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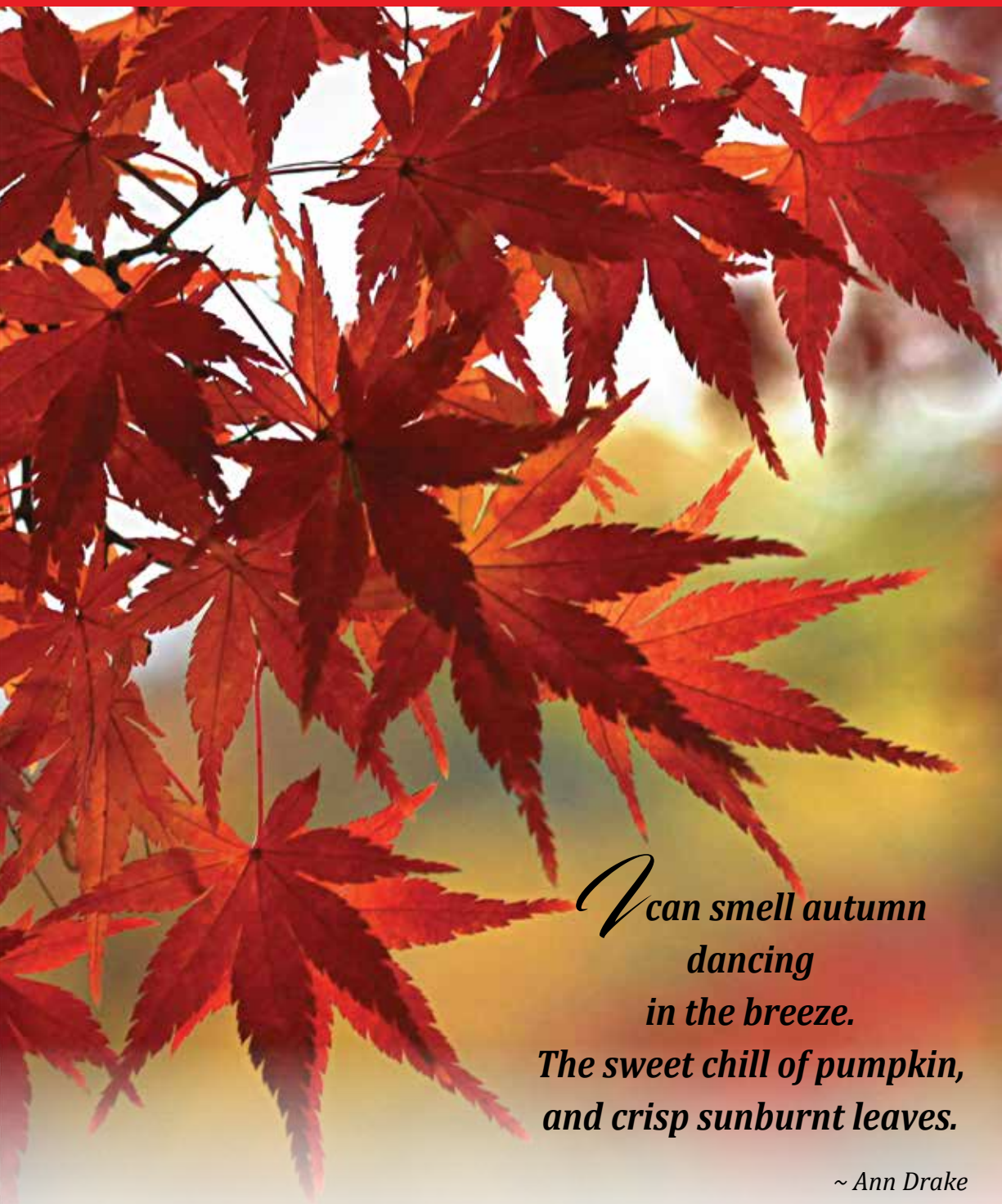


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First Catholic Slovak Ladies Association

OCTOBER 2021



*I can smell autumn
dancing
in the breeze.
The sweet chill of pumpkin,
and crisp sunburnt leaves.*

~ Ann Drake

ŽENSKÁ JEDNOTA



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I Believe...

