

Fraternally Yours®



FCSLA Life

ISSN 0897-2958

VOL. 109, NO. 6

First Catholic Slovak Ladies Association

MARCH 2023



Hope is the thing with feathers

Hope is the thing with feathers
That perches in the soul
And sings the tune without the words
And never stops - at all

And sweetest - in the Gale - is heard
And sore must be the storm
That could abash the little Bird
That kept so many warm

I've heard it in the chilliest land
And on the strangest Sea
Yet - never - in Extremity,
It asked a crumb - of me.

~ Emily Dickinson'



ŽENSKÁ JEDNOTA

ISSN 0897-2958

Fraternally Yours,
 ŽENSKÁ JEDNOTA,
 is a monthly magazine published by the
 First Catholic Slovak Ladies Association.
 National Headquarters at 24950 Chagrin Blvd.,
 Cleveland, Ohio 44122

Periodical Postage Paid at
 Cleveland, OH 44101 and additional entries

Subscription Rate, Non-Members: \$6.00 — 1 Yr.

Printed at Triangle Press
 6720 Allentown Blvd., Harrisburg, PA 17112

Postmaster: Send address changes to
 Zenska Jednota,
 First Catholic Slovak Ladies Association
 24950 Chagrin Boulevard, Cleveland, OH 44122
 Deadline for all articles is the 5th
 of the month, 1½ months prior to the issue date.

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,
 Saint Paul Church, 935 E. State Street, Salem, OH
 44460. Residence: (330) 332-0336. Ext. 311.
 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: jeanetteeve@outlook.com.
 Joann Skvarek Banvich, 24950 Chagrin Boulevard,
 Beachwood, OH 44122. (800) 464-4642.
 Lawrence M. Golofski, 24950 Chagrin Boulevard,
 Beachwood, OH 44122. (800) 464-4642.
 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, 24950 Chagrin Boulevard,
 Beachwood, OH 44122. (800) 464-4642.
 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



WHAT TO GIVE UP?

Give up complaining — focus on gratitude.

Give up pessimism — become an optimist.

Give up harsh judgments — think kindly thoughts.

Give up worry — trust Divine Providence.

Give up discouragement — be full of hope.

Give up bitterness — turn to forgiveness.

Give up hatred — return good for evil.

Give up negativism — be positive.

Give up anger — be more patient.

Give up pettiness — become mature.

Give up gloom — enjoy the beauty that is all around you.

Give up jealousy — pray for trust.

Give up gossiping — control your tongue.

Give up sin — turn to virtue.

Give up giving up — just hang in there!



43RD QUADRENNIAL CONVENTION

JW Marriott Indianapolis, IN
 October 5-8, 2023



Thoughts for the Lenten Season

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

Dear Sisters and Brothers in Christ,

Hey, we are at that time of the year! Christmas and all the decorations have been stored away until Christmas 2023 – homes look a little bear without them! The football playoffs and Super Bowl have come and gone. (I'm not a basketball fan, but will watch some golf on the weekends). The Valentine Day hearts of 14 February now give way to the shamrocks of Saint Patrick Day on 17 March. Ah, but what is so very important for you and for me is that we are in the midst our annual observance of the Lenten Season that began on Ash Wednesday, 22 February and will end with the beginning

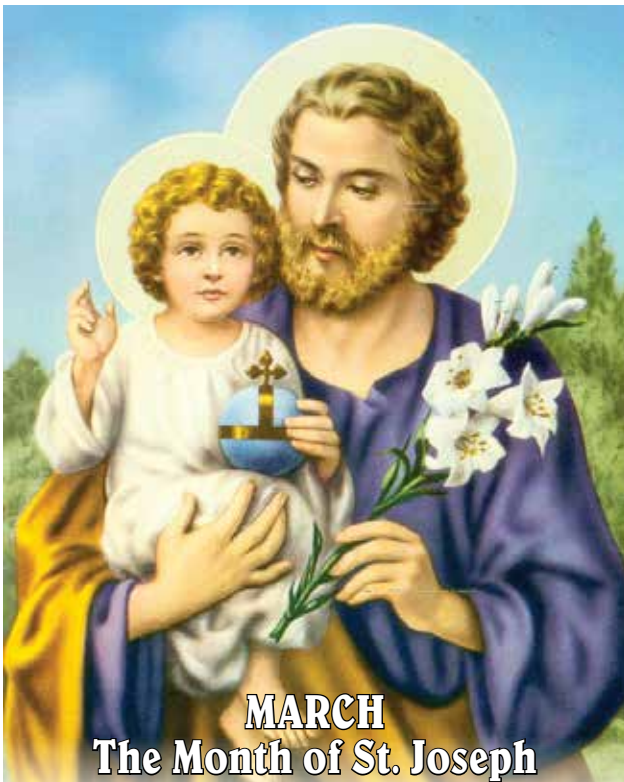
of the Evening Mass of the Lord's Supper on Thursday, 6 April. When I think of the New Year and the beginning of the Lenten Season, two thoughts enter my mind – namely, the beginning of the New Year and that of Lent may lead us in a positive way or in a negative.

Why do I think this? It is easy, but difficult. For some of us, we will make a pledge that we will exercise more each day, loose a couple of pounds each month, eat less sugar and enjoy more healthy foods, be kinder to the members of our families and friends, enjoy what we possess and thank the Lord for the blessings He has bestowed upon us. In other words, we attempt to be kinder and more generous rather than being grumpy and not appreciating what we possess. But how long does this “new” way of life last? Until the end of January or the end of winter? Or does it become a new life that continues to be the “normal” way of life?

It is the same way with our annual days of the Lenten Season. When I was a youngster, I would give up eating chocolate until Easter when relatives would embellish us with pound solid chocolate Easter bunnies and foiled covered eggs. But the days of Lent were also times of extra prayers with our families and our parish families – Stations of the Cross on Fridays and Sunday afternoons; extra prayer times during the day; giving up our favorite candies; the making of poor boxes and placing monies in them to be collected during Holy Week; the celebrations of Holy Thursday, Good Friday, and Holy Saturday night with many children marching and singing that still may be done today. But once again I ask, how long does this “new” way last? Until the end of the first week of Easter or until Pentecost Sunday?

There is a prayer of thanksgiving after receiving Holy Communion authored by Saint Thomas Aquinas that has assisted me in my spiritual life when I often lose sight of the “new”: It assists me each time that I am set “new” by receiving our Lord in Word and Sacrament.

