Church* by paragraph number.

*I believe in one, holy, catholic and apostolic Church.
I confess one Baptism for the forgiveness of sins
and I look forward to the resurrection of the dead
and the life of the world to come. Amen.*

The *Catechism* teaches that: “*The Church is **one** because of her source:* ‘the highest exemplar and source of this mystery is the unity, in the Trinity of Persons, of one God, the Father and the Son in the Holy Spirit.’”¹ “From the beginning, this one Church has been marked by a great *diversity* which comes from both the variety of God’s gifts and the diversity of those who receive them. Within the unity of the People of God, a multiplicity of peoples and cultures is gathered together. Among the Church’s members, there are different gifts, offices, conditions, and ways of life.”²

“The Church ... is held, as a matter of faith, to be unfailingly **holy**. This is because Christ, the Son of God, who with the Father and the Holy Spirit is hailed as ‘alone holy,’ loved the Church as his Bride, giving himself up for her so as to sanctify her; he joined her to himself as his body and endowed her with the gift of the Holy Spirit for the glory of God.” The Church, then, is ‘the holy People of God and her members are

called ‘saints.’”³ “In everyone, the weeds of sin will still be mixed with the good wheat of the Gospel until the end of time. Hence the Church gathers sinners already caught up in Christ’s salvation but still on the way to holiness.”⁴

“The word ‘**catholic**’ means ‘universal,’ in the sense of ‘according to the totality’ or ‘in keeping with the whole’. The Church is catholic in a double sense. First, the Church is catholic because Christ is present in her. ‘Where there is Christ Jesus, there is the Catholic Church....The Church was, in this fundamental sense, catholic on the day of Pentecost and will always be so until the day of the Parousia.’”⁵ “Secondly, the Church is catholic because she has been sent out by Christ on a mission to the whole human race....The character of universality which adorns the People of God is a gift from the Lord himself whereby the Catholic Church ceaselessly and efficaciously seeks for the return of all humanity and all its goods, under Christ the Head in the unity of his Spirit.”⁶

“The Church is **apostolic** because she is founded on the apostles, in three ways: *she was and remains built on ‘the foundation of the Apostles’, the witnesses chosen and sent on mission by Christ himself; *with the help of the Spirit dwelling in her, the Church keeps and hands on the teaching, the ‘good deposit,’ the salutary words she has heard from the apostles; and, *she continues to be taught, sanctified, and guided by the apostles until Christ’s return, through their successors in pastoral office: the college of bishops, ‘assisted by priests, in union with the successor of Peter, the Church’s supreme pastor....’”⁷

I confess one Baptism for the forgiveness of sins is addressed in paragraphs 984 through 987 of the *Catechism* and the “In Brief” of those paragraphs are thus summarized. “The Creed links ‘the forgiveness of sins’ with its profession of faith in the Holy Spirit, for the

(continued on page 6)

Message from our Chief Executive Officer MICHAEL J. AGAN



'Twas the Season at FCSLA Life

'Twas the season at FCSLA, quiet through the halls,
Not a printer was humming, nor echoing calls.
The wreaths were all hung by the front desk with care,
In hopes that St. Nicholas soon would be there.

The staff were nestled all snug at their screens,
Dreaming of fraternal joy and member routines.
With spreadsheets and filings all neatly aligned,
Their hearts full of purpose, their mission refined.

When out in the lobby arose such a clatter,
Mike sprang from his desk to see what was the matter.
Away to the foyer he flew like a flash,
Tore open the emails, then cleared out the cache.

The lights on the garland gave off a warm glow,
Illuminating the pride that the team did bestow.
When what to his wondering eyes did appear,
But a sleigh full of updates and a vision so clear.

With seasoned leaders, so lively and wise,
He knew in a moment it must be FCSLA's rise.

More rapid than eagles his insights they came,
He whistled and rallied and called them by name:

"Now Kim! Now Frank! Now Carolyn! Now Andi and Paul!
On Karen! On Mark! On Kat! On Paula and all!
To the top of the charts! To the heart of our goal!
Now dash away, dash away, fraternal and whole!"

As traditions met progress and values held tight,
They embraced innovation with all of their might.
So up to the boardroom the team they did fly,
With a mission of service and spirits held high.

We led with conviction, with kindness and cheer,
And pledged to the members a prosperous year.
We honored the past, and prior leaders great reign,
While forging ahead through challenge and gain.

He sprang to his team, gave a nod to the floor,
And away they all flew to do even more.
But I heard him exclaim as he turned out the light—
"FCSLA Life, Merry Christmas!
Keep shining bright!"

Merry Christmas and Happy
New Year!

Michael J. Agan

Michael J. Agan
CEO



*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!*

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A Faith-Filled Christmas: Embracing the Miracle of Emmanuel ... continued from page 2

Carrying Christmas in Our Hearts

As the year draws to a close, the message of Christmas invites us to slow down and reflect. What does it mean for us, personally, that God is with us? It means we are never alone — not in our struggles, not in our waiting, not in our weariness. Emmanuel walks beside us, offering peace in the midst of uncertainty and joy in the face of sorrow.

