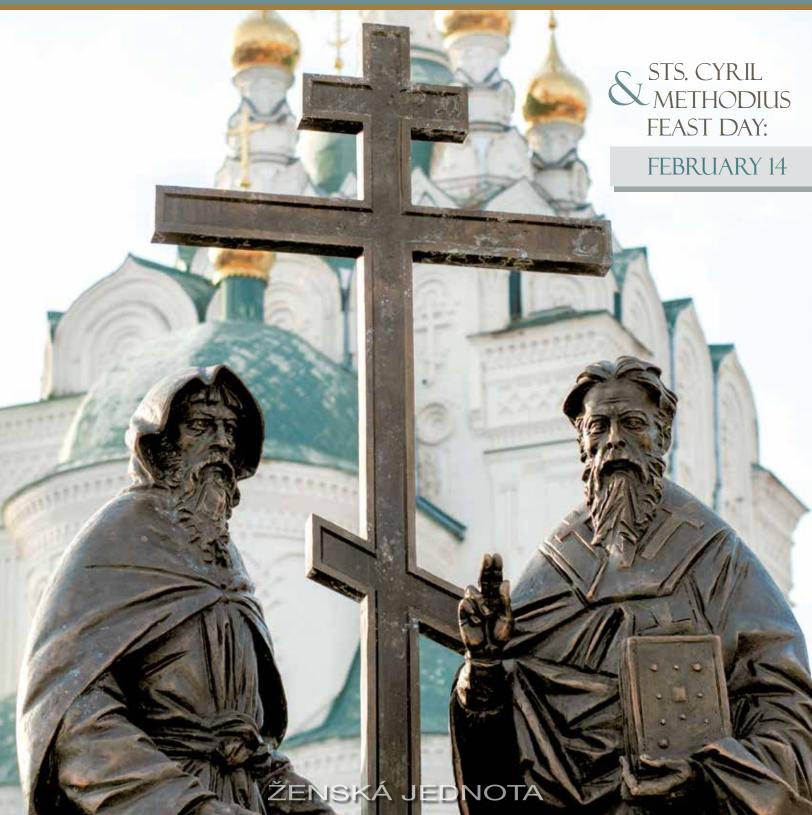
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First Catholic Slovak Ladies Association

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Dancing With God

When I meditated on the word Guidance, I kept seeing "dance" at the end of the word. I remember reading that doing God's will is a lot like dancing.

When two people try to lead, nothing feels right. The movement doesn't flow with the music, and everything is quite uncomfortable and jerky.

When one person realizes that, and lets the other lead, both bodies begin to flow with the music.

One gives gentle cues, perhaps with a nudge to the back or by pressing lightly in one direction or another.

It's as if two become one body, moving beautifully. The dance takes surrender, willingness, and attentiveness from one person and gentle guidance and skill from the other.

My eyes drew back to the word Guidance. When I saw "G" I thought of God, followed by "u" and "i". "God," "u" and "i" dance." God, you and I dance.

As I lowered my head, I became willing to trust that I would get guidance about my life. Once again, I became willing to let God lead.

Dear Friends,

My prayer for you this month is that God's blessings and mercies be upon you on today and every day.

May you abide in God as God abides in you. Dance together with God, trusting God to lead and to guide you through each season of your life.

You have turned my mourning into dancing; you took off my sackcloth and clothed me with a garment of joy... (Psalm 30:11)

> Until next month, Warmly, Carolyn

Sts. Cyril and Methodius



On February 14, the universal Church honors two brothers, Sts. Cyril and Methodius, who are called the "Apostles of the Slavs" for their tireless work in spreading the Gospel throughout Eastern Europe in the ninth century. Such was their influence in Church history, through their evangelization efforts, that the late Pope John Paul II named the two brothers the patron saints of Europe along with fifth century monastic leader St. Benedict.

My Favorite Month

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

Dear Sisters and Brothers in Christ,

Welcome to February! For me, this is my favorite month of the year! It is the month in which we celebrate the men who have served us as Presidents of the United States, especially George Washington and Abraham Lincoln. We take advantage of the opportunity to learn more about the history of our brothers and sisters during Black History Month. For those of us who live in the northern part of our country, we have abundant time to enjoy the many winter sports as professionals, beginners, or spectators of sled riding,

Tribute to Our Lady of Czestochowa

The Feast of Our Lady of Czestochowa was celebrated last August 26, 2022, with a special Mass at Jesus, Shepherd of Souls Parish at St. Andrew the Apostle Church in Calumet City, IL. Organized by the Ladies' Rosary Sodality, the Mass was concelebrated by the pastor Fr. Luis Valerio and pastor emeritus Fr. Pat Lyons. Deacons Philip Wroblewski and Dan Ragonese were also participants. More than 100 people were present.

Mass was followed by a luncheon at Steve's Lounge in Hegewisch, IL. A raffle was held, and \$1,000 was raised to help the war-torn people of Ukraine.



Pictured (from left), parishioners Romayne Badyniak, PWA past president Dorothy Polus, Barbara May, and Casimira Bilinski surrounding the picture of Our Lady of Czestochowa at the altar.

Photo provided by Sue Warner, and permission to use is granted.

ice skating, ice fishing, building snow fortresses, skiing, getting warmed up around an "open fire", and enjoying a cup of hot chocolate, to name a few. It is the shortest month of the year after which comes the breath of March and looking forward to spring!

For those not wild about the month because of not wanting to go outside and not desiring to breathe the bitter cold air, maybe getting the influenza and/or a cold, hating to shovel the driveway and/or sidewalk, being extra careful not to slip on the ice, not driving on the snowy roads, breaking down the icicles from the roof of the porch and not getting stir crazy. For all of you, say an extra rosary each day so that you are one of the first ones to enter in heaven because of your patience and extra grace!

It is MY favorite month because yours truly was born sixty-nine years ago! One of the memories of my early years of childhood was the sharing of Valentine Day cards. Each member of the class would have a brown lunch bag at her/ his desk and we would drop a card in the bag that we made or small cards that came in boxes to celebrate the event. We also drew and colored the hearts and cut the card from the red construction paper to present to our moms and dads. What a pleasant memory.

Valentine Day also reminds me of two hearts, i.e., the Most Sacred Heart of Jesus and the Immaculate Heart of the Blessed Virgin Mary. I present to you two prayers that you may use during these days of February to keep your heart warm and close to Theirs.