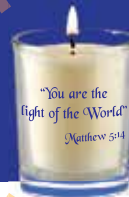
I thank you, O holy Lord, almighty Father, eternal God, who has given, not through any merits of mine, but out of the condescension of Your goodness, to satisfy me a sinner, Your unworthy servant, with the precious Body and Blood of Your Son, our Lord Jesus Christ. I pray that this Holy Communion be not a condemnation to punishment for me, but a saving plea for forgiveness. May it be to me the armor of faith and the shield of a good will. May it be the emptying out of my vices and the extinction of all lustful desires; an increase of charity and patience, of humility and obedience, and of all virtues; a strong defense against the snares of all my enemies, visible and invisible; the perfect quieting of all my evil impulses of flesh and spirit, binding me firmly to You, the one true God: and a happy ending to my life. I pray too that you will bring me a sinner to that ineffable banquet, where You with Your Son and Holy Spirit, to Your saints true light, fulfillment of desires, eternal joy, unalloyed gladness, and perfect bliss. I ask this through Christ our Lord. Amen.



The dedicates the entire month of March to St. Joseph and urges believers to pay special attention to his life and example. During his life on earth, St. Joseph stayed in the background and served Mary and Jesus as their protector and provider. Aside from the infancy narratives in Matthew and Luke's Gospels, little is known about St. Joseph except that he was a carpenter/craftsman. Scholars say St. Joseph probably died between the years of Jesus being found in the Temple and the start of his public ministry. While devotion to Mary flourished in the early Church, devotion to St. Joseph did not really develop until the 17th and 18th centuries when religious congregations helped promote St. Joseph as a patron and intercessor.

Message from our National President

CYNTHIA M. MALESKI



Dear fellow members,

Our branch leaders received delegate packets in early January, 2023, so each branch may now elect its delegates to our quadrennial convention, which will be held in Indianapolis, Indiana from October 5 – 8, 2023. Each certified delegate has one vote on subjects brought before the Quadrennial Convention. Completed delegate application forms must be received in the

home office on or before May 4, 2023.

At an earlier convention, we adopted the theme of “You are the light of the World.” That is why I have incorporated the lit vigil candle in my message every month. Since our humble beginnings, the goal of our leaders has been to provide financial security to our members and to improve the social, moral and mental conditions of our members, especially through our branches and districts. We are the light of the world!

Through our branch system here at FCSLA Life, we have the opportunity to serve our members and the general community where we live and work through the good works we can do on an individual basis and through our matching funds programs. We have the opportunity to build a better nation for the common good and for a safer world.

We can shine as brightly as that light by practicing daily habits to have a more joyful life so “that light” can shine even brighter:

- Have a morning routine
- Eat a balanced diet
- Exercise regularly
- Sleep well
- Have a prayer life
- Use money wisely
- Learn something new
- Laugh often!
- Cultivate strong relationships, including one with our Lord

Since we are preparing our tax returns by April 15th, it is a good time to think about ways we can save money, put away extra amounts for retirement, and have a meaningful life with family and friends. We may wish to consider funding our IRAs to their limits. FCSLA has easy to understand IRAs to use for your contributions.

Whatever our dreams may be, we can help them become a reality by building healthy habits. Money managers suggest that we use simple budgeting principles by first allocating sums for fixed expenses

(mortgage payments, car payments, insurance, etc.) and secondly, allowing fixed sums for variable expenses such as clothing, entertainment and vacations with remaining amounts going directly into our savings accounts. We should set aside an amount for church and charity in our budget as well.

It is always a good idea to enlist a coach or financial advisor to develop a road map to reach our financial goals. It makes it clearer and easier for us to keep on track. We can all benefit from an amazing sense of freedom and flexibility so we can continue to be “the light of the world”.

*“You are the Salt of the Earth
and
the light of the world.”*

(Matthew 5-7)

FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

SILVER ELITE (5 YEAR)
3.20% APY*

GOLD ELITE (7 YEAR)
3.25% APY*

PLATINUM ELITE (10 YEAR)
3.35% APY*

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

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

The guaranteed rates on contracts issued January 1, 2023 and later are:

Elite Silver (5 year) 3.00% APY • Elite Gold (7 year) 3.00% APY
Elite Platinum (10 year) 3.00% APY

65th ANNIVERSARY BISHOP'S LUNCH HELD IN FEBRUARY



Current and former national officers and Anna Hurban Cleveland district leaders gathered for the 65th Anniversary Bishop's Lunch of the First Friday Club of Cleveland, where we were graciously received and welcomed by the Most Rev. Edward C. Malesic, J.C.I., Bishop of Cleveland. We served as a Sacred Heart Sponsor. We are honored to count Bishop Malesic as one of our members.



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.



Single Premium Whole Life Just Got Better!

Paul Smithers, CLU, ChFC, ChSNC, National Sales Manager

FCSLA Life has just improved our top-selling Single Premium Whole Life products. We have reduced the premium amount on all new policies issued on or after March 1, 2023.

Single Premium Whole Life Insurance is a top selling product at FCSLA Life. It can provide a solution for multiple needs, and at issue ages can be between ages 0 and 90, depending on the product selected.

FCSLA Life offers two types of Single Premium Whole Life Products. Our original product, which we call the Traditional product, is available from age 0 to age 90. Coverage amounts can be as little as \$5,000 or more than \$1 Million.

The traditional product is great for gifting to children. It is popular to provide as gifts to newborns, gifts at First Communions, birthdays or just because a grandparent or parent wants to get a child started with life insurance coverage and tax deferred growth of funds within the policy. It is truly a gift that provides a legacy, it will be around for as long as the child lives, and it only requires one premium payment.

It is also a great option for older individuals wanting to make sure that final expenses are covered or to be able to pass along an inheritance to children, grandchildren or charity.

The other Single Premium Whole Life product available at FCSLA Life is our Plus product. SPWL Plus is a tax-advantaged policy and is designed as an efficient wealth transfer tool while still providing a strong cash value which grows tax-deferred inside the policy. The issue ages for the Plus product are ages 40 to 85 and the minimum face amount is \$50,000.

A lot of people who are risk-averse keep money in poorly performing accounts such as bank savings accounts, money market accounts or in a bank CD. Most of the time it is there just in case it is needed at some unspecified time in the future. Ultimately those funds will be transferred to children, grandchildren or to charities. A lot of the time that money will go through probate court in a will.

SPWL Plus provides a much more efficient option. It still provides accessibility if the money is needed in the future, provides a good return on the premium paid which is now a tax-deferred return. If the money ultimately does go to family or charity, it can be paid as a tax-free death benefit to named beneficiaries in a private transaction which avoids probate court.

Single Premium Whole Life and Single Premium Whole Life Plus use form number ICC12-SPWL0412. Not available in all states. Contact an FCSLA Life insurance sales professional for more information.



Contact our sales team today for more information by scanning this QR Code or go to fcsla.com/about/rsm.

United Slovak Societies Offer Scholarship Grants

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

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

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

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.