*I believe in miracles and dreams that will come true.
I believe in tender moments and friendship,
through and through.*

*I believe in stardust and moonbeams all aglow.
I believe there's magic and more there than we know.*

*I believe in reaching out and touching from the heart
I believe that if we touch a gift we can impart.*

*I believe that if you cry your tears are not in vain.
And when you're sad and lonely, others know your pain.*

*I believe that when we laugh a sparkle starts to shine.
And I just know that spark will spread from more hearts
than just mine.*

*I believe that hidden in the quiet of the night,
there's magic moths and gypsies a fairy and a sprite.*

*I believe that if you dance the dances of your heart,
that greater happiness will find a brand new way to start.*

*I believe the gifts you have are there for you to share.
And when you give them from the heart,
the whole world knows you care.*

*I believe that if you give, even just to one,
that gift will grow in magnitude before the day is done.*

*I believe that comfort comes from giving part of me.
And if I share with others, there's more for all to see.*

*I believe that love is still the greatest gift of all,
and when it's given from the heart
then not one of us will fall.*

Dear Friends,

This month think about what you believe. If we believe things to be negative, we will surely see and experience the negativity. Whereas, when we know there is the Creator's hand in everything and acknowledge the Light that abides within all people and circumstances, we see the good, and therefore our experiences tend to be more positive. Remember also that what others say or believe about you says a lot more about them than it does about you. And vice versa! What you believe to be true of others says more about you than it does about them. When we know there is good in all things and all people, we will always experience the best life has to offer.

Until Next Month,
Warmly, Carolyn

Third Glorious Mystery:

THE DESCENT OF THE HOLY SPIRIT

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

My dear Sisters and Brothers,

The Third Glorious Mystery of the Rosary is the Descent of the Holy Spirit on Pentecost Sunday, ten days after the Ascension. The spiritual fruit most commonly associated with this third Glorious Mystery is “The Gifts of the Holy Spirit.”

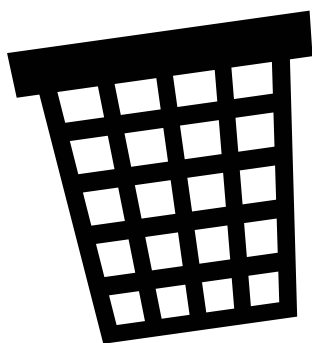
As we have meditated these past months on the many mysteries of the Rosary, the Trinity is certainly a mysterious part of our religion as is the Holy Ghost a mysterious Person. The Holy

Spirit is God, the third person of the Trinity and coequal with the Father and the Son. He has always existed and has appeared throughout Scripture. We first see the power of the Holy Spirit in the act of creation: “In the beginning God created the heavens and the earth; the earth was waste and void; darkness covered the abyss, and **the spirit of God** was stirring above the waters” (Genesis 1:1-2). It was by the power of the Holy Spirit that the world came into being.

Before Christ ascended into heaven he had promised his disciples that he would not leave them alone, that he would send the Holy Spirit. After Christ’s Ascension the disciples along with Mary, the Mother of Jesus, gathered in the same upper room where the Last Supper took place. There they prayed for nine days, the most solemn novena ever made. As they prayed on the tenth day, a sound came from heaven very much like a mighty wind, and the whole house was filled. It is here that the Church was born as the Holy Spirit descended on each of them in the form of tongues. This miraculous event coincided with the Feast of Weeks, a holy day that was celebrated by the Jews to remember the day the law was given to Moses on Mount Sinai. In the Old Testament the festival was known as Shavuot, which celebrated the end of the grain harvest. “Pentecost” is actually the Greek name for the Feast of Weeks. The Greek word means “fifty” and refers to the fifty days that elapsed since the completion of the seven-week counting period between Passover and Shavuot. As it was, on this day many foreigners had come to Jerusalem to celebrate the Feast of Weeks. Upon hearing the commotion taking place in the upper room they naturally came to investigate. By virtue of “the gift of tongues” granted by the Holy Spirit, despite the fact that many had no common language, they were perfectly able to understand one another. What the disciples preached was understood in the native language of all who witnessed this descent of the Holy Spirit. Filled with the gifts of the Holy Spirit, the disciples were enlightened and strengthened to spread the Gospel and to boldly preach about Our Lord. They were transformed from frightened and confused people to men who would face martyrdom for what they believed. That first day Peter went forth to preach and baptized three thousand!

