

Fraternally Yours®



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First Catholic Slovak Ladies Association

JUNE 2022

*"I must have
flowers,
always, and
always."*

~ Claude Monet

The garden of Claude Monet's house in Giverny, Normandy

ŽENSKÁ JEDNOTA

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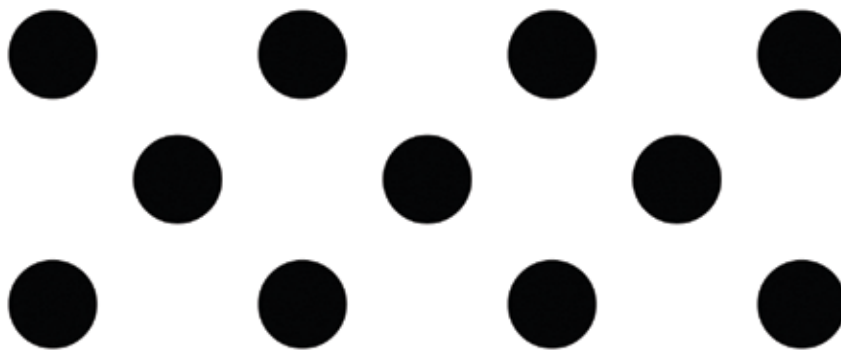
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THE BLACK DOT

One day a professor entered the classroom and asked his students to prepare for a surprise test. They waited anxiously at their desks for the test to begin. The professor handed out the question paper, with the text facing down as usual. Once he handed them all out, he asked his students to turn the page and begin. To everyone's surprise, there were no questions – just a black dot in the center of the page. The professor seeing the expression on everyone's face, told them the following:

"I want you to write what you see there."

The students confused, got started on the inexplicable task. At the end of the class, the professor took all the answer papers and started reading each one of them aloud in front of all the students. All of them with no exceptions, described the black dot, trying to explain its position in the middle of the sheet. After all had been read, the classroom silent, the professor began to explain:

I am not going to grade on you this, I just wanted to give you something to think about. No one wrote about the white part of the paper. Everyone focused on the black dot – and the same happens in our lives. We have a white paper to observe and enjoy, but we always focus on the dark spots. Our life is a gift given to us by God, with love and care, and we always have reasons to celebrate – nature renewing itself every day, our friends around us, the job that provides our livelihood, the miracles we see every day. However we insist on focusing only on the dark spots – the health issues that bother us, the lack of money, the complicated relationship with a family member, the mistake we made at work or school, the disappointment with a friend etc. The dark spots are very small compared to everything we have in our lives, but they are the ones that occupy our minds.

Dear Friends,

This month take your eyes away from the black spots in your life. Try to not be distracted by specks or spots or dots, but to see around it and through it to all that is good.

Enjoy each one of your blessings, each moment that life gives you. Be happy and approach life with a more positive attitude! We are what we think!

"Attitude is a little thing that makes a big difference." – Winston Churchill

Until next Month,
Warmly, Carolyn



God's Mercy

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

My dear Sisters and Brothers,

As you may or may not know, my bishop has relieved me as rector of the Diocese of Youngstown's Cathedral of Saint Columba and I have moved about twenty-five miles southeast of my hometown. I am now the pastor of Saint Paul Church in Salem, Ohio and the administrator of Saint Patrick Church in Leetonia, Ohio. Both churches are beautiful but less so than the parishioners themselves. They are so wonderful and down to earth people. God truly has blessed me! Each church structure has some roof and water problems but I think that we can overcome those problems in due time. So if you would be so kind, keep me in your prayers but moreover, pray for them because they have me as their shepherd!

Have you ever been immersed in an embarrassing situation that involved another person or persons, where you were the center point of the situation that you created and/or perpetrated in a negative way, and called on the carpet to address the situation in order to rectify the negativity and

restore the truth? For example, has anyone ever caught you in a lie? Or has anyone ever accused you of spreading malicious or vicious gossip of another person only to be confronted by that person? Or have you stretched the truth about an action you performed to make yourself look better only to be cut down by one who knew the real truth?

Can you imagine what shame they experienced? And what could they have done to repair the harm that had taken place? How could they restore their trust and confidence with the injured party/parties? The hurt by all involved takes time for healing and restoration of trust with each other. By the perpetrator of the action, there is a desire for mercy and forgiveness – a rehabilitation of love.

The mercy of God is constant in both the Hebrew and Christian Scriptures, even to the present age! God always desires to extend His mercy and love. In the *Book of Hosea*, the prophet speaks of the insincere conversion of hearts that the Israelites failed in aligning their lives with the covenants given to them by Yahweh time and time again. Hosea wrote: "What can I do with you, Ephraim? What can I do with you Judah? Your piety [love] is like a morning cloud, like the dew that early passes away. For this reason I smote them through the prophets, I slew them by the words of my mouth; for it is love that I desire not sacrifice, and knowledge of God rather than holocausts. But they, in their land, violated the covenant; there they were untrue to me" (6:4-7). More than any sacrifice or holocaust, Yahweh desired their love and would bestow freely His mercy to His community, the community that failed in their sacred relationships with Him.

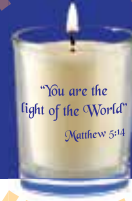
You and I desire the mercy of God to be with us. Our God knows that we are weak in our humanity but has given us His mercy in Jesus. Jesus repeated the words of Hosea, emphasizing our need to obtain the mercy of the Father through the One who extends His eternal love. After the call to the apostleship of the tax collector Matthew and eating at his house with other tax collectors and sinners, Jesus echoes the words of Hosea in this scene: "The Pharisees saw this and said to his disciples, 'Why does your teacher eat with tax collectors and sinners?' He heard this and said, 'Those who are well do not need a physician, but the sick do. Go and learn the meaning of the words, "I desire mercy, not sacrifice." I did not come to call the righteous but sinners'" (*Matthew 9:11-13*; also see *12:1-8*).

My dear Sisters and Brothers, all of us should have a tremendous desire to seek the mercy of God through Jesus. This was introduced to us on the day that we accepted the waters of salvation at our baptisms. Everyday of our lives, we should get down on our knees to let God know that we desire His mercy constantly. As we desire God's mercy, however, let us be open and faithful in our mercy upon those who have the desire to reconcile themselves with us. Let us be courageous in our desire and seek mercy from those we have offended.



Message from our National President

CYNTHIA M. MALESKI



Hello Fellow Members!

Let us fly our American flag, Old Glory, on Flag Day and honor our fathers and those around us who serve as fathers to us during this wonderful month of June – a month of new beginnings and fresh perspectives!

PAUSE FOR FLAG DAY

By Act of Congress dated August 3, 1949, June 14 of each year has been designated National Flag Day, and

On December 8, 1982, the National Flag Day Foundation was chartered to conduct educational programs and to encourage all Americans to Pause for the Pledge of Allegiance on National Flag Day, June 14, and

National Flag Day celebrates our nation's symbol of unity, a democracy in a republic, and stands for our country's devotion to freedom, to the rule of law, and to equal rights for all,

NOW, THEREFORE, as National President, I, Cynthia M. Maleski, do mark June 14, 2022, as National Flag Day and urge all members of First Catholic Slovak Ladies Association of the United States of America, FCSLA Life, to pause at 7 p.m. Eastern Time on this date for the 40th annual Pause for the Pledge of Allegiance to the Flag of the United States of America and to our great nation.

