

Fraternally Yours®



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First Catholic Slovak Ladies Association

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2023

happy new year



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See 43rd Quadrennial
Convention
Information
on page 7

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Happy New Year!

*As we begin a new year let us reflect
on the words of Thomas Merton ...*

"My Lord God, I have no idea where I am going. I do not see the road ahead of me. I cannot know for certain where it will end. Nor do I really know myself, and the fact that I think I am following You will does not mean that I am actually doing so. But I believe that the desire to please You does in fact please you. And I hope I have that desire in all that I am doing. I hope that I will never do anything apart from that desire. And I know that, if I do this, You will lead me by the right road, though I may know nothing about it. Therefore I will trust You always though I may seem to be lost and in the shadow of death. I will not fear, for You are ever with me, and You will never leave me to face my perils alone."

Dear Friends,

This New Year, may God answer your prayers and fulfill your heart's desires.

Until next month, **Warmly, Carolyn**

43rd National Convention • Oct. 5-8, 2023 JW Marriott Indianapolis

It is hard to believe, but the time is fast approaching for delegates to gather for the organization's 43rd National Convention to be held October 5-8, 2023, at the JW Marriott Indianapolis, 10 S. West Street, Indianapolis, IN 46204. As one of the largest JW Marriott's in the world and recognized by Conde Nast as a Top Midwest hotel, delegates will be in central downtown, close to White River State Park. The hotel is just 15 minutes from Indianapolis International Airport (IND), walking distance from the Indianapolis Amtrak station, and moments from downtown's most coveted attractions. Plus, there is a climate-controlled skywalk to the Indiana Convention Center and Lucas Oil Stadium. Indulge with dinner and drinks at OP Italian for fine-dining or at High Velocity, the hotel's top-rated sport's bar. Delegates and guests can grab coffee from the convenient on-site Starbucks. Modern guest rooms and suites have floor-to-ceiling windows that provide panoramic views of the Indianapolis skyline.

While the convention site is appealing, each delegate should keep in mind that they will be responsible for making critical business decisions for our Association. It is VITAL that branches send members that are willing to listen, learn, discuss, and debate matters of great importance. The welfare of our organization rests in the hands of our delegates, who when in convention session, are the governing, legislative and judicial body of our Association. Therefore, it is imperative that the delegates you elect are willing to attend the daily business sessions, and are knowledgeable about the vision, mission, goals and objectives of FCSLA Life. More details will be forthcoming — including information about delegate selection, timelines based on the associations bylaws, committee, and specific hotel accommodations. It is not too early to save the dates and begin to discuss travel plans for this important event!

Our Life's Journeys with Friends (Part III)

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

My dear Sisters and Brothers in Christ,

Stastlivi Novy Rok! May this New Year bring you many blessings, good health, and bounteous gifts! My prayer for you and your loved ones is to be able to grow in the life of our Savior, Jesus Christ, so that you will be more self-fulfilled both spiritually and physically this year than in the previous year. And as we come closer to our quadrennial convention in Indianapolis later this year, may the gifts of the Holy Spirit be upon our delegates that we may continue to make decisions necessary to keep our Association strong and viable in the years to come!

Several issues back, I began to speak of how I have encountered so many people who have made me the person/priest that am I today. Family and friendships have grown through the years. Some of these friends have passed away, others I keep contact with by the annual Christmas card because of distance, and still others, I see often or occasionally. But most of all, I daily attempt to be with them spiritually through my prayer life and celebrations of the Sacraments, especially at Mass. After 42+ years of priesthood, it is through the Mass that the Word and Sacrament lead me to a better

understanding of my best Friend and Lord, Jesus, connecting with Him daily, bringing me closer to Him and thus nourishing myself with appreciation for those who I have encountered throughout my life. What a blessing! Maybe I can narrow this down by the following examples – First Catholic Slovak Ladies Association.

I have made so many friends through the Association! I have had the privilege of the guidance of two national presidents, secretaries, and treasurers; other members of the Executive Boards; and workers in the home office in Beachwood. I admire the variety of the time, talents, and treasures they bring about day in and day out. I am not admitting them to sainthood yet (!) but I believe that these people are the backbone of the Association. From my perspective, they are dedicated in their job performances and are on target of who we are. There is always a need to reflect, change, and bring about improvements. These employees, however, and members of the Board of Directors all need guidance and that is based for the Association and all Christians through the Gifts of the Holy Spirit.

Another example that you may be able to connect with me is the Mother of God, the Blessed Virgin Mary. I attempt to say the entire rosary every day – some of the time I am successful, sometimes I am not. However, my friendship with Mary grows more solidly as I reflect on the various mysteries – joyful, luminous, sorrowful, and glorious. I ask her to assist me as a priest and as a co-worker with her Son in the vineyard. She is a source of peace, reflection, understanding and comfort. She gave all humanity the Savior for all time and for this, we all should be most grateful.

The above are just a few. I can go on and on. I am placing a spark in the hearts of the membership of the Association to reach out to people you know and love in this New Year. I ask that you value your relationship with the Father, Son, and Holy Spirit. Be joyful of who you are and be a strong witness to the members of your local branch and District. May the Mother of God have a place in your daily prayer life and in your heart. Thus, your journey through 2023 will be fruitful and blessed!

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.

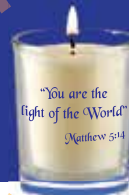
This is your opportunity to join in a tradition dating back to the 1700s that presents you to society! More information and an application can be found on the FCSLA website. This event is sponsored by the Wilkes-Barre area U branches (formerly the Polish Union).

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 hr@fcsla.com.

Message from our National President

CYNTHIA M. MALESKI



HAPPY NEW YEAR, FELLOW MEMBERS!

As we open up our 131st year, we are hopeful for new beginnings for all of us, as we embark on new resolutions in our lives.

At FCSLA, our work is already cut out for us in many ways, since our priorities are set forth in many ways by our 2023 Quadrennial Convention, by the initiatives set forth in our newly refreshed strategic plan and our daily routine work.

Our top priority this year is preparing for our 2023 Quadrennial Convention. This may appear rather routine to some, as we have been holding such conventions since our very beginnings. With the number of committees and delegates that we are fortunate to have participate, additional home office staff and executive time is necessary to make the gathering as meaningful as possible. We all enjoy the camaraderie and friendship we have developed over many years, as we all work for the future growth of FCSLA Life. From time to time during this year, there will be notices and announcements in *Fraternally Yours* for those who aspire to be delegates or run for national office at the convention.

In 2023, we continue to move forward with other FCSLA priorities, such as FCSLA Work Culture, creation of a Young Adult Leadership Council, new product development and enhanced communications about the value added that FCSLA brings to our members.