To live a faith-filled Christmas is to carry the spirit of Christ into every day that follows. It's choosing forgiveness over bitterness, generosity over greed, love over judgment. It's remembering that every manger moment — every humble “yes” to God — has the power to change the world.

Dear Friends, pause for a moment and join me in a Christmas Prayer.... Lord Jesus, as we celebrate Your birth, help us to see beyond the lights and the gifts. Let our hearts be filled with gratitude for the gift of Your presence. Renew our faith, deepen our love, and make our lives a reflection of Your light. May this Christmas be not just a season, but a transformation of the soul. Amen.

This Christmas, may your heart be still enough to hear the angels' song, open enough to receive the Savior's peace, and strong enough to share His love with the world.

Merry Christmas — and may your faith shine brighter than any star above Bethlehem.

*Until Next Month,
Warmly, Carolyn*

One, Holy, Catholic, and Apostolic: Concluding Our Journey Through the Creed ... continued from page 3

risen Christ entrusted to the apostles the power to forgive sins when he gave them the Holy Spirit.” “Baptism is the first and chief sacrament of the forgiveness of sins: it unites us to Christ, who died and rose and gives us the Holy Spirit.” “By Christ's will, the Church possesses the power to forgive the sins of the baptized and exercises it through bishops and priests normally in the sacrament of Penance.” “In the forgiveness of sins, both priests and sacraments are instruments which our Lord Jesus Christ, the only author of and liberal giver of salvation, wills to use in order to efface our sins and give us the grace of justification” (*Roman Catechism*, I, 11, 6).⁸

And I look forward to the resurrection of the dead is emphasized in Paul's First Letter to the Corinthians: “But now Christ has been raised from the dead, the first-fruits of those who have fallen asleep. For since death came through a human being, the resurrection of the dead came also through a human being. For just as in Adam all die, so too in Christ shall all be brought to life,....”⁹

And the life of the world to come is my favorite part of the Creed...no more sinning thus no more Confession; temperature always in the mid-70's and sunny with white, fluffy clouds and no humidity; pyrohy with mashed potatoes (my Mom's secret – just a few pimento cheese slices mashed in the potatoes), stuffed kapusta, klobassy (with lots of garlic), bobalky with honey and poppy seeds, mushroom soup; oplaty; kolachi, and, fresh fruits and nuts available all the time! But above all: Father, Son, and Spirit! Mary and all the Saints. my family and my friends/enemies!

Amen. So be it.

¹ *Catechism of the Catholic Church Second Edition*, Liberia Editrice Vaticana, 2023, 813. ² Ibid. 814. ³ Ibid. 823. ⁴ Ibid, 827. ⁵ Ibid. 830. ⁶ Ibid. 831. ⁷ Ibid. 857. ⁸ Ibid. 257. ⁹ I Corinthians 15:20-22.

MERRY CHRISTMAS! VESELE VIANOCE!

\$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 **February 10, 2026**.
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.



44th Annual Debutante Ball

On Saturday, November 1st, FCSLA and the former Polish Union held the 44th Annual Debutante Ball "A Fall Foliage Memory". The 80 guests who attended celebrated two beautiful debutantes, escorts, pages, and their families. Dinner was delicious at the Best Western Genetti Hotel in Wilkes-Barre, PA, and all guests fully enjoyed the musical entertainment that DJ Frank Gervasi offered into the evening. "On behalf of the Debutante Ball Committee, we could not be prouder of our participants this evening! They all look stunning. Their proud families and friends gathered to support them just warms our hearts. It was our distinct honor to celebrate such talented, intelligent, gracious, well-rounded youth who will no doubt

achieve great things in their life time," said Chair Mrs. Emily Stefanac. "What a great group of young people! It was my honor to be the 2025 Presenter of Debutantes this year. Congratulations to all of our participants this evening and their families," said Co-Chair and Presenter Ms. Charlotte Androckitis.

The committee wants to thank everyone who volunteered their time, donated to the program booklet, attended the ball, and continues to support this timeless tradition that celebrates the young women of our association. The Debutante Ball committee will start planning soon for the 2026 ball, so stay tuned for details and applications to come at the start of the new year.



Debutante Miss Lauren Shemansky. Daughter of Mr. Thomas and Mrs. Linda Shemansky of Hazelton, PA. Escorted by Mr. Ayden Hannigan.



Debutante Miss Reese Woytowich. Daughter of Mr. Jeff Woytowich and Mrs. Kimberly Markowski of Shavertown, PA. Escorted by Mr. Frank Klimovitz.



Page Couple Master Axel and Miss Lyra Houlroyd, children of Mr. Chris and Mrs. Allison Houlryod of Ronkonkoma, NY.





44th Annual Debutante Ball





Veterans Day Tribute

On behalf of FCSLA Branches S-101 and J-011, we are honored to submit this report in gratitude to the First Catholic Slovak Ladies Association for its generous and ongoing financial support of our branches' veterans' ministry and community remembrance activities.

Through the past two quadrennial conventions, FCSLA funding has sustained our efforts to recognize, support, and pray for those who have worn our nation's uniform. This year's Veterans Day Tribute, held at our parish on the South Side of St. Louis, was made possible by that continued generosity.

Our parish gathered in reverent gratitude to honor all who have rendered the highest service any American can offer to this nation — the men and women who have fought for our freedom and stood sentry over our security.