FCSLA LIFE THANKS THE FOLLOWING MEMBERS FOR PARTICIPATING IN OUR 2022 PHOTO CONTEST

NAME	BRANCH #		
Lynda Adams	S053	Mary Ann Finley	S313
Jill Allevato	S334	Rita Foran	S435
Joyce Anderson	W001	Jacob Garttmeier	S084
Gloria Ashworth	S517	Gerra Gembarosky	S088
Helen Baluta	S016	Lora Gibson	Z132
Michael Beckman	S258	Patricia Graygo	S156
Jeanette Benes	W013	Nancy Hadesman	S053
Alice Bialon	S088	Elizabeth Hall	SZJX
Debra Bigelow	S053	Mark Hanis	S211
Placida Bolinger	S005	Theresa Hanley	S107
Kathleen Bozek	S376	Christopher Harvilla	S319
Christine Brahos	Z423	Elaine Herrmann	S081
Leanne Brech	S035	Justin Hill	S200
Kaitlin Brockett	S111	Stephanie Holowaty	S111
Megan Bryk	S615	Mallory Hricovec	S524
Cathy Bullion	Z221	Paulette Irwin	S044
Margaret Burik	S524	Mary Frances Johnson	S555
Susan Chlysta	SZJ0	Laura Kelly	Z499
Stephen Chmielecki	Z677	Annette Kilyanek	Z434
Audrey Chromy	W013	Maria Klementovic	S140
Mary Ciba-Markovich	S081	Rosa Knizner	S287
Cheryl Clements	S180	Jenna Kolano	Z221
Grace Clements	S180	Adrienne Koncerak	S250
Noah Clements	S180	Anna Kostrej	S011
Thomas Clements	S376	Michael Kovach	S011
Mary Ann Colbaugh	S077	Susan Krysiak	S176
Ronda Cordell	SZJ0	Nancy Kukulka	S274
Lilia Crew	Z434	Paula Langston	S161
James Cummings	S023	Kurt Lesnansky	S161
Paula Dalpiaz	S525	Rosemary Lewis	S066
Cheryl Deeks	S114	Loretta Liguore	S169
Daniel DeFore	S180	Susan Lucia	S044
Diane Dellibovi	S035	Andrew Lukus	Z221
Mary Dellibovi	S035	Margaret Lyons	S101
Vito Dellibovi	S035	Erick Macek	S319
Deanna Demechko	S161	Kevin Mackay	S176
Mark Demechko	S161	Melissa Mackay	S176
Regina Demechko	S161	Stephanie Mackay	S176
Ruthann Demechko	S161	Annette Markovich	S081
Sydney Demechko	S161	Lauren Markovich	S081
Sharon Dewart	S053	Marisa Markovich	S081
Mary Ann Domenick	S615	Matthew Markovich	S081
Robert Dudash	S322	Michael Markovich	S081
Mary Economos	S161	Robert Markovich	S081
Michele Ferguson	S202	Rick Maro	S344
Carmelita Fiala	W184	Carole Mattis	S055
Louise Ficca	S011	Nancy Mazurek-Harvilla	S319
Judith Figura	S590	Cynthia McCullough	Z221
		Joseph Miklovic	S101
		Susan Miklovic	S101
		Danielle Milesky	S140
		Barbara Miller	Z426
		Grace Miller	W045
		Laura Mock Macek	S319
		Linda Oslick	S088
		Thomas Oslick Sr.	S088
		Christine Palamidessi	S313
		Gerald Petcher	S634
		Linda Phillips	S636
		Lori Piotrowski	S630
		Terese Rentmeester	S023
		Linda Ross	SZJ0
		Rita Schallau	W130
		Patricia Schuch	S295
		Ronald Scribner	S627
		Michael Semego	S011
		Stanley Shimko, Jr.	U070
		Edward Shubeck	S140
		Joyce Sinclair	S177
		Luke Siskoff	W001
		Warren Siskoff	W001
		Wayne Siskoff	W001
		Steve Smisek	W001
		Cynthia Sostakowski	S128
		Mary Ann Soudi	S177
		Jenilee Spaniol	S066
		Cynthia Spinelli	S410
		John Spinelli	S410
		Annette Starasinich	S053
		Eleanore Steffens	S053
		Romaine Stout	U227
		Emily Strobel	S410
		Stephen Studnicki	Z221
		Mark Summers	S522
		Judy Taylor	S053
		Jennifer Terry-Garippa	S089
		Margurite Thiltges	Z356
		Claudia Thomas	S218
		Margaret Thomas	S114
		Jeanette Venker	S101
		Yvonne Vodzak	S233
		Geraldine Wemhoff	S627
		Suzanne Wilson	S522
		Mary Ann Winn	S615
		Ann Marie Wright	S101
		James Zawojski	S088
		Patricia Zukowski	S084

Branch S114 Annual Christmas Party/Meeting

On Sunday, December 18, 2022, members of St. Ann's Branch S114, Lorain, OH held their annual Christmas Meeting and Party at American Slovak Club. Members were welcomed by President Bernie Danevich, followed by a prayer and a meeting.

The year's report of both senior and junior branches were given, including activities and events we participated in, and the Matching Funds that were held by our member Sr. Helen Scasny, SC. The year's deceased members were named and members were reminded to pray for them, the 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, Recording Secretary; Joanne Mrosko, Senior Branch Treasurer; Margaret Thomas, Financial Secretary; Betty

Boone, Junior Branch Treasurer; Auditor Carol Bainbridge, and new Auditor, Ellen Butorec. Members were reminded of the year's coming events and meetings held on the 3rd Sunday of the month; July – Scholarship Luncheon, October – Bingo and December – Annual Meeting and Christmas Party. They were also reminded that FCSLA Scholarship forms are available on their website, or by calling the main office. Members are welcome at all regular meetings. The meeting ended with Christmas gift baskets as door prizes and a money raffle. Each member received a gift from the FCSLA. As the meal was being served, Margaret Thomas read to our delight an entertaining reading about Christmas.

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.



Standing, L-R: Margaret Thomas, Financial Secretary; Carol Bainbridge, Auditor; Margaret Kurta, Vice President. Seated, L-R: Betty Boone, Junior Branch Treasurer; Cynthia Sams, Recording Secretary; Bernadette Danevich, President; Joanne Mrosko, Senior Branch Treasurer.



Find us on
Facebook
FCSLA Life

Branch S289 Holds Fall Social

On Sunday, November 13, 2022, Branch S289 held its Annual Social. This was the first time this event was held since 2020. This annual event is usually held in the Spring, but it was held in the late Fall to minimize the chance of COVID causing a postponement. Members were treated to a delicious buffet dinner and numerous bingo games, as well as, a raffle for the table centerpieces. All attendees said it was good to get back together and see old friends.



5th Generation Member Lincoln M. Sis Baptized

Lincoln Michael Sis was baptized, the youngest member of Branch W074. Lincoln Micheal Sis was baptized at Our Lady of Perpetual Help Church in Goodland, KS on October 2, 2022 by Father David Micheal. Lincoln the son of Jason and AnneMarie Sis, Grandson of Jarett and RoseMarie Sis, and great-grandson to Delpha Sis. He was accompanied at his baptism by his brothers, Godfather Joel Sis, Godmother Emily Diercks, and aunts, uncles, and cousins all of whom are members of Branch W074. Lincoln is a 5th generation member of FCSLA.



