

Fraternally Yours®



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First Catholic Slovak Ladies Association

DECEMBER 2022

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



Joy
*To the world,
the Lord is come!*

ŽENSKÁ JEDNOTA
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The Voice of Christmas

By Bob Perks

He had been a long-time member of the church but refused to show up for services, let alone join. He was an integral part of the Christmas Choir, but would not attend rehearsals. Still, everyone looked forward to seeing him once a year. So much, in fact, they would hold a seat for him at the candlelight service every Christmas Eve. Many of the congregation would arrive early to get a good seat near the gentleman. Was it his personality? No, he really kept to himself, rarely sharing a word with anyone. It was his voice. "Oh Holy Night" was his song.

Throughout his life, he often wished for the chance to perform it at a local church. Although the spirit of Christmas had left his heart years ago, with the passing of his wife, this one song, those special lyrics, belonged to him. It was said that it was her favorite song and, although poor, the richness of his voice was his gift to her. This church, that night, was always theirs. As the service progressed, anticipation would build. Everyone joined in singing "Silent Night," "Oh Little Town of Bethlehem" and others. Then the big moment would arrive.

The choir would stand, the church organ would begin to play. "O holy night, the stars are brightly shining" was the intro sung by the 12-member choir. Then, as if Heaven had opened its doors, the choir softly faded, and the man began to sing...

*"It is the night of the dear Savior's birth!
 Long lay the world in sin and error pining,
 Till He appeared and the soul felt its worth.
 A thrill of hope, the weary soul rejoices,
 For yonder breaks a new and glorious morn."*

You could feel the excitement as music began to build to the refrain...

*"Fall on your knees, O hear the angel voices!
 O night divine, O night when Christ was born!
 O night, O holy night, O night divine!"*

By this time, there was never a dry eye. After the service, the man would blend into the crowd and exit the rear door. The tradition lived on until a month before Christmas that year. He had joined his love, his reason to sing.

"What will they do?" one of the elders asked. "Who could take his place?" No one. No one would dare attempt to fill his spot. It would be difficult indeed to come close to that long-treasured moment. "We will do the song in his memory," the choir director declared.

"But, who among us will sing his part?" "God had blessed us with his voice, and His earthly choir is not made of only one single voice," he assured them. "He will bless us again."

That Christmas Eve, as everyone filled the church, you could hear the choir, warming up in the basement. A small piano began playing, followed by, "O holy night, the stars are brightly shining" then silence.

The minister began by welcoming everyone and, in particular, the visitors, family and friends, who return home each year. "In the center of the church, you will notice a single seat, holding a bouquet of Christmas flowers. It is in memory of a man we called, 'The Voice of Christmas.'"

The service began building to that very moment they all waited for. Lights dimmed, and a young child, holding a single candle in his hand, walked toward the front. The organist began the intro, and the choir stood to sing, "O holy night, the stars are brightly shining..."

There was a sudden hush and the faint sound of one small voice singing...

(continued on page 3)



Vesele Vianoce! Merry Christmas!

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

My dear Sisters and Brothers in Christ,

I thought that this would be a good time to assist all of us make our Christmas preparations more spiritual as we approach the anniversary of the Birth of Jesus. Let's start with the sending of greetings whether by postal service or email. Usually, I send cards to people I have become acquainted with through the years and family members that live distances away. During the writing process and placing the stamp on the envelope, I either say a Hail Mary or an Our Father for the family members or for each member. It is my "silent" gift for them and hopefully my prayers for them will allow the Prince of Peace to reign in their hearts as they approach the Solemnity.

And speaking about the Prince of Peace – This is a perfect time of the year to remember those who are serving us in the

Armed Forces. Although our country is not engaged in massive troop interventions throughout the world, there are very many women and men who will not be home with their families because of protecting our freedoms in this country, especially our religious freedom. It is always an uplifting experience to see our children make gifts in their art classes, assisted by parents and alumni who chip into send care packages to our armed service personnel. Maybe you and I can inquire at our local parish or public grade schools whether or not teachers and children will be involved in such a task. If they are, maybe we could be a part of their project.

Some of you may want to pray the Novena to the Infant Jesus of Prague, a very familiar novena of the Slavic peoples. You can acquire the booklet from a nearby religious bookstore and begin it nine days prior to Christmas. There is a very interesting website about the Infant Jesus at www.pragiesue.info from the church where the statue is housed in Prague. If you are unable to purchase the novena booklet, there is a chaplet that can be prayed and is easy to follow. Tradition has it that the Lord appeared to Venerable Margaret of the Sacred Heart, a Discalced Carmelite nun, who died in 1648 in the Carmel of Beaune, France and asked her to reveal the chaplet to the Church. Here is how it is prayed: A. Three times pray, "And the Word was made flesh" followed by the Our Father; B. Once pray, "and the Word was made flesh and dwelt among us." C. Pray twelve Hail Mary's; and, D. End the chaplet with one Glory be to the Father. The three Our Fathers represent the members of the Holy Family and the twelve Hail Mary's are in memory of the childhood of Jesus.

There is also a prayer to the Infant Jesus that by tradition was revealed to Venerable Father Cyrill, OCD, by the Blessed Mother. "Infant Jesus, I have recourse to You and ask You through the intercession of Your Holy Mother to help me in my need (here mention your need) for I firmly believe that Your Divinity can help me. I hope, in complete trust, to obtain Your holy grace. I love You with all my heart and with all the strength of my soul. I am truly sorry for all my sins, and beg You, O good Jesus, to give me the strength to conquer them. I shall never offend You and am ready to suffer rather than to cause You pain. From now on I want to serve You with complete faithfulness and for love of You. O Divine Infant, I will love my neighbor as well as myself. Omnipotent Infant Jesus, again I implore You, help me in this need of mine (mention need again). Grant me the grace of possessing You eternally, with Mary and Joseph and of adoring You with the holy angels in Your heavenly court. Amen."

These are just a few ways of keeping the traditions of Christmas sacred! Slow down, enjoy family and friends, assist those so less fortunate than ourselves, and give thanks to Almighty God for the gift of the Infant Jesus!

*Have a wonderful Vilija!
Vesele Vianoce! Merry Christmas!*

The Voice of Christmas

(continued from page 2)

*"It is the night of the dear Savior's birth!
Long lay the world in sin and error pining,
Till He appeared and the soul felt its worth.
A thrill of hope, the weary soul rejoices,
For yonder breaks a new and glorious morn."*

The organ stopped. The choir remained standing as everyone looked to see where the voice was coming from. "Over there! I couldn't believe it. That beautiful voice was the child, the child holding the candle." He slowly, nervously turned around toward the crowd and said, "I'm sorry. I didn't mean to..." and he began to cry. The choir director rushed to his side and assured him everything was fine. Then the young boy said, "I always sang along, but no one could hear me. Some man was always louder than me."

Laughter filled the church. The minister declared, "God has indeed answered our prayers. We are blessed once again with 'The Voice of Christmas.'"