Here, in our church, we paused to remember them in prayer. Across our nation — at gravesites, veterans' halls, and in proud parades — Americans united in gratitude for a debt we can never fully repay.

Every man and woman who has ever worn this nation's uniform, in war or in peace, has accepted risk and sacrifice on our behalf. This day belongs to all of them — those who fell in battle and those who stood ready to do so; those who were wounded and those who tended the wounds of others; those who returned home, and the too many who never did.

On this Veterans Day weekend, here on the South Side of St. Louis, we stood together to honor those who wore the cloth of this nation:

Soldiers — Sailors — Marines — Airmen — Guardians — Coast Guardsmen.

Each stood the line. Each answered the call.

Each carried the weight of freedom on their back so that others could sleep beneath its blanket.

They did the hard work.

They walked the lonely posts.

They fought the fights that others only read about.

And some of their brothers and sisters never came home.

We don't forget them — and we never will.

This year held special meaning as the United States Marine Corps marked its 250th anniversary — founded in 1775 and still standing guard in 2025. For two and a half centuries, Marines have charged toward the sound of the guns — never lowering standards, never backing down, never forgetting who they are.

And Gen. Eric Smith reminded us:

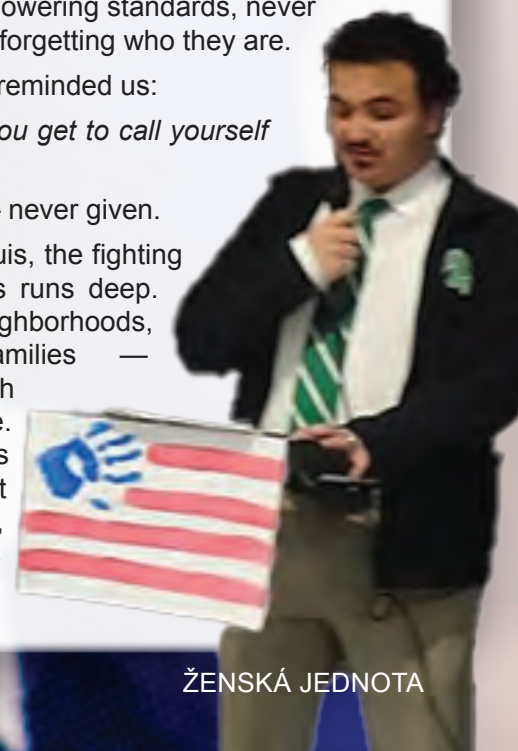
"Your bonus is that you get to call yourself a Marine."

That title is earned — never given.

Here in South St. Louis, the fighting spirit of our veterans runs deep.

You see it in our neighborhoods, parishes, and families — ordinary people with extraordinary resolve.

Marines and veterans alike who know that freedom isn't free, and that comfort has never won a battle.





So today, we don't just thank them — we salute them.
 Stand tall. Shoulders back.
 Be proud of what you've done and who you are. You've earned it.
 Thank you for defending our freedom.
 Thank you for inspiring the next generation.
 And thank you for reminding this nation that true strength isn't found in ease — it's found in service, sacrifice, and Semper Fidelis.
 Each branch carries its own name, its own pride, and its own sacred duty — yet all serve under one flag, one nation, and one God.
 May we honor them not only with our words, but with our gratitude, our respect, and our continued prayers for their safety.
 God bless every veteran here today.
 Thanks to the generous support of the First Catholic Slovak Ladies Association, our parish veterans' tribute continues to grow in reach and significance.
 Your funding enables the creation of printed programs, table arrangements, patriotic décor, and a hospitality reception where veterans, parishioners, and students gather to reflect and give thanks.

The participation of our youth branch (J-011) members in event setup, flag displays, and prayer readings further strengthens the intergenerational mission of FCSLA — to serve God, family, and community with faith and pride in our Slovak Catholic heritage.

Conclusion

As spoken to our congregation:

"Our humble words on Veterans Day can never do justice to the sacrifices made by our veterans — by those who returned and those who did not, by those who live among us and those who live only in our memories. We know we can never repay the debt — but still, we try, because their sacrifices must live in our hearts every day."

A grateful nation remembers — today and always.

May God bless our veterans, their families, and this great nation they served.

And may the cry of every Marine — and every American in uniform — forever echo across the ages:

Semper Fidelis — Always Faithful.

Submitted Respectfully by:
 FCSLA Branch S-101 and Youth Branch J-011
 St. Louis, Missouri
 November 2025

Family Fall Festival

FCSLA Life Branch W137 held its annual Family Fall Festival on a sunny Sunday afternoon, October 12th at Bass Farms in rural Linn County. Two dozen members enjoyed selecting pumpkins, taking hayrack rides, solving the corn maze and other outdoor activities.



W137 members take time out from choosing pumpkins for a group photo.



Makayla, Crystal, Tammy and Mary enjoy the activities.

To continue receiving Fraternally Yours in 2026 please either return the OPT-IN survey envelope that was inserted in the August & October issues of Fraternally Yours or go to <https://www.fcsla.com/fraternal-department/fraternally-yours-delivery/>



First Catholic Slovak Ladies Association of the United States of America

Scholarship Program - 2026 - See New Eligibility Criteria

FCSLA Life is pleased to announce its 2026-27 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 10, 2026.