Branch W137 Makes Donation

Elaine Samek as Treasurer of FCSLA Life W137, presents a check to Father Ken Glaser, pastor of St. Ludmila Catholic Church for its Legacy of Faith Campaign. St. Ludmila is in the process of demolishing its grade school building so a new Parish Community Center can be built in its place. W137 has a rich heritage as a part of St. Ludmila and many of its members are still involved in the parish.



BRANCH W033 PICNIC HELD

FCSLA Life Branch W033, Spillville, IA held an annual picnic July 10, 2022 at the Spillville Library with 14 members present. A nice time was had by all catching up again after two years of not getting together in person.

Donald E. Henrikson III Earns Eagle Scout Ranking



Donald Earl Henrikson III, (SZJH) is the son of Jill and Donald Henrikson of St. Clair, MI. His grandparents are Marjorie (Resovsky) Thomas and the late Edward Thomas of Harrison Township, MI, and Reba Crosby of Spoken, WA and Donald Henrikson of Post Falls, ID. Donald joined the cub scout pack 261 in 2008.

He has had many adventures with the scouts, including a trip to Glacier National Park in Montana, a 50-mile hiking venture in Isle Royale National Park in Michigan, and a 3-day camp out at the Mammoth Cave National Park in Kentucky. He crossed the bridge and was welcomed into the Eagle Scout Rank on October 8th of 2022. Donald's Eagle Scout project, with the help of several troop members and leaders, was the building of several tables for the Port Huron Museum, in Port Huron, MI.

Donald is a senior at St. Clair High School, where he takes college classes along with his regular classes, plays in the band, runs track, and is on the swim team. He plans on attending Wayne State University in the fall of 2023 with a major in Paleontology.

Branch W093 Holds Fall Meeting

FCSLA Life W093 held a meeting on October 30, 2022. Several members dressed for the occasion! Thank you cards were read by Joyce Sestak, Secretary. National Auditor Dennis Povondra asked members to be thinking about attending the National Quadrennial Convention in October of 2023 in Indianapolis. President Gary Sestak announced that W093 will host the District 13 annual meeting on November 6, 2022. The meal was catered and W093 members brought desserts. Following the meeting, prizes were awarded for best Halloween costume.



Frances Jakabcin District of Eastern PA Schedules Spring Meeting

The Eastern PA, Frances Jakabcin District will hold their Spring Meeting on April 30, 2023. Hosting this event are the Nesquehoning and Hauto branches. The gathering will take place at Capriotti's in McAdoo, PA and start at 1 p.m. Please RSVP by April 20, to District President, Michele Mrazik Grasso at 610-762-1973.

Branch S081 Member Turns 100 Years Young

Ann Okerstrom turned 100 in February, 2023. She has lived in Whiting, IN her whole life and is a lifelong member of St. John the Baptist Catholic Church. She is a member of FCSLA, Branch S081 at St. John, and was Financial Secretary for the Branch J058 for 35 years. She is married to her husband Art Sr. for 62 years.



Branches S475 & J380 Makes Donation



Pictured are (left) Michelle Maneage, Program Director and (right) Sister Susan Javorek, SND, Secretary of the Board of Directors of Doors of Hope Geauga who are shown receiving a carpet shampoo machine and a container of cleaning solution which were donated to Doors of Hope in honor of the FCSLA's 130th Anniversary from branches S475 and J380 of Bedford, OH.

Branch W033 Celebrates the Holidays

On Sunday, December 4, 2022, the branch held their annual Christmas Party after two years of missed opportunities because of COVID 19. Twenty-five adults and twelve children were present. A variety of delicious food was enjoyed by all. The children enjoyed doing crafts, everyone enjoyed playing BINGO for prizes. Santa arrived and brought bags of treats for all, young and old.



Bristol Lowery visits with Santa.



Branch W033 Secretary Rebecca Kuhn, presented a \$200 donation to Lead Teacher Jenni Busarow at St. Theresa of Calcutta Catholic School, Spillville, IA toward library renovations.



Members enjoying time for a photo with Santa.



Members Rory Kuennen with Santa.



Members of W033 enjoying the party.

FRANCIS ZULAUF MARKS 100th BIRTHDAY



The FCSLA Life Branches of S101 and J01 of St. Louis, hosted for the 20th time, a Veterans Day salute to those who have 'Served.'

Pictured from left is Joe Miklovic, Branch Secretary, and Petty Officer 1st Class Francis Zulauf who served in the Central Pacific and the Philippines theatre in 1942, 43, 44. He entered the United States Navy at age 19. He served aboard the USS Prometheus in combat battles during the Submarine Invasions in the Central Pacific.

Francis celebrated his 100th Birthday this past year.

PACCF ANNOUNCES SCHOLARSHIPS

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

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

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

Chicago District Senior Branches Annual Christmas Party

On December 3, 2023, members of the Chicago District Senior Branches and their guests celebrated the return of the annual Senior Branches Christmas Luncheon. Members and guests met at Camelot Banquets in Hickory Hills for a festive afternoon filled with great food, great fellowship and great fun. This event was cancelled for two years due to the pandemic, and guests appreciated being able to get together again to catch up with old friends and begin new friendships.

Over 260 members and guests attended this event including very special guests National FCSLA Life President/ CEO Cynthia Maleski and National Fraternal and Youth Director Katherine Bowes from the Home Office, and the Honorable Rosemary Macko Wisnowsky, Honorary Consul of Slovakia.

The proceedings opened with greet-

ings from Chicago District President Lorraine Gibas, followed by remarks from The Honorary Consul, and then a prayer before lunch from Sr. Bernarda from the Missionary Sisters of St. Benedict. A delicious Slavic style lunch was enjoyed. Oplatky was provided on the table for each guest coordinated by Branch S225. Following lunch, other special guests were introduced including guests from the Indiana District, and Chicago District and Branch Officers were thanked for helping to plan and coordinate this wonderful afternoon.

National President Maleski took the podium following introductions. Her remarks were inspiring to all. Following President Maleski's remarks, Chicago District President Gibas joined her in presenting checks totaling over \$1,200 to Sr. Bernarda and Sr. Stella, rep-

resenting the District matching funds project conducted in November.

To add to the festivities, a split the pot cash raffle was conducted to benefit the Crisis Center for South Suburbia headquartered in Tinley Park. Guests were also encouraged to bring in gift cards and new sleep items to benefit this group. Several extra-large containers were filled with items, and over \$1,400 was raised by donations and the split the pot raffle. Many thanks to the Home Office Matching Funds program for their generosity in approving this event as matching funds.

The afternoon concluded with the traditional cash raffle of over 100 beautifully wrapped prizes. Many thanks to all who worked to make this afternoon so special and to all who attended the revival of this wonderful annual event.