The organist began again as the young boy was lifted up to sing, and they all joined in...

*"Fall on your knees, O hear the angel voices!
O night divine, O night when Christ was born!
O night, O holy night, O night divine!"*

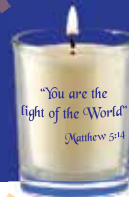
Dear Friends,

Remember that we are each called to be His Voice, not only at Christmas but all year long. May all that is beautiful, meaningful and brings you joy be yours this Christmas season and throughout the coming year. Until next month, wishing you and your loved ones a blessed Christmas.

Warmly, Carolyn

Message from our National President

CYNTHIA M. MALESKI



Happy Advent and Christmas, fellow members!

As we approach the holy season of Advent and Christmas, our thoughts and actions focus on how we can celebrate the birth of the Christ Child with our family and friends with time-honored traditions.

In our household, we are already anticipating having our close family to our home for

Vilija Supper on Christmas Eve. For several weeks, we have been planning by cleaning and decorating our home, decorating a live, fresh Christmas tree and getting out last-minute Christmas cards. We are so very proud that our home can shine with cleanliness and light to welcome guests and the Christ Child!

As we set our best china on a fresh white tablecloth, we prepare those foods which have been prepared from recipes passed down from generation to generation – oplatky, mushroom soup, bobalky, fruit, apples and nuts, and nut and poppyseed rolls. It is a meatless meal, served when the first star appears in anticipation of the birth of Christ. It is a magical, mystical time for all of us, as we share love, hope for the future and memories of the past. We are so very fortunate that these traditions have been passed down to us! We will attend Mass before our celebration or on Christmas morning, as many churches in our area do not offer Midnight Mass anymore.

At FCSLA Life, we are proud of the 27th printing of our treasured Slovak-American Cookbook, where tried and treasured recipes serve as daily reminders of our identity and roots. Our Slovak-American cooking is a way to express love and protection from generation to generation and a significant way to share the culture of Slovak culinary art with the world.

Through our life insurance and annuity products, we also share the opportunity to build financial security for new members, their families and loved ones. Christmas is a wonderful time to purchase a life insurance policy for a loved one. For a child, the policy affords him or her many opportunities over the years for fraternal benefits such as invitations to branch

events, a chance to participate in service projects and to apply for scholarships, in addition to the value of the policy itself. With that also comes the long-lasting financial strength and quality of the financial products of FCSLA Life, backed by an A- (Excellent) rating and a Long-Term Issuer Credit Rating of A- (Excellent) from A.M. Best. FCSLA Life has earned this Excellent rating from A.M. Best every year for many years.

As we wind down our 130th anniversary year, we are proud of who we are, how we have grown, as we continue to observe our faith and keep our time-honored traditions, while moving forward for the benefit of our members and the communities where we live and work.

We invite and welcome your family and friends to join us today!

FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

SILVER ELITE (5 YEAR)

3.10% APY*

GOLD ELITE (7 YEAR)

3.15% APY*

PLATINUM ELITE (10 YEAR)

3.25% APY*

***This rate is in effect 10/1/2022 thru 12/31/2022**

The credited rate is reviewed quarterly by the Board of Directors and will never go below the minimum guaranteed rate.

The guaranteed rates on contracts issued October 1, 2022 and later are:

Elite Silver (5 year) 2.00% APY • Elite Gold (7 year) 2.00% APY
Elite Platinum (10 year) 2.00% APY

*As we Celebrate the Birth of the Savior,
May you be Adorned with His Love,
Graced with His Peace,
And Filled with His Presence.*

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NATIONAL AUDITORS

Dorothy L. Urbanowicz • Barbara A. Sekerak • Dennis L. Povondra



MERRY CHRISTMAS

More than \$287,000 in Scholarship Awards!



FCSLA Life is pleased to announce its **2023-24 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
5 Vocational/Trade/Technical School Awards - \$1,250 Each

Application submission deadline is Tuesday, February 14, 2023.
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 on this page and mail it to:

FCSLA Life

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

2023-2024 FCSLA Life SCHOLARSHIP APPLICATION REQUEST

Please send a scholarship application form by: _____ US Postal Mail _____ Email
(PLEASE PRINT)

Application requested for the following award category:

- ☐ College/Graduate ☐ High School ☐ Vocational/Trade/Technical School
☐ Seminary or Deacon ☐ Grades 1-4 ☐ Grades 5-8

Branch No. _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

THIS FORM IS NOT THE APPLICATION.

Twin Brothers are 5th Generation Members of FCSLA Life

Twin brothers, Thatcher Thomas and Ethan Joseph Holowaty, J170 (Charleroi, PA) are fifth generation members of FCSLA Life. They are the beautiful sons of Tim and Stephanie (Bury) Holowaty of McDonald, PA. Thatcher & Ethan's great-great grandmother was Suzanna (Rusnak) Kollar, great-grandmother Mary (Kollar) Bury, grandparents William and Anna Marie Bury, mother Stephanie (Bury) Holowaty and godfather Matthew Bury, all members of S111 (Charleroi, PA).

Big sister Evelyn Angelina Holowaty is also a fifth generation member of J170.



L-R: Ethan Joseph and Thatcher Thomas Holowaty.



**\$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 14, 2023**. 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.



ATTENTION Z MEMBERS

According to our current guidelines for the 2023 Scholarship Program Z Branch members will be eligible to apply for scholarships if the student has held an **FCSLA issued** policy for at least three years prior to the date of application and hold one of these policies in his/her own name:

1. \$1,000 minimum permanent life insurance policy,
2. \$5,000 minimum term policy,
3. or an annuity policy

For more information contact scholarship@fcsla.com or call the Home office at 800-464-4642, extension 1054.

The Remkus Sochacki Scholarship is also available to Z Branch members through the PWAA Charitable and Educational Foundation.

Memorial Golf Tournament

September 17th was a beautiful day for celebrating a memorial golf tournament for Henry Cahoj in Atwood, KS. There were 22 teams for a 2 person scramble. The proceeds went to NWKS For Hope (cancer); Hope's Place (pro-life), and Rawlins Co EMS.



FCSLA LIFE REPRESENTED AT VENDOR SHOW



Dorothy Urbanowicz, Branch S088 president represents FCSLA Life at vendor show at Monessen Senior Center. Dorothy provided information on FCSLA Life products to numerous interested individuals.

One Final Look Back . . .



Branch W080 Holds Annual Breakfast Meeting

At the annual breakfast meeting of Branch W080 in Clarkson, NE, on May 22, Jan Vrbicky accepted a token of appreciation from Ron Bos for her husband's 24 years of service to Catholic Workman and FCSLA. Don Vrbicky passed away in February after serving as president the past 19 years. May he rest in peace. Fifty year members were recognized: Bonnie Brabec, Jeffrey Svik and Jeffrey Buresh. Hunter Papousek received a \$750 1st grade scholarship to attend Norfolk Catholic Sacred Heart School. Congrats to all!