RE-STATEMENT

Financial figures that appeared in the National President's Annual Report for 2021 (page 4, May 2022 *Fraternally Yours*) are re-stated below to match the manner in which they appeared in the National Treasurer's Report, starting on page 10 in the May issue.

Sustained, managed growth

Our continued overall strategy of sustained managed growth fuels our multi-year growth profile.

With concentrated efforts by our sales team, and managed by a great home office team, our 2021 net operating income is \$2.1M, with assets growing from \$1,063M to \$1,116M. We continue to hold over \$ 1,125M of insurance in force.

We recorded a surplus of over \$109.3M and our solvency ratio and RBC well exceed regulatory requirements.

These results are particularly gratifying given our continued rollout of our 2017 mortality tables on January 1, 2021 and new interest valuation requirements, completed, filed and approved in all states where we are licensed during a challenging low interest rate and COVID-19 pandemic environment.

PLEASE NOTE

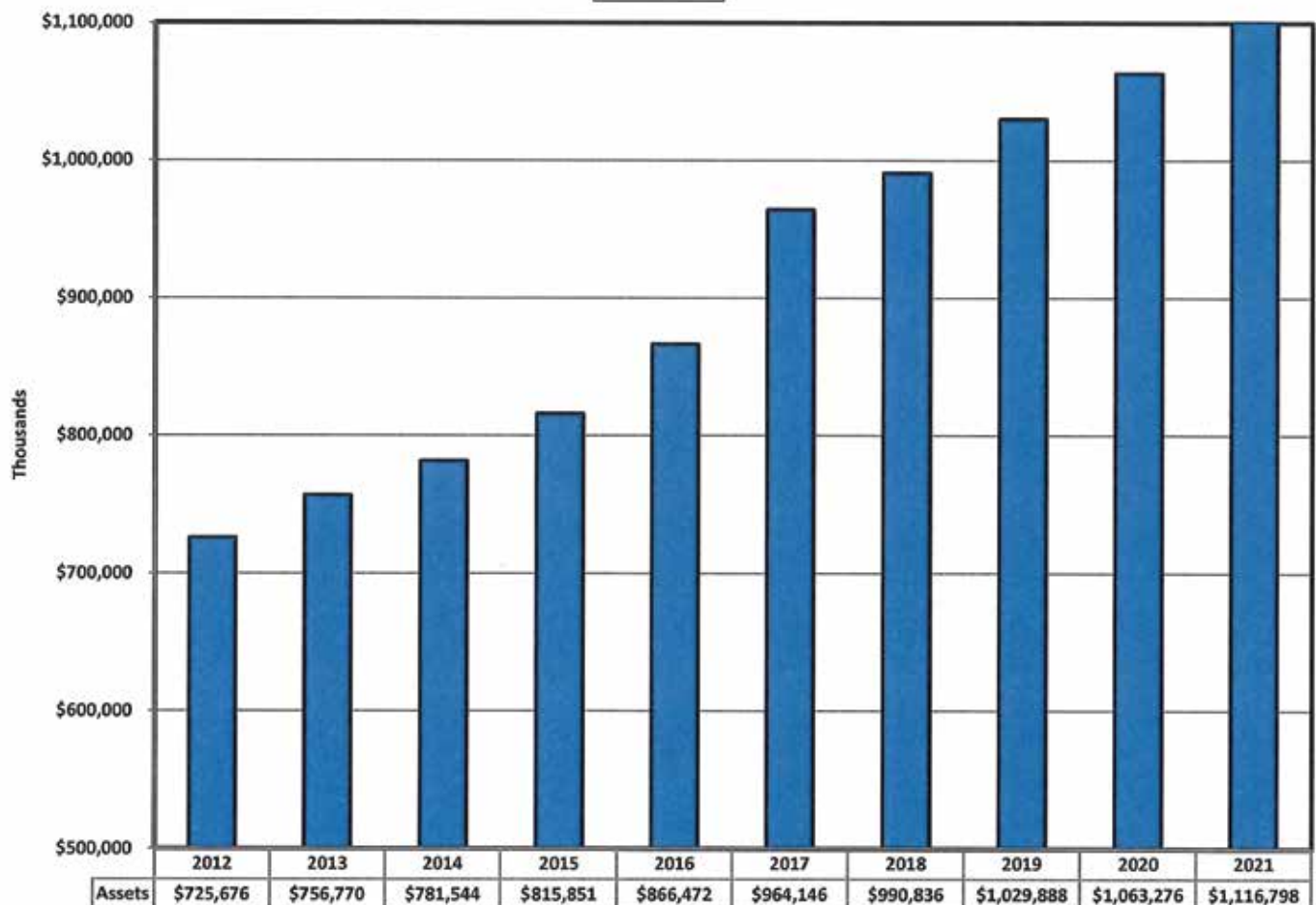
FCSLA Life is a trade name and service mark of First Catholic Slovak Ladies Association of the United States of America. Our association has not changed its legal name which remains First Catholic Slovak Ladies Association of the United States of America.

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

ASSET GROWTH CHART



ASSETS



Life Branch W093 Calendar of Events

June 5 – Czech Days float assembly in Joyce Sestak's shop at 1:30 p.m. Volunteers are needed.

June 17-18 – Czech Days in Tabor SD. Volunteers needed.

July 1 – Deadline for W093 CW/FCSLA High School seniors to apply for local CW/Lodge W093 scholarships. Contact W093 officer for application.

July 2 – Monthly meeting after 6:30 p.m. Mass in Tabor, SD.

August 7 – Annual Potluck Picnic in Takota Park at 5:00 p.m. W093 will supply refreshments and hot dogs. Inclement weather location moved into Beseda Hall.

September 3 – Monthly meeting after 6:30 p.m. Mass in Tabor, SD.

October 30 – Annual Potluck Halloween Party, 12:00 noon. Prizes for best costumes/all ages, meeting, games, etc., Beseda Hall in Tabor, SD.

November 6 – District 13 SD State Meeting: Host/FCSLA W093 Beseda Hall, Tabor, SD at noon. RSVP for catered meal count to District Officer, It is requested all South Dakota FCSLA Life members attend.

FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

SILVER ELITE (5 YEAR)
2.35% APY*

GOLD ELITE (7 YEAR)
2.65% APY*

PLATINUM ELITE (10 YEAR)
3.00% APY*

***This rate is in effect 4/1/2022 thru 6/30/2022**

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

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

Elite Silver (5 year) 1.25% APY • Elite Gold (7 year) 1.25% APY
Elite Platinum (10 year) 1.25% APY

PACCF 2022 ONLINE YOUTH CAMP

— July 11-22, 2022 —

The Polish American Congress Charitable Foundation is sponsoring an Online Polish Language Program for American teenagers of Polish descent ages 13-17 in cooperation with the School of Polish Language and Culture Jagiellonian University.

Participation is open to members of the following Fraternals: First Catholic Slovak Ladies Association, Polish Falcons of America, Polish National Alliance, Polish National Union of America, and Polish Roman Catholic Union and to student members of a Polish American Congress Division or National. Membership will be verified prior to your acceptance. Participants will be selected on a first come first served basis, with preference being given to students who have not previously participated in a PACCF sponsored virtual or in person Youth Camp. PACCF will sponsor up to 25 participants.