Recently, the Slovak Ambassador to the United States Radovan Javorcik, his wife Michelle Joanne Javorcikova and Cultural Secretary Stanislava Buchtova visited western Pennsylvania to attend the Slovak Festival at the University of Pittsburgh's Cathedral of Learning. We were one of the main sponsors for the dignitaries on Friday evening, where a number of our members had the opportunity to meet the Ambassador. We were represented at the event by the writer, National Director Larry Golofski and his wife Maggie, and other members, including my husband Andrzej Groch and our daughter Elizabeth Groch.

The Slovak Festival provided another opportunity for the national presidents of our Slovak-American fraternals to meet with the Ambassador at a breakfast held in the Cathedral of Learning sponsored by the University of Pittsburgh Slovak Studies Program, organized by Dr.

Renata Kamenorova. FCSLA Life was one of the first and original Slovak-American fraternals responsible for establishing the endowment for the program many years ago. We were given an update on the program.

For the first time FCSLA Life sponsored a table at the festival where hundreds enjoyed a day of Slovak culture, music, food and dance! We saw many of our members at the festival, with our Marketing Coordinator Mila Bennet hosting the booth.

We have been encouraged to see so many more of our branches and districts hold seasonal events now. I was privileged to be invited to the Chicago District gathering, where hundreds gathered in joy and celebration to be with each other and collect items for the needy, and the Saint Isidore Nebraska gathering, where our members gathered for a delicious meal, a rosary, camaraderie and Mass. Our Youngstown District also participates in a community Vilija. We are so fortunate that FCSLA gives us the opportunity to share our culture at these regional events.

For the first Sunday in Advent, we also enjoyed Mass and a community Vilija supper sponsored by the Benedictines of Saint Andrew's Abbey in Cleveland, Ohio. A number of our branches sponsored tables as we refreshed our minds and spirits with prayers and enjoyed the special foods prepared for Vilija. What a beautiful way to end the 100th anniversary year for Saint Andrew's Abbey, as well!

In this and coming issues, we hope you will be able to enjoy the photos from these events and we continue to share the joy of our culture and traditions!

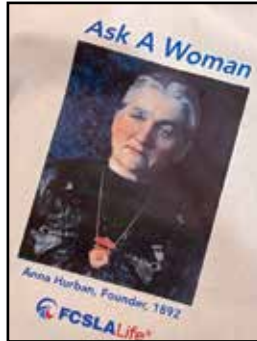


L to R: Andrzej Groch, husband of FCSLA Life National President/CEO Cynthia M. Maleski; Cynthia M. Maleski, FCSLA Life National President/CEO; Radovan Javorcik, Slovak Ambassador to the United States; Michelle Javorciková, wife of the Ambassador; Joseph Stefka Jr., President and CEO of NSS Life; Larry Golofski, FCSLA Life National Director

SLOVAK AMBASSADOR ATTENDS SLOVAK HERITAGE FESTIVAL; MEETS WITH FCSLA LIFE NATIONAL PRESIDENT/CEO

On Sunday, November 6th, 2022, FCSLA Life participated in the morning reception at the 32nd Annual Slovak Heritage Reception at the University of Pittsburgh in Pittsburgh, PA, in tandem with NSS Life, to honor Slovak Ambassador Radovan Javorčík. National President/CEO Cynthia M. Maleski and her husband Andrzej Groch, along with FCSLA Life National Director Larry Golofski, welcomed the Ambassador.

It was a busy weekend for Ambassador Radovan Javorčík, his wife Michelle, and Cultural Secretary Stanislav Buchtová. On Friday evening, the Western Pennsylvania Slovak Cultural Association held a reception for them with approximately 75 people attending. FCSLA Life was one of the main sponsors of the reception. Guests included:



FCSLA Life founder Anna Hurban on an exclusive tote bag.

Renáta Kamenárová, Director of the Slovak Studies Program at the University of Pittsburgh; Rick Martin, Development Director of the National Czech and Slovak Museum & Library in Cedar Rapids, IA; Bishop Larry Kulick of Greensburg; and Father Valarian Michlik, pastor of St. Gregory Byzantine Catholic Church. On Saturday, they toured Pittsburgh, including a private tour of the Warhol Museum and an evening concert at Heinz Hall. On Sunday, Ambassador Javorčík was a featured speaker at the Slovak Heritage Festival after the morning reception.



L to R: Joseph Senko, Slovak Honorary Consul for Pennsylvania; Renáta Kamenárová, Director of Slovak Studies Program at the University of Pittsburgh; Radovan Javorčík, Slovak Ambassador to the United States; Michelle Javorčíková, wife of the Ambassador; Rick Martin, Development Director of the Czech and Slovak Museum & Library in Cedar Rapids, IA.



FCSLA Life display table in the Cathedral of Learning, Slovak Heritage Festival (University of Pittsburgh).

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

Jakabcin District of Eastern PA Holds Fall Meeting

The Jakabcin District of Eastern, PA held its fall meeting on October 9, 2022 at the Northampton Community Center in Northampton, PA. FCSLA Life Branch S240, Catasauqua was the host branch of this event. Over 40 people were in attendance. Jean Strohl, President of the branch treated the members to a hot delicious luncheon.

Paul Smithers, National Sales Manager of the FCSLA attended the event and provided a sales presentation to the assembly.

Followed by Paul's lecture, Suzanne Strohl, National Trustee discussed the formation of a national young adult committee as a way to foster younger members' involvement in fraternal activities.

Having fraternal activities helps keep the fraternal tax-exempt. Discussion also involved matching funds and that we should support each other in our activities.

It was also mentioned the quadrennial convention would be in October 2023 and members should start thinking about the selection of delegates.

A raffle then took place to finish out the meeting.

The next meeting will be held in the spring of 2023. Look for details in future magazines. For more information, please contact Michele Mrazik Grasso at 610-762-1973.





43RD QUADRENNIAL CONVENTION

JW Marriott Indianapolis, IN
October 5-8, 2023



Kidner Twins Baptized on Saint John the Baptist Feast Day

Theresa Matrisciano of Lumberton, NJ, became a great-grandmother on Valentine's Day, February 14, 2021 to twin boys, Liam James and Cooper Joseph Kidner. The proud parents are Joseph and Julie Kidner of Marlton, NJ.

Grandparents are James and Ann Marie Yarsinsky and aunt is Kathryn Yarsinsky. The twins were baptized on January 9, 2022, the Feast Day of Saint John the Baptist and the

Branch officers. Pictured below, from left to right, are James Yarsinsky, Julie Kidner holding Cooper Joseph, Kathryn Yarsinsky, Ann Marie Yarsinsky, Theresa Matrisciano, and Joseph Kidner holding Liam James. The photo of the twins was taken in August of 2022 at age 18 months.

Congratulations to all generations of the twins!



birthday of their late great-grandfather, Angelo Matrisciano, at Saint Isaac Jogues Church in Marlton, NJ. The Kidner and Matrisciano families are member of FCSLA Life branches S172 and J362, in Wilkes-Barre, PA, where their great-grand-aunts, Magdalen Iskra and Martha Iskra serve as



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.