Fr. Matt Gutowski said a closing prayer and door prizes were awarded.



Sam Miklovic Rehabbed Food Pantry for Eagle Scout Project

Sam Miklovic, surrounded by Junior Branch J011 members and fellow BSA Scouters who assisted with the eagle Scout Project of rehabbing the St. Cecilia's St. Vincent de Paul Food Pantry, had their photo taken with Father Tim, the Pastor.

This parish is one of the poorest Parishes in the Archdiocese and has a parishioner population made of Hispanic families who rely on the Food Pantry continuously. Not only did Sam rehab the Pantry, but held a Food and Matching Funds Drive for the Month of August at St. Cecilia's Parish. Sam was later honored by the St. Louis Council of St. Vincent de Paul for his timely and extraordinary meaningful project.



2022 All-State Choir Selection



Congratulations to W137 member, Davis Robe, on being selected for the Iowa All-State Choir. He will join over 600 other high school singers from around the state of Iowa to perform at the All-State Music Festival at Iowa State University on November 19, 2022. Davis is a junior at Xavier High School in Cedar Rapids, IA and the grandson of W137 secretary, Denise Upah and son of W137 vice president, Holly Robe.



The Value of Policy Conversions

Paul Smithers, CLU ChFC, National Sales Manager

If you are reading this article in *Fraternally Yours*, you are most likely a member of FCSLA Life. That means that either you or someone close to you believes that there is value in owning life insurance. As I have mentioned in previous articles, I think life insurance is one of the most important financial instruments available and is the basis for personal financial stability.

In this article I will discuss a valuable additional feature that some of our life insurance policies have that you may not be aware of. There are generally two types of insurance policies, term and permanent. Term policies provide coverage only for a specified period, usually 10, 15, 20 or 30 years. Permanent policies provide coverage for an entire lifetime. FCSLA Life term policies offer a feature that allows for converting a term policy to a permanent policy, with no medical exam or underwriting requirements.

When you purchase an FCSLA term policy you automatically get the option to convert the policy to a permanent policy. So, why is the ability to convert from a term policy to a permanent policy such an important feature?

Not everyone can get life insurance. Life insurance companies underwrite the mortality risk of insuring someone before offering coverage. There are a lot of reasons why a company would decline coverage or at least request additional premium to accept a risk:

- Age
- Medical history
- Current medical conditions
- Lifestyle choices
- Dangerous avocations (hobbies)
- Dangerous vocations (jobs)

It is always a good idea to purchase life insurance early in life before health issues or choices made preclude the ability to get life insurance.

Let's look at a hypothetical example:

Twenty-three years ago, a kind and wise grandmother purchased a life insurance policy for her new-born grandchild from FCSLA Life. The grandmother didn't have much money, so she purchased the youth term product that was available at that time.

When the grandmother purchased not only did the grandchild become insured but also:

- Became a member of FCSLA Life

- Participated in the FCSLA Life scholarship program
- Was active in local FCSLA Life branch activities

Now at age 23 our now adult grandchild is getting married and starting a family. She understands the value of life insurance and would like to make sure she has a lifetime of coverage. She contacts FCSLA Life and asks about her options. The friendly and knowledgeable policy services representative mentions that she could convert her term policy to a permanent policy with no underwriting. She's very happy with that and proceeds with the conversion.

If someone was an adult when they purchased a term policy from FCSLA Life, possibly a 20 Year Level Term or and Annual Renewable Term those **may** also be eligible for conversion.

If you are a member with a term policy or purchased a term policy for a child or grandchild, you should investigate converting the policy to a permanent plan. The permanent plan will last a lifetime and build valuable cash value over time. There are some age and other restrictions regarding the conversion of term policies so if you think you might be interested in this don't put it off! Contact your recommender, agent, regional sales manager, or home office to find out more – Home Office 800-464-4642.

Regional Sales Managers:

John Gonsiorek – Mid-Atlantic/Northeast Region
716-480-4550

Amy Hull – Rocky Mountain Region 402-310-5688

Derek Mizer – Pacific Coast/Southeast Region
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Jim Morsovillo – Midwest Region 630-204-0599

Paul Smithers – National Sales Manager and Southeast Region 216-468-1018



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FCSLA Life

FCSLA Life National President/CEO Cynthia M. Maleski Receives John Jordan Upchurch Award

At the 110th Annual Meeting of the Pennsylvania Fraternal Alliance on October 17th, 2022, in Hershey, Pennsylvania, FCSLA Life National President/CEO Cynthia M. Maleski, J.D. received the John Jordan Upchurch Award in honor of her lifelong dedication to community, fraternalism, and her exemplary work within the fraternal benefit society of FCSLA Life.

Under her leadership since 2012, FCSLA Life has grown membership by 25% to over 105,000 members, grown to \$1.13 billion in assets, \$109 million in surplus, and maintained over \$1 billion insurance in force. FCSLA Life continuously holds an A- excellent AM Best rating and has contributed significantly to the community service and volunteer initiatives of its members.

Mrs. Maleski has significant experience in executive leadership in insurance, regulatory nonprofit management, management of multiple constituencies, fund management, and governmental affairs. Prior to her leadership roles at FCSLA Life, Mrs. Maleski has held executive positions at a large insurance company, a major hospital system, and in private practice. Her legal expertise also extended to law school, where she designed the curriculum for the next generation of lawyers. In the public sector, Mrs. Maleski has served as Insurance Commissioner and Cabinet Secretary for the Commonwealth of Pennsylvania. Her notable accomplishments during this time included implementing the first Children's Health Insurance Program in the United States, working to ensure the accreditation of the Department of Insurance by the National Association of Insurance

Commissioners, strengthening solvency regulations, and adoption of the model Fraternal Benefit Code.

Mrs. Maleski's advocacy and pro-bono efforts include leadership in pro-immigrant and pro-democracy organizations including Slovak League of America, Kosciuszko Foundation, Duquesne University Tamburitzans, Women's International Club, University of Pittsburgh, Children and Youth Services, American Red Cross, Allegheny Valley Association of Churches, Harrison Hills Park Advisory Board, St. Thomas More Society Catholic Daughters of the Americas, and Our Lady of the Most Blessed Sacrament School Alumni & Friends. In 2017, she received the Pope Francis Leadership International Papal Award from Caritas in Veritate, an organization for the laity directed by Pope Francis.

Mrs. Maleski received her Juris Doctorate with academic excellence from Duquesne University, where she was named Distinguished Alumna and where she later served as Adjunct Professor at the law school. She received her Bachelor of Arts, summa cum laude, Phi Beta Kappa from the University of Pittsburgh.

Since 1971, the John Jordan Upchurch Award has been an annual honor given to an outstanding fraternalist who exemplifies the core values of leadership, generosity, and service to the community. Cynthia M. Maleski is the first leader of FCSLA Life to ever receive this prestigious award.



First Catholic Slovak Ladies Association

Executive Committee • Second Quarterly Meeting

Home Office, Beachwood OH • May 17, 2022

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:32 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando opened the meeting with prayer and National Trustee Suzanne V. Strohl led us in the Pledge of Allegiance.