Hail, Sacred Heart of Jesus, living and strengthening source of eternal life, infinite treasury of the divinity, burning furnace of divine love! You are my refuge and my sanctuary. My loving Savior, consume my heart in that burning fire with which Your own is inflamed. Pour into my soul those graces which flow from Your love. Let my heart be so united with Yours that our wills may be one, and my will in all things conformed with Yours. May Your Will be the guide and rule of my desires and my actions. Amen.

O Most Blessed Mother, heart of love, heart of mercy, ever listening, caring, consoling, hear our prayer. As your children, we implore your intercession with Jesus your Son. Receive with understanding and compassion the petitions we place before you today, especially (intention). We are comforted in knowing your heart is ever open to those who ask for your prayer. We trust to your gentle care and intercession, those whom we love and who are sick or lonely or hurting. Help all of us, Holy Mother, to bear our burdens in this life until we may share eternal life and peace with God forever. Amen.

February 14 is the memorial of the patron saints of the Slovak Republic, Svaty Cyril a Metod, oroduj za nas!



Message from our National President CYNTHIA M. MALESKI



Dear fellow members,

On February 14th, we celebrate the Feast Day of Saints Cyril and Methodius, as well as Valentine's Day. These two saints were brothers who are known for Christianizing and evangelizing the Slavic peoples and for influencing the religious and cultural development of all Slavs. They are known as "the Apostles to the Slavs".

As we work in our workplace and in our communities, we too represent our faith, faith in action. It is therefore fitting for me to pen some thoughts about a pilgrimage of sorts that my dear husband Andrzej and I made to the Basilica of Saints Cyril and Methodius in Danville, to witness the presentation of Servant Leadership Awards to 21 outstanding high school students and Father Matthew Jankola Lifetime Servant Leadership Awards, where District President Magdalen Iskra and her sister Martha received the award in the area of Ecumenism.

We were so honored to be present to see Magdalen and Martha Iskra receive this prestigious award! Both sisters have been pillars in the Catholic and fraternal community in Northeast Pennsylvania for decades and have selflessly shared their zeal and passion for serving others to the greater good of the community.

Their accomplishments are many, as Magdalen founded and serves as President of the Magdalen I. Iskra District, Wilkes-Barre, Pennsylvania for many years.

Through Magdalen and Martha working with others in the district, they have led multiple educational and community projects at King's College, University of Scranton Father Murgas Room, Osterhout Library Children's Room, St. Vincent DePaul Kitchen, Boys Choir of Bratislava, American Legion and others.

Their work with churches in the area is legendary, including Sacred Heart Roman Catholic Church, its cemetery and St. Mary's Byzantine Cemetery.

We at FCSLA are very grateful for the ongoing

leadership work and service work that Magdalen and Martha Iskra have done for us for many, many years, bringing in new members for us, shining a bright light in Northeastern Pennsylvania for us! We are proud of their fine leadership example in bringing to fruition fundraising efforts for so many worthwhile benevolent causes for the common good.

of the W

Congratulations and thank you to Magdalen and Martha!

I don't know what your destiny will be, but one thing I know: the only ones among you who will be really happy are those who have sought and found how to serve.

– Albert Schweitzer

FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

SILVER ELITE (5 YEAR) 3.20% APY*

GOLD ELITE (7 YEAR) 3.25% APY*

PLATINUM ELITE (10 YEAR) 3.35% APY*

*This rate is in effect 1/1/2023 thru 3/31/2023

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 January 1, 2023 and later are: Elite Silver (5 year) 3.00% APY • Elite Gold (7 year) 3.00% APY Elite Platinum (10 year) 3.00% APY

Sisters of Saints Cyril and Methodius Servant Leadership Award

On October 23, 2022, the Sisters of Saints Cyril and Methodius in Danville, PA awarded the Servant Leadership Award to 21 outstanding high school Juniors and Seniors from the Diocese of Harrisburg, PA and the Diocese of Scranton, PA.

The ceremony took place at the Basilica of Saints Cyril and Methodius in Danville. Since 2003, the Sisters of Saints Cyril and Methodius have honored nearly 1,300 teens in the Dioceses of Albany (NY), Bridgeport (CT), Charleston (SC), Chicago (IL), Gary (IN), Harrisburg (PA), Milwaukee (WI), New York (NY), Pittsburgh (PA), Scranton (PA), St. Louis (MO), Stratford (CT), Syracuse (NY), and Trenton (NJ) with the Servant Leadership Award.

The Servant Leadership Award recognizes distinguished high school Juniors and Seniors who are joyful witnesses, compassionate proclaimers, and enthusiastic builders of the Kingdom of God. The focus of the award is on teens who remain active in their faith and parish beyond Confirmation, and who are active in their parish, school and community.

Receiving the award were: Liam Bradley, Luke Brokenshire, Natalie Buss, Grace Everett, Zachary Gardiner, Cassandra Gdovin, Silas Gross, Abigail Hall, Luke Hilkert, Lianna Horner, Alexis Kain, Ethan James Killinger, Tristan Edward Kline, Nicholas John Mahoney, Marlayna Marulanda-Rea, Laura Phillippy, John Robert, Lillian Scalia, Alexander Vrankin, Zakary Zanella, and Giovanni Zannino.

Each teen was given the opportunity to select one person as a mentor who has encouraged them to generously use their time and talents as a follower of Jesus. The mentors selected were parents, grandparents, music ministers, principals, youth ministers, and pastors, who have been role models of servant leadership as a way of life in their family, parish, and community.

During the ceremony the Sisters of Saints Cyril and Methodius also honored six adults who received the Father



Front row from the left: Martha Iskra and Magdalen Iskra received the Lifetime Servant Leadership Award for Ecumenism; Sister Jeanne Ambre, SS.C.M. received the Lifetime Servant Leadership Award for Evangelization; Sister Barbara Sable, SS.C.M., General Superior, presented the awards. (back row) Frances Leiby received the Lifetime Servant Leadership Award for Elder Care; Margaret Mary Stahura and Joanne Stahura received the Lifetime Servant Leadership Award for Education. Matthew Jankola Lifetime Servant Leadership Award. Father Jankola was a priest from the Diocese of Scranton who was instrumental in recognizing the need for Religious Sisters to educate children, and founded the Sisters of Saints Cyril and Methodius in 1909. The award is given to individuals who have demonstrated a lifetime commitment to servant leadership and have excelled in each area of the mission of the Sisters of Saints Cyril and Methodius: Evangelization, Education, Elder Care, and Ecumenism.

This year the Sisters presented the 2022 Father Matthew Jankola Lifetime Servant Leadership Award for Evangelization to Sister Jeanne Ambre, SS.C.M.; for Education to Joanne and Margaret Mary Stahura; for Elder Care to Frances Leiby; and for Ecumenism to Magdalen and Martha Iskra. *See Ecumenism article on page 8.*



Juniors and Seniors who received Student Leadership Awards.