Pentecost marks the time when the Holy Spirit permanently dwells within us. Throughout the Old Testament, the Holy Spirit would empower people but never permanently dwell within them. Prior to Pentecost, Jesus’ disciples followed him, learning what he had to teach them and preparing for the coming kingdom. In a sense, they were a church but they were not yet the Church that Jesus was going to establish. The feast of Pentecost is the birthday of the Church. It was on Pentecost that the Holy Spirit descended upon the disciples and turned them into a unified body which is the Church as we now know it, where the Holy Spirit continues to draw us into the body of Christ.

FALL CLEAN UP FOR PRODUCERS!



Producers, it’s time to clean up your marketing/sales materials to be sure you get rid of the old, and share the new with your prospects! Living in different states, offering different products, with different face amounts – all determines which life insurance application is needed for your business. Visit the FCSLA Life Producer’s page at <https://www.fcsla.com/producers-page/> or call the Home Office to ensure you are using the correct application with the latest branding.

Did you know?

The welcome brochure has changed to reflect FCSLA Life’s new logo. These brochures can also be found on the Producer’s Page on our website, or by calling the Home Office. Using the correct sales materials helps provide a smooth path to certificate issuance! Thanks for all you do for FCSLA Life!

ANNOUNCEMENT

from

National President/CEO Cynthia M. Maleski



We are pleased to announce that A.M. Best has affirmed our A- (excellent) rating. Key officers and staff have worked hard in preparation of the materials and during the course of the entire interview process. Every year, the methodology is increasingly rigorous, as the rating agency scrutinizes many facets of our society.

This rating reflects our society's stellar performance and strong capital position over many years. As independent industry analysts have noted: "Very few companies achieve such a high rating from A.M. Best, but this is especially rare for smaller companies and fraternal."

For the latest Best's credit rating, you may access www.ambest.com.

The rating is even more gratifying during this pandemic year. It again highlights the dedication and work of our board, officers, employees, producers and branch and district leaders. We are united in our common purpose to provide access to financial security for our members and potential members, while reaching out to serve the needs of many communities in our country!

FCSLA Life Branch Z211 Hosts Meeting & Social

After a long break, due to the pandemic, Branch Z211 hosted a Meeting and Social for members of Branches Z211, Z114 and Z816 on September 17, 2021 in Mt. Prospect, IL.

Each attendee was asked to bring a disposable paper item or cleaning product for donation to The Anawim Shelters for Homeless located in Chicago, IL. The generosity was overwhelming and very much appreciated.

Catered food, including individual charcuterie boxes and boxed hot entrees was provided by Z211. As our guests

enjoyed their appetizers, President Bo Padowski conducted a brief business meeting, informing everyone of activities that our Branches have been involved in. This included participating in an online 100th Anniversary of Women's Right to Vote in the U.S. last year in October, which was sponsored by Loyola University of Chicago Libraries and the Women and Leadership Archives. Our Z Branches under Council 27 underwrote the cost of translating specific issues of *Głos Pólek* from Polish into English that addressed this historical achievement. Bo also introduced her guest from Warsaw, Poland, Ms. Anna Blaszczyk. The WLA is home to our PWA archives.

Antoinette Trela then welcomed all to her home and introduced her guests from Krakow, Poland, Ms. Renata Adamek and the long-time Supervisor of the Anawim Shelters, Peter Nowak. Ms. Adamek was asked to come over the summer to assist at Anawim Women's Shelter in the absence of our Sr. Aleksandra Antonik, of the Missionary Sisters of Christ the King for Polonia, who was on her annual sabbatical.

