

Fraternally Yours®



ISSN 0897-2958

VOL. 108, NO. 6

First Catholic Slovak Ladies Association

MARCH 2022

A close-up photograph of a purple flower bud covered in water droplets, set against a blurred background of other flowers and greenery.

"Here comes
the
Sun,
and I say,
It's all
right."
THE BEATLES

ŽENSKÁ JEDNOTA

OFFICE HOURS — HOME OFFICE

Monday through Friday — 8:00 a.m. to 4:30 p.m.
Phone: (216) 464-8015 • Toll Free: 800-464-4642
Fax: (216) 464-9260 • Website: www.fcsla.com

EDITOR: Carolyn Bazik

P.O. Box 1617, Reading, PA 19603

E-mail: zjbazik@comcast.net

Phone (610) 373-2743 • Fax (610) 375-8333

FCSLA LIFE

24950 Chagrin Boulevard, Beachwood, Ohio 44122

National President/CEO: Cynthia M. Maleski, Esq. (216) 468-1011

National Secretary/COO: Kimberly Graham (216) 468-1012

National Treasurer/CFO: Stuart Collins (216) 468-1016

BOARD OF DIRECTORS

NATIONAL CHAPLAIN:

Very Reverend Monsignor Peter M. Polando,
 Cathedral of Saint Columba, 159 W. Rayen Ave.,
 Youngstown, OH 44503. Residence: (330) 744-5233.
 Email: ppolando@youngstowndiocese.org.

NATIONAL PRESIDENT/CEO & CHAIR OF THE BOARD:

Cynthia M. Maleski, Esq., 24950 Chagrin Boulevard,
 Beachwood, OH 44122. (800) 464-4642. Ext. 1011.

NATIONAL DIRECTORS:

Jeanette E. Palanca, 304 W. Exchange Street,
 Crete, IL 60417. Residence: (847) 770-3508.
 Email: jeanettee@outlook.com.

Joann Skvarek Banvich, Whiting, IN 46394. Residence:
 (219) 322-8785. Email: btvendo@gmail.com.

Lawrence M. Golofski, 1114 Surrey Lane, Vandergrift, PA
 15690. Residence: (412) 915-9035.
 Email: LarryG.FCSLA@gmail.com.

Patrick Braun, P.O. Box 628, Whitewater, WI 53190.
 Residence: (262) 473-1850.
 Email: patbraun11345@gmail.com.

NATIONAL TRUSTEES:

Suzanne V. Strohl, 4619C 28th Road South,
 Arlington, VA 22206. Residence: (703) 379-1148.
 Email: svstrohl@msn.com.

Sue Ann M. Seich, 1433 Saxony Circle, NW,
 Canton, OH 44708. (330) 478-2949.
 Email: sams330@aol.com.

NATIONAL AUDITORS:

Dorothy L. Urbanowicz, 27 Crescent Drive,
 Monessen, PA 15062. Residence: (724) 684-8243.
 Email: doty8613@gmail.com.

Barbara A. Sekerak, 6312 Elmdale Road,
 Brook Park, OH 44142. (216) 676-9332.
 Email: bas7535@gmail.com.

Dennis L. Povondra, 102 South Janda Avenue,
 Tabor, SD 57063. Residence: (605) 463-2571.
 Email: povondra@hcinet.net.

COURT OF APPEALS:

Cynthia Oresik
 Flora J. Funtal
 Susan Moynihan
 Melanie L. Leonard
 Bonnita Vavruska



Do You Believe in You?

Did you know that Albert Einstein could not speak until he was four years old and did not read until he was seven? His parents and teachers worried about his mental ability.



Or that Beethoven's music teacher said about him, "As a composer he is hopeless"? What if young Ludwig believed it?

When Thomas Edison was a young boy, his teachers said he was so stupid he could never learn anything. He once said, "I remember I used to never be able to get along at school. I was always at the foot of my class...my father thought

I was stupid, and I almost decided that I was a dunce." What if young Thomas believed what they said about him?

When F. W. Woolworth was 21, he got a job in a store, but was not allowed to wait on customers because, according to his boss, he "didn't have enough sense." I wonder if the boss was around when Woolworth became one of the most successful retailers of his day.

When the sculptor Auguste Rodin was young he had difficulty learning to read and write. Today, we may say he had a learning disability, but his father said of him, "I have an idiot for a son." His uncle agreed. "He's uneducable," he said. What if the boy had doubted his ability to excel?

A newspaper editor once fired Walt Disney because he was thought to have no "good ideas." The great Italian tenor Enrico Caruso was told by one music teacher, "You can't sing. You have no voice at all." And an editor told Louisa May Alcott, just a few years before she wrote the classic novel Little Women, that she was incapable of writing anything that would have popular appeal.

History will long praise each of these famous people, but what became of their critics? Nobody even remembers some of their names, which is all that need be said.

But what if these young people had listened to those critical voices and became discouraged? Where would our world be without the music of Beethoven and Caruso, the art of Rodin, the ideas of Albert Einstein and Thomas Edison, the imagination of Walt Disney or the literary contributions of Louisa May Alcott? As it was so accurately put, "It's not what you are, it's what you don't become that hurts." (That from Oscar Levant.) What if these people had not become what they were capable becoming, had not done what they actually could have accomplished, just because they were discouraged by people who couldn't see them for what they were?

We all have potential and, whether you realize it or not, your desire to do or be more than you are is your best indicator of future success. Others may discourage you, but the most important voice to listen to is your own. Do you believe in you?

(Steve Goodier - <http://www.LifeSupportSystem.com>)

Dear Friends,

This month work to still the voices of your critics. Listen intently to your own voice, to the person who knows you best. Then answer these questions: Do you think you should move ahead? How will you feel if you quit pursuing this thing you want to do? And what does your best self-advice? What you hear may just change your life.

*Until next Month,
 Warmly, Carolyn*

Our Annual Lenten Journey

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

My dear Sisters and Brothers,

On Wednesday, 2 March 2022, we enter into the annual Paschal preparation period that we call Lent. Lent is that very profound time of the year for each Christian to look into her/his heart to review how our life is or is not in conformity to the teachings and preachings of Jesus Christ. It is a time of forty days to seek God's forgiveness, forgiveness from neighbor, and to bestow forgiveness with those who may have offended us in one way or another or we have sinned against them. These days remind us of our human frailty and sinfulness so that we may make a change of heart and enter into stronger and better grace-filled relationships with our God and with each other.

The ministry of Jesus was one of forgiveness. Two passages that immediately come to mind for me are in the Gospel of *Luke*. The first is that one in the early part of Jesus' public ministry where He encounters the paralytic. Recall that there was a vast crowd in the presence of Jesus. The friends of the paralytic, seeking a cure from Jesus, lowered the stretcher upon which the paralytic was on, through the tiles of the roof, and placed him in front of the Lord. Jesus "When he saw their faith said, 'As for you, your sins are forgiven.' Then the scribes and Pharisees began to ask themselves, 'Who is this who speaks blasphemies? Who but God alone can forgive sins?' Jesus knew their thoughts and said to them in reply, 'What are you thinking in your hearts? Which is easier, to say, "your sins are forgiven," or to say, "Rise and walk"? But that you may know that the son of Man has authority on earth to forgive sins' – he said to the man who was paralyzed, 'I say to you, rise, pick up your stretcher, and go home.' He stood up immediately before them, picked up what he had been lying on and went home, glorifying God" [5:17-26].