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

BRANCH Z221'S REBECCA KOLANO COMPLETES IRONMAN TRIATHLON

Rebecca Kolano (Z221), daughter of Ed & Mary Lee Kolano, finished the Ironman Triathlon in Chattanooga, Tennessee on September 28, 2025. It required a 2.4-mile swim, 116-mile bike ride, and 26.2-mile run. Her sister, Elena Kolano Schlieper (Z221), finished the same event in 2023. Rebecca is a junior at Miami University of Ohio, majoring in Accounting. Her proud Grandma, Betty Kolano, in addition to an aunt and several cousins, are members of FCSLA.



Christmas Comes Early to Saints Simon and Jude Pre-School

Thanks to the generosity of Branch S111, Charleroi, PA Sanits Simon and Jude Pre-School replaced their aging fleet of children's riding play toys. Saints Simon and Jude Pre-School is a 200-student faith-based school located in the Greentree, PA area, a suburb of Pittsburgh.



Pictured (L-R) are Regina (Trotta) Berner, Teacher and Branch S111, Amy Beumgart, Director and students Thatcher Holowaty, (J170) and twin brother Ethan Holowaty (J170). The students Thatcher and Ethan are the grandchildren of William and Anna Marie Bury, S111 of Elizabeth Township, PA.

2025 Marion Vrabel Scholarship Fund

Congratulations to Debutante Miss Lauren Shemansky. Elaine Larronde and Debora Osborne presented her with the 2025 Marion Vrabel Scholarship Fund, based on her scholarship essay submission. We hope you use the funds well in your continued hopes of higher education after high school for Aerospace Engineering. Congratulations!!



Scholarship Program – 2026

See the Application for New Eligibility Criteria for Z-Branches



The FCSLA Scholarship Program for 2026-27 offers awards for various educational levels. Scholarships can be used for tuition, books, fees, and course-related expenses.

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.

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- 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 on this page and mail it to:

FCSLA Life

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

2026-2027 FCSLA LIFE SCHOLARSHIP APPLICATION REQUEST

Please send a scholarship application form by: _____US Postal Mail _____Email

Application requested for the following award category (please check):

- ☐ College ☐ Graduate ☐ High School ☐ Religious (Seminary)
☐ Grades 1-4 ☐ Grades 5-8 ☐ Vocational/Tech/Trade School

(PLEASE PRINT)

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ E-mail _____

THIS FORM IS NOT THE APPLICATION

Randall Marino, S88 Inducted into Monessen, PA School District “Wall of Fame”

Randall (Randy) S88, is a 1973 graduate of Monessen High School and a 1977 graduate of California State Teachers College with a BS degree in Elementary Education. Randy received his Masters of Education at California University in 1994. He spent the next 34 years educating the youth of the City of Monessen, PA.

When he began his teaching career, each of the 5 Catholic Parishes in Monessen had an elementary school. Randy began teaching 4th-5th- and 6th grade mat at the St. Cajetan School. After 1-year at the parochial school, he was hired by Monessen School District. The next 16-years he taught in the Elementary and Junior High School buildings where he served as a substitute teacher and TELS Coordinator. During his early years, he taught 1st grade and at Monessen Junior High/Middle School taught 7th grade reading.

He was involved with student activities and served as a sponsor for numerous students' clubs, activities, chaperoning dances, and proms. Randy worked in the Athletic Department as Equipment Manager for the football team for 16 seasons. During those years he coached the Girls and Boys Basketball teams. Most notably with the 1987-88 Boys' team helping to raise funds for participation in the prestigious Las Vegas Invitational Tourney. Monessen was the smallest school in the tournament, and they won a State Championship. He was an assistant coach on both Boys' state championship teams. During his time at Monessen, as a coach an administrator, he amassed 13 championship rings.

In his second 17 years in Monessen School District, Randy became principal of Monessen High



School. During that time, he also served as Middle School principal for 10 years. One of the first tasks Randy had to complete was to organize the move of equipment and supplies from 600 Reed Avenue to 1245 State Road. When the building opened at 1245 State Road a new Monessen High School was created under his and the staff's guidance.

After retiring in 2011 from the Monessen School District, Randy went to work part-time for Southwestern PA Human Services. That planned 6-month commitment to that organization turned into 10-years of service. He fully retired from all work purposes in 2021. But as always, Randy did not sit around retired for long, with a committee of 25 animal lovers he formed Mon Valley Paws, a 501 (c) 3 non-profit where he serves as Director. Today, Randy is no stranger to the students of the Monessen School District. Albany, Randy's Therapy Dog, visits all 3 buildings in the district and the Elementary Center students love to read to her too.

PLEASE NOTE

FCSLA Life is a trade name and service mark of First Catholic Slovak Ladies Association of the United States of America. Our association has not changed its legal name which remains First Catholic Slovak Ladies Association of the United States of America.

We have adopted and may use FCSLA Life as a trade name for our organization and as a mark for services that we render.