\$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@fcscla.com.



Anna Hurban Scholarship Fund First Catholic Slovak Ladies Association

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

Get Involved. Make a Donation.

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

Sincerely,
Cynthia M. Maleski
National President and CEO

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

Your Contribution Information

Donor Name _____

Address _____

Email Address _____

Amount _____

In Honor of _____

In Memory of _____

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

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

Send your donations to: National President, FCSLA,
24950 Chagrin Boulevard, Beachwood, OH 44122.

Four Generations of Branch S030 Members

Four generations of Branch S030 celebrated the first and second great-grandchildren of Michael and Margaret Belcik.



L-R: Jack Martin Norton (born March 22, 2022); Jack's grandma (standing), Mary Jo (Belcik) Joyce; Jack's great-grandparents, Margaret and Michael Belcik; Jack's mom, Jessica Norton (standing).



L-R: Brian Belcik (father of Emma); Emma Mae Belcik (born July 27, 2022); great-grandparents, Margaret and Michael Belcik (holding Emma); Emma's grandpa, Michael A. Belcik.



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Facebook

FCSLA Life

S114 Holds Fall Bingo Social

St. Ann's Lodge, S114 in Lorain, OH held their Fall Bingo Social Event on October 16, 2022 at American Slovak Club. A brief welcome was given first by President Bernie, and followed with fun games of Bingo and door prizes awarded. Afterwards, a light delicious luncheon was served when members were able to visit with each other. We look forward to seeing everyone at the Christmas Annual Meeting and Party on December 18, 2022.



Louise M. Yash District Holds Christmas Luncheon

On Saturday, December 3, members of the Louise M. Yash District of FCSLA Life gathered at Alioto's Restaurant in Wauwatosa, WI and held their annual Christmas District meeting and luncheon. District President Patrick Braun welcomed the attendees and led them in the Pledge of Allegiance. He assured the group that FCSLA Life finances are in great shape and then introduced District Vice President Laurie Muffler who led the members in prayer for the sick and deceased members of the District. District Secretary Kathy Valent then read the minutes of the previous meeting and District Treasurer Betty Novak gave her treasurer's report.

Cathy Braun, a 30 year veteran of the travel industry and an expert on European travel and cruises gave a special

presentation on a river cruise to Slavic locations. She focused on several tours that travelers could take in Bratislava, the capital of Slovakia. She also answered questions from the members about the cruise and the ship itself. She assured the members that the ride was smooth and no one would have to worry about getting seasick. She handed out a map that showed the route of the cruise and the various stops. The members enjoyed this special presentation!

After the meeting was adjourned, the members enjoyed a nice lunch and especially a fabulous dessert cake that District Auditor Ellen Tavela had procured. Following the lunch, door prizes were won by lucky members. The next meeting is the Spring Luncheon which will be held on April 22, 2023.



J207 Joins North Branch Osterhout Library for Combined Community Event

J207 recently joined with the North Branch Osterhout Library in Wilkes-Barre, PA for a new and used book sale, raffle baskets and a bake sale. Thirty-five individuals left with their winning baskets, grinning ear to ear. This branch values the importance of reading and the library makes learning fun. The summer program's theme was "Oceans of Possibilities."

Participants got ready to head to the beach, plunder

like a pirate and explore the ocean life! Some of the future activities include celebrating Halloween, Christmas, Valentine's Day, Easter, among other special days, with seasonal games, goodie bags, crafts, music and snacks. Many left

this event for home with a grocery bag full of books in one hand a delicious baked good in the other.



Nancy Langhorne is looking over the array of raffle baskets, many of which were donated by the branch.

Branch W016 Held 5th Annual Dinner Meeting

Branch W016 of Brainard, NE held its 5th Annual Dinner Meeting on November 6, 2022 in the Holy Trinity Church Klein Center with 30 members and guests attending. Music was provided for the evening's entertainment by Bob Ohnoutka with his accordion.

Officers re-installed for 2023 are Mary Lou Meister, Pres./ Sec.; Joyce Rezac, Vice President; and Carolyn Dvorak, Treasurer.

A motion was made and carried to donate toward the repair of the sound system at Holy Trinity.



Bob Ohnoutka



Officers: Joyce Rezac, Mary Lou Meister and Carolyn Dvorak.



Members of Branch W016 at the 2022 Dinner Meeting.



Some of the workers who helped assemble the sale. Amy Bardo, Hunter Bardo, Joanne Austin, North Branch supervisor, Florence McCabe, J207 secretary/treasurer, and Matthew Langhorne. Everyone agrees the library is an asset to the community.

Placing a Memorial in *Fraternally Yours*

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

To submit information you may:

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

Matching Fund Raffle Held for “Ethan’s Endeavor”

On Saturday, September 24th at the Chicago District, a Matching Funds drawing for donated baskets was held for the benefit of Ethan Ebenau, a lifelong member of S339 and more recently of S287. Ethan and his brother and sister are members of S287 and very active helpers in our events. A total of \$1,350.00 was collected which will surely help his family with further trips to Mayo Clinic in Minnesota.

“Ethan’s Endeavors” story is: On June 22, 2021, Ethan was riding his motorcycle when a car, failing to yield, caused him to crash into it. Ethan sustained extensive injuries and spent 15 days in ICU. While there, he underwent multiple surgeries to repair a broken femur, compound fractures to his right arm and had a large wound on his left arm covered with a skin graft. He also sustained a brachial plexus injury to his right arm that caused permanent paralysis.

He is currently under the care of the Branchial Plexus Clinic at Mayo where he had an extensive surgery in February, 2022 which consisted of muscle and nerve transfers from his leg and chest to his paralyzed arm. He had a follow up appointment at Mayo at the end of November to see if the surgery was successful. He will start extensive

OT and PT near home (Oak Lawn, IL) and after that program, he will likely need more surgeries in the future.

Although this is a permanent disability the goal is to restore some function to the arm.

Ethan is an immensely strong young man who does not let anything hold him back from doing what he sets his mind to. He is a college student pursuing a degree in Engineering and is a member of the Phi Theta Kappa Honors Society.

His parents and siblings could not be more proud.

We thank all who participated in “Ethan’s Endeavor”. We appreciate all the thoughts, prayers and support from the Chicago District and Branches. Sr Branch “organizers” were Emily Minelli, Jori Kelly, Patti Minelli and Judy Tybor-Knizner. A job well done, ladies!



FCSLA Life Branch S111 Annual Christmas Luncheon and Meeting



On December 4, S111 of Charleroi, PA, held the Annual Christmas Luncheon and meeting. Twenty members were able to attend. The meeting was conducted, members were given the totals of the Matching Funds projects done in 2022 (S111 and J170). Our branch events donated more than \$19,000 in those 4 projects. Fellowship was enjoyed by all and they were presented with a token from the FCSLA as well as door prizes.