Opening Business

Roll Call

National Secretary Kimberly A. Graham was asked to call the roll. Due to the current pandemic and meeting and travel restrictions several of the members joined via a secure virtual meeting in a secure location:

Monsignor Peter M. Polando	National Chaplain
Cynthia M. Maleski	National President
Jeanette E. Palanca	National Director
Joann Skvarek Banvich	National Director
Suzanne V. Strohl	National Trustee
Sue Ann M. Seich	National Trustee

Secretary Kimberly A. Graham and National Treasurer Stuart L. Collins were also present.

Approval of Agenda

President Maleski called for approval of the agenda. National Trustee Sue Ann M. Seich moved to accept the approval of the agenda with three additional items added and it was seconded by National Director Jeanette E. Palanca.

APPROVED

Approval of the Minutes

President Maleski noted the minutes were distributed in advance and unless there are any amendments, corrections, additions, or deletions the February 9, 2022, minutes will stand approved as circulated. Trustee Strohl moved to amend the minutes and it was seconded by Director Palanca on page 4 under Supplement 3 of the Annuity Interest Yield section to read as follows:

President Maleski entertained a motion to accept the National Treasurer's recommendation. Trustee Strohl moved at the next board meeting the Executive Committee recommends the board needs to reconsider the National Treasurer's recommendation regarding the need to reduce the guaranteed rates and seconded by Trustee Seich.

APPROVED

Trustee Strohl made a motion to make a correction on page 1 to add under the Roll Call section, 2nd paragraph, 4th line "were asked to join" after the word Braun and seconded by Trustee Seich.

APPROVED

Chaplain Monsignor Polando made a motion to approve the February 9, 2022 minutes with the amendments and a few editorial corrections and seconded by Director Palanca.

APPROVED

National President's Comments

President Maleski thanked the Executive Committee and

the other members of the board for approving the Strategic Plan initiative as it is a long term plan and builds on the groundwork of our plan set forth in 2013 and again refreshed in the building block approach in 2016. We are currently in the deployment phase with Balanced Growth and reviewing the scope of the services, roles, reporting framework, progress tracking, prioritization, accountability, and communication plan.

President Maleski stated we had a successful District President's Meeting on May 5, 2022, with some participating in person and some via the phone as well as representatives from the former PUNA and PWAA.

President Maleski presented the Young Adult Leadership Council proposed framework and reviewed the goals, composition, and meetings.

President Maleski stated she will reserve the rest of her comments for the board meeting and asked for a motion to accept the President's report. Trustee Seich moved to accept the National President's report and Trustee Strohl seconded the motion.

Supplement 1

APPROVED

The meeting was adjourned for a 10-minute break at 10:51 a.m. and the meeting reconvened at 11:03 a.m.

National Treasurer's Report

Treasurer Collins presented the Treasurer's Report as of March 31, 2022. Treasurer Collins reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Income before Dividends, Bond Rating, and a snapshot of our

Everett Drake Rotella Baptized

The youngest member of Branch J420, Everett Drake Rotella, was baptized at B.V.M Queen of Peace Church in Hawley, PA on June 25, 2022. Everett is the son of Laura Drake Rotella and Aris Rotella, grandson to Ann Marie Gregorowicz Drake and John Drake, and great-grandson to the late Edward and Louise Gregorowicz.

He was joined at his baptism by his aunts, grandparents, great aunts and uncles, and cousins all of whom are members of Branch S072 and/or Branch J420. Everett is a 5th generation member of the FSC-LA. God Bless Everett Drake Rotella!



portfolio, as well as a graphical review of our revenue for the last five years. At the end of March, our admitted assets were at \$1.126 billion, and our surplus was \$109.6 million.

Treasurer Collins reviewed the Balance Sheet, and Income Statement as of March 31, 2021. Questions were asked and answered.

Annuity Reserves by Product

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

First Quarter 2022 Budget vs Actual

Treasurer Collins reviewed the first quarter 2022 Budget vs Actual report by discussing the life business, annuity business, general expenses, and highlighted variances. Questions and comments were asked and answered.

Acquired Securities Report

Treasurer Collins reviewed the \$14.8 million of acquired securities since our last Executive Committee meeting. Treasurer Collins also reviewed the quarterly credit watch list, and the credit events report as of March 31, 2022. Questions were asked and answered.

Supplement 2

President Maleski entertained a motion to accept the National Treasurer's report. National Director Joann Skvarek Banvich moved to accept the National Treasurer's report, seconded by Trustee Seich.

MOTION ADOPTED

The meeting was adjourned for lunch at 12:35 p.m.



All female FCSLA members in the Wilkes-Barre PA area ages 15-19 are invited to participate in

The 42nd Annual DEBUTANTE BALL

to be held Saturday, April 22, 2023.

This is your opportunity to join in a tradition dating back to the 1700s that presents you to society! More information and an application can be found on the FCSLA website. This event is sponsored by the Wilkes-Barre area U branches (formerly the Polish Union).

Second Session – May 17, 2022

President Maleski reconvened the second quarterly meeting of the Executive Committee second session at 1:06 p.m. and Secretary Graham conducted a roll call and confirmed that all board members were present and in a secure location.

Unfinished/New Business

Investment Advisor Proposal

Treasurer Collins provided an update regarding the investment advisor proposal and the status of the process. Questions were asked and answered.

Annuity Interest Yield

Treasurer Collins reviewed the yield curves and he recommended at this time we wait until the June board meeting to make a recommendation regarding rates for the third quarter of 2022.

Supplement 3

Chaplain Monsignor Polando moved to accept the National Treasurer's recommendation to wait until the June board meeting to make a recommendation regarding rates for the third quarter of 2022 and seconded by Trustee Strohl.

MOTION ADOPTED

Human Resources

President Maleski updated the Executive Committee on several human resources items.

Bylaws

Director Palanca moved to add bylaws in the agenda for the June Board meeting to create a Bylaws Committee and was seconded by Trustee Strohl.

MOTION ADOPTED

Executive Committee Meeting Dates

Third Quarterly Meeting – August 9, 2022

Fourth Quarterly Meeting – November 9, 2022

Adjournment and Prayer

Trustee Seich moved, and Director Palanca seconded to adjourn the meeting. The meeting adjourned at 2:25 p.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

Cynthia M. Maleski, President

ATTEST:

Monsignor Peter M. Polando, Chaplain

Jeanette E. Palanca, Director

Suzanne V. Strohl, Trustee

Sue Ann M. Seich, Trustee

I, Kimberly A. Graham hereby certify that I am duly appointed and acting as the Secretary of the First Catholic Slovak Ladies Association of the United States of America.

Kimberly A. Graham, Secretary





FCSLA Life is proud to present the 27th printing of the original
Slovak-American Cook Book
featuring hundreds of well-loved, time-tested recipes
to keep tradition alive in your kitchen!