Branch SO11 Participates in Electronics Bash Benefit

On December 3, 2022, Branch S011 officers, Kristina Menke and Jim Deak, along with many other branch members, participated in the Electronics Bash at St. Maximilian Kolbe Church



benefiting the Appalachia Work Camp. Branch S011 was proud to represent FCSLA Life at this event and support the many members of the youth community, as well as their leaders, organizers and volunteers who donate their time, effort and skills to these projects annually. Father Dan Sweeny and his staff of volunteers are truly impressive and should be proud of their accomplishments. We were blessed to be a part of their endeavors.



Pittsburgh District Holds Fall District Meeting

The Pittsburgh District held its fall meeting on October 30, 2022 at Antonelli's Event Center in Irwin, PA, hosted by Branch S262.

District Chaplain Father Edward Mazich said the opening prayer and after the pledge of allegiance, National President Cynthia Maleski led the singing of our National Anthem.

President Judy Fedor thanked all of the members for contributing to the toy drive for Christopher's Light. Christopher's Light is a non-profit organization providing support to underserved children. Branch S262 frequently supports this effort. Our members took part and we collected a considerable number of toys.

The meeting was hosted by Branch S262. Linda Killeen, Branch Secretary, was called to the podium and was presented with a check for the District's contribution to the meeting and a Mass for their members. Branch President Merilee Kessler gave a brief description of the work done by Christopher's Light.



Judy Fedor presenting the Pittsburgh Youth of the Year award to Justin Metz.



Marian Gatto and Jerry LaFrankie presenting flowers to outgoing District President Judy Fedor.



District Auditors Jim Dubina and Marty Hanyak collecting toys for Christophers Light.



L-R: Sitting – Outgoing District President Judy Fedor; National President Cynthia Maleski; District Financial Secretary Marian Gatto; Incoming District President Virginia Holmes. Standing – District Chaplain Father Edward Mazich; Branch S262 President Marilee Kessler; District Vice President Jerry LaFrankie; District Secretary/Branch S262 Secretary Linda Killeen; National Officer Larry Golofski; Incoming District Auditor Flora Funtal; District Auditor Martin Hanyak; Incoming Parliamentarian Cathy Esack.

Following the luncheon and the reading of the minutes, Treasurer's report, and verification of the audit by Auditor Jim Dubina, Financial Secretary Marian Gatto and Vice President Jerry LaFrankie recognized President Judy and presented her with flowers on behalf of the board members.

Joanna Hageder, Secretary of Branch S343, gave all of the members a beautiful Modra vase. The gorgeous vases were meant to be given at the July meeting hosted by Branch S343, but arrived too late.

The Pittsburgh District presented its first ever youth award. Father Ed assisted us by having St. Vincent's Seminary Student Government Council select the winner. Justin Metz of Branch S218 was selected. President Judy recognized Justin's outstanding accomplishments, a wonderful example for FCSLA Life's future, and presented him with the first Pittsburgh District Youth Award.

Larry Golofski spoke of Father Pio Adamonis, a member of Branch S013, a hospital Chaplain, who administered to patients during the Covid 19 pandemic. Father Pio spoke to the members and thanked Branch S013 for their recognition.

National President Cynthia Maleski addressed the meeting and complimented the District for their accomplishments over the last several years and thanked President Judy for her service. She updated the members on Home Office business and reminded the branches about the upcoming convention.

The results of the District election were announced and President Maleski administered the oath of office. President Judy thanked the District board members for their dedication, cooperation and support and handed the gavel over to incoming President Virginia Holmes.

Drawings were held and the meeting was adjourned and closed with prayer and "Hej Slovaci".

McKeesport Branch S077 Christmas Party & Election of Officers Held

McKeesport Branch S077 held it's Christmas Party on Sunday, December 4 at Antonelli's Event Center in Irwin, PA. President Jerry Holmes opened with prayer and the pledge of allegiance.

Election of officers was held and the results are as follows: Jerry Holmes, President; Carol Yurechko, Vice President; Virginia Holmes, Treasurer; Kathleen Cicak, Financial Secretary; Judy Fedor, Recording Secretary/Junior Secretary; Regina Smith, and Danielle Cicak, Auditor. Judy











Hornfeck administered the oath of office. A memorial service was held for our members who passed away this year.

A delicious dinner was served and the members enjoyed an afternoon of music by George Batyi with Mikey D. and Paul.

Numerous prizes were given and a 50/50 was held with the proceeds going to Samsons Mills Church food bank.

Antonelli's staff and the entertainers were recognized for making the party a great success.









FEBRUARY 2023

FCSLA Life, First Catholic Slovak Ladies Association, Congratulates Magdalen Iskra and Martha Iskra

FCSLA Life, First Catholic Slovak Ladies Association, congratulates Magdalen Iskra and Martha Iskra on receiving the Father Matthew Jankola Lifetime Commitment to Servant Leadership Award in the area of Ecumenism.

Both Magdalen and Martha have been pillars in the Catholic and fraternal community in Northeast Pennsylvania for decades and have selflessly shared their zeal and passion for serving others to the great benefit of the community.

Their accomplishments

are many, as Magdalen established and served as President of the Magdalen I. Iskra District, Wilkes-Barre, PA, FCSLA Life, for many years. They are active members and officers of S172 in Wilkes-Barre, PA.



Magdalen Iskra and Martha Iskra

Through Magdalen and Martha working with others in the district, they have led educational and community projects at King's College, University of Scranton Father Murgas Room, Osterhout Library Children's Room, St. Vincent DePaul Kitchen, Boys Choir of Bratislava and American Legion. Their work with churches in the area is legendary including Sacred Heart Roman Catholic Church and its cemeterv and St. Mary's Byzantine Cemetery.

Thank you to Magdalen

and Martha for their ongoing leadership and dedication to the Church, to FCSLA Life and to the community where they live. Everyone has benefitted over many years.



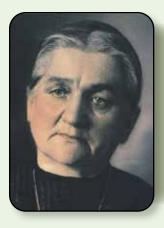
2023 Quadrennial Convention Donation Application Available on the Website

First Catholic Slovak Ladies Association (FCSLA Life) will consider applications from those seeking donations for programs/projects that are in keeping with the vision of our Association which is:

Be a Premier Fraternal Benefit Society that offers quality financial products and benefits. Donation applications must be sent to the National President Cynthia Maleski and postmarked or dated by a delivery service or electronic media **no later than May 1, 2023**. Donation requests using USPS, or a delivery service can be sent to National President Cynthia Maleski, FCSLA, 24950 Chagrin Blvd., Beachwood, OH 44122. Donation requests using electronic media can be sent to <u>convention@fcsla.com</u> with "National President Cynthia Maleski – Donation Application" in the subject line. The application is available on the website <u>www.fcsla.org</u> or by calling the office at 1-800-464-4642.