Even though this is an online Program, a valid U.S. Passport, Permanent Resident Card, or School I.D. is required, as per School regulations.

The program will include 40 hours of Polish language with a placement test administered to determine students' knowledge of Polish and classes will be structured accordingly. Participants will receive a Diploma after successful completion of the course.

The cost of the Camp is \$390.00 U.S. per student. Of this cost, participants will pay \$50.00 (nonrefundable) and the PACCF will pay the balance of \$340.00 per student.

Applications and additional information are available for download on our website www.pacccf.org under the Activities tab at the top of the Homepage. If you have any questions, please contact Marta Dabrowski (773) 763-9942.

**DEADLINE FOR RECEIPT OF APPLICATION
& FEE IS JUNE 15th.**

Mail to: PACCF, 6645 N. Oliphant Ave., Suite A, Chicago, IL 60631.



Louise Yash District Holds Spring Luncheon and Meeting

FCSLA Life District #9, the Louise M. Yash District (Milwaukee) held their annual Spring Luncheon on April 23 at Alioto's restaurant in Wauwatosa, WI. After a social half hour, district president, Patrick Braun welcomed the group and led them in the "Pledge of Allegiance". Vice president, Laurie Muffler, then offered a prayer for the deceased and sick district members. This was followed by district secretary Kathy Valent reading the minutes of December's meeting. District treasurer,

Betty Novak gave a report on the District finances and announced that the District had received the annual check from the Home Office.

After the business of the District was completed, Patrick Braun gave a financial presentation on estate planning and the importance of having a will or trust in place, as well as powers of attorney for health care and finances in case a person is incapacitated and can't handle his or her affairs. Patrick pointed out that having an adequate

amount of life insurance or other liquid assets is an important part of estate planning! After Patrick's presentation, a delicious lunch was served to the attendees. A raffle for door prizes concluded the event. We also asked the attendees to bring food and other desired articles for a food pantry in honor of FCSLA Life's 130th anniversary. As a result the Yash district collected 130 food items and other articles for our local food pantry.



Top from left: Pat Braun, Laurie Muffler, Tom Bresnahan, Betty Novak. Bottom from left: Cassie Muffler, Ellen Tavela, Kathy Valent.



In honor of FCSLA Life's 130th anniversary, the Yash district collected 130 food items and other articles for the local food pantry.



Days Gone By . . .

This year, First Catholic Slovak Ladies Association, now known as FCSLA Life, celebrates its 130th Anniversary, providing insurance you can trust since 1892. Throughout this anniversary year, *Fraternally Yours* will feature select stories and photos to remind readers of our long and rich history of providing financial security to our members while embracing our Catholic values and Slavic traditions. Look for additional information on our website www.fcsla.com and on our social media feeds throughout the year.



LEADERSHIP PERSONIFIED

We honor and pay tribute to our leaders who served us with dedication and commitment in these 130 years since our beginnings.

Our women have served as national presidents and other key positions with courage, grit, perseverance and determination to build our society through good times and bad times since 1892. I am privileged to have known and been guided by a number of them. They were authentic, strong, kind and steered the course for all of us.

STANDING PROUD AND TALL WITH THEM!

I am . . . Cynthia M. Maleski, National President / CEO (May 2022)



PAST NATIONAL PRESIDENTS



Elizabeth Lipovsky (1964-1975)



Louise Yash (1975-1983)



Anna Granchay (1983-1995)





Branch S088 Members Tom and Linda Oslick Donate to "Soles for Soles" Organization

To help celebrate the 130 years of FCSLA Life, Tom and Linda Oslick, members of S088, Monessen, PA collected 130 pairs of new or gently used shoes and sent them to "Souls 4 Soles," an organization based in Tennessee that turns shoes and clothing into opportunity. Last year the organization distributed nearly 6.5 million pairs of shoes and articles of clothing to people across the globe. These efforts helped kids to be in school and adults at work; entrepreneurs in developing countries to launch meaningful businesses and communities to rebuild after natural disasters.



Anna Hurban Scholarship Fund First Catholic Slovak Ladies Association

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

Get Involved. Make a Donation.

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

Sincerely,
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.

St. Isidore (District 11) Meets at New Omaha Church

The leadership team of District 11 held its planning meeting for 2022 at St. Wenceslaus Church in Omaha, NE, on December 29, 2021.

The Czech parish established in 1877 dedicated its fourth church on July 1, 2021. The building is the largest Catholic Church in Nebraska, and its PreK through 8th grade school is the largest Catholic school in the state. The family of Bob Hladik, Branch W018 President and District Vice-President, have been parishioners of St. Wenceslaus Parish since 1905.

After the meeting, hosted by Branch W018, the Board was given a tour by the District's Fraternal Coordinator Margie Hladik.



St. Isidore District Leadership Team.



The "new" St. Wenceslaus Church on the night of its dedication.

Pennsylvania Fraternal Alliance 2022 Scholarship Program

The Scholarship Committee of the Pennsylvania Fraternal Alliance is announcing that the 2022 applications are now available for the annual Scholarship Program. The application and additional information can be found on the FCSLA Life website under the Fraternal tab, then under Scholarships. Completed paperwork must be postmarked to the PFA Scholarship Committee by September 1, 2022.

Anna Boncik Shows Her Collection of Decorated Eggs & Design Technique



Anna Boncik, Branch S319, Allentown, PA, showcased her collection of decorated eggs during this past Lenten season. Throughout this time, she also demonstrated decorating eggs in various area venues. She taught classes demonstrating the waxing technique where one uses melted crayon wax for the design.



SLOVAK CATHOLIC FEDERATION

Rev. Andrew S. Hvozďovic, M. Div.
National President

RESOLUTION

Considering the war in Ukraine
So be it proclaimed by the members of the Slovak Catholic Federation

We join in solidarity with people of good will to promote the ideals of a democratic republic, that of justice and peace to the peoples of Ukraine.

We hope and pray for the people of Ukraine and Russia that hostilities will cease, and they will be able to live peacefully side by side as sovereign nation states.

We resolve to act with courage, wisdom, and clarity in support of Justice and Peace, lest silence might be misinterpreted, and peoples are not confused and disheartened.

We resolve to continuing to make world order safe for its peoples and those refugees can exist and be afforded human dignity in this time of turmoil and war.

Therefore, be it resolved that together we pray for refugees, for the peoples of Ukraine and Russia and the hope for peace in our world.

Signed this day the 4th day April in the year of our Lord 2022 in Danville, PA.

Andrew S. Hvozďovic

Rev. Andrew S. Hvozďovic
National President
Slovak Catholic Federation

Announcing
our

43rd Quadrennial Convention

JW Marriott Indianapolis
October 5-8, 2023



The Slovak Alphabet/ Slovenska Abeceda

Letters		Pronunciation	Example
A	a	ah	car
Á	á	aaah	father
Ä	ä	eh	beg
B	b	ba	big
C	c	ts	fits
Č	č	ch	church
D	d	da	do
Ď	ď	dyay	would you
E	e	eh	ever
F	f	fa	father
G	g	ga	gather
H	h	ha	happy
CH	ch	huah	(A)ch!
I	i	ih	ill
Í	í	ee	bee
J	j	yu	you
K	k	ka	kaput
L	l	la	love
Ľ	ľ	laa	lull
Ľ	ľ	lua	million
M	m	ma	mother
N	n	na	nothing
Ň	ň	nyuh	onion
O	o	oh	oh
Ó	ó	ohhh	gopher
Ô	ô	ool	old
P	p	pa	pup
R	r	rra	ready
Ř	ř	rrra	trilled
S	s	sa	said
Š	š	sha	shed
T	t	ta	table
Ť	ť	tyuh	must you
U	u	oo	book
Ú	ú	oooo	choose
V	v	va	vet
Y	y	ihh	ill
Ý	ý	ee	bee
Z	z	za	zed
Ž	ž	zha	television

The Slovak alphabet has no Q, W, or X.