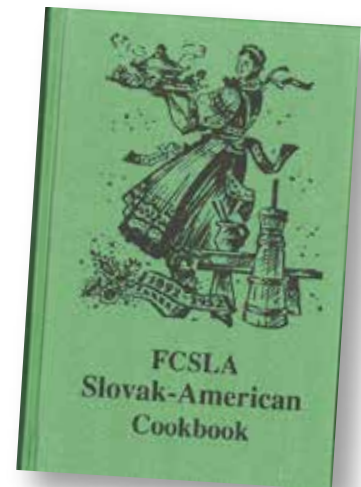
This edition contains your favorite Slovak recipes published in the first edition over half a century ago. We are thrilled to offer this cookbook as one of the many ways we promote and preserve our Slovak heritage and culture among our members and community.

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

Deliciously Yours,
FCSLA Life



\$15.00
plus shipping



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

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

\$_____ 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



FAQs

Q: I remember the cookbook costing less. Why the increase in price?

A: The modest increase in price since the cookbook was last in stock is attributed to the rising costs of paper, ink, and production, taking inflation and pandemic-related production lags into account. While the cost of almost everything has gone up over the last decade, this is our first price increase since 2008. Most new hardcovers retail for over \$25!

Q: I want to order a carton. Can I do that?

A: We do offer bulk orders on a case-by-case basis. For more information, please call our office.

Q: Will you ever offer online ordering?

A: Yes! Please keep an eye on our email newsletter and social media to be the first to know when we offer an online checkout option.

Q: When will I receive my order?

A: Cookbook orders are fulfilled on a rolling basis. Typically, media mail orders arrive 2-8 business days from the date shipped, and priority orders arrive 1-3 business days from date shipped. Though we cannot guarantee delivery by a specific date, the sooner you place your order, the sooner you'll receive it.

Q: Can I get a copy in person?

A: Yes. Stop by the home office or catch us at an in-person event to snag a copy. Please note, we DO accept cash for in person purchases (and there's no shipping charge!).

Q: I already have this cookbook. Will you ever release a different one?

A: We're working on it! Stay tuned for updates.

More questions?
Email us at Cookbook@FCSLA.com
or call us at (800) 464-4642 x1080



@FCSLALife



@FCSLALife



@FCSLALife

Helen Kocan District of Indiana Holds Quarterly Meeting

The Helen Kocan District of Indiana met on October 9th for their quarterly meeting. The hosting branch S053 of Joliet selected the charity and all branches participated by bringing new clothing for the needy. Underwear, socks, coats,

jeans, sweatshirts and pants, flannels and vests for men, women and children were then distributed to Catholic Charity's Undy Sunday and Hope for Help which serves the needy in Grundy County. Because the spirit of giving brought so much joy to the members, it was decided that each

District meeting would be designated for a charity chosen by the hosting branch. Items such as gift cards, diapers, baby formula, clothing, food, shoes, etc., are some examples of future collections and all branches will participate by bringing items to the meeting. We are happy to put into practice our FCSLA Life mission to support the communities in which we live. Pictured are some of the district officers at the meeting with the many donated items and Ruth Dillon, President S053, delivering some of the items to Hope for Help.



United Slovak Societies Offer Scholarship Grants

The United Slovak Societies of Lorain, OH will again make available non-renewable, \$1,000 scholarship awards, to eligible high school seniors who will graduate in 2023. Applicants must maintain a GPA of 3.5 or better and enjoy membership of at least 5 years in any of the local Slovak Fraternal Lodges in Lorain.

The lodges include Wreath 111 of the Slovak Catholic Sokol, First Catholic Slovak Union, First Catholic Slovak Ladies Association, and the National Slovak Society.

To obtain rules and an application, please visit www.americanslovakclub.com or contact the scholarship coordinator, Sue Naelitz, at снаelitz@hotmail.com. Deadline for applications is May 30, 2023.

Combined Halloween-Bowling Party for W001 and W056

Branch W001 of New Prague, MN and Branch W056 of Lonsdale, MN joined together for a fun afternoon of bowling at Strike Force Bowl in New Prague on Sunday, October 30. Youth and their families were treated to bowling, pizza, pop and candy. Since it was Halloween weekend, youth were asked to come in costume and a prize was awarded to the best costume.



Pierogi Makers from Branches S081 & S058 Help Ukraine

On September 23, 2022 Branch S081 & S058 participated in a matching funds event. The beneficiary of the funds are the Ukrainian people being ravaged by the war with Russia. FCSLA members Rebecca Coleman, Annette Markovich, Mary Beth Markovich, Judy Vhrin-Mojzik, Gerri Tumidalsky, Agnes Chervanek and Maggie Russo joined the volunteers from St. Josaphat Ukrainian Church in Munster, IN. The church members operate like a well-oiled machine. Jobs include dough makers, filling makers and scoopers, sealers, then the steamy kitchen workers finish the process. Father Vladimir and helper Becky, roll out the dough and cut the circles, called platky. Our job was to place the filling on the dough and pinch and seal the pierogi. Next step is to let them dry a little and on to the kitchen to be boiled and dipped in butter and onions, finally they are bagged for orders. Another group organizes the orders and services the pick-up table. Although we worked for many hours, the camaraderie among the workers, made the time go quickly. Customers arrive and dozens and dozens of pierogi go flying out the door. We left that afternoon with a wonderful feeling of accomplishment that we made a difference. We hope this

matching fund event will bring relief to those displaced from their homes and country. The Father's volunteers thanked us profusely for all the help we provided. We knew our time was appreciated, but the feeling of satisfaction made our hearts light. Thank you to the Home Office for the FCSLA bags we gave out to those who placed orders.



Four Generations of Branch S424 Members

Four generations of Dubina family, all FCSLA Life members of Branch S424 in Homestead, PA. The newest member is Parker Dubina joining his sisters Rosalie, Gwennyth and Jocelyn as they attend an outing together with Dad Jason, Grandfather Jim and Great-Grandmother Dorothy Dubina. Jim is the President of Branch S424 and served as the Auditor of Pittsburgh Okres. Dorothy is the Secretary Treasurer.



We left that afternoon with a wonderful feeling of accomplishment that we made a difference. We hope this





IN MEMORIAM

Ramona Marie McCarty, W074



Ramona McCarty, 80, passed on to heaven on April 4, 2022, at her home in Banning, CA. She was born August 15, 1941, in Stratton, NE to Steven and Frances (Pallas) Horinek. She married Richard (Dick) McCarty on April 27, 1963, in Atwood, KS. Ramona was a Registered Nurse Practitioner and started her career at Rawlins County Hospital and the medical clinic in Atwood,

KS. After moving to Hays, KS, her career continued at St. Anthony Hospital and then she oversaw Hays Convenient Care walk in clinic. Ramona then moved to Oakley, KS where she worked at Logan County Hospital and New Frontiers Clinic until she retired on November 30, 2010, after 48 years of service. Survivors include her husband, Richard, of the home, son, Scott McCarty and companion Margarita, Aurora, CO; daughters: Sheila Randa and husband, Doug, Banning, CA; Mona Funk and husband Mitch, Altamont, UT; Chardy Hern and husband, Brad, Topeka, KS; sisters, Janice Braun, Paulette Miller, Maribeth McCarty; six grandchildren; and four great-grandchildren.