48TH ANNUAL SAINTS CYRIL AND METHODIUS APPEAL UPDATE

The mailing for the 48th Annual Saints Cyril and Methodius Appeal will be going out in January to clergy of Slovak heritage, national and local leaders of our Slovak Catholic Fraternal Benefit Societies, members of the Slovak Catholic Federation, previous donors, and personal parishes of Slovak ancestry. The Appeal raises money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations.

Thank you to all the Branches, Districts and Members of the First Catholic Slovak Ladies Association who have contributed to the 47th Annual Appeal. The final totals will not be known for a few weeks, but **as of October 13, 2025, the Appeal has received \$21,713.00 from 169 donors.** Among the 56 donations received from Catholic Slovak Fraternal Branches and Districts, Branches S10 & J386, Branch S86, Branch S88, Branches S107 & J38, Branch S233, Branches S301 & J143, Branches S408 & J385, Branches S414 & J272, Branch S475, Branches S481 & J374, Branch S590, Branch S615, the Magdalen I. Iskra District, and the Home Office of the FCSLA have donated a combined total of \$2,685.00. Donations to date have also been received from 5 churches, 21 clergy and religious, and 87 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone wishing to donate to the 2025 Appeal is asked to fill out the information in the box at the bottom of this article and mail it along with a check payable to the **Slovak Catholic Federation** to the address provided. Donations in any amount are deeply appreciated and are acknowledged. **The 47th Annual Appeal runs from December 1, 2024 to November 30, 2025. Gifts received after November 30, 2025 will be credited to the 2026 Appeal.** Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak Fraternal Organizations for cultural, religious and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., Abbot of St. Andrew Svorad Abbey, Cleveland, OH. National President is Reverend Andrew S. HvozdoVIC, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Our Lady of Victory Parish, Harvey's Lake, PA and Gate of Heaven Parish, Dallas, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Parochial Vicar with Senior Priest status at Our Lady of Grace Parish, Pennndel, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

47th Annual Saints Cyril and Methodius Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Amount \$ _____

*Please make check payable to
Slovak Catholic Federation and mail to:*

Rev. Thomas A. Nasta, National First Vice President
Slovak Catholic Federation
Our Lady of Grace Church
225 Bellevue Avenue
Pennndel, PA 19047-4052



Anna Hurban Scholarship Fund First Catholic Slovak Ladies Association

24950 Chagrin Boulevard
Beachwood, OH 44122
800-464-4642 • www.fcsla.org

Get Involved. Make a Donation.

You can make a difference in helping to make education affordable for a deserving student. Your generous gift to the Anna Hurban Scholarship Fund gives our young members the opportunity to build an even stronger foundation as they begin their life journey and affirms them at a crucial time in their lives.

Sincerely,
Mike Agan
CEO

First Catholic Slovak Ladies Association of the United States of America is a Fraternal Benefit Society organized under 501(c)(8) of the Internal Revenue Code. Your contributions to our scholarship fund are tax deductible.

Your Contribution Information

Donor Name _____

Address _____

Email Address _____

Amount _____

In Honor of _____

In Memory of _____

All donations, large and small, matter and are greatly appreciated. All donors and gifts will be proudly acknowledged in *Fraternally Yours* magazine unless you request that your name be withheld.

Method of payment: Please write your check or money order payable to FCSLA Anna Hurban Scholarship Fund.

Send your donations to: Anna Hurban Scholarship Fund, FCSLA Life, 24950 Chagrin Boulevard, Beachwood, OH 44122.

From Independence to Today – We Stand with Our Veterans

Senior Branch 11 Fundraising Drive for the Wounded Warrior Project
Donate - Now through June 30, 2026



In 2026, our nation will proudly celebrate **250 years of independence** - a milestone made possible by the courage and sacrifice of those who have served and defended our freedoms. To honor this historic occasion, **Senior Branch 11** is hosting a **Matching Funds Fundraising Drive** to benefit the **Wounded Warrior Project (WWP)**. Founded in 2003, the Wounded Warrior Project is a **501(c)(3) nonprofit organization** that provides **no-cost programs, services, and events** to support wounded veterans and their families. Their mission is to help those who have served live with dignity, strength, and independence. In 2023, with your support, **Senior Branch 11** raised **\$3,000** for this remarkable cause. As we approach the nation's **250th** anniversary, we are setting our sight even higher—with the goal of **doubling that impact**.

All funds raised will be presented in **July 2026** to the **Wounded Warrior Project**. Together, we can celebrate our nation's independence by honoring and supporting those who sacrificed for it. Thank you!

Sr. Branch 11 President/National Director

Kristina L. Menke

Sr. Branch 11 Secretary/Treasurer

Jim Deak

★ ★ ★ ★ ★ **Donate today. Give hope. Change lives.** ★ ★ ★ ★ ★

Mail cash or check to: Jim Deak - Sr. Branch 11, 1348 Breezewood Dr, Homestead, PA 15120

If mailing a check please make check payable to: FCSLA BR.-S011 FBO WWP

Eagle Scout Service Project Supported by FCSLA J-011 and BSA Troop 161



Life Scout Louis Miklovic, a proud member of Boy Scouts of America Troop 161 and FCSLA Junior Branch J-011, recently organized and led an Eagle Scout Service Project that exemplified faith, leadership, and community spirit. His project, generously funded by FCSLA Branch J-011, provided a tangible and lasting gift to his alma mater, St. John Paul II Preparatory School (South Campus), by assembling and donating five picnic tables to enhance the school's outdoor learning and fellowship spaces.