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

Branch S200 Makes Donation to VA Hospital

To recognize the 130th Anniversary of FCSLA Life, Glassport Branch S200 donated 130 pairs of socks to the local VA Hospital.

A monetary donation was given to the local school district of South Allegheny sock/shoe drive.

Shown below is President Judy Feltz with donation boxes.



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 снаелитз@hotmail.com. Deadline for applications is May 30, 2023.

MATCHING FUNDS ACTIVITIES

FCSLA Life Branch J093

Homemade Pyrohy Sale & Ukrainian Orphans Fund

A successful matching funds event was held on April 8, 2022 at the Holy Trinity Ukrainian Catholic Church located in Carnegie, PA. The event was in support of the homemade Pyrohy Sale and the Ukrainian Orphans Fund - Children Helping Children. In attendance from S111 were William J. Bury and Anna Marie Bury. FCSLA Life Matching Fund sign was placed on the table and items from the home office were passed out to all pyrohy customers. A total of 5,000 pyrohy were made, with a one day sale exceeding \$8,200. The three day overall sale totaled over \$15,000. It was great effort by all the

volunteers. In addition, we enjoyed a wonderful lunch with the volunteers, sampling the fresh pyrohy.



Children Helping Children Matching Funds check presentation with Evelyn Angelina Holowaty (J1170) and her grandfather William J. Bury (S111) presenting the check to Father Jason Charron, Pastor, Holy Trinity Ukrainian Catholic Church. Evelyn is a 5th generation member of FCSLA Life.

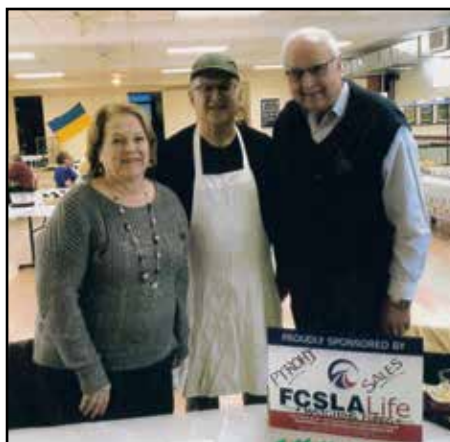
FCSLA Life Branch S077

Basket Auction

Mary Mother of God Parish held their annual festival in July. Branch S077 McKeesport participated with matching funds. In addition, the branch provided funds for a basket for their auction.



Volunteers hard at work preparing the delicious homemade pyrohy.



FCSLA Life booth with Anna Marie Bury (S111), Ted Sywy, manager of the pyrohy fundraising, and William J. Bury (S111).



FCSLA Life Branch S262

Cash Bank Event



FCSLA Life Branch S262, East Vandergrift, PA used a FCSLA matching funds program to help raise money at Queen of Peace September Cash Bank.



S262 member Dolores Reilly enjoys winning at the event.

MATCHING FUNDS ACTIVITIES

FCSLA Life Branch W016

Autumn Brunch

Branch W016 held a Matching Grant Autumn Brunch for the benefit of the Brainard Community Club on Sunday, October 30, 2022 at the Brainard Legion Building. Volunteers from both groups prepared and served a breakfast souffle, hash browns, a fruit cup, and homemade bakery to 175 guests.



Pictures are from the event showing volunteers accepting free will donations and guests enjoying the meal.

FCSLA Life Branch S200

Basket Raffle Tickets

FCSLA Life S200, Glassport, PA, sponsored a Matching Funds activity to benefit the Vina March Senior Citizens Center in Glassport, PA. All proceeds from the sale of the basket raffle tickets were donated to the Centre. There were a variety of baskets – Steelers, Wine, Italian, Candle, Lottery, Snack and Garden to try and win, all filled with wonderful goodies. Pictured with the baskets are branch president Judith A. Feltz and recording secretary Jean M. Cunningham.



FCSLA Life Branch J157

Holiday Boutique

FCSLA Life Branch J157, Monessen, PA participated in a Holiday Boutique as a Matching Funds activity to support the Monessen Public Library. Opening Day was on November 7th and the Boutique remained open through December 10, 2022.



L-R: Flora Funtal, recording secretary; Rosemary Betza, financial secretary; and Cindy Pawlec, auditor.



On display was information pertaining to the various insurance plans available along with current annuity rates.



Hosting the event are Friends of Monessen Library.

**LIFE
IS A
PRECIOUS
GIFT**



Join FCSLA Life for a *Virtual*
Pro-Life Prayer Service
Thursday, January 19, 2023, 12 noon EST

*Led by FCSLA National Chaplain
Monsignor Peter Polando*

More information will be available at
fcsla.com closer to the date.



IN MEMORIAM

Mary Ann Nowak (nee Czerniakowski), Z786



Mary Ann Nowak (nee Czerniakowski), age 92, beloved wife of the late Leonard, dearest mother of Martha Ann Nowak, and loving aunt and cousin to many. She was a very active member of the Polish Community. Mary Ann was the Past Michigan State President of the Polish Women's Alliance of America (PWAA) for over 10 plus years. She was a supporter of the PWAA Dance groups (Group 242 - Poznan and Group 786 - Lowicz) in the Detroit area. She raised money for the scholarship funds for PWAA youth. She donated the Cooking for Scholars cookbooks as well to local libraries to share beloved recipes of our members. She volunteered for the Ladies Day fundraiser at Orchard Lake Schools. She was a member of the Polish American Central Citizen's Committee (PACC). In 2004, she was recognized by PACC for her contributions to the Polish community and received a Pulaski Medal. She served as American Legion Pulaski Post 270 President for a number of years. She attended St. Josaphat grade and high school in Detroit, MI. In her younger years, she was active in planning the annual St. Josaphat Picnics held at Wanda Park. She graduated with a bachelor's degree in Business from Madonna University, Livonia, MI. She worked at Ford Motor Company for over 17+ years. She loved to go on cruises and travel. She has been to 6 of the 7 continents. She played the violin. She loved gardening. In her spare time, was an avid crafter. She loved to knit, crochet, and create plastic needlepoint Holiday items. She loved to sew and created/ designed several Polish costumes from postcards for the PWAA dancing schools. She loved to bake. She was famous for her apple pie and cakes, which she often took to church and social events.