Mary Frances (Hopko) Legin, S218



Mary Frances (Hopko) Legin, age 93, of Port Vue, PA died April 12, 2022. Born March 30, 1929, in Braddock, PA, she was the daughter of the late George and Anna (Barlog) Hopko and the beloved wife for 53 years of the late George T. Legin Jr. Mary Frances graduated from Braddock High School in 1946, and she was a graduate of Braddock Hospital School of Nursing in 1949. She worked as a registered nurse at Braddock General Hospital and McKeesport Hospital until

her retirement. Mary Frances was a member of Saints Joachim and Anne Parish, formerly Saint Joseph Parish and Saint Mark Parish, where she was an active member of the Christian Mothers and Ladies Guild, volunteered as a weekly money counter and parish festival worker. She was also a former member and past president (3 terms) of the Port Vue Senior Citizens. Mary Frances was a member of the First Catholic Slovak Ladies Association Branch S218, where she served as a branch officer for many years. For the past three years, Mary Frances resided at Fair Oaks Senior Living, where she enjoyed many activities, including bingo and playing cards. Mary Frances was the loving, kind, caring, appreciative, and proud mother of Cynthia (Michael) Legin-Bucell of Edinboro, Chris (Gene) Komondor of North Huntingdon, Tom (Kristin) Legin of Gahanna, OH, Cathy (Tom) Esack of Port Vue, Natalie (Mark) Metz of Mount Lebanon. She cherished her seven grandchildren, a niece and nephew. Memorial contributions are suggested to Saints Joachim and Anne Ladies of Charity, 101 McLay Dr., Elizabeth, PA 15037.

Anne Simone, S023

Anne Simone entered eternal life on August 30, 2021, having enjoyed 99 glorious years of God's gift. She was born in Czechoslovakia on April 19, 1922 to Joseph and Mary Zlatos and immigrated to the United States when she was nine, making her home in Milwaukee. She is survived by her daughter, Mary, granddaughters Therese and Catherine, several great-grandchildren, nieces and

nephews. Anne was ever so proud of her Slovak heritage and was very active in her Slovak community and other various organizations throughout her entire life. She volunteered not only at a hospice for 21 years and two meal sites after retirement, but also at numerous Slovak festivities, most notably manning the bakery table right up to her 99th year. The "bakery lady" was tireless in all her endeavors. Anne loved to garden and played cards weekly. She was an avid world traveler and on numerous occasions, visited relatives in Slovakia. She is now reunited with her parents, four siblings and husband, Bud.

Marie A. Golias, S009



Marie A. Golias, age 67, beloved daughter of Wanda M. (nee Shiplett) and Richard Sr. "Red" Golias (both deceased) died on April 15, 2022 (Good Friday). Marie had five brothers and one sister. She was never married. Loving aunt of Richie, Katie and Jimmy Golias. She was a graduate of Marymount High School and received a bachelor's degree from the Ohio State University. Marie was a proud Slovak and was involved in the Slovak Community of Greater

Cleveland. She was a member of the Slovak Catholic Federation of Cleveland, Cleveland Slovak Dramatic Club, American Slovak Zemplin Social Club, Slovak Heritage Society of Greater Cleveland and the Cleveland Slovak Radio Club. She served as President of Cleveland Bratislava Sister Cities, Second Vice President of the Slovak Catholic Federation, First Catholic Slovak Union Branch 1 Recording Secretary and Financial Secretary, First Catholic Slovak Ladies Association, now known as FCSLA Life, Branch 9 Treasurer and Recording Secretary, and FCSLA Life Cleveland District Vice President. She was a Eucharistic Minister at St. Wendelin Church, Cleveland, OH. She served on St. Andrew Abbey Benefit Committee and the committee for the Blue & White Gala for Benedictine High School, Cleveland, OH. She was formerly employed at Cleveland State University in the Admissions Dept. and also worked in the First Catholic Slovak Ladies Association Life Main Office and the Byzantine Catholic Eparchy of Parma Office as secretary to Bishop Milan Lach. Marie was an organ donor, assisting others, even in her death. In lieu of flowers, memorial donations are suggested to St. Andrew's Abbey or Benedictine High School, 10510 Buckeye Rd., Cleveland OH 44104.

Helen M. Gebura, S408



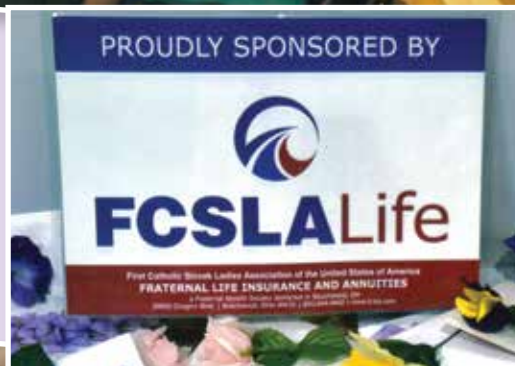
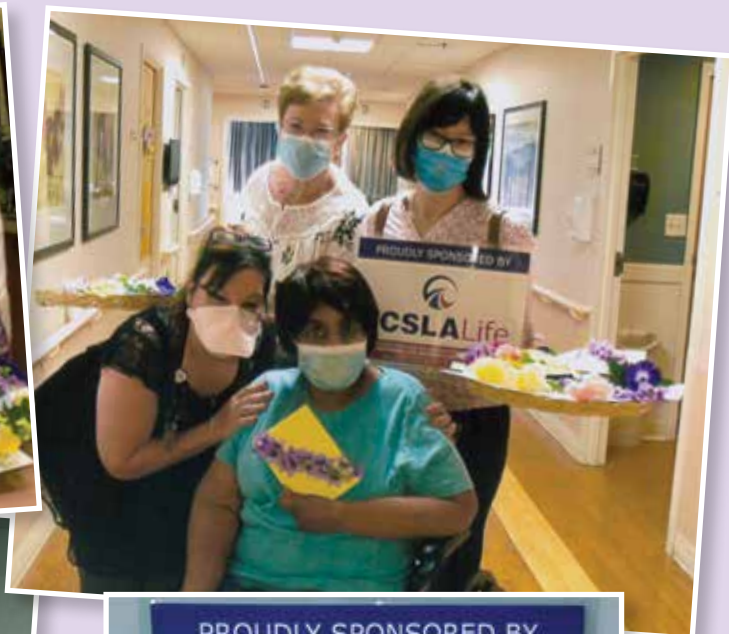
Helen M. Gebura, age 84, of Westlake, OH passed away on July 14, 2022. Helen was born on September 14, 1937, to the late Joseph J. and Mary H. (Kosnac) Gebura. She was the youngest of seven children born to the Slovak immigrants who settled in the Cleveland, OH City neighborhood. Helen attended nearby St. Wendelin grade school and was a graduate of St. Michael high school. She participated in numerous church activities at both St. Wendelin,

where she was Altar Rosary President for many years, and later at St. Ladislav in Westlake. Helen enjoyed baking and was renowned