What had been planned as a garden party had to be moved indoors due to unexpected rain showers, but the mood inside was not dampened by the weather and it was a lovely evening of fellowship.



October

Month of the
Rosary

Hail Mary, full of grace.
Our Lord is with thee.
Blessed art thou among women, and
blessed is the fruit of thy womb, *Jesus*.
Holy Mary, Mother of God,
pray for us sinners, now
and at the hour of our death.
Amen

Helen Kocan District Holds St Ann's Day Celebration

On Thursday, July 22, the Helen Kocan District held its annual St. Ann's day celebration. Out of an abundance of caution it was decided to have a smaller event and to hold it outdoors. District members met at the Immaculate Conception grotto in Whiting, IN. A rosary was said and both Slovak and English hymns were sung. A box lunch was served and John Zaborske gave a sales talk on the reasons to consider a FCSLA Life Single Premium Whole Life insurance policy. All had an enjoyable time and the weather was pleasant for a late July day in Northwest Indiana.



New Social Media Pages to Follow for FCSLA Life!

FCSLA Life gets social with new Twitter and Instagram accounts! If you are active on social media, you can now follow our posts on these two popular platforms for inspiration, information, and event news! Be sure to share with your own followers as well! You can find the links to these new pages at the bottom of our website when you scroll down – where you'll find a link to our Facebook account as well. Or you can just search "FCSLA Life" on those platforms, and you'll find our new handles!

Also, if you haven't yet, be sure to check out our new website at www.fcsla.com! It's a refreshed version of our site, and we think you'll be engaged and excited by our new look!



FCSLA Life Branch S088 Christmas Party Planned

FCSLA Life Branch S088 of Monessen, PA is planning their annual Christmas Party. The event will be held on Sunday, December 5, 2021 at 2:00 p.m. at the Cedarbrook Golf Course, Rt. 981, Belle Vernon, PA 15012.

As in the past, a \$15.00 deposit is required with each member reservation. The event is for MEMBERS ONLY. Your attendance will result in your check being returned to you. Please put your phone number on your check in the event that Covid-19 causes us to change plans.

Send reservations to: Dorothy Urbanowicz, 27 Crescent Dr., Monessen, PA 15062.





Join the FCSLA Life SPWL Team!

**James Donovan, Regional Sales Manager,
Pacific Coast/Southwest Region**

It's football season ... time to root for your favorite team. The Browns, The Steelers, The Bengals, The SPWL team.

The SPWL team?

Yes, the Single Premium Whole Life team from FCSLA Life.

You can go the whole ten yards by purchasing a SPWL certificate.

By suiting up with FCSLA Life SPWL product, you pass on paying any taxes on your death benefit!

Your cash value and death benefit kick a field goal through the uprights each season!

You avoid legal procedures and the probate linebackers with SPWL.

And like the Super Bowl, the SPWL certificate is like a Hail Mary pass, one and done—one payment and the certificate is on the playing field with no additional payments. The certificate is there as long as you live!

Now let's play General Manager:

Maybe you see a player on another team (your bank CD, an old cash value life plan) that you are tired of receiving low interest rates on or that you'll be paying premiums on forever.

Maybe a trade to FCSLA Life team might make sense and cents!

It won't cost the General Manager (You) to ask an FCSLA Life agent or a recommender to find out if a deal can be worked out.

By the way FCSLA Life SPWL also has a plus plan for larger cash values and death benefit as a money management tool. You don't need to be Tom Brady to afford it!

Call your Regional Sales Manager listed below for more information on Single Premium Whole Life!

Amy Hull – RSM for Rocky Mountain region
Amy.hull@fcscla.com 402-310-5688

Jim Donovan – RSM for Pacific Coast/Southwest region
jim.donovan@fcscla.com 908-276-5529

Jim Morsovillo – RSM for Midwest region
jim.morsovillo@fcscla.com 630-204-0599

John Gonsiorek – RSM for Mid-Atlantic/Northeast region
john.gonsiorek@fcscla.com 716-480-4550

Paul Smithers – National Sales Manager
paul.smithers@fcscla.com 216-468-1018



Branch Membership Challenge 2021 Continues!