Project Purpose and Community Impact

Louis's project supported the mission of St. John Paul II South Preparatory School, a faith-based institution dedicated to forming students in "faith, family, and formation." This initiative coincided with the school's Back-to-School Fundraiser and Matching Gift Opportunity, which invited the wider community to help equip students with both the spiritual and practical tools needed for success.

The picnic tables will serve as gathering places for students, teachers, and families—fostering community interaction, outdoor education, and fellowship consistent with the school's Catholic mission "to know, love, and serve God in all things." Louis's contribution directly complements these values, providing spaces that encourage reflection, friendship, and faith in action.

Planning, Funding, and Collaboration

As project leader, Louis coordinated all aspects of planning, funding, and construction. FCSLA Branch J-011 provided financial sponsorship, demonstrating the organization's commitment to youth leadership and Catholic education. The labor was supplied through a remarkable spirit of cooperation, involving Scouts from Troop 161, family members, and fellow FCSLA members from both the senior and junior branches (S-101 and J-011).

The project became a multigenerational effort—bringing together community members united in faith and purpose. Through his leadership, Louis ensured that all participants were organized, safe, and engaged, turning the project into both a service opportunity and a shared expression of fellowship.

Leadership and Faith in Action

Louis's Eagle project reflected the same humility, faith, and perseverance that have marked his Scouting journey. Having completed both the Ad Altare Dei and Pope Pius XII Catholic religious emblem programs, he has demonstrated a deep commitment to serving God through Scouting. His leadership of this project continued that legacy—transforming his personal faith into visible service that benefits his school and parish community.

Throughout the process, Louis exemplified the Scout Oath and Law: he was trustworthy in managing resources, helpful in guiding others, reverent in his purpose, and cheerful in his leadership. His quiet confidence and compassionate direction inspired younger Scouts and adult volunteers alike.



A Legacy of Service

The five picnic tables now standing at St. John Paul II South represent more than a completed Eagle project—they symbolize a young man's journey of faith, family, and service. Through his efforts, Louis not only enhanced his school environment but also embodied the mission shared by both Scouting and the First Catholic Slovak Ladies Association: nurturing virtuous leadership grounded in faith and community.

As Louis approaches the culmination of his path to Eagle Scout, his project stands as a model of cooperation between Catholic organizations, families, and youth. It demonstrates how one Scout's vision—rooted in gratitude, responsibility, and love of God—can bring people together to build something lasting and good.

"May the Lord watch between you and me when we are absent from each other." – Genesis 31:49

This verse, dear to the Miklovic family, perfectly captures the spirit of Louis's service: faithful, connected, and enduring.



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.

CHART YOUR COURSE



10 YEAR PLATINUM ELITE ANNUITY***

5.00% APY current credited interest rate effective November 15, 2025*

3.00% APY minimum guaranteed rate

- Flexible Premium Deferred Annuity (Contract FPA(10)-0415)
- 10 year withdrawal penalty (9% 1st and 2nd year, decreased by 1% each subsequent year)**
- Maximum issue age 79

7 YEAR GOLD ELITE ANNUITY

4.85% APY current credited interest rate effective November 15, 2025*

3.00% APY minimum guaranteed rate

- Flexible Premium Deferred Annuity (Contract FPA(7)-0713)
- 7 year withdrawal penalty (8% 1st year, decreased by 1% each subsequent year)**
- Maximum issue age 85

5 YEAR SILVER ELITE ANNUITY

4.75% APY current credited interest rate effective November 15, 2025*

3.00% APY minimum guaranteed rate

- Flexible Premium Deferred Annuity (Contract FPA(5)-0713)
- 5 year withdrawal penalty (6% 1st year, decreased by 1% each subsequent year)**
- Maximum issue age 85

The Following Apply to All Annuities Above:

- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 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)

*Interest rates can change at any time but crediting rates will not go below the minimum guaranteed rate.

**A 10% federal tax penalty may apply to certain distributions if taken before the owner is age 59^{1/2}.

***10 Year Platinum Elite FPDA [FPA(10)0415] is not available in New York. Please contact the FCSLA Life sales team or home office for information on an alternative 10 Year annuity product that is available in New York.



Rating Date: October 2025
2025-2026 rating period
For the latest Best's Rating,
access www.ambest.com

MATCHING FUNDS ACTIVITIES

BRANCH J378 AND S484, WHITEHALL, PENNSYLVANIA

Annual Basket Party and Bake Sale

FCSLA Life J378 and S484 branches held a Matching Funds event at Holy Trinity Catholic Church, Whitehall, PA, for their annual Basket Party and bake sale on October 25/26, 2025. This is one of the two major fundraisers for the parish. We had a wonderful event with almost 400 baskets and big raffle prizes donated.



BRANCH S088, MONESSEN, PENNSYLVANIA

Dinner for Greater Monessen Historical Society

Recently Monessen, PA Branch 88 completed a matching funds project for the Greater Monessen Historical Society. The dinner held at St. Vincent DePaul hall resulted in \$3680 profit. 1/2 take was sold along with tickets were sold on donated baskets. Entertainment was provided by Line Dancers and a great time was had by all attending.