Later, in the same Gospel, we read the words of the author who gives us the backdrop of all of our lives to which we are called in the person of Jesus. Drawn into the mystery of our salvation, the Crucifixion scene, Luke relates to the reader

Christ's major focus of His earthly ministry for all people of every age. "When they came to the place called the Skull, they crucified him and the criminals there, one on his right, the other on his left. [Then Jesus said, 'Father, forgive them, they know not what they do'] [23:33-34].

Forgiveness. Is this not the essence of our Catholic Faith? Especially in this Lenten Season, it is so very important to look deeply into our souls and hearts to forgive. And I do

not think that we have to ponder too long, either! Let us start by cleaning out our own homes. There are many of us who have held grudges and fail to talk to members of our own family or people who we once held as dear friends in our lives but because of what was said or an incident that occurred in the past, we have separated ourselves from them and had these occurrences fester in our lives to the point of obsession at times. Where is the forgiveness? Which is easier to say, "I forgive you of your sin" or to say "Rise and walk with me again"? Or, "Father, forgive me and forgive them for I and they know not what I and they do". Dare I say that forgiveness should be daily spiritual fixtures in the expression of faith in the name of Jesus.

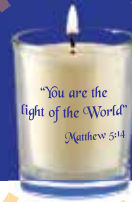
Lent also is that period of time where forgiveness are exhibited through our extra prayer, fasting, and almsgiving.

Joyfully yet humbly take on the traditional practices of fasting and abstaining. Canon Law of the Church requires all Catholics over the age of eighteen to fast (one major meal with two minor meals combined not to exceed the major meal and no eating in between meals) on Ash Wednesday and Good Friday. Those Catholics over the age of fourteen are required to abstain from the eating of meat on the aforementioned days as well as on all Fridays of Lent. These days should be ones of meager meals and the monies that would have been utilized for fuller meals should be donated to the poor. Almsgiving is an important component of the Lenten observance. We must align ourselves with the poor. The mercy of the Lord then will endure forever!



Message from our National President

CYNTHIA M. MALESKI



Dear fellow members and readers,

As we enter the month of March, when spring officially begins and Daylight Savings Time takes root, we celebrate Mardi Gras, St. David's Day, St. Casimir's Day, St. Patrick's Day, St. Joseph's Day and "Lady's Day", as designated in England, for the Feast of the Annunciation.

We also enter the season of Lent, which officially starts after March 1, which is Mardi Gras this year. We hope it will be a time of reflection, as we seek a true conversion of heart through self-discipline and prayer.

More recently, we also celebrate Women's History Month. In this issue of *Fraternally Yours* during our 130th anniversary year, we feature several photos from our past, as we continued to build our society by celebrating the opening and working and meeting in our home office on Lee Road in Cleveland, Ohio. The building still stands today, used as an apartment building, with a historical marking on it and with the Slovak emblems near the top.

The photos of the inside of the building reflect the constancy of our manifestation of our values and traditions with simple lines of elegance. For example, we can see the statue of St. Ann in the board room, the simple cross hanging on the wall in the common office work area, and the portrait of our Foundress, Anna Hurban, on the wall of the board room photos.

Standing out in the photos are the women leaders who, from the beginning until the present, have led our beloved *Ženská Jednota* through all times, both happy and sad. We have survived and thrived through pandemics, depressions, and two World Wars, as well as the fall of communism in Eastern Europe and emergence of free and democratic societies in Slovakia, the Czech Republic and Poland. What joy when the College of Cardinals elected the first Slavic Pope, our beloved Saint John Paul II and he named the Reverend Jozef Tomko a Cardinal! What satisfaction we have had in establishing our Junior Orders in 1905 and beginning our scholarship program in the 1950s. What an opportunity we have with the start of

the *Anna Hurban Scholarship Fund* in 2017! What a touchstone when we attained \$1B in assets in 2017, as well! Through it all, what is constant is the amazing display of perseverance, courage, grit and vision that our women leaders have shown to move our society forward to serve all members, the communities where we live and work and the common good of all. Our National President serves in the roles of Chair of the board, Chair of the Executive Committee and board member, as well as National President/CEO, and is *the key link* for steering this grand ship forward. Perhaps constancy of this model with a qualified leader who fits into this model is one of the keys of our strong position among fraternal benefit societies and in our communities for 130 years!

I sincerely hope your own personal journey during this month of March will be satisfying, calming and peaceful for you!

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 1/1/2022 thru 3/31/2022**

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

The guaranteed rates are:

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

FCSLA LIFE

Accepting Applications for Head of Human Resources Position

FCSLA Life is accepting applications for qualified individuals for the position of Head of Human Resources. The head of HR will oversee Human resources at FCSLA Life and answers to the National President. Basic qualifications needed for this position are:

- Bachelor's degree in Business, Human Resources, or a related field.
- Demonstrated success working in a one-person HR department.
- 5-7 years of HR Generalist experience, with a minimum of 3 years at HR management level.
- Proficiency with Microsoft Office Suite and familiarity working with HRIS and payroll software, Paycor preferred.
- Possess knowledge of employment and benefit regulations and compliance.

- Certified HR professional preferred (SHRM-CP/SCP, or PHR/SPHR).
- Experience in a multi-state environment preferred.
- Experience with a fraternal organization model and/or financial services organization preferred.

This is a full-time position, which is an on-location at the home office in Beachwood, Ohio. Those meeting the above qualifications may express interest by submitting a resume and cover letter as soon as possible to:

Stuart Collins
National Treasurer
FCSLA Life
24950 Chagrin Blvd.
Beachwood, OH 44122

*“During Lent, let us
find concrete ways
to overcome our
indifference.”*

– Pope Francis

FRIENDS & FAMILY

• REWARDS PROGRAM •

FCSLA Life 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!*

To get a referral form, please visit
www.fcscla.com, call the home office
at 800-464-4642 or email heather@fcscla.com

Life Branch S156 Hold Annual Christmas Gathering

Branch S156, Struthers, OH held their annual Christmas Party on December 5, 2021 at Rachel's in Austintown, OH with sixty members attending.

Delicious food was served with pies made by branch members for dessert.

There was a 50-50 raffle, lots of door prizes, party give aways from the main office, and each member received a special gift from the branch.

District President Bernie Demechko and her husband Ed were special guests.

Branch President Patti Granchay sends a special thank you to the members that came forward as planners and helpers (you know who you are), for without their help the branch event could not have taken place. Everyone left looking forward to next year.