They will be used in Slovak if the name of a person, place or thing has no comparative name in Slovak. They can possess the respective sounds below:

Q	q	kveh	kvit
W	w	v	Vashington
X	x	eks	xylophone

FCSLA Life Branch S319 & Branch J187

ALLENTOWN, PA

6th ANNUAL BASEBALL OUTING

FRIDAY, JULY 8, 2022



IronPigs versus Rochester Red Wings

Where: Coca Cola Park, Allentown, PA

Gates open at 5:45 p.m. ~ Game Begins at 7:05 p.m.

Free for Members ~ Non Members \$37.00

Includes Free Parking • Seating in the Tiki Terrace

BUFFET (6:00 p.m. - 8:30 p.m.) & SOFT DRINKS INCLUDED

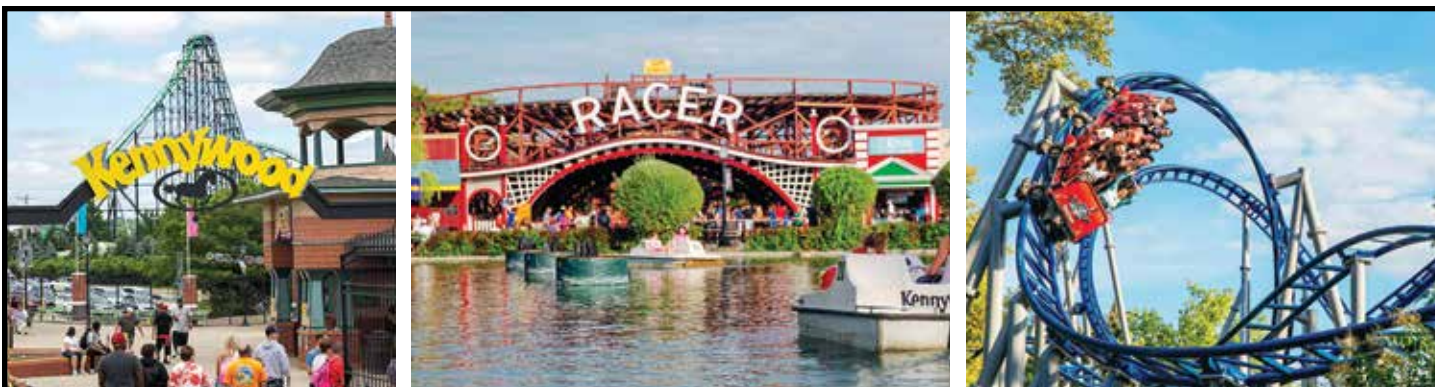
Youth Soccer Jersey Giveaway

Call Michele Mrazik Grasso 610-762-1973 for more information.



Space is Limited! Call today – R.S.V.P by June 20, 2022

Minors must be accompanied by adult or legal guardian.



99th ANNUAL SLOVAK DAY CELEBRATION

Kennywood Park, West Mifflin, PA

Come Celebrate with the Slovaks of Western Pennsylvania

THURSDAY, JULY 21, 2022

**EVENTS WILL FOCUS ON THE CULTURE, FOOD & SPIRIT
THAT IS UNIQUELY SLOVAK!**

- FESTIVITIES BEGIN at 12:30 p.m. with Games & Treats for the Children
- SLOVAK KITCHEN will also be Open Serving all the Traditional Favorites
- 1:00-3:30 p.m. MUSIC IN THE FOOD PAVILION – Provided by George Batyi & Friends
 - 4:00 p.m. EUCHARISTIC CELEBRATION

Main Celebrant: Most Reverend Larry J. Kulick, Bishop of Greensburg Diocese
Joined by Clergy from the Pittsburgh and Greensburg Dioceses

*The Slovak Day Festivities Conclude with a Performance
by the Pittsburgh Slovaks*

EVERYONE MUST HAVE A TICKET TO ENTER THE PARK

Ticket prices are as follows: Under age 60 – \$30 • Age 60 and over – \$27
~ No super senior discounts this year ~

To order tickets make check payable to: W. PA SLOVAK DAY

Mail to: 234 ILION ST., PITTSBURGH, PA 15207

Deadline for ordering tickets is July 14, 2022

*There is Something for Everyone at the 99th Annual Slovak Day in Kennywood Park:
Rides, Games, Food, Ethnic Vendors, Music & Entertainment!*



**JOIN IN THE FESTIVITIES
ON JULY 21st & RENEW
YOUR SLOVAK SPIRIT!**



FRIENDS & FAMILY

• REWARDS PROGRAM •



values and appreciates our Members!
Thank you for telling everybody you know about us!

A valid referral meets ALL 3 of these requirements:

- Has completed contact information including address & phone number
 - Is interested in FCSLA Life and is not yet a member
 - Is willing to meet with an FCSLA Life representative

Each Valid Referral Earns You \$25!

Submit this form by mail, fax or email

FCSLA Life | 24950 Chagrin Blvd., Beachwood, OH 44122 | Fax: 216-464-9260 | Email: heather@fcsla.com

Your (Current Member) Information:

Today's Date: _____

Member Name: _____ Branch: _____

Street Address: _____ City, State, Zip: _____

Phone: _____ Email: _____

Name of your FCSLA Life Representative: _____

If you do not know an FCSLA Life Representative, leave blank and the Home Office will find the right Representative for you.

Please Have An FCSLA Life Representative Contact:

Prospective Member: _____

Street Address: _____ City, State, Zip: _____

Phone: _____ Email: _____



IN MEMORIAM

Emily Anne Matusin, S376



Emily Anne Matusin (nee Zovnic), age 97, passed away peacefully on January 25, 2021. She was born on September 2, 1923 to Andrew and Sadie Zovnic. Emily is the beloved wife of the late Frank Matusin; loving mother of Dennis (Ruth), Gary, and Marilyn (late Norman) Schmidt; cherished grandmother of Jody (Scott Boyd) Matusin, Bradley Matusin, Brent (Michelle) Matusin, Scott (Mariah) Matusin; dear great-grandmother of Camryn, Clayton Matusin, Paisley and Magnolia Matusin. She is survived by nieces, nephews, family and friends. Emily was a member of The Rosary Society of St. Stephen's Martyr Church, The First Catholic Slovak Ladies Society (Branch S376), The Slovak Catholic Sokol (Wreath 93), and The Wisconsin Slovak Historical Society. Memorials in Emily's name can be made to St. Joan of Arc Catholic Church and The Wounded Warriors Project.