If you received a convention donation from our 42nd Quadrennial Convention in 2019, your Status Report from that donation must be on file at the home office in order for your application to be considered. If you have any questions, please contact the home office: (800) 464-4642 or email convention@fcsla.com.

Anna Hurban Scholarship Fund Donations



The Anna Hurban Scholarship Fund was started in 2017 to make a difference in helping to make education affordable for a deserving student. Your tax deductible 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. We gratefully acknowledge those who have donated to the fund since its inception during the Association's 125th Anniversary year. Thank you for your generous donations! We will continue to recognize your donations in *Fraternally Yours* at least once a year.

Donations

- Susan Talpas \$100 In memory of Richard D. Talpas
- S221 & J057 \$500 In honor of living & deceased members of S221 & J057
- S090 \$300 In memory of all deceased officers of S090 & J028
- S415 \$100 In honor of living & deceased members of S415
- S081 \$130 In honor of FCSLA Life 130 years
- S101 \$130 In memory of Delores Bachesta Past President
- S283 \$500 In memory of deceased members of S283 & in honor of living members of S283
- J058 \$130 In honor of FCSLA Life 130th Anniversary
- S464 \$1,000 In memory of deceased members of S464
- Helen M. Gebura \$500 In honor of Sister Theresa Gebura SND or SNO
- S408 & J385 \$500 In memory of past officers of S408 & J385
- Milton & Jean Trnka \$100 In memory of Bob & Jenny Roach
- Donna Rypinski \$100 In memory and in honor of Johanna Sabol
- S218 \$500 In memory of deceased members of Branch S218 and in honor of members of S218
- Colleen A. Doyle \$1,000 In memory of Julia C. Rattigan \$124 – \$100 – In memory of Paul S. Zilla
- Br. 030-St. Ann's Lodge \$300 In memory of Theresa Zouck
- S200 & J056 \$200 In honor of living & deceased members Glassport S200 & J056
- S055 & J016 \$500 In memory of deceased members of S055 / Mahanoy City, PA
- S010 & J86 \$200 In memory of deceased members
- Frances Gasper \$500 In memory of Barbara & William Gasper
- Richard Yovanovic \$250 In honor of Ann Hovancik
- Patricia C. Logan \$100 In memory of Florence & James Podany
- Mary A. Kelling \$50 In memory of Maria Kopronica
- S313 \$500 In honor of deceased & living members of S313
- S181/J41-Irene & Mary Zittman \$100 In memory of Irene & Mary Zittman
- S089-Kathleen R. Giordano \$200 In memory of deceased members of S089

Irene Grube – \$100 – In memory of John & Mary Palasky S107 / J038 – \$100

- Michael K. Blazicek \$100 In memory and in honor of Rose (Hurban) Blazicek
- Cecilia Pestlin \$200 In memory of the Saidikowski Family Jacob & Delores Krempasky – \$100 – In memory of Justine
- Krempasky-fmr. President S484, Egypt-Whitehall, PA 18052
- Frances C. Jakabcin-District 4 \$100 In memory of all members Sandra McCallum – \$10 – In memory of Balbina Targoss and in honor of future female leaders
- Jennifer & Joe MacNeil \$100 In memory of Thomas H. Kaniecki
- S114/J198-Lorain, OH \$130 In honor of the 130th year celebration of FCSLA Life
- S334 & S232 Kathy Polanski \$500
- S417 & J318-Sharon Oravec \$200 In memory of deceased members of Coaldale branches S417 & J318
- Richard & Marie Schweinberg \$50 In memory of Margaret M. Doslak
- S475-Christine Kiggins \$100 In memory of Father Furdek & founding FCSLA Women
- J380/Christine Kiggins \$50
- Lynn Schmitz \$150 In memory of Mary Novotney Christoff and in honor Maryann Christoff Pedelty
- S140/Lansford, PA \$100 In memory of all passed S140 members
- Anonymous \$1,500
- S424-James & Dorothy Dubina \$100 In honor of living & deceased members of J323 & S424, Homestead, PA
- Gloria J. Cecil \$400 In memory of Wanda Bukowski Janiak
- FCSLA Life S484 \$100 In honor of members of S484
- Gerald & Monica LaFrankie \$100 In memory of deceased members of \$177
- S615, c/o Ann M. Kwak \$500 In memory of Mrs. Helen Krubitzer
- Frances E. Gasper \$500 In memory of Barbara & William Gasper



District 11 Holds Advent Party

District 11, St. Isidore, NE held an Advent Party on December 3, 2022 for all Branch officers. A memorial rosary for deceased members was held to open the party. It was

followed by a nice meal. Paul Smithers, National Sales Manager, gave a short presentation on insurance. President, Ceceila Hall, chaired the meeting. Officers were introduced. A detailed report of district insurance and company wide insurance was presented. Mrs. Santa Claus (aka Clarice Sabata) collected donations for the district



A special cake baked by one of our members commemorates 130 years of FCSLA Life.

matching funds project, SPIRIT Catholic Radio, which is heard throughout the entire state. Two special cakes baked by a member were enjoyed by all. This was in honor of the district's special celebration for FCSLA Life's 130th anniversary.



All members enjoyed a slice of the District's 130th year cake.

PACCF ANNOUNCES SCHOLARSHIPS

The Polish American Congress Charitable Foundation is proud to announce the 2023/2024 period to apply for scholarships which began on January 15, 2023.

They are again offering the Richard C. Gorecki scholarships and the Majer & Lakowski Families Memorial Scholarships.

Please go to their website at <u>www.PACCF.org</u> under the "scholarship" tab for the requirements, application and deadlines. If you have any questions, please email <u>PACCF@PACCF.org</u>.



District 11 Officers at Advent Party – Front Row, L-R: Margie Hladik, Fraternal Director and Cecilia Hall, President. Back-Row, L-R: Bob Hladik, Vice-President; Paul Smithers, National Sales Manager; Julie Kulhanek, Treasurer; Clarice Sabata, Secretary, and Fr. Bernard Kimminau, Chaplain.





A memorial rosary for all deceased members preceded the meeting.

Mrs. Santa Claus (aka Clarice Sabata) collects donations for matching funds for SPIRIT Catholic Radio.