(Continued on Page 22)

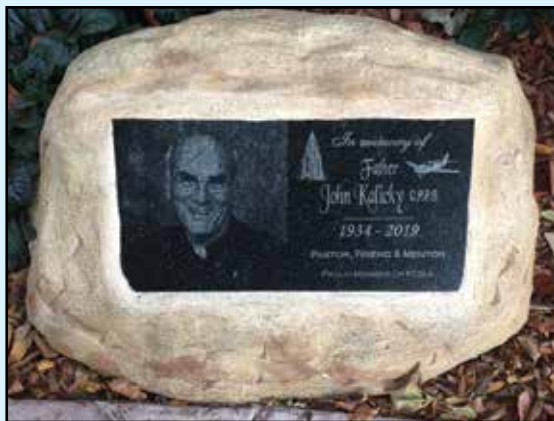
Chicago District Celebrates FCSLA Life 130th Anniversary

Celebrating the 130th anniversary of FCSLA Life, Chicago District, Branch S287 visited with residents of Avantara Rehab Center in Chicago Ridge, IL on July 30th. The residents were happy to share their Saturday afternoon distributing and sharing well wishes. We listened, laughed and even sang along with some residents. Branch S287 provided 130 "Thinking of You" cards which we previously decorated with summer flowers.



Rev. John Kalicky Memorial Bench Dedication at St. John the Baptist Church

FCSLA-Life Branch 58 & 81 invited members and parishioners to the dedication of the Rev. John Kalicky Memorial Bench and reflecting area. This event took place on Sunday, August 28th, 2022 following the 10:30 mass. Branch president, Rebecca Coleman welcomed everyone. She spoke of Father John and his devotion to our parish family. He was born and raised in the St. John the Baptist Church community. His heart was always close to our church, whether he was here in Whiting or away on assignment elsewhere. Father John always had a smile for everyone, making time to share a story or experience with them. During his years of service he was faced with many challenges. Overseeing the school, churches and parishioners was a daunting task that he took on with great stamina. The most difficult of these was to try to keep the four cluster parishes in the small town of Whiting, Indiana viable. He was a lifelong member of FCSLA and participat-



ed in many activities including luncheons, fundraisers, and conventions. Our Pastor, Father Mark Peres and Deacon Leo Barron blessed the bench and stone. After the blessing, everyone was invited to join with members for light refreshments. It was a chance for visiting with friends, and sharing stories of Father John. A special thank you to Father Mark and Rob Jakubielski who were very receptive to our project and helped us to see it to its completion. The companies that helped to make it possible were Krooswyk Landscape for help with the choice of the bench. Stone Age Designs for the many changes to make the perfect dedication stone. Grisolia Concrete for their unending assistance preparing the slab and securing the bench so it is a perfect place to reflect and remember. We are extremely thankful for all those who helped to make our idea a reality, and honor member of FCSLA Branch 81 Rev. John Kalicky.



Branch J157 Breakfast with Mr. & Mrs. Santa in Monessen, PA



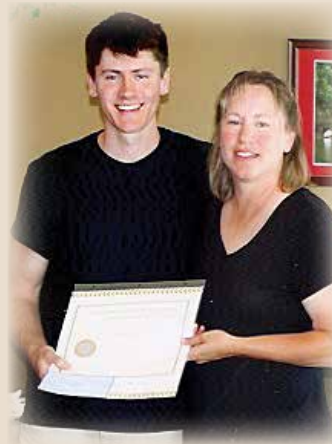
Monessen Branch J157 will hold a breakfast with Mr. and Mrs. Santa on Sunday, December 18, 2022 from 9:30 to 11:30. The breakfast will take place at Epiphany of Our Lord Parish, 44 Pennsylvania Blvd., Monessen. For reservations call: Rosemary Betza 724-684-9778 by December 16, 2022.

Branch S627 Scholarship Winners Honored

FCSLA Life Branch S627, Council Bluffs, IA held their annual Senior Branch event with about 70 people in attendance at Pizza Counter in Council Bluffs, IA. Tom Berneman (President) and Karen Ruby (agent), with the help of Marlene Wailes, presented scholarships to 8 winners, with each receiving \$1,000.



L-R: Arienna Brevort, Christian Swiecki, Nicholas Swiecki, Stella Humphrey, Nicholas Wailes, Michael Wailes, Gage Green, and Wyatt Green.



FCCLA Chapter President Tom Breneman addressing the attendees.



FCCLA scholarship winner Wyatt Green entertaining the group with his violin.

ARIENNA BREVERT is a senior in nursing school.

STELLA HUMPHREY is studying nursing.

GAGE GREEN is studying engineering.

WYATT GREEN is a music major.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF JULY 31, 2022

ASSETS

Cash & Short Term Investments	\$ 22,064,056
Bonds	1,075,766,701
Preferred Stock	2,074,049
Common Stock	7,287,770
Investment Income Due & Accrued	15,677,532
Property Plant & Equipment, Net	4,490,792
Certificate Loans & Accrued Interest	1,887,245
Other Assets	899,751
TOTAL ASSETS	\$ 1,130,147,895

LIABILITIES

Life Reserves	\$ 308,622,564
Annuity Reserves	686,239,061
Death Claims Payable	2,415,363
Unearned Premiums	434,946
Matured Endowments	364,395
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,062,621
Accrued Convention Donations	425,000
Provision for Future Conventions	495,790
Asset Valuation Reserve	13,083,526
Interest Maintenance Reserve	519,431
Other Liabilities	1,822,100
TOTAL LIABILITIES	\$ 1,020,884,797
Surplus	\$ 109,263,098
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,130,147,895

Dues & Subscriptions	48,252
Human Resources	34,508
Other Expense	8,537
SALES & OPERATING EXPENSES	\$ 3,639,746

Revenue Less Sales & Operating Expenses

	\$ 4,381,437
Post Mortem Benefits	949,447
Misc. Member Benefits	41,936
Donation Expenses	67,287
Change in Accrued Convention Donations	87,500
Convention Expenses	102,109
Branch and District Funding	429,331
Fraternal Activities	86,036
Official Publications	348,753
Scholarship Awards	213,352
DIRECT FRATERNAL EXPENSES	\$ 2,325,751

Income (Loss) from Operations

	\$ 2,055,686
Dividends to Members	826,732
Subtotal Income (Loss)	\$ 1,228,953
Capital Gains (Loss)	(13,652)
NET INCOME (Loss)	\$ 1,215,302

The balance sheet above is recorded on an adjusted statutory accounting basis and includes \$804,462 in prepaid assets (and surplus) that are not recognized for purposes of statutory accounting.