Mark Alan Shamet, S351



Mark Alan Shamet died peacefully at his home in American Canyon, CA on August 20, 2022, at the age of 62. He is survived by his wife, Victoria Hargrove; his children, Kaitlan (Steven) of Chicago, IL, Audrey (Kurt) of Chicago, IL, Cy of Kansas City, MO, Phil (Alexis) of Brooklyn, NY, and Claudia of Kansas City, MO; his two grandchildren, his two stepchildren; his brothers, Matt (Beau) of Fairway, KS, Phil (Arleta) of La Cygne, KS and Steve (Stef) of Marlton, NJ; his former wife and mother of his children, Kathleen Chipman of Kansas City, MO and many cousins, nieces, nephews and friends. Mark was born in Kansas City, KS on September 29, 1959. He was a graduate of Bishop Ward High School in Kansas City, KS (1977), and received a degree in electrical engineering from the Missouri Institute of Technology in Kansas City, MO (1981). He lived his personal and professional life with purpose, perspective, and an abundance of generosity. A lover of innovation, he spent most of his career in the medical device industry. Throughout his life he found joy in nature (particularly the ocean and most recently gardening), speed (cars and motorcycles), food (cooking and restaurating), travel, music, art and the many relationships and friendships he held dear to his heart. Above all, Mark was a strong believer in finding your happiness, whatever that may be, and loved to help others nurture the joys that called to them.

Martin R. "Marty" Martonik, SZJ0



Martin R. "Marty" Martonik, Jr., age 87, of Butler, formerly of Tarentum, passed away on May 7, 2022, while under the care of the Butler VA Community Center. Born April 2, 1935, in Natrona Heights, he was the son of the late Martin R. Martonik, Sr. and Marie Kupcik Martonik. Marty was a member of the All-Saints Parish + St. Conrad Roman Catholic Church. He graduated from Tarentum High School in 1953 and from Conley Vocational School in Pittsburgh. He was an U.S. Air Force veteran flying with VIPs as a senior helicopter engineer. Marty was employed at the International Staple Machine Company (ISM) as a machinist. He was a press photographer for the Valley News. He also belonged to the First Catholic Slovak Ladies Association. He was a former member of the Holy Name Society. Marty and his family enjoyed their family hobby, photographing weddings. He will be fondly missed and lovingly remembered. Marty leaves behind to cherish his memory his loving wife of 62 years, and his primary care giver, Nancy Ann Heinick Martonik who he married on August 22, 1959; his daughter, Maria A. (Paul) Worst of Butler; his four grandchildren, and his five great-grandchildren; and several nieces and nephews.

Elizabeth Lawrence, SZJ0



Elizabeth A. Lawrence (née Galovich), age 89, passed away July 13, 2022, at her residence in Painesville Township. She was born March 3, 1933, in Hastings, PA, the daughter and granddaughter of Slovak immigrants, she kept her family's traditions and deep Catholic faith close to her heart throughout her life. She moved to Lake County with her husband and children in 1969 and was one of the earliest members of St. Gabriel's parish in Concord Township. She was an active member of the Mission Circle, Rosary group and Daily Sacristy prayers, as well as offering her gardening talents in the parish outdoor shrine for many years. She took great joy in caring for others and worked as a caregiver for both children and seniors. She was often referred to as "Grandma Betty" by the kids she looked after and stayed in touch with their families long after her services were no longer needed. Later she worked as an elder care companion, where her compassionate and caring nature was always appreciated. She lived in her home with her husband for over 50 years, watching her children and others in the neighborhood grow up and start their own lives and families. She was known for her thoughtfulness, always remembering to send cards and small gifts to family and friends, no matter how far the distance or the amount of time that lapsed between visits; just to let them know that she was thinking of them. She was known by many titles throughout her lifetime, and she cherished them all. She was a daughter, sister, wife, mother, grandmother, Aunt Betty, and friend. She leaves behind her son Patrick, daughter-in-law, Regala and granddaughter, Ruby of Alamogordo, NM, and daughter Anna-Marie of Brooklyn, NY.

Fred Olszowka, S352



On July 24, 2022, our hearts were shattered. Our beloved Dad and Pa, Fred Olszowka, joined his high school sweetheart and wife, Lorraine (Kolanko), in heaven. They met while Laurie and her father were shopping for a Christmas tree where Fred worked. She always said that year was the ugliest tree because she couldn't take her eyes off him. Loving father of Kathy (Tim) Hensley, Sue (Tim) Saffran, Therese (Archie) Prado, Janice Olszowka (Mike) and Tony Olszowka. Devoted Pa to Lauren (Bill) Whims, Sarah (Alan) Salazar, Juan, Mateo, Belle, the late Alyssa, and the late Rachel Prado. Cherished Great-Pa to Kaelin Whims, Lucas Salazar, and Adelyn Whims. Dear brother to the late Ronald Olszowka and James Olszowka. Fond uncle, cousin, and friend to many including his longtime friend and bingo buddy, Therese Buc. Fred cherished time with his family and he hosted many gatherings for holidays, birthdays, and get togethers at his home both in Chicago and Orland Park. Fred was a retired lather with Local 74-L. He spent his retirement tinkering with computers, various hobbies, and tasks around the house or watching Wheel of Fortune. He spent many years of service as an officer in the Slovak Catholic Sokol, First Catholic Slovak Ladies Association, and the National Slovak Society. Fred was the patriarch of his family. He was our go to in all aspects from home repairs, financial questions, to family history. He could always be counted on and his presence will be greatly missed.

Nancy Kovac Mollise, S077



Nancy Kovac Mollise, 78, of Elizabeth Township, PA passed away on September 4, 2022. Nancy was born in McKeesport on September 22, 1943. She was the devoted, caring, and ever-loving wife of her husband of 54 years, Salvatore Paul Mollise. Nancy and Sal would have been celebrating their 55th wedding anniversary in a few weeks. Nancy is survived by husband Sal, along with her three children, Maria (Robert Svedberg) Mollise of Atlanta, GA, Michele (Michael) Pirrone of Atlanta, GA, and Salvatore Paul (Jennifer Bickerstaff) Mollise II of Elizabeth Township; sister, Dorothy Kovac of McKeesport; sister-in-law, Barbara (Robert) Whiteacre of Washington; two grandchildren, and four step-grandchildren. Nancy was a dedicated member of St. Michael's Catholic Parish in Elizabeth Township for more than 50 years and truly enjoyed working the Lenten fish fry and crafting palm crosses for Palm Sunday and Easter services. She graduated from St. Peter's High School in McKeesport and was retired from Great American Federal and Three Rivers Bank, where she enjoyed helping and guiding her banking customers for several decades. She was also a member of Jednota and Elizabeth Township Seniors, and a breast cancer survivor, participating in numerous Race for the Cure walks over the decades. Nancy's true joy came from being with her close-knit family and her lifelong Scenery Drive neighbors and friends. She was known throughout the community for her incredible hospitality, delicious homemade meals, warm hugs, caring letters, Slovak pastries and her and Sal's manicured gardens.