Ken Sabata registers guests. Little stockings filled with candy and surprise gift cards were given to all guests.

Molly McCabe "Kindness" Essay Chosen as Winner

Molly Victoria McCabe (J207), is a third grade student at Franklin Elementary School in Bloomfield, NJ, where she submitted a paragraph on kindness to the Bloomfield High School's Key Club. Her submission was chosen a winner with a goal of enhancing desirable traits among elementary students.



Molly, J207 is holding the certificate she was presented by the Bloomfield Board of Education along with a gift card. She celebrated with her family eating her favorite, chocolate chip pancakes.

Molly wrote: Kindness is one of the most important values in friendship. Without kindness no one would think of things like sharing a ball or letting someone play in a game. There are many different ways to show kindness, and making people happy is always a good thing to do now and then. The first thing you might think of when you think kindness is Sesame Street. I know it is a very kind street. But something else you might think of is how last week that girl on the soccer team let you take the shot or how your friends made you feel better when you lost your favorite bracelet. There is just one problem about kindness – not everyone likes it. That is why one little act of kindness is the first step in making the world a better place. In fact, a little kindness is one of the nicest things to do make someone's day better, or at least better than it already is. Congratulations Molly!

Monessen Branch S088 Sponsors Banquet

Branch S088 of Monessen recently sponsored a 130th anniversary banquet for The Greater Monessen Museum. This resulted in \$6,800 profit for the museum plus the check they will receive from the home office.



SCHOLARSHIP DINNER

On Friday, July 15, McKeesport Branch S077 celebrated their scholarship winner with a dinner at the Ride and Hunt Club in North Huntingdon, PA.

Maura L. Gdovic is this year's winner. Maura attends Kent State College and is studying Speech Pathology. Maura's parents, Wayne and Pamela celebrated with the branch officers. President Jerry Holmes presented Maura an additional gift from the branch.

Congratulations to our scholarship winner!



S077 Branch President Jerry Holmes (far right) presented a gift from the branch to Maura Gdovic, pictured with her parents, Wayne and Pamela.

Branch W093 Holds Holiday Potluck Celebration

Branch W093, Tabor, SD, December meeting was held December 4, 2022 with a delicious noon potluck. President Gary Sestak opened the meeting with a prayer for deceased members. Fifty year members were honored. Joyce Sestak was the only honoree in attendance. Musical presents provided a Christmas gift for all.





Branch S030 St. Ann's Lodge Hosts Annual Christmas Party

On Sunday, November 20, 2022, Branch S030 St. Ann's Lodge held its annual Christmas Party in conjunction with other branches of District Maria E. Grega. Branch S030 served as the host for this event held at Avion on the Water in Canfield, OH. Table centerpieces consisted of beautiful Santas, reindeer, and Christmas trees constructed by Dr. Vic and Carla Dutko, who served as chairs of the decorations committee. Each person took home a Santa or reindeer favor that included the ingredients and recipe for hot cocoa, an appropriate beverage for the frigid temperatures of the day. Participants also appreciated the Christmas ornament favor sent by the home office in celebration of FCSLA Life's 130th anniversary.





This Christmas Party was originally scheduled for 2020, and was ultimately postponed twice due to the pandemic. The 50 attendees from Branch S030 especially enjoyed each other's company since so many events were not held over the past two years. After a buffet dinner and cake for dessert, door prizes were raffled off that included the lovely centerpieces and an array of other gifts. A 50/50 raffle concluded the event. Branch President Mary Lou DiPillo thanked everyone for coming and acknowledged the work of her committee members Jeanette Kalman, Mary Kay DelliQuadri, and Dorothy Palguta, as well as members of the DeProfio and Pezzuto families for their help with the raffle drawings.



Monessen Branch S088 Members Enjoy Annual Christmas Party

On a beautiful December day, members of Monessen Branch S088 enjoyed their annual Christmas Party. The event was held at the Clubhouse Grille of the Cedarwood Golf Course.

Invocation was provided by Flora Funtal, branch recording secretary. An enjoyable dinner followed. Dorothy Urbanowicz, branch president addressed the group and reminded them to keep beneficiaries and current addresses up to







L-R, Officers of Branch S088: Flora Funtal, Rosemary Betza , Dorothy Urbanowicz, and Cindy Pawelec.

date. She also reviewed the 50 year awards and scholarship awards. Dorothy reminded members to encourage students to apply for scholarships. She then introduced the G Guys who provided entertainment.

Door prizes were then drawn and Rosemary Betza, Branch J157 financial secretary presented the benediction. Dorothy then wished everyone a Very Merry Christmas and Happy New Year on behalf of all the officers.











2022 Photo Contest Winners

"Photography can only represent the present. Once photographed, the subject becomes part of the past."

Berenice Abbot (1898-1991), American photographer

Another wonderful year of submissions to the 2022 Photo Contest! Entries were received in the following categories: Home, Bodies of Water, Food, Hobbies, and Close Up, with Close Up being the most popular. The winners and their photos are included below. All the outstanding entrants will be listed in the March issue of *Fraternally Yours*.



Food

#1, Gerra Gembarosky, S088#2, Kurt Lesnansky, S161#3, Anna Kostrej, S011

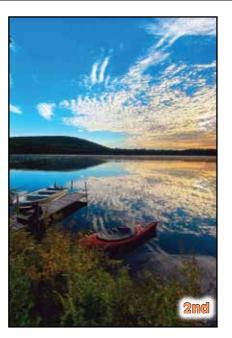




Bodies of Water

#1, Kaitlin Brockett, S111#2, Marybeth Dellibovi, S035#3. Adrienne Koncerak, S250

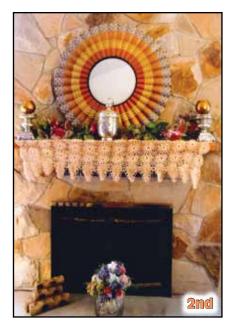








Home #1, Tom Oslick, S088





#3, Mary Ann Winn, S615



Hobbies

#2, Yvonne Vodzak, S233

#1, Michael Markovich, S081#2, Sydney Demechko, S161#3, Anne Kilyanek, Z434







2022 Photo Contest Winners



Close Up

#1, Paulette Irwin, S044#2, Laura Kelly, Z499#3, Paula Dalpiaz, S525





Anna Hurban Chicago District Participates in National Sales Presentation

On Saturday, September 24, 2022, Chicago District branch officers and members attended a sales presentation given by FCSLA Life's National Sales Manager, Paul Smithers, CLU ChFC, and Jim Morsovillo CSA FICF, the Midwest Regional Sales Manager, on product updates and sales approaches. Afterwards, participants engaged in a lively, informative question and answer discussion with the experts. This sales presentation and luncheon was held at the Missionary Sisters of St. Benedict 5900 147th St., Oak Forest, IL. Following the sales presentation, the Chicago District held its final business meeting of the year. Many thanks to Paul Smithers and Jim Morsovillo for an engaging and informative presentation.