2023 Quadrennial Convention Donation Application Available on the Website

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

Be a Premier Fraternal Benefit Society that offers quality financial products and benefits. Donation applications must be sent to the National President Cynthia Maleski and postmarked or dated by a delivery service or electronic media **no later than May 1, 2023**. Donation requests using USPS, or a delivery service can be sent to National President

Cynthia Maleski, FCSLA, 24950 Chagrin Blvd., Beachwood, OH 44122. Donation requests using electronic media can be sent to convention@fcsla.com with "National President Cynthia Maleski – Donation Application" in the subject line. The application is available on the website www.fcsla.org or by calling the office at 1-800-464-4642.

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

Slovak Stations of the Cross and Lenten Hymn Sing

The Slovak Heritage Society of Northeastern Pennsylvania held their Thirty-Seventh Annual Meeting at The Cafe Route 315, Plains Township, PA.

Election of Board Members took place and activities planned for the year were announced. The traditional Slovak Stations of the Cross and Lenten Hymn Sing sponsored by the Slovak Heritage Society of Northeastern Pennsylvania will be held on Sunday, March 26, 2023 at St. Ignatius Loyola Church, 339 North Maple Avenue, Kingston, PA. The church is handicapped accessible via elevator. The service will begin at 2:00 p.m. with congregational singing of Lenten Hymns. The words and translations of this rich hymnology will be provided. The Stations of the Cross led by members of the Society will follow. Booklets will be available for full participation in the service.

Refreshments will be served, followed by fellowship. The public is invited to participate free of charge. A free-will offering will be accepted. For further information call Anna Hudock at 570-822-1926.



Pictured are the recently elected board members of the society, with their chaplain, Rev. John Albosta. Seated, left to right: Elaine Palischak, Anthony Palischak, Rev. John Albosta and Anna Hudock. Standing: Robert Zavada, Constance Plewniak, Bernadette Yench, Helen Bacumpas and Michael Stretanski. Absent was board member Dorothy Sullivan. A majority of the board members are members of FCSLA Life.

Branch W137 Gathers for Bowling/Pizza Party

FCSLA Life Branch W137 treated branch members to a Bowling/Pizza Party on Sunday, January 15, 2023, at the Cedar Rapids Bowling Center in Cedar Rapids, IA. Members bowled, ate pizza, snacks and desserts and socialized with other branch members. Everyone had a great time and left with a treat bag.



Group photo of Branch W137 members.



Members Jeff Upah, Jeff Drahozal, Barb Morrissey and Laurie Neuwohner enjoy the snacks while watching the bowlers.



Bowlers await their turn at bowling.

Branch W013 Members Prepare for Annual Duck and Pork Bazaar



The volunteers pictured below from Branch W013, Prague, NE enjoyed lunch after putting up the big tent for our annual Duck and Pork Bazaar held in October. The parish served over 1,200 meals-featuring delicious Czech cuisine. Fr. Kain baked a pie for our auction.



Branch W013 Hosts Christmas Party for State Officers



Prague, NE Branch W013 also hosted the Christmas Party in December for the State Officers. The picture at right shows a cake decorated for the party using a homemade edible image featuring FCSLA!



Branch W130 Youngest Member Benjamin J. Wright Baptized



Andrew and Carissa Wright welcome Benjamin Joseph into their family. Benjamin was born on December 8, 2022 and baptized on December 18 at Sacred Heart Catholic Church in West Des Moines, IA. His siblings are Elizabeth, Jacob, Emily and John. His grandparents are Warren and Bev Colvin. All are members of Branch W130, Clutier, IA

Branch W060 Annual Holiday Celebration

The FCSLA Life Branch W060 held its annual Christmas Party on December 4, 2022 at the VFW in Scotland, SD.

President Louis Sedlacek welcomed everyone and led the blessing before meals. A potluck lunch was served.

After lunch Bingo was played for prizes donated by the members. A meeting was held after Bingo. The door prize went to Christy Fuks.



Branch W013 Annual Branch Meeting and Breakfast



Prague Branch officers and members pose by a very unique antique banner in the Prague Parish Hall. It features businesses in the area from many years ago.



Branch W013 preparing for the breakfast after the annual Branch meeting.



WE WANT TO HEAR FROM YOU!

- Did your children, grandchildren receive special awards or achievements in school?
- Baptisms? Confirmations? New Members?
- Participated in Volunteer & Community Projects?

**If they are members of the FCSLA
please email us a photo and short article
about their special achievements!**

E-mail: zjbazik@comcast.net

JOB OPPORTUNITIES AT FCSLA LIFE

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

Branch W013 Enjoys Annual Christmas Party

Branch W013 held a Christmas party in December 2022. Everyone enjoyed a delicious meal, a visit from Santa, and games.



Members posing for a picture before the fun began.



Fr. Carson Kain and Kara Sousek provided the entertainment during the Christmas party.



The kids enjoyed playing Bingo while they waited for Santa to visit.

W018 Junior Members Celebrate the Holiday Season

To celebrate the Christmas season in 2022, Junior members of Branch W018 and their families were invited for lunch and games at Dave and Buster's in Omaha, NE. Santa, of course, made his appearance to the delight of the younger members, and the older members were equally as delighted. Each person attending the party was asked to bring a pair of mittens or gloves, a scarf, or a hat for the homeless and underprivileged of Omaha. These kind and generous members donated over 60 items to warm up the season for those who will receive them. "We are so proud of our members!! Every time we ask them to donate, they amaze us with their generosity!"



Bob Hladik, president of W018 holds a treasure found and displayed at the Christmas party: Catholic Workman membership badges dating back to the 1940s. Catholic Workman merged with FCSLA Life about 20 years ago.



Santa poses with all the children, young and a bit older than young.

Placing a Memorial in *Fraternally Yours*

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

To submit information you may:

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



IN MEMORIAM

Carmen C. Hoppe, W013



Carmen Claire Hoppe, 61, lost her 8-year battle with cancer on April 3, 2022 at her home in rural Richland, NE. She was born on September 5, 1960 to Max and Clara (Koranda) Polacek in Fremont, NE. She graduated from Prague High School. On November 8, 1985, she was united in holy matrimony to her husband of 36 years, Richard Hoppe in Prague, NE. She dedicated her life to being a homemaker and helping to grow and manage the family business. She was a long-time member of St. Mary's Catholic Church teaching CCD and volunteering for various church functions, a past 4-H leader, a member of the Countryside Travelers Club, and Mothers of Twins Club Member. Her past times included cooking, going to movies, and seeing Broadway shows. She loved music, singing, flowers, and spending time in the garden. She is survived by her husband, Richard Hoppe; her sons, Jared (Rachel) Hoppe and their daughter Harper, Carl Hoppe, and Philip (Kacie) Hoppe; brother, Kenneth (Deb) Polacek; brother-in-law, Ronald Epp (husband of Irene); and many nieces and nephews.