Monsignor Carlton Peter Hermann, W093



Carlton Peter Hermann was born on February 5, 1927, in Rockford, IA. One of four children, he was the only son born to Carl and Lydia (née Vala) Hermann. He attended the Pontifical College Josephinum in Worthington, OH. Originally his seminary studies were sponsored by the Archdiocese of Dubuque. However, he was later released to Sioux Falls on account of the need within the Diocese and its rural character. On June 7, 1952 he was ordained to the priesthood at St. Turibius Chapel at the Josephinum by the Most Reverend Amleto G. Cicognani, Apostolic Delegate to the United States. Upon his ordination, Father Hermann served as an associate pastor at Cathedral, then at Saint Anthony, Hoven, and Saint Augustine, Bowdle. In 1959, Father Hermann began a series of pastoral appointments that would take him to St. John the Baptist, Lesterville, St. Agnes, Sigel, St. Thomas, De Smet, St. Paul, Iroquois, Christ the King, Webster, St. Lawrence, Milbank, and St. Wenceslaus, Tabor. His pastorate at St. Wenceslaus, which included St. John the Baptist, Lesterville in the final two years, would last for 19 years until his retirement from assigned ministry in July of 1997. On September 17, 1995, Father Carlton Hermann was honored by Pope John Paul II as a prelate of honor and received the title of Monsignor. In his years as a Senior (retired) priest, Monsignor remained very active in the Yankton area, presiding at liturgies in the parishes and at Marty Council gatherings of the local Knights of Columbus as well as at Catholic Daughters of the Americas gatherings. Monsignor frequently offered sacramental ministry to the infirm and staff at the South Dakota Human Services Center and the inmates at the Federal Prison Camp in Yankton. He has provided sacramental ministry at the Lewis & Clark Boy Scout Camp and the House of Mary Shrine regularly. Particularly in his later years, he offered the sacraments to the residents of Avera Majestic Bluffs Senior Living Facility before ultimately joining them as a resident himself. Among the many distinctions in his priestly ministry, Monsignor always seemed glad to have begun the infamous "Polka Mass" in Tabor as part of its annual Czech Days celebrations. He was a lifetime member of the Czech Heritage Preservation Society and spent every Wednesday evening for many years having dinner and pie with the sisters of Sacred Heart Monastery. He was also

a member of the Tabor Branch W093 of the First Catholic Slovak Ladies Association (FCSLA Life) where he served as their chaplain and also chaplain of the South Dakota State FCSLA Life District. He is survived by his sister Joan (Martin) Mazourek of Yankton, SD and nieces and nephew, Anne (Rick) Juergens of Decorah, IA, Mary Trannel of Dubuque, IA, Michael (Heidi) Kactro of West Bend, WI, Barbara (Robert) Larsen of Chicago, IL, Susan (Rick) Thibadeau of Dubuque, IA and eleven great nieces and nephews. Memorials may be directed to the Monsignor Carlton P. Hermann Endowed Scholarship for Mission at Mount Marty University, 1105 W 8th Street, Yankton, SD 57078.

Sophia Schraeder Jablonski, Z530



Sophia Schraeder Jablonski, of Nanticoke, PA died April 23, 2022, just weeks shy of her 97th birthday. Born and raised in Glen Lyon to Elias and Mary Mackiewicz Schraeder, Sophie graduated from Newport High School in 1943. After the war, she fell in love with her handsome sailor, Roman A. Jablonski and was married in 1949. They celebrated 43 years together before Roman died in 1992. Nothing made her happier than being a wife and mother. She loved her husband and her girls deeply. Her eternal optimism, great sense of humor and common sense approach to life made her an excellent role model. Mom was always ready for a good laugh, a game of cards or bingo and a sweet dessert. A devout Catholic, Mom was a member of St. Faustina Church, Nanticoke (formerly Holy Trinity). Her deep faith was a constant source of comfort to her and a gift she imparted to her family. She was active in the Women's Catholic Council, The Knights of Columbus Nannette's, PTA's and Park Towers Resident Council. She was secretary/treasurer of Polish Women's Alliance Group 260 for decades. Sophie is survived by her loving daughters and sons-in-law, whom she loved as sons, Kathryn and John Boyer, Belleville and Southport, NC; Barbara and David Lipo, Kingston and Amelia Island, FL; and Ellen and Dr. Judd Moul, Chapel Hill, NC; grandsons, Jason (Megan) Boyer, Huntingdon; and John (Hilleary) Boyer, Charlotte, NC; great-grandchildren, Knox and Taylor Boyer; and special nieces, Patricia (Jack) McAndrew; and Christine Wagosh. In lieu of flowers, make a donation to the charity of your choice.

Paul Zilla, S125



Paul Zilla, 90, of Throop, PA passed away peacefully February 15, 2022, at Hospice of the Sacred Heart, after a brief illness. He is survived by his loving wife, Barbara (Mazzucca) Zilla. They would have celebrated their 60th wedding anniversary in July. Born in Throop, he was the son of the late Joseph and Mary Zilla. Prior to retirement, he was employed at Trane Company for 35 years. He was a member of SS. Anthony and Rocco Parish, Dunmore. Paul was a dedicated husband, father, grandfather, brother, and uncle. He was a kind and gentle man who had a great sense of humor and was liked by all who knew him. He enjoyed family trips to Ocean City, MD, attending his grandsons' sporting events, gardening and a good cheeseburger. He is also survived by two daughters, Debra Baldauff and husband, Rick, Spring Brook Twp.; and Paula Smith

and husband, Andy, Dunmore; three grandsons, Richard Baldauff, Cary, NC; Paul Baldauff, Dunmore; and Thomas Baldauff, Spring Brook Twp.; a sister, Verna Sojkowsky, Dunmore; and numerous nieces and nephews. In lieu of flowers, memorial contributions may be made to a charity of the donor's choice.

Johnny Frank Cernosek, W077



Johnny Frank Cernosek, age 88, of West, passed away early April 18, 2022 in Waco, TX. Johnny was born July 19, 1933 in West, the son of John and Anne Mae (Karlik) Cernosek. He was a graduate of St. Mary's School and was a 1950 graduate of Aquilla High School. Johnny proudly served his country in the United States Air Force during the Korean War and

upon his return, he received a Bachelor's of Science Degree in Mechanical Engineering from Texas Tech University in 1961. On August 29, 1959 he was united in marriage to Jeannette Podsednik in Garland. Johnny was a member of St. Mary's Catholic Church of the Assumption in West. He was also a member of Veterans of Foreign Wars Post #4819, American Legion Post #478, Catholic Life, Knights of Columbus Council #2305, First Catholic Slovak Ladies Association, and St. Mary's School Alumni Association. He was an engineer for Lone Star Gas Company for over 33 years before retiring in 1994. Johnny enjoyed hunting, woodworking, playing taroky, helping with activities at West Rest Haven with his brother C. W., drinking coffee with his friends at Kolacek's Bakery and Village Bakery, Bar-B-Queing at the West Fire Department Cook-Off with the Knights of Columbus, and watching the grand-kids playing sports. Survivors include his beloved wife of 63 years, Jeannette Cernosek of West; his children, John David and Sheila Cernosek of Royse City, Theresa Cernosek of West, Kathy and Kenny Harmon of Springtown, and Bernard Cernosek of Navarre, FL; his grandchildren, Amanda and Cason Landrem, Stacey Norton, Jacob Cernosek, Jhodi Ferrara-Wicker and husband Ryder, Mendi and David Hume, Kenneth and Alyssa Harmon, Matthew and Emily Harmon, Hunter Cernosek, and Kaleigh Cernosek; fourteen great-grandchildren, a brother, Bill and Edwina Cernosek; and many nieces, nephews, other relatives and friends. In lieu of flowers, memorials may be made to the West Volunteer Ambulance Association or to St. Mary's School Endowment Fund.