FCSLA Chicago Welcomes St. Nicholas at Family Party

On November 6th, 2022, Chicago District members joined together to enjoy the afternoon and welcome St. Nicholas at their annual St. Nicholas Family Party. This annual event, which was postponed for two years due to the pandemic, was held at the Worth Park District gymnasium, in Worth, IL.

Over 110 guests enjoyed an afternoon filled with Christmas crafts for the children, Split the Pot cash raffle, Hooligan, a very popular dice game for both children and adults, and a Split the Pot Bingo. The Split the Pot raffle and Bingo collected over \$600 in funds as part of the District's Matching Funds project to benefit the Missionary Sisters of St. Benedict in Oak Forest, IL.

The afternoon also included a delicious lunch buffet and desserts. The highlight of the afternoon was a visit from St. Nicholas, himself. St. Nicholas told stories of his experiences and interacted with the children as they acted out the various

scenes St. Nicholas was describing. After an engaging and entertaining presentation, St. Nicholas posed for photos with the guests to commemorate this experience. The afternoon ended with a raffle.

Guests were allowed to buy raffle tickets and select which of the many prizes they wanted a chance to win by entering their raffle ticket for the prize of their choice. Many thanks to the many hands that brought this event together including the Chicago District Board for running this event, Branch S225 for coordinating the crafts, S180 for Bingo, S421 for running the raffle and Split the Pot, S258 for coordinating Hooligan and the food, S485 for sponsoring St. Nicholas, and FCSLA Home Office for matching our funds collected.

Everyone attending enjoyed this wonderful afternoon of fraternal fellowship and a great way to begin the Christmas Season.





BRANCH 5313 HOLDS FALL BLESSINGS LUNCHEON AND MEETING

FCSLA Branch S313 (Natrona, PA) celebrated FCSLA 130th anniversary and held its annual meeting on Sunday, November 6, 2022 with a special accordion performance featuring our young members Parker and Luke Jonczak, and their grandfather Chester Jonczak, a sumptuous three entree hot luncheon, handcrafted table centerpieces, laser cut pumpkin favors for everyone, home office giveaways, and fancy birthday cupcakes to sing happy birthday to us!





Photos by Andrzej Groch

Fifty seven members and six guests, including Rev. Father John Brennan, representatives of AVAC Food Bank, Ladies of Charity from Guardian Angels Parish, the charities that Branch S313 supports in one of its matching funds projects and member Mary Lou Ellena Wygonik, representing PWAA division had a great time.

Led by Cynthia Maleski, President, a short meeting began with the Pledge of Allegiance, Star Spangled Banner and Prayer, and was followed by a report of home office activities, especially projects and member benefits and election of officers. Mrs. Beverly Kaniecki, member and President of Saint Joseph's High School, Natrona Heights, PA accepted a matching funds project check for the high school. The meeting and festivities concluded with a moving Memorial Service for deceased members led by Father Jack Brennan, a Slovak-American Sing-A-Long led by Cynthia Maleski, and singing 130th happy birthday to our society with special special birthday cupcakes!





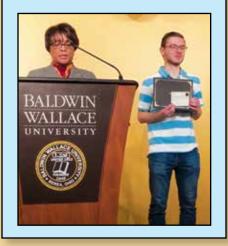
Matthew Oros Inducted into Honor Society

On December 2, 2022 an Induction Ceremony was held at Baldwin Wallace University where Matthew is enrolled as a Computer Science Major with a minor in Physics. Each year students inducted into the Dayton C. Miller Honor Society represent the top 100 students by grade point average who have earned a minimum of 70 semester hours with a minimum of 45 semester hours at BW.

The Dayton C. Miller Honor Society was founded at Baldwin Wallace University in the fall of 1948 and was and continues to be the recognition of academic excellence. The Society honors the memory of Dayton C. Miller (Class of 1886), one of the most distinguished graduates of the University.

Nadia and Joe Oros, parents; Victoria Oros, sister; Johanna Oros, Grandmother; Donna Oros, Aunt and Tom Oros, Uncle are all members of FCSLA and very proud of his accomplishments.

Matthew is grateful to have received a FCSLA college scholarship in 2020 and very appreciative to the First Catholic Slovak Ladies Association for their financial assistance in furthering his education. Upon graduation Matthew would like to obtain a career in the field of computer programming.



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J157 Breakfast With Santa Enjoyed by All

On December 18 members of Monessen J157 were treated to Breakfast with Santa at the Epiphany of Our Lord Church Hall. As members entered they found the hall decorated with numerous Christmas decorations. After enjoying a breakfast of pancakes and sausage each child was able to present their wishes to Santa. Crafts were available and each child received a generous treat bag.

All were very pleased with the celebration.



2023 Annual Saints Cyril and Methodius Appeal

A direct mailing for the 2023 Appeal has been sent to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, and previous donors. Your support is needed each year because money collected in the Appeal goes to help pay for the operating costs of the Pontifical College of Saints Cyril and Methodius in Rome, the residence of priests from Slovakia selected by their bishops to undertake graduate studies.

Anyone who wishes to contribute to the 2023 Appeal but did not receive a letter asking for a donation is asked to fill out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. **Gifts received after November 30, 2023 will be credited toward the 2024 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 Church, Penndel. PA. serves as First Vice President of the Federation and is the Appeal Coordinator.

45th 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, SCF				
Our Lady of Grace Church				
225 Bellevue Avenue				
Penndel, PA 19047-4052				



Branch S023 and Branch J130 Hosts Annual Meeting and Scholarship Presentation

Branches S023 and J130 held their multi-function FCSLA Life event on November 20, 2022 at Thunder Bay Grille in Pewaukee, WI. The annual meeting included scholarship presentations from Branch S023 President Laurie Muffler, Matching Funds activity, door prizes and an amazing brunch. During the meeting, the members wanted to thank Kathy Mueller, who has been Branch S023 President for many years, for all her dedication to their Branch, they appreciate everything she has done.

Scholarship winners and participants were Andrew Muffler, Miranda Muffler, Anna Duelge and Andrew Esterle.