John Wayne Vanek, W013

John Wayne Vanek, 57, of Fremont, NE entered into eternal rest on December 27, 2022 at Methodist Fremont Health in Fremont. He was born September 30, 1965 in Wahoo, NE to John Jr. and Deloris (Sisel) Vanek. He graduated from Bishop Neumann High School and attended Metro Community College in Omaha. He worked many jobs throughout his years. His last job was working as a clerk at Goodwill in Fremont. He was a member of St. Patrick Catholic Church in Fremont, 4th Degree Assembly, Knights of Columbus Council #1497 and Sons of the American Legion in Fremont where he served as the Chaplain. He is survived by his many cousins and friends.

Pauline D. Hall, S156



Pauline D. Hall, 88, of Struthers, OH passed away peacefully on December 1, 2022, with her family by her side. Pauline was born on February 10, 1934, in Struthers, the youngest child of John and Anna (Artim) Korechko. She graduated from Struthers High School in 1952. As a teenager, Pauline worked at Chrystal's Bakery to help support her mother after the death of her father and became the primary caretaker of her mother. She also worked in the office at Workingmen's. She married Walter K. Hall on May 11, 1957. They were married for 35 years before his death on March 13, 1993. Pauline was a lifelong member of Holy Trinity Roman Catholic Church (Christ Our Savior parish), its Mothers' Club, and the Altar and Rosary Society. She was a loyal cabbage fryer for Holy Trinity pirohy for over 25 years. She was a member of the First Catholic Slovak Ladies Association and a member and former branch secretary for the Ladies Pennsylvania Slovak Catholic Union. Pauline was a kind and gentle soul. She started every morning with her daily prayers. She loved the Blessed Mother and prayed the rosary daily. She loved her Catholic faith and her Slovak heritage. She enjoyed the years of gathering with her family for a traditional Slovak Christmas Eve dinner. She is

survived by her daughters Laura Cossack of Boardman, Shirley Hall of Struthers (with whom she made her home), and her son Kenneth Hall of Struthers; her brother-in-law Edwin Heidenescher of Omaha, NE; and many nieces and nephews.

Agnes Clem Vojtko, S250



Agnes Vojtko, age 102, passed away January 3, the wife of the late Joseph F. Vojtko, Jr. Survived by her son, J. David (Deborah) Vojtko, and granddaughters, Dana, and Courtney and many nieces and nephews. Agnes was born in Munhall, the youngest of 6 children, of the late John and Mary Harbac. She graduated from Munhall High School. She worked for U.S. Steel and later served as a secretary and comparison buyer for Gimbels Department Store before retiring in the early 1970s. She was a devoted member of St. Therese Church (St. Thomas the Apostle Parish) and the First Catholic Slovak Ladies' Association, where she honorably served as an officer for the FCSLA Pittsburgh Branch S250 before being elected to serve as a National Vice-President. As National Vice-President she was responsible for organizing multiple national conventions and serving on the governing board. She was responsible for raising funding for the Abbey at Saint Vincent and providing funding for the development of churches in third world countries. In her spare time, Agnes loved to travel and organized several trips, both domestic and international, as well as relaxing on cruises in the tropics.

Rose Elizabeth (Zelonis) Cuscela, Z326



Rose Elizabeth (Zelonis) Cuscela, age 95, of Old Forge's Bushpatch section, PA, passed away peacefully at home on December 28, 2022, with her son at her side; after a short illness. She was a breech birth; born in her own home, in Old Forge on August 3, 1927, the daughter of John and Sophie Zelonis. Rose was a top graduate of Old Forge High School in 1944. She then began nursing school and proudly volunteered in the Nurses Corps till the end of the WWII. After completing nursing school, Rose was the only student accepted in the Anesthesia program at Thomas Jefferson Hospital in Philadelphia, back then, using open drop ether. She was involved in pioneer cases as the anesthesia nurse. She then returned to Old Forge; as Staff member of the Anesthesia Departments at the Scranton State Hospital, Mercy and Moses Taylor Hospitals for over thirty years in Pennsylvania. Of Roman Catholic faith, she was a longtime member of St. Michael's Church in Old Forge, prior to its closure, and more recently, Prince of Peace Parish. Rose enjoyed her family, travel, and gardening. She will forever be loved by her family and friends. She is survived by her dear family, son, Dr. Daniel O. Cuscela of Old Forge and granddaughter, Gianna Cuscela of Fort Collins, CO; daughter, Liz Cuscela Theall and husband Michael of Lafayette, LA, grandson, Torrey Frank Theall of Dallas, TX and granddaughter, Mariena Dearman and husband Ryan of Eugene, OR; with newborn daughter Kinley.

Additional obituaries on page 22



FCSLA Life is proud to present the 27th printing of the original

Slovak-American Cook Book

featuring hundreds of well-loved, time-tested recipes
to keep tradition alive in your kitchen!

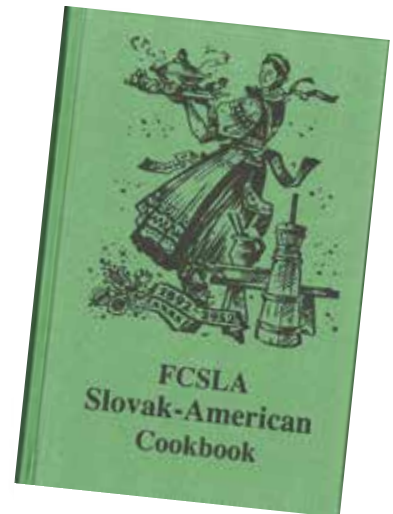
This edition contains your favorite Slovak recipes published in the first edition over half a century ago. We are thrilled to offer this cookbook as one of the many ways we promote and preserve our Slovak heritage and culture among our members and community.

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

Deliciously Yours,
FCSLA Life



\$15.00
plus shipping



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

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

\$_____ Total

Mail to: _____

Address: _____

Phone: _____

Email: _____

Ordered by (if different than Mail to: _____

Please make check payable to FCSLA Life.

Enclose check or money order
and mail this order form to:

FCSLA Life
Attention: Cookbook Department
24950 Chagrin Blvd.
Beachwood, OH 44122

MATCHING FUNDS ACTIVITIES

Branch S484

Basket Party Fundraisers

In the Fall of 2022, FCSLA Life Branch S484 (Egypt/Whitehall) sponsored two Basket Party Fundraisers as Matching Fund events for Holy Trinity Catholic Church, Whitehall, (October 15/16) and St. Nicholas Catholic Church, Walnutport, (November 6). Both events were major fundraisers for their parish.