After a year off due to COVID-19 challenges, the Branch Membership Challenge is back for 2021! National President Cynthia Maleski announced that this competition kicked off on July 1st, and will run through the end of the year, December 31st.

The goal for this challenge is for every branch to welcome five new members. Those branches will receive recognition in *Fraternally Yours* and a \$100 award. This money can go to local programs, events, supplies – it's up to each branch.

The Grand Prize is recognition in *Fraternally Yours* and a \$250 donation to the charity of the branch's choice! There are two ways to win this:

1. The branch with the highest number of new members by December 31st or;
2. The branch with the highest percentage of new members by December 31st.

Build your membership and be rewarded for your efforts by participating!

ATTENTION CHICAGO DISTRICT MEMBERS

The annual in-person Junior and Senior Christmas parties for the Chicago District have once again been canceled for 2021 due to the continuing COVID 19 situation. We look forward to resuming these events next year as the situation improves. Look for our holiday Facebook postings and contests to join us in celebrating the holidays together.



National Fraternalist of the Year 2021

The National Fraternalist of the Year award is an honor presented to an individual in our society who, through example and accomplishment, has provided outstanding volunteer service to their FCSLA Life branch, church, and community.



GUIDELINES

- Any FCSLA Life member may submit a nominee for this award.
- Nominee must be at least 23 years old.
- Home Office staff and National Officers are not eligible to be nominated.
- Previous awardees are not eligible.
- A headshot photo of the nominee must be included with the nomination.
- Nominations must be received at the Home Office by **November 15, 2021**.
- An independent committee will select the winner. Decisions are final.
- The winner will receive \$250 and be featured in *Fraternally Yours*, on our website, and social media pages!



The **nomination form** can be found on our website (fcsla.com)
or by contacting the Fraternal Department, 800-464-4642 x1051
or fraternal@fcsla.com.

Cleveland District Members Volunteer at The Fest

The Fest came back better than ever, and in person, on August 8, 2021 at a new location, the Brookside Reservation of the Cleveland Metroparks. Cleveland District members Marie A. Golias, Cailin Joyce, Terese Joyce, Gianna Picciano and Barbara Sekerak worked at this wonderful event. They simultaneously ran three tents selling raffle, food and beverage tickets as a matching funds project.

National and local entertainment, food, activities for all ages, information-

al booths, prizes, giveaways, opportunities for confession, Adoration, prayer and the traditional closing Mass were among the highlights of the day event.

Thousands of people turned out for the 21st Fest. "Take Courage" was the theme this year. Bishop Edward Malesic last year was packing and preparing to come to Cleveland from Greensburg, Pennsylvania. This year he was able to experience it in person.

Heavy downpours hit the area just after the gates opened, but the sun returned by early afternoon. There was 1.75 inches of rain within an hour.

Fr. Bob Stec, founder and organizer of The Fest, announced that the next year's FEST would take place on August 7, 2022.



Bishop Edward Malesic giving the final blessing.



Marie Golias setting up to sell food and beverage tickets for the matching funds project.



Drying out the money for the raffle tickets after the torrential downpour.



Cailin and Terese Joyce working at their tent.



Entrance sign to The Fest.



Part of the crowd enjoying The Fest.



One of the tents collapsed from the fallen rain.

Pittsburgh District Holds Summer Meeting

The Pittsburgh District held its summer meeting on July 25, 2021. The meeting was hosted by Branch S177, Clairton at Salvatore's Event Center in Pittsburgh, PA. President Judy Fedor opened the meeting with the *Pledge of Allegiance* to the flag and National President Cynthia Maleski led the singing of "God Bless America". Father Edward Mazich, District Chaplain, led the prayer before the meal.

Following the luncheon, Father Ed conducted a prayer service to our Patroness, St. Anne, in honor of her feast on July 26.