Scholarship Winners & Participants











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MATCHING FUNDS ACTIVITIES

FCSLA Life Branch S557

A Sweet Sell Out

FCSLA Branch S557 held a matching funds activity on Sweetest Day, October 15th and 16th at St. Monica's Church in Garfield Heights, OH. They purchased and sold strudel after all the masses. They sold 250 boxes of strudel and raised \$809.00 for the Southeast Suburban Post 1812 Catholic War Veterans Auxiliary. The funds raised help veterans and various veteran organizations. The event was a huge success as it was a SELL OUT!!





Branch officers pictured above from left to right Johanna, Donna and Tom Oros. The two ladies in front were volunteers from the Auxiliary.

JOB OPPORTUNITIES AT FCSLA LIFE

From time to time, FCSLA Life either has vacancies for current positions or looks to expand its staff to meet our growing needs. If you are interested in learning more about these opportunities please contact our HR manager at 800-464-4642 X1076 for more information or email a current resume to <u>hr@fcsla.com</u>.

FCSLA Life Branch S011 Veterans Day Event

On November 11, 2022, Branch S011 officers, Kristina Menke and Jim Deak, as well as many other branch members, participated in the Veterans Day event at the American Legion Post #701 in White Oak, PA. Branch S011 was honored to represent FCSLA Life at this event and blessed to

have met many veterans who have served our country in various branches of service. American Legion Post #701 auxillary members supplied all of the food including a 175 lb. whole roasted pig. Wow, that was a big pig! God Bless our veterans, God Bless our country, God



Bless our Families and Friends and God Bless FCSLA Life.









REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF SEPTEMBER 30, 2022

BALANCE ONCE I AG OF GET TEMBER OF	, 201	- 4-
ASSETS		
Cash & Short Term Investments	\$	20,676,794
Bonds		1,075,259,671
Preferred Stock		2,062,285
Common Stock		6,784,351
Investment Income Due & Accrued		14,504,728
Property Plant & Equipment, Net		4,823,141
Certificate Loans & Accrued Interest		1,824,443
Other Assets		677,837
TOTAL ASSETS	\$	1,126,613,251
LIABILITIES		
Life Reserves	\$	308,804,161
Annuity Reserves	φ	682,948,940
,		2,749,436
Death Claims Payable Unearned Premiums		, ,
		407,589
Matured Endowments		395,173
Provision for Dividends Payable		1,400,000
Accumulated Dividends & Interest		5,080,019
Accrued Convention Donations		450,000
Provision for Future Conventions		524,964
Asset Valuation Reserve		12,778,046
Interest Maintenance Reserve		539,570
Other Liabilities		1,919,597
TOTAL LIABILITIES	\$	1,017,997,495
Surplus	\$	108,615,756
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ \$	1,126,613,251
	_	

The balance sheet above is recorded on an adjusted statutory accounting basis and includes \$430,787 in prepaid assets (and surplus) that are not recognized for purposes of statutory accounting.

purposes of statutory accounting.				
INCOME STATEMENT For the Ninth Month Ending September 30, 2022				
REVENUE	0, 202	<u>-</u>		
Insurance Premiums	\$	3,375,250		
Annuity Premiums		26,104,400		
Investment Income		37,917,192		
Amortization of Interest Maintenance Reserve		156,035		
Rental Income		308,646		
Other Revenue		36,254		
TOTAL REVENUE	\$	67,897,776		
EXPENSE				
Increase in Reserves — Life	\$	1,708,161		
Increase in Reserves — Annuity	•	8,506,920		
Insurance Benefits		7,010,077		
Annuity Benefits		36,593,993		
Commission Expense		786,940		
Surrender Benefits		1,971,541		
Matured Endowments		44,673		
Interest Expense		304,595		
Salaries — Employees		523,601		
Payroll Tax Expense Underwriting Expense		40,539		
LIFE AND ANNUITY EXPENSES	\$	43,867 57,534,909		
LIFE AND ANNOTT EXPENSES	ф —	57,554,909		
Revenue Less Life and Annuity Expenses	\$	10,362,867		
Bank Service Charges		114,197		
IT Expenses		250,907		
Accounting Fees		139,104		
Actuarial Fees		146,553		
Legal Fees		51,095		
Consulting Fees		19,361		
Employee Benefits		511,122		
Fees – Directors		143,951		
Salaries — Employees		1,093,886		
Salaries — Officers		493,376		
Temporary Office Expenses		140,243		
Payroll Tax Expense Depreciation Expense		130,703 172,172		
Utility Expense		102,266		
Postage and Printing		157,777		
Advertising & Marketing		81,157		
Travel Expense		53,883		
Insurance Department Fees		94,874		
Sales Expense		131,474		

Dues & Subscriptions		56,974
Human Resources		51,421
Other Expense		8,537
SALES & OPERATING EXPENSES	\$	4,714,181
Revenue Less Sales & Operating Expenses	\$	5,648,686
Post Mortem Benefits		1,303,910
Misc. Member Benefits		57,799
Donation Expenses		104,845
Change in Accrued Convention Donations		112,500
Convention Expenses		131,283
Branch and District Funding		551,997
Fraternal Activities		101,711
Official Publications		452,360
Scholarship Awards		212,187
DIRECT FRATERNAL EXPENSES	\$	3,028,593
Income (Loss) from Operations	\$	2,620,093
Dividends to Members	Ŷ	1,051,743
Subtotal Income (Loss)	\$	1,568,350
Capital Gains (Loss)	Ŷ	(790,817)
NET INCOME (Loss)	\$	777,533

FCSLA Life Branch Z211 Hosts Christmas Party

On December 9, 2022 Z Branch 211 President, Bo Padowski opened up her home to welcome members of Branches Z211, Z114 & Z816.

Each attendee was asked to bring a paper product or

cleaning supply for the Anawim Shelters, which serves individuals within the Polish immigrant community in Chicago, who are recovering from alcohol and other substance



addictions. Bo Padowski, John Schoen and Antoinette Trela each serve on the Anawim Board.

The generosity was, once again, overwhelming. In addition, a monetary donation to the Shelter was presented by Teresa and Richard Makowski. Teresa serves as President of Branch Z114.

Dinner, consisting of delicious Polish "Kanapkis", salads, fresh fruits and beverages was provided, courtesy of Z211.

Unfortunately, several members who wanted to attend were kept home due to illness, but they were with us in Spirit!

After exchanging greetings of Wesolych Świąt i Szczęśliwego Nowego Roku everyone was off to start planning and preparing their upcoming Wigilia suppers.