Jane Sedlacek, W060



Jane T. Sedlacek, age 70, of Scotland, SD passed away unexpectedly July 30, 2022. She was born August 17, 1951, in Canova, SD to Larry and Marcielle (Young) Hamilton. She attended Tyndall Public Schools graduating in 1969. Jane met the love of her life and best friend of 51 years, Joseph Sedlacek and they married on April 16, 1971, in Tyndall and settled on the Sedlacek family homestead to raise their family and chase around a variety of animals. For 21 years Jane worked at Alumax/Alcoa in Yankton, retiring in August 2006. During these years she built amazing friendships. Following her retirement, she was recruited to manage Tyndall Memorials, which she did for 10 years. During this tenure, she became involved in the Tyndall Chamber of Commerce, spending time as both the President and the Treasurer. Jane thrived in leadership roles, so when her Tyndall office closed after 10 years, the Chamber members asked her to stay on. After her second retirement, Jane spent her last 8 years substitute teaching at the Scotland School District. She was referred to as "Grandma Jane" by many. The greatest joy of Jane's life was her family and "whippin' 'em into shape", especially Big Joe. She loved crocheting blankets for her grandkids. She had a zest for life like no other, and could make a good time out of anything. She had an energy about her that will never be matched. We will forever miss her spirit, conversations, and beautiful garden flowers. Jane is survived by her husband, Joseph; children, Joni (Jason) Weber, Shawnee, KS; Joseph "JoJo" (Jennifer Diede) Scotland, SD; Jason (Carrie Pohlen) Yankton, SD; and Jeni (Philip) Richmond, Tehachapi, CA; 13 grandchildren and 2 great-grandchildren; 7 siblings, many nieces, nephews, and in-laws.

James A. Chrapcynski, S156



James A. Chrapcynski, 84, passed away on September 9, 2022, peacefully at home with his beloved wife, Judy, at his side. Jim was born November 27, 1937, to Adolph and Mary Liptak Chrapcynski, in Coitsville, OH. He was a former member and altar boy at Holy Trinity Church, Struthers. He graduated from Struthers High School, Class of 1955. Since high school, Jim was a very talented musician. He learned to read and play music by ear. He was in various bands, most notably Johnny Butchko and Joe Fedorchak, playing the bass guitar. He also enjoyed strumming along with the various church choirs to which he belonged. Jim worked at National Cash Register for 30 years as a repair technician. He loved tinkering around with computers and all the technical components that no one else would dare attempt. He was his family's favorite "go to man." "If dad can't fix it, then no one can." Sometime after retirement, in 2006, he and Judy moved to Naples, FL. He lived out his days relaxing in the lanai with Judy and his little fur baby, Trixie, by his side. Jim leaves behind his loving wife of nearly 64 years, the former Judy Polya, whom he loved and adored. He was an amazing father to his three children, Lori (John) Haluska of Naples, FL, Jeff (Lisa) Chrapcynski of Henderson, NV, and Lisa (Rick) Karnes of Hernando, FL. Jim was an awesome

Continued on page 20



IN MEMORIAM

papa to his three grandchildren; four great-grandchildren; and is also missed by his brother and sister-in-law, Al and Gerry Frederick of Newton Falls. He was a great man, a wonderful husband and a terrific father. All who met him loved him.

Mary Agnes Toman, S156



Mary Agnes Toman, 76, passed away peacefully on July 9, 2022, at her home, surrounded by her loving family. Mary Agnes was born February 21, 1946, in Hubbard, a daughter of the late Stephen and Agnes Salata Kutsko, and was a lifelong area resident. She was a 1964 graduate of Ursuline High School and was also a graduate of Lewis Weinberger and Hill Cosmetology School as a licensed cosmetologist. She later dedicated her adult life to raising and caring for her family. Mrs. Toman was a long-time member of St. Christine Church. In her younger days, she was a member of St. Joseph Church in Austintown, and was active in the Home and School Association where she started the annual school craft shows. Mrs. Toman was also active in many craft shows throughout the area. Mary Agnes was a member of the local Red Hat Society. She enjoyed gardening and entering her plants in the annual Canfield Fair. She also enjoyed baking, cooking, canning, crafting, crocheting, and photography. She was an independent sales representative, selling Longaberger Baskets. Mary Agnes loved dogs, especially her pups, Bailey and Bella, but most of all she enjoyed spending time with her family. Mary Agnes leaves to cherish her memory, her husband of 51 years, J. Richard Toman, whom she married February 20, 1971. Her daughter, Christine (Jason) Allison of Canfield; her son, Richard S. "Rick" (Penny) Toman of Lexington, SC, and three grandchildren.

Shirley A. Petrek, S156



Shirley A. Petrek, 86, died March 30, 2022, at Sharon Regional Medical Center. She was born April 20, 1935, at home in Niles, a daughter of John and Suzanne Weber Bloos, and was a lifelong area resident. Mrs. Petrek, a 1956 graduate of Sharon High School, was a homemaker. She was an active member of Central Christian Church, which she loved dearly. Shirley was a Girl Scout leader and a member of the Opti-Mrs. Club. She bowled on the Women's Morning League at Hubbard Bell Wick Bowl, played on the Hubbard Ladies Bocce League, and organized and cooked for the weekly Hubbard Rotary Club luncheons. If you were looking for a bus trip to the casino, Shirley was the one to call. Her daughters remember laughing as she chased them around the house with a wooden spoon. As the girls' families grew, not a birthday was missed nor a card left unsent. Shirley had the warmest heart, the most welcoming kitchen, and a card table that was not complete without her dearest friends and family sitting around it sharing times they will never forget. She leaves four daughters, Brenda Henderson and her husband, Gary, of Hubbard, Beverly Michalsky and her husband, Dave, of Michigan, Barb Novotny and her husband, Tim,

of Hubbard, and Bernadette Lilly and her husband, Ira, of Hilliard; nine grandchildren; and three great-grandchildren.

Edward F. Humlicek, W013

Edward F. Humlicek, Jr. 81, of Linwood, died July 28, 2022, at his home. He was born May 9, 1941, in Columbus, NE to Edward F. and Anna (Oborny) Humlicek, Sr. He attended area schools and helped on the farm. He worked at Campbell's Soup in Fremont from 1961-1965. In December of 1963, Ed entered the National Guard, with basic training at Ft. Leonard Wood, MO and attended summer camps at Camp Ripply in Minnesota until 1969. On April 21, 1966, he married Margaret Gall at St. Wenceslaus Catholic Church in Dodge. They lived and farmed near Linwood for 56 years, farming and milking cows. He loved nothing more than time spent with family, and his greatest passion was farming, his dairy cows and walking to work. Ed is survived by his wife of 56 years, Margaret Humlicek of Linwood, a daughter, Mary (Tim) Vetick of Columbus, three sons: Joe Humlicek and Deann Kavan of Prague, Gerald (Roxy) Humlicek and Gary (Brenda) Humlicek, all of Linwood, a sister-in-law Bernadine Humlicek of Norfolk and nine grandchildren; Molly, Travis, Maggie, and Marissa Vetick, Julie and Curtis Humlicek, Zach Peters, Alexandria (Caleb) Friendt and Ashley Humlicek.