Valdene Marie Brabec, W018



Valdene Marie Brabec, 95, of Clarkson, NE, was welcomed into God's loving arms on April 2, 2022. She was born on September 11, 1926, in Clarkson to John and Mary (Mastny) Roether. Valdene graduated from Clarkson High School as valedictorian in 1944. She then worked as a secretary in the law office of Alan Dusatko until her fiancé, Marcel Brabec, returned from his army duties with the European Theatre of

Operations in France in February 1946. Marcel and Valdene were married on April 25, 1946, at Ss. Cyril and Methodius Catholic Church in Clarkson. She was a kind and gentle soul, a devoted mother and grandmother who loved being surrounded by family. She loved to share homemade goodies, and the family always looked forward to her special poppyseed tea rings at Christmas time. She spent years researching a detailed family history going

back many generations and provided her children with invaluable copies of her work. Valdene was a devout member of Ss. Cyril and Methodius Catholic Church and was active in its Altar Society, Guild and prayer group. She was also a longtime member of FCSLA Branch W080 as well as the VFW Auxiliary and Clarkson Historical Society. Left to mourn her passing are her seven children and their families: son, Chris (Bonnie) Brabec of Yutan; daughter, Phyllis (Glenn) Cada of Knoxville, TN; daughter, Julie (Thomas) Schulze of Clarkson; daughter, Jacqueline (Kerry) Bahns of Wichita, KS; daughter, Trudy (Robert) Stonacek of Basehor, KS; son, Robert (Susan) Brabec of Clarkson; and son, Richard (Renee) Brabec of Schuyler. She was cherished by her 29 beloved grandchildren, 57 great-grandchildren and one great-great granddaughter, along with many nieces and nephews. Memorials are suggested to Ss. Cyril & Methodius Church Foundation or Clarkson Christian Daycare.

Irene Elizabeth (Stofanek) Horvath, S074



Irene Elizabeth (Stofanek) Horvath, 89, passed away on January 17, 2022. She was the wife of the late John P. Horvath, who died in 2015 and was born in Bethlehem, PA on November 14, 1932, daughter of Stephen and Mary (Hendrichovsky) Stofanek. Irene graduated from Liberty High School and worked for the Bethlehem Steel as an Executive Secretary in the sales department. Shortly after marrying

John, she joined him in operating their business, Laufer's Hardware, handling accounts payable/receivable along with other duties. She attended Northampton Community College and studied Criminal Justice. Irene was active with her community, participating in musical and theatrical productions, as well as volunteering with local political campaigns. Also, a member of the First Catholic Slovak Ladies Association and the Tatra Slovak Music Group for over 30 years, singing at the Musikfest Polka Mass. An active member of Notre Dame of Bethlehem Catholic Church, she sang in the Resurrection Choir and was a lector. She will be lovingly remembered by her daughters, Nancy, wife of Paul Coulter of Lake Forest, CA, Diane Horvath of Bethlehem and Mary Ann, wife of Greg Baunach of Allentown; son, John Horvath, Jr. of Lansford, PA; grandchildren, Elizabeth, wife of Brandon Cogley, Christopher Coulter, Sarah Strain, Gregory Baunach and Cameron Coulter and great-grandson, Lincoln Cogley and another great-grandson on the way. In addition, she is survived by sisters, Mary Rzucidlo and Dorothy Orbin and brothers, Stephen and William Stofanek. In lieu of flowers, memorial contributions may be made to Notre Dame of Bethlehem Catholic Church or to the Boys and Girls Club of Bethlehem, 1430 Fritz Dr., Bethlehem, PA 18017.

St. Ann Branch S114 Schedules Meeting/Luncheon

St. Ann Branch S114 in Lorain, OH invites its members to join in celebrating FCSLA Life's 130th anniversary as well as honoring our scholarship winners for this year. The meeting and luncheon will take place on Sunday, July 17th at 1:00 p.m. at the American Slovak Club, 2915 Broadway. Reservations are a must. Please phone Bernie Danevich at 440-960-2605 no later than Tuesday, July 12th. We hope to see you there.

MATCHING FUNDS ACTIVITIES

Branch J058

Dress Down Days for Reading

Fall of 2021 – Masked up students are back to class at St. John the Baptist School in Whiting, IN and FCSLA Life Branch J058 had a request to help out! It was decided that due to the success of the Dress Down Days for Reading last year, that we would revisit the fundraising effort again. Officers agreed to make it a matching funds event. Signs went up in the school to promote participation with the students. The principal and staff decided September 24th, October 15th, and November 19th would be the dress down days. Each dress down day cost \$2 per person per month and with added donations we were able to raise over \$900. All proceeds and matching funds will pay for each student's copy of *Scholastic News* and online access. The enjoyment of reading interesting articles and current events is something the students look forward to and is needed to complement their studies. In appreciation of the students participation, we gifted them a FCSLA insulated lunch bag containing treats and giveaways from the home office. Principal Jessica Gonzalez stated that the parents appreciated our efforts

and would like to continue this matching funds event next year. Hopefully this year we will see improvement in control of COVID19 and bring good health to all our students and teachers.



Branch S230

Lenten Dinner

Catasauqua Branch S230 sponsored a St. Mary's Lenten Dinner on Friday, March 11, 2022. Pictured from L-R are: Jean Strohl, Branch Officer, and 3rd from left, Charlene Sabol, a branch member, along with parish members/kitchen cooks for the event.



MATCHING FUNDS ACTIVITIES

Branch S081

Carmelite Home Fundraiser

On November 7, 2021, FCSLA Life Branch S081 of Whiting, IN gathered at our Fall Luncheon and Matching Funds Fundraiser. The benefactor of the event was the Carmelite Home for Boys and Girls in East Chicago. It was held at the Dynasty Banquets in Hammond. In addition to our loyal members, we were honored to have special guests come out to socialize with us including our national director, Joann Skvarek Banvich, and her mother Betty Skvarek; Lorraine Gibas and Mary Therese Tylus from the Chicago District; Agnes Chervanek and Janice Vasquez (409); Betty Ortiz and Helen Furto (452).

Our very generous members and guests brought gift cards and monetary donations to ensure the children will have their Christmas wishes come true. Attendees participated in a bake sale, bought share the pot and basket raffle tickets. Officers shared their baking talents by providing three baskets full of ethnic goodies to be raffled off. The Carmelite Home furnished another four assorted baskets for the raffle. Guests were able to win door prizes donated by the officers. The tables were adorned with glass pumpkins or wooden snowmen centerpieces. Everyone received a wooden spoon at their place setting, as a gift from the home office. A delicious meal was served, topped off with pumpkin pie and ice cream.