308,646

124,018 46,694

89.790

Rental Expense Building Expense

Insurance Expense

Office Equipment & Supplies Expense



SLOW-COOKER SHORT RIBS

2 tablespoons vegetable oil

- 5 lb. bone-in beef short ribs, cut crosswise into 2-inch pieces
- Kosher salt
- Freshly ground black pepper
- 1/2 cup low-sodium soy sauce
- 1∕₂ cup water
- 1/4 cup packed light brown sugar
- 1/4 cup rice vinegar
- 2 teaspoon sesame oil
- 1 teaspoon crush red pepper flakes (optional)
- 3 carrots, medium, peeled and chopped into thirds
- 1 yellow onion, large, sliced into $\frac{1}{2}$ inch wedges
- 5 cloves garlic, crushed
- 1¹/₂ inch piece ginger, thinly sliced

2 green onions, thinly sliced, for serving Cooked short grain white rice, for serving

Season short ribs with salt and pepper. Heat oil in a large Dutch oven over medium-high heat. Working in 2 batches, brown short ribs on all sides, about 8 minutes per batch. Transfer short ribs to slow cooker and pour off all but 3 tablespoons drippings from pot.

Meanwhile, whisk soy sauce, water, brown sugar, rice vinegar, sesame oil, and red pepper flakes.

Add carrots and onions to pan, and cook, mixing occasionally until browned. Add garlic and ginger and brown until fragrant, 1 minute more. Remove from heat and deglaze with reserved soy sauce mixture, scraping up any brown bits from the bottom. Pour this mixture into the slow cooker.

Cover slow cooker and cook on low for 9 to 10 hours, or on high for 4 to 5 hours, or until the meat is very tender and falling off the bone.

Garnish short ribs with green onions. Spoon sauce over rice and serve.

HOT SPINACH SPREAD WITH PITA CHIPS

2 cups shredded Monterey Jack cheese 1 package (10 ounces) frozen chopped spinach, thawed and squeezed dry

- 1 package (8 ounces) cream cheese, cubed
 - 2 plum tomatoes, seeded and chopped
 - 3/4 cup chopped onion
 - 1/3 cup half-and-half cream
 - 1 tablespoon finely chopped seeded jalapeno pepper
 - 6 pita breads (6 inches)
 - 1/2 cup butter, melted
 - 2 teaspoons lemon-pepper seasoning
 - 2 teaspoons ground cumin
 - 1/4 teaspoon garlic salt

In a large bowl, combine the first 7 ingredients. Transfer to a greased 1½-qt. baking dish. Bake, uncovered, at 375 degrees for 20-25 minutes or until bubbly.

Meanwhile, cut each pita bread into 8 wedges. Place in two 15x10x1-in. baking pans. Combine the butter, lemon pepper, cumin and garlic salt; brush over pita wedges.

Bake for 7-9 minutes or until crisp. Serve with spinach spread.

GRANDMA'S HOT CHICKEN SALAD

- 2 pounds boneless skinless chicken breasts
- 2 bay leaves
- 4 cups diced celery
- 1 can (10½ ounces) condensed cream of chicken soup, undiluted
- 2 cups mayonnaise
- 2 cups sour cream
- 2 cans (8 ounces each) water chestnuts, drained
- 1 can (8 ounces) mushroom stems and pieces, drained
- 1 cup slivered almonds
- 2 tablespoons chopped onion
- 2 tablespoons lemon juice
- 2 teaspoons salt
- 1/2 teaspoon pepper
- 2 cups shredded cheddar cheese
- 2 cans (2.8 ounces each) french-fried onions
- Chopped green onions, optional

Preheat oven to 350 degrees. Place chicken in a Dutch oven and cover with water; add bay leaves. Bring to a boil. Cook, uncovered, until chicken juices run clear. Drain chicken and discard bay leaves. Cut chicken into ½-in. cubes; place in a large bowl. Stir in the next 11 ingredients. Transfer to a 13x9-in. baking dish (dish will be full). Sprinkle with cheese and french-fried onions. Bake, uncovered, until heated through, about 30 minutes. Garnish with green onions if desired.

PARMESAN ROASTED BROCCOLI

2 heads broccoli

5 cloves garlic (peeled and thinly sliced)

- 3 tablespoon olive oil
- 1½ teaspoon salt

½ teaspoon black pepper (freshly ground)
2 tablespoon lemon juice (freshly squeezed)
¼ cup pecans (toasted and chopped)
⅓ cup Parmesan cheese (freshly grated)
Preheat the oven to 425 degrees.

Cut the broccoli florets from the thick stalks and cut the larger pieces through the base of the head with a small knife, pulling the florets apart, into bite size florets. Place the broccoli florets on a sheet pan large enough to hold them in a single layer. Toss the garlic on the broccoli and drizzle with olive oil. Sprinkle with the salt and pepper.

Transfer the sheet pan to the oven and bake for 20 to 25 minutes, until crisp-tender and the tips of some of the florets are browned. Stir the broccoli once partway through cooking.

Remove the broccoli from the oven and immediately toss with lemon juice, pecans and Parmesan cheese. Serve hot.

CHOCOLATE ESPRESSO LAVA CAKE

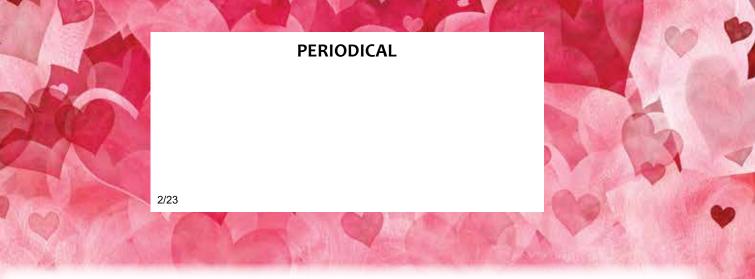
- 1 package chocolate fudge cake mix (regular size)
- 1 tablespoon instant espresso powder
- 3 cups 2% milk
- 1 package (3.9 ounces) instant chocolate pudding mix
- 1 cup semisweet chocolate chips
- 1 cup white baking chips

Prepare cake mix batter according to package directions, adding espresso powder before mixing. Transfer to a greased 4-qt. slow cooker.

In a small bowl, whisk milk and pudding mix for 2 minutes. Let stand until soft-set, about 2 minutes. Pour over batter. Cook, covered, on low 3 to 3½ hours or until a toothpick inserted in cake portion comes out with moist crumbs.

Sprinkle top with chocolate chips and baking chips. Turn off slow cooker; remove insert. Let stand, uncovered, until chips are softened, 15-30 minutes. Serve warm.





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.