Elizabeth Jane (Budjac) Bordeaux, S376



Elizabeth "Betty" Jane (Budjac) Bordeaux, age 95, found peace surrounded by her loving family on July 22, 2022, at age 95. Beloved wife of the late Russell C. Bordeaux. Loving mother of Nancy, Russell G. Bordeaux and Mark Bordeaux. Cherished grandmother of Erik, Kristin, Emily, Renee, Andrew and Lauren and great-grandmother of Alexandra. Fond sister of Robert Budjac. Also survived by other relatives and friends. Betty was very proud of her Slovak heritage and was active in many Slovak organizations. In lieu of flowers, the family requests memorials to Stars and Stripes Honor Flight, P.O. Box 867, Menomonee Falls WI 53052.

PACCF Scholarships Available

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

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

Please go to our website at www.paccf.org under the "scholarship" tab for the requirements, application and deadlines. If you have any questions, please email us at paccf@paccf.org.

Helen Kocan District Fall Event – Strike Up Some Fun

The Helen Kocan District took advantage of the beautiful fall weather with a Halloween-Bowling Party on Sunday, October 23, 2022. Children and parents streamed in to enjoy snacks, drinks and bowling at Set 'Em Up Lanes in Griffith, IN. They were able to do crafts, play bags outside on the patio or bowl as much as they wished. As we all know bowling makes you hungry! Everyone feasted on veggie and fruit trays, chicken nuggets, french fries, onion rings, mini tacos, cheese sticks, and pizza. Afterwards, they enjoyed a variety of Halloween cupcakes and cookies. Each branch awarded two lucky members a Target gift card. After bowling, eating,

crafts and drawings the children were given a bag to fill with their favorite candies and toys from a treasure table. As junior members were leaving each received a gift bag with all kinds of goodies, courtesy of their branch. Our home office provided the FCSLA bags and poppers which the children loved! Unicorn princess, Minion, Pokemon, Spiderman, Belle, Army baby, Mal from Descendants, Demogorgon, alligator, baby unicorn, and even a banana left with thankful hearts and full tummies. We are looking forward to seeing our branch members again next year to see how they have grown in size and ability to throw strikes and spares.



REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF AUGUST 31, 2022

ASSETS

Cash & Short Term Investments	\$ 22,204,722
Bonds	1,074,295,863
Preferred Stock	2,053,868
Common Stock	7,343,567
Investment Income Due & Accrued	15,140,428
Property Plant & Equipment, Net	4,835,178
Certificate Loans & Accrued Interest	1,885,341
Other Assets	706,044

TOTAL ASSETS \$ 1,128,465,012

LIABILITIES

Life Reserves	\$ 308,940,964
Annuity Reserves	683,954,172
Death Claims Payable	2,279,010
Unearned Premiums	422,911
Matured Endowments	370,524
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,069,698
Accrued Convention Donations	437,500
Provision for Future Conventions	510,377
Asset Valuation Reserve	13,136,342
Interest Maintenance Reserve	556,061
Other Liabilities	1,858,929

TOTAL LIABILITIES \$ 1,018,936,487

Surplus \$ 109,528,525

TOTAL LIABILITIES AND SURPLUS FUNDS \$ 1,128,465,012

The balance sheet above is recorded on an adjusted statutory accounting basis and includes \$455,146 in prepaid assets (and surplus) that are not recognized for purposes of statutory accounting.

INCOME STATEMENT

For the Eighth Month Ending August 31, 2022

REVENUE

Insurance Premiums	\$ 2,962,317
Annuity Premiums	25,129,726
Investment Income	33,686,818
Amortization of Interest Maintenance Reserve	139,517
Rental Income	259,627
Other Revenue	35,745

TOTAL REVENUE \$ 62,213,749

EXPENSE

Increase in Reserves — Life	\$ 1,844,964
Increase in Reserves — Annuity	9,512,152
Insurance Benefits	5,814,915
Annuity Benefits	32,487,626
Commission Expense	738,395
Surrender Benefits	1,780,324
Matured Endowments	20,417
Interest Expense	253,206
Salaries — Employees	464,560
Payroll Tax Expense	36,123
Underwriting Expense	38,591

LIFE AND ANNUITY EXPENSES \$ 52,991,272

Revenue Less Life and Annuity Expenses \$ 9,222,477

Bank Service Charges	102,356
IT Expenses	217,365
Accounting Fees	132,855
Actuarial Fees	138,830
Legal Fees	43,419
Consulting Fees	3,111
Employee Benefits	455,315
Fees — Directors	127,957
Salaries — Employees	965,653
Salaries — Officers	437,244
Temporary Office Expenses	113,820
Payroll Tax Expense	117,586
Depreciation Expense	153,583
Utility Expense	86,495
Postage and Printing	142,370
Advertising & Marketing	83,168
Travel Expense	53,723

Insurance Department Fees	89,637
Sales Expense	107,499
Rental Expense	259,627
Building Expense	97,158
Insurance Expense	40,850
Office Equipment & Supplies Expense	76,994
Dues & Subscriptions	52,476
Human Resources	37,794
Other Expense	8,537

SALES & OPERATING EXPENSES \$ 4,145,424

Revenue Less Sales & Operating Expenses \$ 5,077,053

Post Mortem Benefits	1,064,429
Misc. Member Benefits	47,903
Donation Expenses	75,535
Change in Accrued Convention Donations	100,000
Convention Expenses	116,696
Branch and District Funding	490,664
Fraternal Activities	101,522
Official Publications	419,493
Scholarship Awards	212,187

DIRECT FRATERNAL EXPENSES \$ 2,628,429

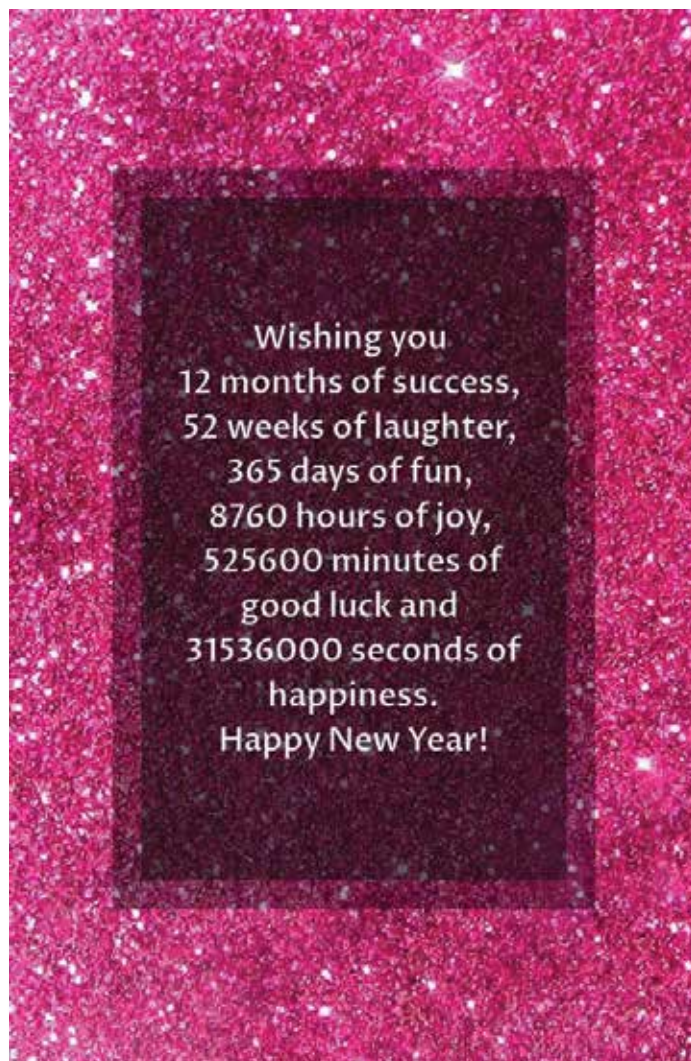
Income (Loss) from Operations \$ 2,448,624