We were pleasantly surprised by Becky Zebrecky, the winner of the special \$50 drawing, who regifted her winnings back to the Carmelite Kids. Another two generous winners also donated their \$50 prizes back to the cause. We were blessed to have members who weren't able to attend the luncheon, but reached into their hearts and pockets to help. Dee Young of the Carmelite Home talked to the gathering about the devastating fire that occurred on May 16, 2021. She updated us on the status of the Carmelite Home and the planned rebuild.

President Rebecca Coleman enlightened us with an overview of the branches charitable giving over the past year. She expressed appreciation to everyone's presence and generosity. Becky explained our four matching funds projects and that the home office will add \$600 for each one. We have been able to assist PHYRE Ministry, St. John the Baptist Church and School, Whiting Food Pantry and, of course, The Carmelite Home. We were able to support the Carmelite Mission with \$3,400 in gift cards and monetary donations. Another \$600 from matching funds will bring our total donation to \$4,000. The sisters were overwhelmed by the kindness of our members. It will go a long way to enhance the lives of these children. GOD BLESS EVERYONE! We are very fortunate to have such caring members.



MATCHING FUNDS ACTIVITIES

Branch S409

Pyrohy Sale for Displaced Ukrainians

On March 25, 2022, Branch S409 participated in a matching fund event for the sale of homemade pyrohy with the St. Josaphat Ukrainian Catholic Church in Munster, IN. We had members from Branch S409 (Agnes Chervenak); Branch S452 (Elizabeth Ortiz, Joann Skvarek Banvich); Branch S081 (Becky Coleman, Nancy Dunn and Gerri Tumidalski) Branch S289 (Lillian and John Zaborske) in attendance to help with the making of pyrohy along with parish members and neighborhood friends. This event was a matching fund to assist the Ukrainian refugees displaced by the current war in their homeland. Several additional FCSLA Life members participated in the fundraising by ordering pyrohy and accepting orders from work associates and other family members. Local churches in the area advertised this fundraiser in their parish bulletin. When speaking with the parish organizer she mentioned that there were quite a few names that were not part of her normal ordering. They were extremely thankful for the opportunity to participate in the fundraiser. It was also a great opportunity to learn how others make pyrohy in different European cultures. Reverend Volodymyr Kushnir also invited our group to participate in the luncheon afterwards, where we enjoyed fresh made pyrohy as well as several sweet treats. The solidarity between our groups was a large success.



Betty Ortiz (Branch S452), Agnes Chervenak (Branch S409) and Nancy Dunn (Branch S081), as well as members from the Parish.



Final product.



Becky Coleman, Nancy Dunn (Branch S081), and members of the parish.



Parishioner of St. Josaphat Ukrainian church.



Gerri Tumidalski (Branch S081), Reverend Volodymyr Kushnir (St. Josaphat Ukrainian Church) Agnes Chervenak (Branch S409) and members from the parish.

PILGRIMAGE TO ITALY

As part of St. Andrew Abbey's Celebration of its Centennial, it is sponsoring a pilgrimage to Italy, 'In the Footsteps of Our Founder and Patron.' Pilgrimage Chaplains/Hosts are: Rev. Justin Dyrwal, OSB, Pastor of Church of the Assumption; and Rev. Michael Brunovsky, OSB, Teacher of History and Theology, Benedictine High School. From July 2nd-July 11th, 2022, the pilgrimage will travel throughout Italy, visiting the various sites where St. Benedict lived and established the Order, as well as Rome and Vatican City. From July 11th-July 15th, an optional extension to Slovakia and Austria will explore the cities of Nitra and Trencin where St. Andrew Svorad and his disciples, and Benedict Skalka lived their monastic lives. To learn more and to register, please contact the Church of the Assumption at coabvm.org.

MATCHING FUNDS ACTIVITIES

Branch S081

Springtime Luncheon and Benefit

Members of S081 welcomed spring with a luncheon at Andorra Banquets in Schererville, IN. It took place on May 1, 2022. The weather outside was cloudy and gray, but the guests were greeted by a garden of springtime flowers as centerpieces and pastel table settings. It was exciting to see smiling faces eager to socialize after an inconsistent winter.

A share the pot raffle was conducted to benefit the Whiting Food Pantry. The tickets purchased, free will offerings, and many donating their winnings back, helped contribute to our total. We were able to present the food pantry with \$500 due to the generosity of everyone who attended.

Guests were treated to a delicious meal, participated in interesting conversations and experienced renewed friendships. President Rebecca Coleman gave an update on the activities and donations made this past year. She also told the gathering about scholarship winners and future events. Centerpieces and door prizes were awarded after dessert. It was wonderful to see our members gather, including many new faces. As everyone said their goodbyes, many gave rave reviews for the delicious meal and fun afternoon. Next event is on November 6th for our annual Carmelite Home for Boys and Girls Fundraiser and Matching Funds Event Luncheon.



REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF JANUARY 31, 2022

ASSETS

Cash & Short Term Investments	\$ 18,741,568
Bonds	1,068,883,947
Preferred Stock	2,268,384
Common Stock	8,193,212
Investment Income Due & Accrued	15,563,297
Property Plant & Equipment, Net	4,582,319
Certificate Loans & Accrued Interest	1,915,346
Other Assets	981,275
TOTAL ASSETS	\$ 1,121,129,346

LIABILITIES

Life Reserves	\$ 306,941,955
Annuity Reserves	678,948,233
Death Claims Payable	2,634,277
Unearned Premiums	450,673
Matured Endowments	369,399
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,012,573
Accrued Convention Donations	350,000
Provision for Future Conventions	408,268
Asset Valuation Reserve	12,883,539
Interest Maintenance Reserve	(66,165)
Other Liabilities	2,298,770
TOTAL LIABILITIES	\$ 1,011,631,521
Surplus	\$ 109,497,825
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,121,129,346

INCOME STATEMENT

For the First Month Ending January 31, 2022

REVENUE

Insurance Premiums	\$ 286,805
Annuity Premiums	5,672,528
Investment Income	4,176,896
Amortization of Interest Maintenance Reserve	3,781
Rental Income	40,079
Other Revenue	1,524
TOTAL REVENUE	\$ 10,181,614

EXPENSE

Increase in Reserves — Life	\$ (154,045)
Increase in Reserves — Annuity	4,506,213
Insurance Benefits	826,624
Annuity Benefits	3,378,026
Commission Expense	122,867
Surrender Benefits	256,323
Matured Endowments	(1,037)
Interest Expense	27,589
Salaries — Employees	60,622
Tax Expense	5,618
Underwriting Expense	3,879
LIFE AND ANNUITY EXPENSES	\$ 9,032,680

Revenue Less Life and Annuity Expenses

Bank Service Charges	\$ 1,148,933
Data Processing Service Fees	12,928
Accounting Fees	17,446
Actuarial Fees	6,471
Legal Fees	17,847
	14,555

Consulting Fees	0
Employee Benefits	62,189
Fees — Directors	15,995
Salaries — Employees	138,468
Salaries — Officers	53,879
Temporary Office Expenses	11,563
Tax Expense	20,385
Depreciation Expense	19,214
Utility Expense	10,356
Postage and Printing	11,768
Advertising & Marketing	4,039
Travel Expense	1,794
Insurance Department Fees	4,403
Sales Expense	12,986
Rental Expense	40,079
Building Expense	20,173
Insurance Expense	1,545
Office Equipment & Supplies Expense	13,959
Dues & Subscriptions	5,550
Human Resources	2,221
Other Expense	822
SALES & OPERATING EXPENSES	\$ 520,633

Revenue Less Sales & Operating Expenses

Post Mortem Benefits	\$ 157,188
Misc. Member Benefits	994
Donation Expenses	771
Change in Accrued Convention Donations	12,500
Convention Expenses	14,587
Branch and District Funding	61,333
Fraternal Activities	8,376
Official Publications	48,984
Scholarship Awards	43,333
DIRECT FRATERNAL EXPENSES	\$ 348,066

Income (Loss) from Operations

Dividends to Members	\$ 104,395
Subtotal Income (Loss)	\$ 175,840
Capital Gains (Loss)	252
NET INCOME (Loss)	\$ 176,092

Demechko Brothers On Lake Erie Fishing Charter

Eddie and Mark Demechko and their friends caught the day's limit of 96 walleye fish on a Lake Erie Charter Boat.