BRANCH MEMBERSHIP CHALLENGE **2021**

Branches with 5 or more NEW MEMBERS

July 1 - December 31, 2021

Branch S002 – District 99.....23	Branch J533 – District 997
Branch W001 – Okres St. Francis – Minnesota16	Branch W049 – Okres St. Francis – Minnesota7
Branch S631 – Okres St. Isidore – Nebraska15	Branch S077 – Okres Pittsburgh – Western PA.....6
Branch J157 – Okres Pittsburgh – Western PA14	Branch S088 – Okres Pittsburgh – Western PA.....6
Branch J184 – Okres Helen Kocan – Lake Co, IN / Joliet, IL13	Branch S176 – Okres Anna Hurban – Cleveland, OH6
Branch S630 – District 99.....11	Branch J543 – District 996
Branch J534 – District 9910	Branch W013 – Okres St. Isidore – Nebraska.....6
Branch S590 – Okres Pittsburgh – Western PA.....8	Branch S319 – Okres Frances C. Jakabcin – Eastern PA5
Branch S627 – District 99.....8	Branch S452 – Okres Helen Kocan – Lake Co, IN / Joliet, IL5
Branch S642 – District 99.....8	Branch S623 – Okres St. Isidore – Nebraska5
Branch S023 – Okres Louise M. Yash – Milwaukee, WI.....7	Branch S634 – Okres Louise M. Yash – Milwaukee, WI.....5
Branch S456 – District 99.....7	Branch J187 – Okres Frances C. Jakabcin – Eastern PA5
Branch J067 – District 997	Branch W033 – Okres Iowa5
Branch J192 – Okres Maria E. Grega – Youngstown, OH.....7	Branch W056 – Okres St. Francis – Minnesota5
Branch J317 – Okres Helen Kocan – Lake Co, IN / Joliet, IL7	Branch W187 – Okres St. Isidore – Nebraska5
Branch J348 – Okres Helen Kocan – Lake Co, IN / Joliet, IL7	

REWARD

Recognition in *Fraternally Yours* and a \$100 reward to your branch

GRAND PRIZE

Branch with the highest number of new members by December 31, 2021

Branch S002 with 23 new members

Branch with the highest % of new members by December 31, 2021

Branch J067 with 37%

REWARD

Recognition in *Fraternally Yours* and a \$250 donation to charity of your choice
or a \$250 reward to your branch

Cleveland District Holds Luncheon/Meeting

The last meeting of 2021 for the Cleveland District, was held on October 9, 2021 at the dining hall of Our Lady of Lourdes Shrine. A luncheon was served before the meeting. The speaker was Maryann Ruben and the topic was Wills and Trusts. Maryann also offered various tips on how to build membership in the branches.

National President Cynthia M. Maleski gave an update on sales, the branch membership challenge, and highlights from the 20th Annual District Presidents Meeting that was held virtually on October 5, 2021.

National Secretary Kim Graham gave an explanation of the new logo. The rebranding was done in three phases. The website has been updated with the new logo and is continuing to have updates made.

Several matching funds projects were announced. Please see the district webpage to download an order form for t-shirts/polo shirts with our new logo.

Although we are not allowed to hold our annual Christmas party for the residents of the Light of Hearts Villa Nursing Home, the district is still busy preparing gift bags for the 80 residents. If you are interested in making any donations, please contact Joyce Lechman or Marie A. Golias.

The Cleveland District would like to wish everyone best wishes for health and happiness in 2022.



Life Branch S153 Holds Holiday Event

Life Branch S153, Farrell, PA held their annual Christmas Party on Sunday, November 14, 2021. The event was held at The Park Inn by Radisson West, West Middlesex, PA.

A sit-down dinner was served followed by a short meeting and then the fun began! Bingo was played for prizes, numbers were pulled for door prizes and each member present received a box of candy from the branch. Also, handouts from the headquarters were also distributed. The afternoon closed with the singing of Slovak and English Christmas carols.

Special prayers were offered for all deceased members and Christmas wishes extended to all. It was a lovely afternoon enjoyed by all. The branch wishes everyone a very Happy New Year!



122nd Annual Meeting of Indiana Fraternal Alliance

After a year pause, the IFA (Indiana Fraternal Alliance) was able to hold its annual meeting on October 16, 2021 at the Andorra Banquets in Schererville, IN.

The IFA organized in 1898, and is the oldest state fraternal alliance in the U.S. It is comprised of 22 fraternal benefit societies licensed to do business in the state. The alliance was created to unite fraternal society members in the promotion of fraternalism.

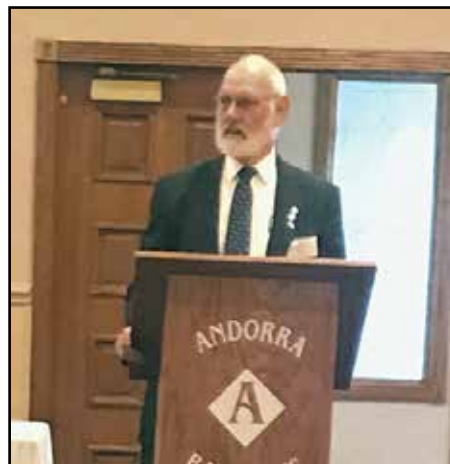
The meeting was modified from a two-day event to a one-day event because of the pandemic. Upon completion of the Posting of Colors and Pledge of Allegiance, the delegation was welcomed by President John Zaborke, member of FCSLA Life Helen Kocan District, and Branch S409. The delegation from FCSLA Life attending: Agnes Chervenak, Becky Coleman, John Coleman, Joann Skvarek Banovich, National Director of FCSLA Life; and Lillian Zaborske, District President of Helen Kocan District.

Various workshops were held during the day that included speakers: Evelyn Harris, Regional Director of NWI AmeriCorps Seniors-Retired and Senior Volunteer Program; Angela Curtis, Executive Director of Sojourner Truth House; and Allyson Vaulx, VP Development and Communications of the Food Bank of Northwest Indiana. All are seen in the picture taken during the event (below).

Andrew R. Harcar, the Late National Vice President of the First Catholic Slovak Union who was a longtime member, Past President, and Director of the IFA was posthumously honored at a ceremony attended by his daughter and son-in-law, Theresa and Tim Graves.

Andy was named the Fraternalist of the Year, and the IFA is permanently changing the name of the prestigious award to The Andrew R. Harcar Sr. Fraternalist of the Year Award hereafter. Finally, a memorial service was held by

Elizabeth Sadus, Director recognizing fraternal members that expired in the last two years. The meeting concluded after a business meeting, and election of officers and board members of IFA were held.



Branch J066 Members Receive Monetary Gifts

Life Branch J066, Struthers, OH mailed seventy-five Christmas cards with a \$15 monetary gift to the members. Ashlee Hull, Leah Hunter & Patti Granchay worked together to complete the project. The branch has been receiving nice thank you notes from their members.



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.



Photos of Former FCSLA Home Office on Lee Road





Life Branch S114 Holds Annual Christmas Meeting and Dinner

On December 19, 2021, FCSLA Life Branch S114, Lorain, OH held their annual Christmas Meeting and Dinner at the American Slovak Club. All members were welcomed by President Bernie Danevich, followed by a prayer and a meeting.



The year's report of senior and junior branches was given, including activities and events we participated in during the year, and the Matching Funds that were held by our member Sr. Helen Scasny, SC. The years deceased members were named and members were reminded to pray for those that are deceased, home bound, ill and in nursing homes.

Election of officers followed with the current officers agreeing to serve for the next year. They are Bernadette Danevich, President; Margaret Kurta, Vice President; Cynthia Sams, Secretary; Joanne Mrosko, Sr. Branch Treasurer; Margaret Thomas, Business Manager; Betty Boone, Jr. Branch Treasurer, and new Auditors, Carol Bainbridge and Marie Uber.

Members were reminded of the year's coming social events and meetings held on the 3rd Sunday of the month; July scholarship luncheon, October – Bingo and December – annual meeting and Christmas dinner. Members were also informed that FCSLA Scholarship forms are available on the FCSLA website, or by calling the main office and requesting an application to be submitted by February 8, 2022.



Members are welcome at all regular meetings. The meeting was ended with poinsettias and door prizes being raffled from FCSLA and the Lodge. All enjoyed a delicious hot meal and visiting with fellow members.

A Christmas Blessing was read by President Bernie Danevich on behalf of all the officers, and wishing all a Happy, healthy and Blessed New Year.