Dividends to Members 937,081

Subtotal Income (Loss) \$ 1,511,542

Capital Gains (Loss) (13,715)

NET INCOME (Loss) \$ 1,497,828





New Year Recipes...

MUSHROOM ASPARAGUS QUICHE

- 1 tube (8 ounces) refrigerated crescent rolls
- 2 teaspoons prepared mustard
- 1½ pounds fresh asparagus, trimmed and cut into ½-inch pieces
- 1 medium onion, chopped
- ½ cup sliced fresh mushrooms
- ¼ cup butter, cubed
- 2 large eggs, lightly beaten
- 2 cups shredded part-skim mozzarella cheese
- ½ teaspoon salt
- ½ teaspoon pepper
- ¼ teaspoon garlic powder
- ¼ teaspoon each dried basil, oregano, parsley and rubbed sage

Separate crescent dough into 8 triangles; place in an ungreased 9-in. pie plate with points toward the center. Press dough onto the bottom and up the sides to form a crust; seal perforations. Spread with mustard; set aside.

In a large skillet, saute the asparagus, onion and mushrooms in butter until asparagus is crisp-tender. In a large bowl, combine the remaining ingredients; stir in asparagus mixture. Pour into crust.

Bake at 375 degrees for 25-30 minutes or until a knife inserted in the center comes out clean. Let stand for 10 minutes before cutting.

SPINACH DEVILED EGGS

- 12 hard-boiled large eggs
- ¼ cup mayonnaise
- 2 tablespoons white vinegar
- 2 tablespoons butter, softened
- 1 tablespoon sugar
- ½ teaspoon pepper
- ¼ teaspoon salt
- 4 bacon strips, cooked and crumbled
- ½ cup frozen chopped spinach, thawed and squeezed dry

Cut eggs in half lengthwise. Remove yolks; set whites aside. In a small bowl, mash yolks. Add the mayonnaise, vinegar, butter, sugar, pepper and salt; mix well. Stir

in bacon and spinach. Stuff or pipe into egg whites. Refrigerate until serving.

SKILLET CHICKEN STEW

- ½ cup all-purpose flour
- ½ teaspoon salt
- Dash pepper
- 1½ pounds boneless skinless chicken breasts, cut into 1-inch pieces
- 3 tablespoons butter
- 1 medium onion, sliced
- 3 celery ribs, sliced
- 2 medium potatoes, peeled and cut into ¾-inch cubes
- 3 medium carrots, cut into ¼-inch slices
- 2 cups chicken broth
- ¼ teaspoon dried thyme
- 1 tablespoon tomato paste
- 1 tablespoon cornstarch

In a large shallow dish, combine the flour, salt and pepper. Add chicken, a few pieces at a time, and turn to coat.

In a large skillet, melt butter; cook chicken until juices to clear. Add onion and celery; cook for 3 minutes. Stir in potatoes and carrots.

In a small bowl, combine the broth, thyme, tomato paste and cornstarch; stir into skillet. Bring to a boil. Reduce heat; cover and simmer for 15-20 minutes or until the vegetables are tender.

KIELBASA CABBAGE STEW

- ½ pound smoked turkey kielbasa or Polish sausage, sliced
- 1 pound potatoes, peeled and cubed
- 2 cups shredded cabbage
- 1 large onion, chopped
- 1 can (14½ ounces) reduced-sodium chicken broth
- ¾ cup water, divided
- 2 tablespoons sugar
- 1 teaspoon caraway seeds
- ¼ teaspoon pepper
- 1 can (16 ounces) kidney beans, rinsed and drained
- 3 tablespoons cider vinegar
- 2 tablespoons all-purpose flour

In a large saucepan or nonstick skillet, brown sausage over medium heat. Add the potatoes, cabbage, onion, broth, ½ cup water, sugar, caraway seeds and pepper. Bring to a boil. Reduce heat; cover and simmer for 15-18 minutes or until potatoes are tender, stirring occasionally.

Add beans and cider vinegar; cover and simmer 5-10 minutes longer. Combine flour and remaining water until smooth; stir into stew. Bring to a boil; cook and stir for 2 minutes or until thickened.

BUTTERSCOTCH PUDDING TORTE

- 1 package (16 ounces) cream-filled vanilla sandwich cookies, crushed
- ½ cup butter, melted
- 1 package (8 ounces) cream cheese, softened
- 1 cup confectioners' sugar
- 1 carton (12 ounces) frozen whipped topping, thawed, divided
- 2½ cups cold 2% milk
- 2 packages (3.4 ounces each) instant butterscotch pudding mix

Set aside 1 cup cookie crumbs for topping. In a small bowl, combine remaining cookie crumbs and butter. Press into a greased 13x9-in. dish. In a large bowl, beat cream cheese and confectioners' sugar until smooth. Fold in 1½ cups whipped topping. Spread over crust.

In a small bowl, whisk milk and pudding mix for 2 minutes; let stand for 2 minutes or until soft-set. Spoon over cream cheese layer. Top with remaining whipped topping. Sprinkle with reserved crumbs. Cover and refrigerate for at least 2 hours.

JAM-TOPPED MINI CHEESECAKES

- ¾ cup graham cracker crumbs
- 2 tablespoons butter, melted
- 1 package (8 ounces) cream cheese, softened
- ½ cup sugar
- 1 teaspoon vanilla extract
- 1 large egg, room temperature
- 3 tablespoons assorted jams, warmed

In a small bowl, combine graham cracker crumbs and butter. Press gently onto the bottoms of 9 paper-lined muffin cups. In another small bowl, beat the cream cheese, sugar and vanilla until smooth. Add egg; beat on low speed just until combined. Spoon over crusts.

Bake at 350 degrees until centers are set, 15-16 minutes. Cool for 10 minutes before removing from pan to a wire rack to cool completely. Refrigerate for at least 1 hour.

Remove paper liners; top each cheesecake with 1 teaspoon jam.

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.