Branch J014

Gift Giving Donations

In December 2022, Branch J014, Cleveland, OH, together with St. Leo the Great Parish sponsored a successful matching funds activity. Parishioners and branch members donated over 500 gifts for the Santa Shop at St. Aloysius School in Cleveland and to families at Catholic Charities Refugee Center, Zelig's Home and the St. Leo St. Vincent DePaul Outreach organization. Donations totaled \$5400. This annual "Adopt-a-Child for Christmas" gift-giving program for needy Cleveland area children has been in existence for 49 years.

Junior branch members would like to thank FCSLA Life for the \$600 matching funds contribution, which brings total funds collected to a grand total of \$6,000. In addition to purchasing gifts, funds collected are donated to above organizations and others helping children including Providence House, Malachi Center and St. Colman's Parish. We are so grateful to individual branches and members for their contributions. The need was greater than ever this year, and donors so generously responded with much love and kindness.

A big "Thank You" from Jeanne Sabol, program coordinator, and John Sabol, both Branch S141 members and grandparents of the five Sabol grandchildren in Branch S014: Evan, Sammy, Emily, Louisa, and Annabelle Sabol; and Andrew and Amelia Sabol, Branch S141. God's Blessings to you through the new year! Stay Safe!



Volunteers that helped purchase, wrap, sort and deliver gifts.

MATCHING FUNDS ACTIVITIES



John Sabol, Jeanne Sabol, Evan, Emily, Sammy, Louisa, and Andrew Sabol.



Branch S289

Pancake Breakfast

On Sunday December 4, 2022 Branch S289 co-hosted a pancake breakfast with the Knights of Columbus #12177 for the benefit of St. Michael's Good Samaritans food pantry. Over \$1,000 was made at this event and with FCSLA Life's \$600 matching fund a total of over \$1,700 was available to provide food and support to the needy. During the holiday season there always seems to be a greater need for help. Numerous S289 members worked alongside the Knights of Columbus members and enjoyed a delicious reasonable priced breakfast. A good time was had by all.



Branches S010 and S618

NPower Services Fundraiser

On Saturday, December 10, 2022, Branches S010 and S618 had an opportunity to partner with NPower Services of Chagrin Falls, OH in a fundraiser for the organization. NPower provides opportunities for people with disabilities to be part of enriching and fun activities. Their RockAbility concerts provide people of all abilities to get together and perform.

The Holiday Concert featured classic rock and roll songs as well as holiday classics. YouthAbility of JFSA Cleveland also performed. Almost \$1,800 was raised in donations and FCSLA Life is providing \$600 in matching funds. RockAbility is an ongoing activity of NPower Services.

Irene Drotleff of S010 and Ralph Szubski of S618, as well as, National Sales Manager Paul Smithers were in attendance and enjoyed the concert.



REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF OCTOBER 31, 2022

ASSETS

Cash & Short Term Investments	\$ 23,754,503
Bonds	1,074,276,439
Preferred Stock	2,012,313
Common Stock	7,516,349
Investment Income Due & Accrued	14,122,581
Property Plant & Equipment, Net	4,794,087
Certificate Loans & Accrued Interest	1,806,278
Other Assets	581,300
TOTAL ASSETS	\$ 1,128,863,850

LIABILITIES

Life Reserves	\$ 308,777,404
Annuity Reserves	684,372,102
Death Claims Payable	3,210,850
Unearned Premiums	395,131
Matured Endowments	400,564
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,100,161
Accrued Convention Donations	462,500
Provision for Future Conventions	539,551
Asset Valuation Reserve	12,031,646
Interest Maintenance Reserve	522,234
Other Liabilities	2,007,824
TOTAL LIABILITIES	\$ 1,019,219,965
Surplus	\$ 109,643,885
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,128,863,850

The balance sheet above is recorded on an adjusted statutory accounting basis and includes \$396,133 in prepaid assets (and surplus) that are not recognized for purposes of statutory accounting.

INCOME STATEMENT

For the Tenth Month Ending October 31, 2022

REVENUE

Insurance Premiums	\$ 3,647,612
Annuity Premiums	28,141,229
Investment Income	42,145,302
Amortization of Interest Maintenance Reserve	173,367
Rental Income	345,894
Other Revenue	36,254
TOTAL REVENUE	\$ 74,489,658

EXPENSE

Increase in Reserves — Life	\$ 1,681,404
Increase in Reserves — Annuity	9,930,082
Insurance Benefits	8,062,218
Annuity Benefits	39,436,313
Commission Expense	840,522
Surrender Benefits	2,078,115
Matured Endowments	52,701
Interest Expense	343,960
Salaries — Employees	583,145
Payroll Tax Expense	44,993
Underwriting Expense	47,036
LIFE AND ANNUITY EXPENSES	\$ 63,100,489

Revenue Less Life and Annuity Expenses

Bank Service Charges	121,710
IT Expenses	287,155
Accounting Fees	155,424
Actuarial Fees	157,859
Legal Fees	53,095

Consulting Fees	29,361
Employee Benefits	571,250
Fees — Directors	159,946
Salaries — Employees	1,222,140
Salaries — Officers	549,437
Temporary Office Expenses	146,499
Payroll Tax Expense	145,280
Depreciation Expense	191,061
Utility Expense	114,453
Postage and Printing	173,625
Advertising & Marketing	89,280
Travel Expense	64,889
Insurance Department Fees	101,170
Sales Expense	166,423
Rental Expense	345,894
Building Expense	139,480
Insurance Expense	52,538
Office Equipment & Supplies Expense	108,348
Dues & Subscriptions	61,063
Human Resources	53,866
Other Expense	8,537
SALES & OPERATING EXPENSES	\$ 5,269,782

Revenue Less Sales & Operating Expenses

Post Mortem Benefits	1,488,690
Misc. Member Benefits	67,089
Donation Expenses	106,251
Change in Accrued Convention Donations	125,000
Convention Expenses	145,870
Branch and District Funding	613,330
Fraternal Activities	101,711
Official Publications	504,223
Scholarship Awards	212,187
DIRECT FRATERNAL EXPENSES	\$ 3,364,351

Income (Loss) from Operations

Dividends to Members	1,174,056
Subtotal Income (Loss)	\$ 1,580,980
Capital Gains (Loss)	(1,203,738)
NET INCOME (Loss)	\$ 377,241

IN MEMORIAM

(Continued from Page 18)

Mary M. Hicar, S490



Mary M. Hicar, age 95, passed away December 18, 2022. Beloved wife to the late Martin J. Hicar. Cherished mother of Donna (Tom) Ciryak, Mark (Zarmell), and Michael (Bettina). Sister of George (deceased), Ann, and Joseph. Loving grandmother of Jason, Corey, Rachel, Alex, and Marissa. Great-grandmother of Cara, Brooklyn, Kinsley, Demi Antonella, and Beckett. She is preceded in death by her parents Michael and Mary Labanc. Mary was a lifetime member of the First Catholic Slovak Ladies Association. In lieu of flowers, memorial contributions may be made to the Thomas P. Perciak Family Residential Hospice, 18659 Drake Road, Strongsville, OH 44136.