MERRY
Christmas
& HAPPY NEW YEAR



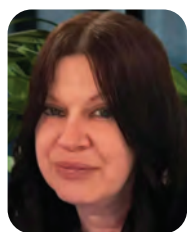
IN MEMORIAM

Francis “Frank” Edward Korchnak, S028



Francis “Frank” Edward Korchnak, 83, of Romney, passed away on June 4, at Franciscan Health Lafayette. He was born in Johnstown, PA on Oct. 20, 1941, the son of the late Frank John and Anna Cecilia (Pardus) Korchnak. He was a 1959 graduate of Johnstown Catholic High School in Pennsylvania. After high school, Frank enlisted in the United States Air Force where he served with the 9th Air Weather Squadron and met the love of his life, Pat. Frank married Pat (Morowczynski) at St. Turibius Church in Chicago, IL on Feb. 16, 1963. He started out working for Louis Rausch Construction and then spent 34 years at the National Cash Register. Frank was known for his humorous spirit and his passion for sharing joy through his famous “magic” tricks. His kindness and caring nature made him a beloved husband, friend, grandfather and community member. Frank was not only dedicated to his family but also to his faith and community. For 55 years, he was a devoted member of St. Mary’s Cathedral, where he actively served on the Parish Renewal Team and as a Eucharist minister. Frank’s dedication to serving others extended beyond his church; he was also a proud member of the American Legion Post 11 honor squad. An avid sports fan, Frank took great pride in supporting his favorite Pittsburgh teams—the Steelers, Penguins, and Pirates. His greatest joy came from cheering on his grandchildren at swim meets, where his enthusiasm and pride were palpable. Frank is survived by his wife of 62 years Pat Korchnak; daughters Christine Paumer (Joel) & Marianne Kromkowski (Christopher); Son Eric Korchnak (Kristy); six grandchildren; sister-in-law Sr. Rosemarie SSJTOSF; brother-in-law Paul Morowczynski.

Caroline M. Vodhanel, S156



Caroline M. Vodhanel, 59, passed away unexpectedly on Saturday, July 19, 2025, at St. Elizabeth Hospital in Youngstown. Caroline was born December 13, 1965, in Youngstown, Ohio, a daughter of Edward and Geraldine (Kachmer) Vodhanel. She was a 1984 graduate of Campbell Memorial High School and Mahoning Co. Joint Vocational School, where she studied Horticulture. Caroline worked at Postal Church, Postal Sort and Boardman Molded Plastics as a line worker. She was of the Catholic Faith. Caroline enjoyed cultivating butterflies and was known as

“The Butterfly Lady of Campbell.” She loved flowers and gardening, growing plants and vegetables from seeds. She especially enjoyed going on walks to the park and visiting her friends. Caroline had a deep love for animals, especially her dog Linus and her cat Gracie. She also liked to cook and was an excellent baker and could bake anything from scratch. She was an avid Cleveland sports fan, especially the Guardians. Caroline will always be remembered as a very kind person. Caroline will be deeply missed and always remembered by her mother, Geraldine Vodhanel of Campbell, with whom she made her home; her sisters, Barbara Muscolo of Youngstown, Susan (Brian) Blanchard of Sedona, Arizona and Diane Vodhanel of Canfield; nephews and nieces, Joseph, Melanie (Lucas) and Adriana Muscolo.

Bernadine Aten, S111



Bernadine Horvat Aten, 93, of Rostraver Twp., passed away, September 22, 2025. Born January 30, 1932 in Charleroi, PA, she was the daughter of the late Joseph Horvat Sr. and Mary Pivovarnik Horvat. She was a resident of Charleroi most of her life before moving to Monessen and then Rostraver Twp. She was a member of St. Andrew the Apostle RC Church, Charleroi for her entire life. At St. Andrew’s, Bernadine was a member of the Confraternity of Christian Mothers, a former eucharistic minister, and served as a member of the First Catholic Slovak Ladies Association where she was often a delegate at national conventions representing the Charleroi Branch. Bernadine was a 50-year employee of Gene & Boots Candies, Inc. in Charleroi. Customers sought her thorough and kind service. At the age of 90, Bernadine retired. She will be remembered for her many years of work there. Bernadine loved a good cup of coffee with a sweet treat in hand, a successful day playing slot machines, traveling around the country, and her cats. She is survived by two daughters & son-in-law: Catherine & Douglas Adamo of Old Bridge, NJ, and Carol Frow of Rostraver Twp.; granddaughter Christine Adamo of North Brunswick, NJ; two great grandchildren Hailey Adamo and James Adamo, Jr.; sister & brother-in-law Dolores & Charles Russo of Sun City, AZ; brother-in-law & sister-in-law Fred & Linda Aten of Belle Vernon. The Family suggests memorial contributions be made in memory of Bernadine Aten to St. Andrew the Apostle parish or the Monessen Senior Center.