Life Branch S376 Brightens Easter Holiday for Assisted Living Residents

With COVID upsetting so many holiday plans for everyone, members of S376 in Milwaukee, WI wanted to bring some Easter joy to residents of an assisted living home in Menomonee Falls, WI. President Mary Jo Noyes and her brother, Paul Kimlicka, dropped off two cheesecakes for the residents to enjoy with Easter lunch. While the residents could not thank them in person, the caregivers thanked Mary Jo and Paul, and all the members of Life Branch S376, and assured them that the cheesecakes would be enjoyed and much appreciated by the residents.



McKeesport Life Branch S077 Christmas Party

McKeesport Life Branch S077 held it's Christmas Party/ December meeting at Antonelli's Event Center in Irwin, PA. President Jerry Holmes opened the meeting with prayer and the pledge of allegiance. He recognized the guests in attendance and suggested memberships.

The memorial service was conducted for 2020 and

2021 by Kathleen and Danielle Cicak, with Carol Yurechko sounding the gong. Minutes were read and approved, as was the Treasurers report. Virginia Holmes gave an accounting of branch activities and recognized our 2021 scholarship winners, Sarah Hartner and Faith Mucci. The meeting was adjourned and closed with prayer.

The party commenced with dinner and entertainment by Branch S077 regulars, International Gypsies. Drawings were held for numerous door prizes and the 50/50. President Jerry recognized Antonelli's staff and the entertainers for their excellent jobs making the party a great success.



2021 Photo Contest Winners

*“Photography can only represent the present.
Once photographed, the subject becomes part of the past.”*

Berenice Abbot (1898-1991), American photographer

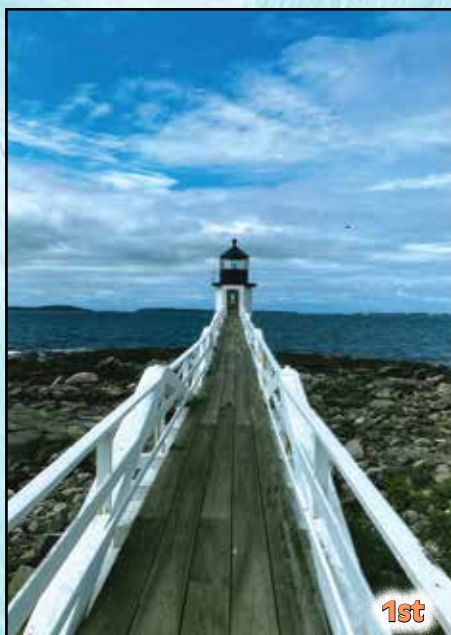
Another great year of submissions to the 2021 Photo Contest! Entries were received in the following categories: Buildings, Seasons, Sports, My Happy Place, and Portraits, with Seasons and My Happy Place being the two most popular. All the outstanding entrants for 2021 are listed below.

Buildings

1st Place –
Virginia Summers, S522

2nd Place –
Susan Lucia, S044

3rd Place –
Rosa Knizner, S287



My Happy Place

1st Place –
Kenneth Siskoff, W001

2nd Place –
Reggi Demechko, S161

3rd Place –
Scott Zimny, S452

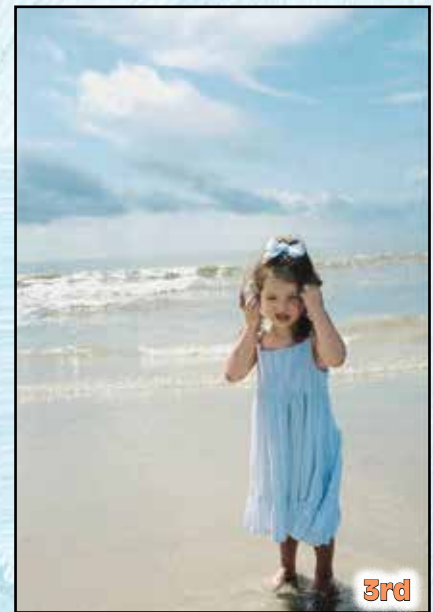
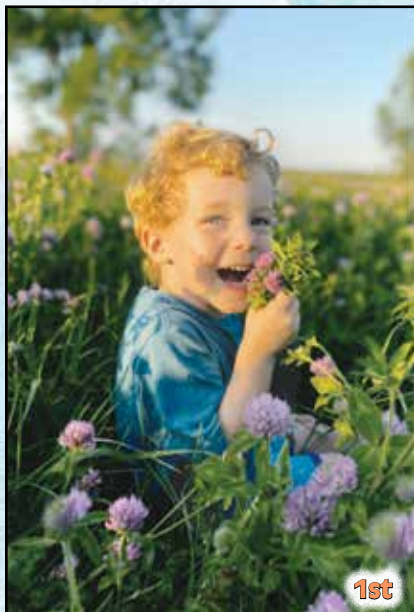