INCOME STATEMENT For the Seventh Month Ending July 31, 2022

REVENUE

Insurance Premiums	\$ 2,564,679
Annuity Premiums	23,431,176
Investment Income	29,471,615
Amortization of Interest Maintenance Reserve	46,388
Rental Income	233,900
Other Revenue	35,698
TOTAL REVENUE	\$ 55,783,456

EXPENSE

Increase in Reserves — Life	\$ 1,526,564
Increase in Reserves — Annuity	11,797,041
Insurance Benefits	5,150,045
Annuity Benefits	26,315,712
Commission Expense	667,722
Surrender Benefits	1,593,099
Matured Endowments	13,479
Interest Expense	223,496
Salaries — Employees	408,469
Payroll Tax Expense	31,918
Underwriting Expense	34,729
LIFE AND ANNUITY EXPENSES	\$ 47,762,274

Revenue Less Life and Annuity Expenses

	\$ 8,021,182
Bank Service Charges	90,621
IT Expenses	187,281
Accounting Fees	118,164
Actuarial Fees	149,411
Legal Fees	39,961
Consulting Fees	3,111
Employee Benefits	397,719
Fees — Directors	111,962
Salaries — Employees	842,123
Salaries — Officers	381,153
Temporary Office Expenses	102,649
Payroll Tax Expense	104,786
Depreciation Expense	134,292
Utility Expense	74,642
Postage and Printing	108,227
Advertising & Marketing	67,031
Travel Expense	50,390
Insurance Department Fees	69,409
Sales Expense	83,955
Rental Expense	233,900
Building Expense	93,802
Insurance Expense	35,006
Office Equipment & Supplies Expense	68,855

IN MEMORIAM

(Continued from Page 18)

for her many delicious recipes which she very graciously shared with others. She was proud of her Slovak heritage and was actively involved in various Slovak organizations including FCSLA where she served as Branch Secretary for S408 and J385. She was employed for over 35 years at Standard Oil Company/BP and retired from there as Property Taxes Supervisor. Helen is survived by her sister, Sr. Theresa Gebura, SND, brother-in-law Salvatore Tacchite, eight nieces and nephews and their families and many dear friends. Helen is remembered for her deep faith, dedication to family, sense of humor and generous nature.

Rebecca Kushner, S313



Rebecca Jancek Kushner passed away quietly on August 30, 2022 in Bradenton, FL. She was 75 years old. Born December 12, 1946 in Natrona, PA, Rebecca, "Beckie" was a 1964 graduate of St. Joseph High School in Natrona. She earned a master's degree in Education from Duquesne University in Pittsburgh and taught in several elementary and high schools in Natrona Heights, PA, and Bradenton, FL. Rebecca is survived by her devoted and loving son, Matthew Kushner, and ex-husband Robert Kushner, both of Bradenton, a sister, Norene Yandura of Natrona Heights, a sister, Michaela Jancek, and a brother Ronald Jancek, both of New York State, and nephews Christopher and Vincent Yandura and Christopher Jancek. Rebecca was preceded in death by her father Stephen Jancek, infant twin sister, Roberta Jancek, grandmother Mary Jancek Lisko Briestensky and aunts Irene (Jancek) Wygonik and Sister Mary Augusta Jancek, a nun with the Vincentian Sisters of Charity. Beckie was an energetic person and a lifelong member of St. Joseph Catholic churches in Natrona and Bradenton. She enjoyed music, dining out, reading, spending quality time with her son and watching religious programming on television.

Happy Holidays!



Christmas Sweets

NUT ROLL (KOLACHE)

Dough

- ¾ cup whole milk
- ¼ cup warm water
- ¼ cup unsalted butter melted (or vegetable oil)
- 1 egg, room temperature
- 1 package instant yeast
- ¼ cup sugar (2 oz.)
- 3-3¼ cups flour bread, all-purpose or a combo of both
- 1 teaspoon salt

Walnut Filling

- 10 oz. ground walnuts
- ¾ cup sugar
- 1 teaspoon 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, ⅛-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.

POPPY SEED SWEET ROLL

Filling

- 1 cup poppy seeds, ground
- 1½ cups milk
- 1 teaspoon pure vanilla extract
- 3 tablespoons white corn syrup
- ½ cup sugar
- 3 tablespoons unsalted butter
- 2 tablespoons all-purpose flour
- 1 pinch salt

In a medium saucepan, combine all ingredients. Bring to a boil over low heat. Reduce heat and simmer for 30 minutes, stirring frequently. Cool completely before using. Can be made ahead and stored in the refrigerator for up to one week.

GINGERBREAD COOKIES

- 3 cups all-purpose flour
- 2 teaspoons baking powder
- 1 tablespoon ground ginger
- ½ teaspoon ground allspice
- ½ teaspoon ground cloves

- ½ teaspoon ground cinnamon
- ½ teaspoon salt
- ½ cup shortening, melted and slightly cooled
- ½ cup molasses
- ½ cup brown sugar packed
- 1 large egg
- 2 teaspoons vanilla extract
- 3 tablespoons water

Sift the flour, baking powder, ginger, allspice, cloves, cinnamon and salt in a large bowl. Set aside.

In the bowl of your mixer, add the melted shortening, molasses, brown sugar, egg, vanilla and water. Using the paddle attachment mix on medium until smooth. Add the dry ingredients to the mixer bowl. Start on low, mix everything together until all the dry ingredients are completely incorporated.

Divide the dough into two equal portions. Use your hands to form into a ball then flatten into discs. Wrap each disc with plastic wrap and refrigerate for at least one hour or until the dough is chilled, but still pliable. Take the dough discs out of the refrigerator 20 minutes before rolling. Preheat the oven to 350°F. Line a baking sheet with parchment paper; set aside.

Unwrap the dough and place it on a floured work surface. Using a floured rolling pin, roll the dough until it's about ⅛-¼-inch in thickness. Use cookie cutters to cut the dough into cookies.

Transfer cut cookies onto the prepared baking sheet. Repeat with remaining cookie dough and re-roll leftover dough until finished.

Transfer the baking sheet to the preheated oven and bake for 8 to 10 minutes. The cookies are done when they no longer look dry, but still soft to the touch.

Let the cookies cool on the baking sheet for 5 minutes then transfer to a wire rack to finish cooling. When cool, frost or ice your cookies.

SUGAR PECANS

- 2 tablespoons butter melted
- 2 egg whites
- ½ cup brown sugar packed
- ½ cup sugar
- 1 teaspoon cinnamon ground
- 4 cups pecan halves

Preheat the oven to 350 degrees. Pour the butter and spread it over a baking sheet.

In a large bowl, mix the egg whites, sugar and cinnamon. Add the pecan halves and toss until they are fully coated.

Spread the pecans onto the baking sheet evenly. Bake for 30 minutes, stirring the pecans every 10 minutes. Check after 20 minutes of baking to make sure they don't burn.

Cool on the baking sheet for 10-15 minutes before serving.



PERIODICAL

12/22

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.