The sixteen anglers had worked together at some time in the past. They took a photo with the rack of hanging fish. It was a win-win event. Each person will have a freezer full of fish and they had a great time reminiscing. Eddie and Mark are members of Branch S161, Youngstown, OH, where their mom, Bernie Demechko, serves as Financial Secretary.



Pennsylvania Fraternal Alliance 2022 Fraternalist of the Year Nominations

Do you have a member residing in Pennsylvania who, through example and accomplishment, provides outstanding volunteer service? If so, consider nominating that member for the PFA Fraternalist of the Year Award. Nominating materials must be returned to the FCSLA Home Office by August 1, 2022. Information and an application can be found on the FCSLA website, under Fraternal, or by contacting the Fraternal Department, x1051.



Time for Breakfast!

HEALTHY BLUEBERRY AND BANANA PANCAKES

- 2 ripe bananas
- 2 eggs
- 1 teaspoon vanilla extract
- ½ cup quick-cook oats
- ½ cup blueberries

Mash the bananas in a large bowl until smooth. Mix in the eggs and vanilla until well combined, then mix in the oats. Carefully fold in the blueberries.

Heat a medium nonstick skillet over medium heat. Add a scoop of the pancake batter. Smooth out to form an even layer. Cook for a couple minutes until you start to see bubbles forming on the surface. Flip and cook until the other side is golden brown, 1–2 minutes more.

Garnish pancakes with additional blueberries or your favorite topping.

RICOTTA DROP SCONES

- ½ cup raisins
- ¼ cup orange juice
- 1 cup ricotta cheese
- 1 tablespoon brown sugar, packed
- 1 teaspoon vanilla extract
- 1 teaspoon orange zest
- ½ cup buttermilk
- 2 tablespoons vegetable oil or canola oil
- 1¾ cup all-purpose flour
- 3 tablespoons brown sugar, packed
- 1 tablespoon baking powder
- ½ teaspoon salt
- 4 tablespoons unsalted butter, cold
- ½ cup pecans, chopped
- 1 egg, beaten

Preheat your oven to 425 degrees. Line a baking sheet with parchment paper.

Place the raisins in a bowl and pour the orange juice over them. Microwave on high for 1 minute, then let them sit for 5 minutes to soak up some of the orange juice. Drain the liquid and set aside.

In a small bowl, add ricotta cheese, 1 tablespoon of the brown sugar, orange zest, and vanilla extract. Reserve ½ cup of this mixture in a separate bowl and set it in the fridge. Add the buttermilk and vegetable oil to remaining ricotta mixture and stir until smooth.

In another bowl combine the flour, remaining brown sugar, baking powder, and salt. Cut in the butter using a pastry blender or two knives.

Add the drained raisins, pecans and toss. Add the buttermilk mixture and stir until combined. If you have to use your hands to get the dough to come together, make sure you do it quickly as to not allow the butter to melt from the heat of your hands.

Drop dough by ¼ cupfuls 3 inches apart onto the prepared baking sheet. Brush the scones with the beaten egg.

Bake for 15–16 minutes or until golden brown. Transfer to a wire rack to cool.

Serve the scones with the reserved ricotta mixture. Optional: sprinkle them with some powdered sugar.

APPLE-CINNAMON MUFFINS

- 2 cups white whole-wheat flour
- 2 teaspoons ground cinnamon
- 1½ teaspoons baking powder
- ½ teaspoon baking soda
- ½ teaspoon salt
- 2 large eggs, lightly beaten
- ¾ cup buttermilk
- ¾ cup packed light brown sugar
- 2 teaspoons vanilla extract
- ½ cup unsalted butter, melted
- 2 cups finely chopped peeled apples, preferably Gala, Fuji or Honeycrisp
- 2 tablespoons white sugar

Preheat oven to 375 degrees. Line a 12-cup muffin tin with paper liners. Coat with cooking spray.

Whisk flour, cinnamon, baking powder, baking soda and salt in a large bowl. Whisk eggs, buttermilk, brown sugar and vanilla in a medium bowl until smooth. Pour the buttermilk mixture into the flour mixture; fold gently until just combined. Stir in butter until well incorporated. Fold in apples.

Scoop about ⅓ cup batter into each prepared muffin cup. Sprinkle evenly with granulated sugar. Bake until the muffins are puffed and a wooden pick inserted in the center comes out clean, about 20 minutes. Let cool for about 20 minutes.

SUNRISE BISCUITS

- 3½ cups buttermilk biscuit mix
- 1 cup water
- 8 teaspoons pure cane sugar
- 2 teaspoons cinnamon

Icing:

- 2 tablespoons salted butter, softened
- ½ teaspoon vanilla extract
- 3 cups powdered sugar
- ¼ cup whole milk

Preheat your oven to 425 degrees.

Mix the sugar and cinnamon together in a small bowl.

Add the biscuit mix and water to a separate large bowl. Add in the cinnamon/sugar; then mix everything together really well.

Drop the biscuits onto a baking sheet, about 1 to 2 inches apart.

Bake for 8 to 11 minutes, until the biscuits turn golden brown.

Meanwhile, prepare icing by combining the softened butter, vanilla extract, powdered sugar, and milk in a medium mixing bowl. Mix till smooth.

When the biscuits are done, remove them from the oven. While they're still hot, brush the icing on, and let it melt into each biscuit. Serve warm.

EGG WHITE BREAKFAST CUPS

- 2 cups spinach
- 1 roma tomato
- 2 cups egg white
- salt, to taste
- ½ teaspoon pepper

Preheat the oven to 350 degrees.

Lightly grease a muffin tin. Divide equally the spinach across 6 cups. Dice the tomato, then fill the cups with the tomato and egg whites. Season with salt and pepper.

Bake for 15 minutes, or until the whites have set. Serve hot.

FRENCH TOAST ROLL-UPS

- 10 slices sandwich bread
- peanut butter or Nutella
- banana, sliced
- 3 eggs
- 1 tablespoon milk
- ½ teaspoon cinnamon
- ½ teaspoon vanilla extract

Roll each slice of bread flat with a rolling pin. Carefully cut off the crusts.

Spread desired amount of peanut butter or Nutella, and bananas along the edge of the bread, and roll up.

In a bowl, combine eggs, milk, cinnamon, and vanilla.

Dip each roll-up in egg mixture, and pan-fry in a buttered skillet until all sides are golden brown. Sprinkle with powdered sugar and 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.