Lillian "Kitty" McDougall, Z031



Lillian "Kitty" McDougall (nee Bobnock), beloved wife of the late Douglas McDougall, loving mother of John (Candice) Bobnock and Joseph Palumbo, dear grandmother of Melanie and Joseph Palumbo, devoted daughter of Lillian (nee Walder) and the late Clyde Bobnock, fond sister of Troy (Mitchell) Lojeski and Clyde (Sandy) Bobnock; aunt of many nieces and nephews.

2023 Calendar of Events for Branch W093, Tabor, SD

April 16 – Easter Party, 5 p.m. Potluck Supper and Meeting at Beseda Hall, Tabor, SD.

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

June 4 – Czech Days Float Assembly in Joyce Sestak's Shop, 1:30 p.m. Need volunteers.

Monthly Meetings and locations subject to change.

**Any questions call Secretary Joyce Sestak
at 605-463-2268.**



Delicious Lenten Ideas

PARMESAN RISOTTO

- 1½ cups Arborio rice
- 5 cups simmering chicken stock, divided
- 1 cup freshly grated Parmesan cheese
- ½ cup dry white wine
- 3 tablespoons unsalted butter, diced
- 2 teaspoons kosher salt
- 1 teaspoon freshly ground black pepper
- 1 cup frozen peas

Preheat the oven to 350 degrees.

Place the rice and 4 cups of the chicken stock in a Dutch oven. Cover and bake for 45 minutes, until most of the liquid is absorbed and the rice is al dente. Remove from the oven, add the remaining cup of chicken stock, the Parmesan, wine, butter, salt, and pepper, and stir vigorously for 2 to 3 minutes, until the rice is thick and creamy. Add the peas and stir until heated through.

BALSAMIC ROASTED BEET SALAD

- 8 medium-size beets, tops removed and scrubbed
 - ½ cup balsamic vinegar
 - ½ cup good olive oil
 - 2 teaspoons Dijon mustard,
 - Kosher salt and freshly ground black pepper
 - 4 ounces baby arugula
 - ½ cup roasted, salted almonds, toasted
 - 4 ounces soft goat cheese, crumbled
- Preheat the oven to 400 degrees.

Wrap the beets individually in aluminum foil and place them on a sheet pan. Roast them for 50 minutes to 1 hour, depending on their size, until a small sharp knife inserted in the middle indicates that they are tender. Unwrap each beet and set aside for 10 minutes, until cool enough to handle. Peel the beets with a small, sharp knife over a piece of parchment paper to prevent staining your cutting board.

Meanwhile, whisk together the vinegar, olive oil, mustard, 2 teaspoons salt, and 1 teaspoon pepper and set aside. While the beets are still warm, cut each one in half and then each half into 4 to 6 wedges and place them in a large mixing bowl. As you're cutting the beets, toss them with half of the vinaigrette (warm beets absorb more vinaigrette), 1 teaspoon salt, and 1/4 teaspoon pepper. Taste for seasonings.

Place the arugula in a separate bowl and toss it with enough vinaigrette to moisten. Put the arugula on a serving platter and then arrange the beets, almonds, and goat cheese on top. Drizzle with additional vinaigrette, if desired, sprinkle with salt and pepper, and serve warm or at room temperature.

PANKO-CRUSTED SALMON

- ¾ cup panko bread crumbs
- 2 tablespoons minced fresh parsley
- 1 teaspoon grated lemon zest
- Kosher salt and freshly ground black pepper
- 2 tablespoons good olive oil
- 4 (6- to 8-ounce) salmon fillets, skin on
- 2 tablespoons Dijon mustard
- 2 tablespoons vegetable oil
- Lemon wedges, for serving

Preheat the oven to 425 degrees.

In a small bowl, mix together the panko, parsley, lemon zest, ½ teaspoon salt, and ½ teaspoon pepper. Drizzle with the olive oil and stir until the crumbs are evenly coated. Set aside.

Place the salmon fillets, skin side down, on a board. Generously brush the top of the fillets with mustard and then sprinkle generously with salt and pepper. Press the panko mixture thickly on top of the mustard on each salmon fillet. The mustard will help the panko adhere.

Heat the vegetable oil over medium-high heat in a 12-inch cast-iron skillet or large heavy, ovenproof pan. When the oil is very hot, add the salmon fillets, skin side down, and sear for 3 to 4 minutes, without turning, to brown the skin.

Transfer the pan to the hot oven for 5 to 7 minutes until the salmon is almost cooked and the panko is browned. Remove from the oven, cover with aluminum foil, and allow to rest for 5 to 10 minutes. Serve the salmon hot or at room temperature with lemon wedges.

POTATO PANCAKES

- 1 pound Yukon Gold potatoes, unpeeled and 1-inch-diced
- Kosher salt and freshly ground black pepper
- 2 pounds Idaho baking potatoes, peeled

- 1 large yellow onion
- 2 extra-large eggs, lightly beaten
- ½ cup panko bread flakes or matzo meal
- 3 tablespoons minced fresh chives, plus extra for serving
- Unsalted butter
- Good olive oil
- Sour cream, for serving

Place the Yukon Gold potatoes in a large pot of boiling salted water and simmer for 15 to 20 minutes, until very tender when tested with a knife. Drain and pass through a ricer or the coarsest blade of a food mill into a large bowl and set aside.

Grate the Idaho potatoes lengthwise in long shreds, either by hand or in a food processor fitted with the coarsest grating disk. Place the potatoes on a kitchen towel, squeeze out most of the liquid, and transfer to the bowl with the cooked potatoes. Grate the onion either by hand or in the food processor and stir into the potatoes along with the eggs, panko, chives, 2 teaspoons salt, and 1 teaspoon pepper.

Heat 2 tablespoons of butter with 1 tablespoon of olive oil in a large (12-inch) sauté pan over medium-high heat, until sizzling. Drop heaping tablespoons of the potato mixture into the skillet (they will be messy). Flatten the pancakes lightly with a metal spatula and cook for 2 to 3 minutes on each side, until browned. Continue adding butter and oil, as needed, to fry the remaining batter. Serve hot with sour cream and chives.

OREO DUMP CAKE

- 28 Oreo cookies
- 1 (14-ounce) can sweetened condensed milk
- 1 (8-ounce) container Cool Whip
- 1 box chocolate cake mix
- 1½ sticks butter

Preheat your oven to 350°F.

Give your 13-x-9-in. baking pan a quick coat of cooking spray or butter, then spread out a single layer of Oreo cookies. In an even layer, pour the can of sweetened condensed milk over the cookies. Using a spatula, smooth the Cool Whip on top.

Evenly sprinkle your chocolate cake mix over that. If there are lumps, rake them out with a fork. Finally, slice the butter and place it on top, covering as much surface area as possible to avoid dry spots.

Don't mix any of the ingredients! Bake for 40-45 minutes.



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.