Sports

1st Place –
John Setter, S273

2nd Place –
Amy Fakult, S010

3rd Place –
Marybeth Dellibovi, S035



Portrait

1st Place –
Antonia Longenecker, W184

2nd Place –
Sharon Dewart, S007

3rd Place –
Barbara Smith, S177



2021 Photo Contest Winners



1st

Seasons

1st Place –
Justin Sommer, S319



2nd

2nd Place –
Audrey Chromy, W013



3rd

3rd Place –
Warren Siskoff, W001

Photo Contest Participants

Joyce Anderson	W001	Stephenie Duelle	S023	Paula Langsten	S161	John Setter	S273
Kathleen Bach	S169	Thomas Duelle Jr	S023	Patricia Larsen	Z819	Joyce Sinclair	S177
Bertha Bartos	S344	Amy Fakult	S010	Susan Anne Leu	SZJ0	Anita Sirak	U406
Susan Bartos	S202	Michele Ferguson	S202	Rose Lewis	S066	Warren Siskoff	W001
Amy Bishop	S452	Janette Fiala	W184	Nathan Lithgow	Z277	Kenneth Siskoff	W001
Rose Marie Borg	S002	Lucy Ann Furiak	S081	Antonia Longenecker	W184	Luke Siskoff	W001
Sharon Bos	W080	Karina Graham	S172	Susan Lucia	S044	Barbara Smith	S177
Ronald Bos	W080	Donna Graver	S274	Denise Malagisi	S030	Justin Sommer	S319
Kathleen Bozek	S376	Tina Gray	S149	MJ Mandula	S295	Jenilee Spaniol	S066
Joan Brand	Z677	Abigail Gross	S089	Matthew Markovich	S081	John Spinelli	S410
Leanne Brech	S035	Theresa Gucker	W056	Marisa Markovich	S081	Cindy Spinelli	S410
Brandon Brinkley	W077	Beth Gump	S007	Annette Markovich	S081	Michael Srncik	S081
Wynzo Brown	S555	Kristina Guth	S038	Rick Maro	S344	Jennifer Stamper	Z469
Cathy Bullion	Z221	Brianna Guth	S038	Kathleen Martin	S615	Laura L Stieneker	S081
Jonett Cawthon	S555	Alina Guth	S038	John Martuch	S481	Emily Strobel	S410
Susan Chlysta	SZJ0	Paul Hackash	S140	Nancy Mazurek-Harvilla	S319	Stephen Studnicki	Z221
Cheryl Chlysta	SZJ0	Elizabeth Hall	SZJX	Patricia McKie	S452	Mark Summers	S522
Nancy Chrismer	S089	Christopher Harvilla	S319	Bridget Michaelson	S081	Virginia Summers	S522
Audrey Chromy	W013	Susan Marie Hemmer	SZJ0	Joseph Miklovic	S101	Judy Taylor	S007
Cheryl Clements	S180	Jolene Houser Thrasher	S066	Susan Miklovic	S101	Anna Marie Tempero	S277
Grace Clements	S180	Mallory Hricovec	S524	Barbara Miller	Z426	Claudia Thomas	S218
Noah Clements	S180	Loretta Hunker	S044	James Mitcheson	S262	Janel Tirpak	S140
Ronda Cordell	SZJ0	Cynthia Imbrogno	S278	Katie Mitcheson	S262	Cynthia Toward	Z721
Shirley Daye	W045	Sharon Jabaay	Z031	Kathleen Mueller	S023	Katherine Valent	S376
Cheryl Deeks	S114	Judy Jessen	W033	Laurie Muffler	S023	Amber Vander Heyden	S023
Diane Dellibovi	S035	Shirley Kinsky	S343	John Ochab	Z266	Yvonne Vodzak	S233
Vito Dellibovi	S035	Judith Katra	U406	Donna Oros	S557	Julia Volansky	SZJ0
Marybeth Dellibovi	S035	Kellan Katra	U406	Linda K Oslick	S088	Melinda Walters	S035
Ruthann Demechko	S161	Jennifer Kim	S169	Thomas Oslick Sr	S088	Elaine Walters	S035
Sydney Demechko	S161	Marie Knieper	W500	Traci Parsons	Z450	Peter Walters III	S035
Reggi Demechko	S161	Rosa Knizner	S287	Francis Petrek	S053	Barbara Warner	Z015
Mark Demechko	S161	Jenna Kolano	Z221	Matt Pleskovic	S161	Linda Way	S631
Deanna Demechko	S161	Karen Kopala	Z525	Sara Postl	S634	Geraldine Wemhoff	S627
Sharon Dewart	S007	Barbara Kopala	Z525	Terese Rentmeester	S023	Scott Winn	S615
Eric Diehl	S035	Julie Kopf	Z525	Christine Rueger	S590	Catherine Wos	S248
Johanna Diehl	S035	Sandra Kraft	S141	Randi Sanders	S555	April Yorkonis	U406
Christina Diehl	S035	Renee Kraft	S141	Patricia Schuch	S295	Rosemarie Yuhas	S156
Margaret Dintino	S202	Rose Marie Krulac	S141	Monica Scribner	S627	Lana Zachlin	S009
Kelly DiPiazza	S088	George Kuchynski	S121	Ronald Scribner	S627	James Zawojski	S088
Caroline Dougherty	S172	LaVonne Lalande	W139	Megan Setter	S273	Scott Zimny	S452

Annual Saints Cyril and Methodius Appeal Update

A direct mailing for the 2022 Appeal has been sent to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, and previous donors. Your support is needed each year because money collected in the Appeal goes to help pay for the operating costs of the Pontifical College of Saints Cyril and Methodius in Rome, the residence of priests from Slovakia selected by their bishops to undertake graduate studies.

Anyone who wishes to contribute to the 2022 Appeal, but did not receive a letter asking for a donation, is asked to fill out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2022 will be credited toward the 2023 Appeal. Thank you again for your goodness and generosity.

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

44th Annual Saints Cyril and Methodius Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Amount \$ _____

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

Rev. Thomas A. Nasta
National First Vice President, SCF
Our Lady of Grace Church
225 Bellevue Avenue
Penndel, PA 19047-4052

FCSLA Life Branch W001 Awards Scholarships

Branch W001, New Prague, MN recently awarded scholarships to the following members:

Isabella Mae Jurewicz, attending Colorado State University

William Simon, attending Normandale Community College

Joshua Simon, attending Winona State University

Maria Slavik, attending University of Minnesota, Duluth

Abigail Sirek, attending South Central College, Mankato/Faribault



Isabella Mae Jurewicz



William Simon



Joshua Simon



Maria Slavik



Abigail Sirek

 Find us on
Facebook

FCSLA
Life

Life Branch W018 Junior Members Celebrate the Holiday Season

Dave and Busters was the site for Branch W018's annual Junior Member Christmas Party on Sunday, December 5, 2021. In spite of the smaller numbers, those attending enjoyed getting together and meeting new members who were attending for the first time. After a Kid-friendly meal of pizza, corn dogs, mini burgers, mac and cheese, dessert and a drink, all young and young-at-heart members prepared for Santa's visit. Santa did not disappoint as junior members and their older siblings and parents conversed with him and posed for family pictures with the Jolly Elf. But Santa did have to get on his way, and the young people did not forget that their meal came with a game card. Everyone hurried to the arcade to see how many points they could earn toward the "best" prizes.

While we all enjoyed the party, we remembered those who were not as fortunate. Every person present donated at least two non-perishable food items to the St. Vincent de Paul Food Bank.

When they were collected, they filled the cargo area and back seat of the Hladik's (president Bob and Secretary Margie) SUV!



Board Member Jim Popelka and member Chris Zuroske pose with some of the food items for the Food Bank.



The Fulton children, who attended for the first time, pose with Santa.

Joseph Anthony Schroeder Recently Baptized

Joseph Anthony Schroeder was welcomed into the Catholic faith on September 5, 2021. He was baptized at the 10:30 a.m. Mass at St. Joseph Parish in Hays, KS by Father Richard Daise.

The family includes parents: Gordon M. and Mary Schroeder; children: Rebekah, Samuel, Jacob, Paul, Miriam, Zipporah, Peter, Benjamin, and newly baptized Joseph.

All are members of Branch 133, Timken, KS.



L-R: Front row – Benjamin, Peter, Joseph, Zipporah, and Miriam Schroeder; middle row – Mary Alice Schroeder (Grandmother), Madonna Oborny (Grandmother, FCSLA member), Gordon M. Schroeder, Mary E. Schroeder, Paul Schroeder, Jacob Schroeder, Marion Oborny (Grandfather, FCSLA member); back row: Rebekah and Samuel Schroeder.



United Slovak Societies Offer Scholarship Grants in Lorain, OH

The United Slovak Societies of Lorain, OH will again make available non-renewable scholarship awards to eligible high school seniors who will graduate in June of 2022. Applicants must maintain a GPA of 3.0 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 snaelitz@hotmail.com. Deadline for applications is May 30, 2022.

Anna Hurban Chicago District Celebrates the Holidays

Once again, the Chicago District invited members to celebrate the holidays together virtually by sharing their favorite holiday memory or photos through Facebook. Due to the pandemic, in person events were again cancelled and this new method of sharing allowed members to continue to celebrate together with their fraternal family. Submissions started in October with a sharing of Halloween costumes by members. Submissions were posted on the Chicago District Facebook page and included a variety of photos and costumes from members of all ages. November and December brought favorite holiday photos, written memories, family recipes, and original creations and Christmas pictures colored by our Junior and Senior members. Close to 100 creations were sent through email or paper mail to be shared with the group. Daily Facebook posts were made beginning in October through early January, and members enjoyed

checking the Facebook site to see the new additions. Each individual who submitted was eligible to be entered into a contest. Two contest drawings, one for Halloween, and the other for Christmas, were held. A total of 15 random winners were drawn, 5 after the Halloween postings, and 10 for the Christmas postings. Each received a \$50 Amazon gift card as their prize.

This virtual way of celebrating the holidays for the Chicago District was a great way to stay connected and honor some of our traditions in an exciting new way. Many thanks to all who shared their favorite memories with us, and to the District and branches S046, S225, S248, S258, S287, S421, S485, and J382 for funding the contest prizes.