Sweet Traditions

SLOVAK SPICED HONEY COOKIES

6 cups plain flour
2 1/2 cups icing sugar
2 teaspoons baking soda
1 teaspoon ground cloves
1 1/2 teaspoon ground cinnamon
1/2 teaspoon ground nutmeg
1/2 teaspoon ground allspice
1/2 teaspoon star anise
1 pinch freshly ground black pepper
1 lemon zest only
3 medium free-range eggs
8 tablespoons honey
1/2 cups butter
blanched almonds to decorate (*optional*)
2 egg whites (for glaze)

Icing

2 3/4 cups icing sugar
1 free-range egg white
1 tablespoon lemon juice

Sift together 6 cups plain flour, 2 1/2 cups icing sugar, 2 teaspoons baking soda, 1 teaspoon ground cloves, 1 1/2 teaspoons ground cinnamon, 1/2 teaspoon ground nutmeg, 1/2 teaspoon ground allspice, 1/2 teaspoon star anise and 1 pinch freshly ground black pepper.

Measure out 8 tablespoons honey and 1/2 cups butter in a small saucepan and heat gently until the butter has melted.

Add to the dry ingredients along with 3 medium size eggs and the zest of 1 lemon. Mix well to form a soft dough.

Leave to chill in the refrigerator for an hour to firm up. Knead gently on a floured surface and divide into two discs. Wrap each disc in cling film and leave overnight in the refrigerator to chill.

Preheat your oven to 400 degrees and line a baking tray with paper.

Roll out each disc on a floured surface to a thickness of half a centimetre.

Cut out with your desired cookie cutter and place well apart on the baking sheet.

Decorate with a few blanched almonds, if desired, and glaze with egg whites.

Bake for 10-15 minutes, depending on

your oven. Transfer to a wire rack to cool completely.

To prepare the icing, mix 2 cups icing sugar, 1 egg white and 1 tablespoon lemon juice together and pipe swirls and decorations over the top of the cookies. Will keep for several days in an airtight container.

BOBALKI

Yeast starter:

1/2 cup warm milk 110-115 degrees (42°C)

1/2 teaspoon granulated sugar
1 tablespoon all-purpose flour
1 1/2 teaspoon active dry yeast

Yeast dough:

2 cups all-purpose flour
1 egg

1 tablespoon granulated sugar
1/3 cup warm milk 110-115 degrees
2 tablespoons sunflower oil (or canola)
1/8 teaspoon salt

Finishing:

1 cup ground poppy seeds
4 heaped tablespoons powdered sugar
1/2 cup hot milk
2 tablespoons unsalted butter melted
1 tablespoon sunflower oil (to dip the balls when placing them in a baking dish)

Yeast starter: Stir 1 1/2 teaspoon active dry yeast into 1/2 cup warm milk. Add 1 tablespoon all-purpose flour and 1/2 teaspoon granulated sugar, mixing well to eliminate any visible lumps. Let it activate in a warm place for 10-15 minutes. A light brown, bubbly foam should appear on the surface.

Yeast dough: Put 2 cups all-purpose flour in a bowl, add 1/3 cup warm milk, activated yeast starter, 1 egg and 1 tablespoon granulated sugar. Knead briefly. Then add 2 tablespoons sunflower oil and 1/8 teaspoon salt and knead until smooth.

Cover the dough with a clean tea towel and leave it to rise in a warm place for about an hour or until doubled in volume.

Turn the dough out onto a floured surface and knead briefly. Divide into three equal-sized pieces and roll into strands about 3/4 inch thick.

Cut the strands into pieces of the same size. Roll each piece into a ball between your palms. Leave the formed dough balls on the work surface.

Cover the dough balls with a tea towel and leave to rise for 15-20 minutes.

Pour 1 tablespoon sunflower oil into the baking dish or cookie sheet. Take each ball in your hand (they should be nice and fluffy) and gently roll them in the oil on all sides.

Start placing the balls in the pan. They don't have to be close together; leave a little space between them.

Bake in oven preheated to 400 degrees for 15 minutes or until Bobalki surface turns golden brown.

Let cool for a while. Then separate the individual balls and transfer them to a large deep bowl.

Poppy seed topping: Pour 1/2 cup hot milk over the Bobalki, then sprinkle them with 1 cup ground poppy seeds mixed with 4 heaped tablespoons powdered sugar. Finally, drizzle with 2 tablespoon unsalted butter for a finishing touch.

SRDIEČKA COOKIES

4 cups all-purpose flour
2 cups powdered sugar
1 1/2 teaspoons baking powder
1 cup plus 2 tablespoons vegetable fat or margarine
2 eggs

Jam (red currant or strawberry) for filling
Extra powdered sugar for dusting

Preheat oven to 350 degrees.

In a bowl, sift flour and add powdered sugar and baking powder. Mix in margarine and eggs to form smooth dough.

Chill dough for about 30 minutes.

Roll dough on floured surface and cut into heart shapes (or circles/trees as variation). On half of the shapes, cut out a small hole in the center.

Bake approximately 12 minutes or until the edges start to brown.

Once cooled, spread jam on the solid half, top with the cut-out half, then dust with powdered sugar.

To store cookies, place them in an airtight container with parchment paper between layers. Store in a cool, dry place for up to a week, or add a slice of bread to the container to keep them soft. For longer storage, freeze them for up to three months.

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.