To see all of the submissions and their captions, and to see the winners, visit the FCSLA Chicago page on Facebook, or search for "FCSLA Chicago Facebook" on Google.





IN MEMORIAM

Debora S. Saville, S424



Debora S. Saville, age 61, of Bethel Park, formerly of South Park, passed away after a long battle with Multiple Sclerosis on December 1, 2021. Debbie is survived by her beloved husband of 29 years, Wade H. Saville; sons, Bradley W. Saville and Wesley H. Saville; mother, Dorothy M. Dubina; brothers, James Ralph (Debbie) Dubina and Edward John Dubina; as well as many nieces, nephews, and friends. Debbie enjoyed working at Dubina's Pizza and Soft Serve alongside her family. She loved butterflies, unicorns and all types of flowers.

Joseph J. Mlynarski, Sr., S156



Joseph John Mlynarski Sr., 76, loving husband, father and grandfather, passed away July 23, 2021, at his home. Joseph was born August 15, 1944, in Niles, OH to Alexander and Helen Turowski Mlynarski. He graduated from Ursuline High School and attended Youngstown State University. At age 23, he was drafted into the Army, in which he served as a combat medic in the Vietnam War. During his service, he was awarded the Bronze Star, the Silver Star and the Purple Heart. Joseph was a member of the Knights of Columbus 3rd and 4th degree of Girard Council and also the First Catholic Slovak Ladies Association. He was a postal carrier for 30 years. He is survived by his loving wife of more than 50 years, Rosemary; son, Joe (Michele); and daughter, Michele. Joseph was a proud grandfather to four grandkids, Haley, Katie, Ryan and Jimmy. He also is survived by his sister, MaryAnn Mlynarski. In lieu of flowers, Joseph Sr. has asked you to make donations to one of his favorite charities, GRIN Rescue (Golden Retrievers in Need) P.O. Box 24365, Cleveland, OH 44124 or to another cause dear to his heart, the Multiple Sclerosis Youngstown Chapter, due to his wife Rosemary living with the disease.

Celestine "Sally" Vandenberg, W016



Celestine "Sally" Vandenberg was born on January 10, 1932 on a farm near Brainard, NE to Joseph and Lillian (Rejda) Coufal and passed away on December 31, 2021 at the age 89. Sally attended Dwight Assumption High School, graduating with the Class of 1949. On December 26, 1951, Sally was united in marriage to Ernest "Dutch" Vandenberg at Assumption Catholic Church in Dwight. Sally was a homemaker and mother to her four children as well as helping Dutch on the farm. After their children were gone, Dutch and Sally moved from the farm into Brainard in 1994. She enjoyed baking (kolaches were the favorite of the family), gardening, quilting, embroidering, attending her grandchildren and great-grandchildren's events, and visiting with people. She was a former member of the St. Francis "Center" Church and Altar Society, and now a current member of the Holy Trinity Catholic Church, charter member of Holy Trinity Quilters, Holy Trinity PCCW, Holy Trinity Prayer Circle, Holy Trinity Funeral Committee, Brainard Area Seniors, and volunteered at American Red Cross Blood Mobile. Sally is survived by her children: Arnold (Mary Ann) Vandenberg of Brainard, Rose

Marie (Dwaine) Potter of Valparaiso, Gary (Deb) Vandenberg of Brainard, and Nancy (John) Osmera of Raymond; 14 grandchildren; 21 great-grandchildren; and 2 great-grandchildren on the way; sister: Florence (Gilbert) Kobza; sister-in-law: Joan Vandenberg; and brother-in-law: Norman Hoeft.

Adelyne B. Woita, W013

Adelyne B. Woita, 86, of Weston, NE, entered into eternal rest on November 10, 2021 at Bryan West Medical Center in Lincoln. She was born December 25, 1934 in Omaha to Max and Clara (Koranda) Polacek. She graduated from Prague High School in 1954. On September 15, 1956, she was united in marriage to Marvin Woita at St. Theresa Catholic Church in Lincoln. She was a farm wife and mother who loved baking rosettes and sewing. She worked at Sunmart in Wahoo for 20 years and she also worked at the Wahoo Sale Barn. She was a member of Sts. Cyril and Methodius Catholic Church, the Rosary Society and FCSLA Branch W013. She is survived by her children, Keith Woita, Glen (Audrey) Woita and Dale Woita; brother, Kenneth (Debbie) Polacek; sister, Carman (Richard) Hoppe.



Carol E. Vargo, S156

Carol Elaine Vargo, 59, passed away peacefully on December 22, 2021 with her family by her side. Carol, was born in Youngstown to the late Robert J. and Mary T. (Garchar) Belloto. A graduate of Struthers High School and Youngstown State University, Carol was employed at Legacy Roofing and had many true friends there. She enjoyed working in her garden, collecting antiques, baking and vacationing in Las Vegas to see the Grand Canyon and M&M Store. She loved all the cats she had rescued over the years. She loved "her boys", and was looking forward to spending time with her grandson Makai (her baby). She leaves two sons, Michael of Las Vegas, NV (Michelle Cendana and their son Makai) and Phillip of Lyndhurst; sisters, Kathy Jean Ronci of Boardman, Terri Whitney (Frank) of Ravenna, Marie Belloto (Randy McConnell) of Boardman and Linda Belloto of Chicago; brothers, Robert Belloto of Beavercreek, Mark Belloto of Atlanta, Walter Belloto of Struthers, Tim Belloto of Akron and Jim Belloto of Peninsula; and many nieces and nephews.

Rose Pionalto, W074



Rose Ann, "Rosie" to her family and friends, 91, was welcomed to her heavenly home on October 30, 2021. She was born September 11, 1930, in the family farmhouse in Stratton, NE to Mary (Hulbl) and Bohumel Faimon. Rose loved playing the organ, piano and accordion. She freely danced the polka with ease! On April 25th, 1955, Rosie married her sweetheart, Charles Pionalto. She was quickly accepted into his Italian family of 16 siblings. Even in her last stages of her illness, she would mouth the words to their wedding dance, "Blue Skirt Waltz". To this union, five children were given as gifts from God. Joe (deceased), Tony, Jeanette, Mary Ellen and Ed. At the age of 50, Charlie passed away. With the help of God, family and friends, she raised and influenced them to become respectful, compassionate and loving adults. Later in life, Rose married Urban Baalman (deceased). Some of Rose's

most cherished times included weekend family fishing adventures, Christmas gatherings, singing around the piano during holidays, dancing around in the living room, gardening, painting and crafting. Survivors that will miss her immensely include: her sister, Sr. Agatha Faimon, daughters Mary Ellen and Jeanette Hermes (Bill), sons Tony (Wanda), Ed (Sheila), grandchildren, great-grand-children along with nieces, nephews and in-laws. May her spirit live on through them.

Sandra Diane Vap, W074



Sandra Diane Vap, 65, of Atwood, died December 15, 2021, at the Good Samaritan Society, in Atwood. She was born on April 22, 1956, at the Rawlins County Hospital, in Atwood, to Daniel S. and Blanche O. (Quiroz) Vap. Sandy grew up on the family farm with three brothers and a sister. She graduated from Atwood High School in 1974. Sandy attended Fort Hays State

University and Kansas State University after graduation. Sandy was married to John Roche and to this union were born two sons, Cullen Daniel and Aaron Michael. Sandy had a lifelong love of animals and horticulture. She loved gardening and took many animals into her home. She had a very strong Christian faith and spoke with God daily. Sandy loved sharing her love of Jesus with others. She is survived by her sons, Cullen and Aaron; her mother Blanche; sister Rena Staats; brothers, Allan (Dianne), Gary and Jeff (Linda); nieces and nephews, great nieces and nephews and a host of friends. Memorials may be made to the National Multiple Sclerosis Society and sent in care of Baalmann Mortuary, PO Box 391, Colby, KS 67701.

Linda M. Currie, W074



Linda M. Currie, 68, of Ord, passed away August 7, 2021, at CHI Health St. Francis in Grand Island. Linda Marie was born August 26, 1952, to Joseph G. and Doris M. (Wilhelms) Hubl at Atwood, KS. Linda grew up on a farm in rural Hitchcock County near Trenton. She graduated from Stratton High School in 1970. Linda continued her education at the Grand Island School of Business, pursuing a degree in Accounting and Computer Science, graduating in 1972.

Linda's first job was at Sears & Roebuck. She also worked at Electric Hose, Rubber Plant and the Chuck-A-Dare Club in McCook. After the birth of her daughter, Tracie, and her marriage to Terry Hovey, Linda began her career at the Bureau of Reclamation in 197 and retired from the Bureau after 20 years of service. At the time of her illness, Linda was employed at the Ord Quiz. On June 17, 1994, Linda married Al Currie at Salida, CO. Linda was a State Girl Scout Board Member for Nebraska, a lifetime member of NARFE, a member of Ord VFW and Ord Elks. Linda was very involved in many community activities and was a 20-year volunteer in the Income Tax Preparer Assistance Program. Linda had many other interests, including genealogy, quilting, tole painting, wood carving, attending auctions, and teaching painting classes. Linda is survived by her daughter, Tracie McClure of Hastings; son-in-law, Al McClure of Hastings; four grandchildren; four great-grandchildren; two sisters and a brother-in-law, Marilyn O'Byrne and Judy (Ed) Todd; a brother and sister-in-law, Roger (Janet) Hubl all of Trenton; and a host of nieces, nephews, relatives and friends.

Stanley R. Vrbas, W074



Stanley R. Vrbas, age 95, a former resident of Stratton and McCook, died in Imperial, NE on December 22, 2021. Stan was born in Stratton, NE on August 3, 1926 to Stanley Martin and Albina (Chvatal) Vrbas. He graduated from high school in 1943. Stan was inducted into the United States Army on November 13, 1945 and served as a clerk typist at Fort Logan, CO, Fort Lewis, WA, and Fort Leavenworth, KS. He was honorably discharged on December 22, 1946.

Stan then began a long career in construction when he took part in the building of the Trenton Dam near Trenton, NE. His work in this field would span 15 years and take him to South America, Africa, New Zealand, and much of the western United States. In 1966, Stanley returned to southwest Nebraska where he lived on the family farm south of Stratton and started his second career as a farmer and rancher. He met Nadine Nothnagel in McCook, NE in 1970 and on December 27, 1972 the two were united in marriage at St. Alban's Episcopal Church in McCook. Stan and Nadine made a life together on the state line south of Stratton, where they farmed and raised cattle; Stan also settled into a new role as stepfather to sons, Bill and Mike Nothnagel. He is survived by his wife, Nadine of McCook, stepson, Bill Nothnagel and wife, Linda Thieben, of McCook; stepdaughter-in-law, Darlene Nothnagel of McCook; two grandchildren, and a great-grandson. Memorials are suggested to St. Alban's Episcopal Church of McCook in Stan's name.

Robert. B. Prideaux, S074



Robert Bryan Prideaux passed away November 21, 2021, at Prairie Senior Living Complex, Colby, KS, due to chronic kidney failure. His son Randy, daughter Donna Prideaux and Grandson Ryan Morrell were with him as he breathed his last just as the musical clock in his room played the 2 p.m. song. He was born on June 9, 1930, to Frederick Bryan and Violet (Morrison) Prideaux, at the home of his paternal

grandparents William and Louise (Taylor, Prideaux) Meyers. He graduated from high school in 1948. He married the love of his life Maxine on June 25, 1951. After a career working in a supermarket and then as maintenance man at a local hospital, Bob, (with the counsel of his wife) purchased the Atwood Retail Liquor store, renaming it Prideaux Liquor Store. Bob worked hard remodeling and improving the store. He operated the business very successfully for many years before selling it to his son and daughter-in-law so he and Maxine could travel a little more and he could play golf a little more! Bob was a positive and happy man; he could often be heard Auctioneering and Yodeling. His wife, children, grandchildren and great-grandchildren were the apple of his eye. We love you and will miss you dad. Surviving him are daughter Denise Morrell; son Randy and wife Melanie; daughter Donna Prideaux and son Roger; five grandchildren; seven great-grandchildren; brother Duane (Hazel) Prideaux and sister-in-law Agnes Sabatka. Memorials are suggested to Hospice Services, Sacred Heart Church or Jayhawk Theatre and may be sent in care of Baalmann Mortuary, PO Box 391, Colby, KS 67701.

REPORT OF THE FCSLA LIFE NATIONAL TREASURER

BALANCE SHEET AS OF OCTOBER 31, 2021

ASSETS

Cash & Short Term Investments	\$ 19,794,756
Bonds	1,057,966,974
Preferred Stock	2,216,109
Common Stock	8,576,811
Investment Income Due & Accrued	14,442,346
Property Plant & Equipment, Net	4,621,958
Certificate Loans & Accrued Interest	1,931,089
Other Assets	800,809
TOTAL ASSETS	\$ 1,110,350,851

LIABILITIES

Life Reserves	\$ 305,459,461
Annuity Reserves	669,353,919
Death Claims Payable	3,005,216
Unearned Premiums	432,066
Matured Endowments	369,313
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,979,780
Accrued Convention Donations	312,500
Provision for Future Conventions	365,461
Asset Valuation Reserve	12,549,611
Interest Maintenance Reserve	(64,183)
Other Liabilities	2,084,803
TOTAL LIABILITIES	\$ 1,000,247,948
Surplus	\$ 110,102,903
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,110,350,851

INCOME STATEMENT

For the Ten Months Ending October 31, 2021

REVENUE

Insurance Premiums	\$ 4,891,145
Annuity Premiums	53,592,076
Investment Income	42,956,752
Amortization of Interest Maintenance Reserve	(1,128)
Rental Income	323,385
Other Revenue	22,208
TOTAL REVENUE	\$ 101,784,437

EXPENSE

Increase in Reserves — Life	\$ 2,665,461
Increase in Reserves — Annuity	41,738,970
Insurance Benefits	7,770,787
Annuity Benefits	32,340,305
Commission Expense	1,797,918
Surrender Benefits	2,756,614
Matured Endowments	22,859
Interest Expense	379,446
Salaries — Employees	613,087
Tax Expense	47,442
Underwriting Expense	63,100
LIFE AND ANNUITY EXPENSES	\$ 90,195,989

Revenue Less Life and Annuity Expenses

Bank Service Charges	\$ 141,267
Data Processing Service Fees	249,947
Accounting Fees	185,469
Actuarial Fees	259,178
Legal Fees	74,316
Consulting Fees	46,926
Employee Benefits	599,168
Fees — Directors	156,812
Salaries — Employees	1,254,975
Salaries — Officers	506,171

Temporary Office Expenses	13,252
Tax Expense	152,451
Depreciation Expense	203,898
Utility Expense	97,395
Postage and Printing	173,038
Advertising & Marketing	123,525
Travel Expense	21,046
Insurance Department Fees	89,498
Sales Expense	119,346
Rental Expense	323,385
Building Expense	133,258
Insurance Expense	50,925
Office Equipment & Supplies Expense	129,226
Dues & Subscriptions	54,566
Human Resources	59,517
Other Expense	15,037

SALES & OPERATING EXPENSES \$ 5,233,593

Revenue Less Sales & Operating Expenses

Post Mortem Benefits	\$ 1,489,967
Misc. Member Benefits	84,945
Donation Expenses	75,647
Change in Accrued Convention Donations	125,000
Convention Expenses	141,100
Branch and District Funding	604,290
Fraternal Activities	61,321
Official Publications	453,947
Scholarship Awards	254,970

DIRECT FRATERNAL EXPENSES \$ 3,291,187

Income (Loss) from Operations

Dividends to Members	\$ 3,063,668
Subtotal Income (Loss)	\$ 1,169,791
Capital Gains (Loss)	353,266
NET INCOME (Loss)	\$ 2,247,143

Life Branch W093 Calendar of Events

April 24 – Easter Party, 5:00 p.m. Potluck Supper and Meeting at Beseda Hall, Tabor, SD.

May 1 – Deadline for nomination for Fraternalist of the Year.

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.

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

Monthly meetings and locations subject to change (also subject to COVID conditions). Any questions call Secretary Joyce Sestak at 605-463-2268.

We are in need of a local agent for our W093 area. If interested please contact an officer.

Frances Jakabcin District Meeting Scheduled

The Frances Jakabcin District of Eastern, PA will have their next meeting on March 20, 2022. The meeting will be held at Capriotti's in McAdoo.

Please RSVP by March 13, 2022 to District President, Michele Mrazik Grasso at 610-762-1973. The meeting will start at 1:00 p.m.



Slow Cooker Recipes

HOT ARTICHOKE & SPINACH DIP

- 1 box (9 oz.) frozen spinach, thawed, squeezed to drain
- 1 can (14 oz.) quartered artichoke hearts, drained, chopped
- ½ cup refrigerated Alfredo pasta sauce (from 10-oz. container)
- ½ cup mayonnaise
- ¾ teaspoon garlic salt
- ¼ teaspoon pepper
- 1 cup shredded Swiss cheese (4 oz.)
- 1 loaf (20-inch length) baguette French bread, cut into 40 slices

In 1- to 1½-quart slow cooker, mix all ingredients except bread.

Cover; cook on Low heat setting 2 to 4 hours. Serve dip with sliced bread.

SALSA CHICKEN

- 2 pounds chicken breasts boneless, skinless (about 4) Fresh, not frozen
- 2 cups salsa mild
- 1 cup Mexican Blend cheese shredded

Place whole chicken breasts in your crockpot then pour the salsa over each breast.

Cook anywhere from 1 ½ to 2 hours on high or 4 hours on low. It will start falling apart if cooked longer.

Preheat oven to 425 degrees.

Transfer the chicken to a 9x13 inch baking dish. Spoon some of the leftover salsa over the chicken. Sprinkle each breast with cheese, about ¼ cup of cheese for each breast.

Place the baking dish in the oven and bake for 15 minutes or until the cheese is golden brown and is bubbling.

BROWN SUGAR PULLED CHICKEN

Perfect for tacos, burritos, quesadillas or sandwiches

- 2 pounds chicken thighs boneless, skinless
- 1 cup water
- ½ teaspoon salt
- ½ teaspoon pepper freshly ground
- 1 teaspoon oregano dried
- ½ cup brown sugar packed
- 2 tablespoons soy sauce low sodium

- 2 tablespoons balsamic vinegar
- 1 tablespoon cornstarch

Add the chicken to the slow cooker. In a small bowl mix together oregano, salt, pepper and ½ cup of the water. Pour over the chicken. Cook on high for 2 ½ hours.

After 2 ½ hours, mix the remaining ingredients with the ½ cup water left, in a small saucepan. Heat over medium heat until the mixture starts to thicken. It should start to thicken as soon as it comes to a boil.

Add sauce over chicken: Pour the mixture over the chicken in the slow cooker and toss, so that the chicken is covered in the sauce thoroughly.

Continue cooking: Cook for an additional hour in the slow cooker on low.

Remove the chicken from slow cooker into a big bowl and carefully pull it apart using two forks.

Serve warm with remaining glaze on the side, if preferred.

SHORT RIBS

- 1 tablespoon vegetable oil
- 3 pounds beef chuck short ribs bone-in
- ½ teaspoon salt or to taste
- 1 teaspoon pepper or to taste
- 1 medium onion peeled and quartered
- 2 large carrots cut into large chunks
- 2 medium parsnips cut into large chunks
- 2 sprigs rosemary fresh
- 1 teaspoon thyme dried
- 4 sprigs fresh parsley stems and leaves separated
- 1 tablespoon Worcestershire sauce
- 2 bottles dark stout beer 2 (12-ounce) bottles, such as Guinness

In a large skillet over medium-high heat, add the oil. Season the short ribs with salt and pepper. When the oil is hot, brown the short ribs, in batches, until they are browned on all sides, about 1 to 2 minutes per side.

While the short ribs are browning, place a layer of onion and carrot pieces into the bottom of a slow cooker and season them with salt and pepper. Place the browned meat on top. Add the remaining onions and carrots along with the parsnips and herbs. Add Worcestershire and pour over the stout and add enough water to almost cover the contents. Cover and cook on low

for 8 hours, or high for 4 hours or until the meat is very tender.

To serve, carefully remove the meat and vegetables from the slow cooker. Strain the juices. Serve the ribs with the juice and garnish with chopped parsley leaves.

BLACK FOREST CAKE

- 1 box Super Moist chocolate fudge cake mix
- Water, vegetable oil and eggs called for on cake mix box
- ½ cup butter, melted
- 1 can (21 oz.) cherry pie filling
- 1 container (8 oz.) frozen whipped topping, thawed

Make cake batter as directed on box.

In 3 ½- to 4-quart slow cooker, pour melted butter. Pour in cake batter (do not stir). Add cherry pie filling, pouring into center.

Cover; cook on low heat setting 2 to 4 hours or until toothpick inserted in center comes out clean. Serve warm in bowls topped with whipped topping.

PINEAPPLE UPSIDE DOWN CAKE

- 1 cup packed brown sugar
- ¼ cup butter, melted
- 1 can (20 oz.) pineapple slices in juice, drained, juice reserved
- 10 maraschino cherries without stems, drained
- 1 box Super Moist yellow cake mix
- Vegetable oil and eggs called for on cake mix box

Spray 6-quart slow cooker with cooking spray. In small bowl, mix brown sugar and melted butter; spread evenly in bottom of slow cooker. Arrange pineapple slices on brown sugar mixture, cutting as needed to fit in one layer. Place cherry in center of each slice and around slices, as needed.

Add enough water to reserved pineapple juice to measure 1 cup. Make cake batter as directed on box, substituting pineapple juice mixture for the water. Pour batter over pineapple and cherries.

Cook on High heat setting 2 ½ to 3 hours or until toothpick inserted in center comes out clean. Turn off slow cooker; uncover. Remove ceramic base from cooker to cooling rack. Cool 15 minutes.

Place heatproof serving plate upside down onto ceramic base; carefully turn plate and ceramic base over. Remove ceramic base.



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.