Jerry LaFrankie, President of Branch S177, addressed the members briefly. The District expressed appreciation for the excellent stuffed cabbage lunch, and presented a check for the District's contribution to the luncheon and a Mass for members of Branch S177.

Recording Secretary Linda Killeen took roll call, read the minutes of the April meeting and read correspondence. Financial Secretary Marian Gatto reported on the treasury.

Dorothy Urbanowicz was congratulated on her re-election to National Auditor, as was Flora Funtal on her re-election to the Court of Appeals. Dorothy gave the National Officers



National, District and Branch 177 officers – Front row – Linda Killeen, Monica LaFrankie, Cynthia Maleski, Judy Fedor. Standing – Father Edward Mazich, Tom Figura, Jim Dubina, Martin Hanyak, Jerry LaFrankie, Marian Gatto, Dorothy Urbanowicz and Flora Funtal.

report, highlighting building our branches.

The District Officers have finalized the plans for the Pittsburgh District's first Youth of the Year Award. Many of our young members participate in projects for their branches, churches, schools and communities. In an effort to involve more of our young people, we would like to recognize one of these special members. Applications for nominees along with guidelines for nomination were given to branch secretaries to

inform their members and copies will be mailed to secretaries not in attendance at this meeting.

Members were informed of a sales presentation which will take place in September. Forms for registration were also passed out to branch secretaries.

President Maleski addressed the membership and updated them on Home Office activities.

District drawings were held. Branch S177 held drawings for prizes and beautiful sunflower centerpieces. The meeting was adjourned and closed with prayer led by Father Ed and the singing of "Hej Slovaci" led by President Maleski.

The next meeting will take place on October 31, 2021 and will be hosted by Branch 111, Charleroi, PA.





Scholarship Dinner Hosted by Pittsburgh District



Scholarship winner Sarah Hartner with her parents, Suzanne and Bruce.



L-R: Auditor Regina Smith, Financial Secretary Marian Greenland, Auditor Kathleen Cicak, Treasurer Virginia Holmes, President Jerry Holmes, Sarah Hartner, Vice President Mary Jo Matta, Recording Secretary/Junior Secretary Judy Fedor.



Miss Nebraska Czech-Slovak Queen Cecilia Marie Minchow



FCSLA Life Branch W055, Sacred Heart, Cedar Hill, NE is proud to have had our member, Cecilia Marie Minchow, chosen as Miss Nebraska Czech-Slovak Queen for 2021-2022. Cecilia is a senior at Concordia University, NE, studying Psychology and Behavioral Sciences with a minor in Music. She is also starting her Masters Program this year in School Counseling. Parents are Todd and Laura Minchow. Grandparents are Gladys

Nemec and the late Adolph Nemec, members of FCSLA Life and grandparents Ron and Susan Minchow. Cecilia Marie and her family are busy attending Czech-Slovak festivals sharing the heritage of our group.

Cleveland District Celebrates Saints Anne and Joachim

What a beautiful day it was to celebrate Saints Anne and Joachim at Our Lady of Lourdes Shrine on Monday, July 26, 2021. Saint Anne has blessed our organization with many wonderful members and strong leadership throughout the years.

In attendance were Past National President Mary Ann Johaneck, Past National Secretary Irene Drotleff, National President Cynthia M. Maleski and her husband Andrzej Groch, National Secretary Kim Graham, National Trustee Sue Ann Seich, and National Auditor Barb Sekerak. We were blessed to have 120 members at this event.

Bishop Roger W. Gries, O.S.B. was the main celebrant of the mass that was

held at 11:00 a.m. The concelebrants for the mass were Fr. Frank Basa; Fr. Michael Brunovsky, O.S.B.; Fr. Matthew Byrne; Fr. Gerard Gonda, O.S.B., district chaplain; and Fr. Robert Marva, OFM Cap. A new novitiate at Saint Andrew Abbey, Br. Gregory Coyne, was the alter server. Saint Wendelin's organist and choir also participated and lead the singing of Slovak hymns.

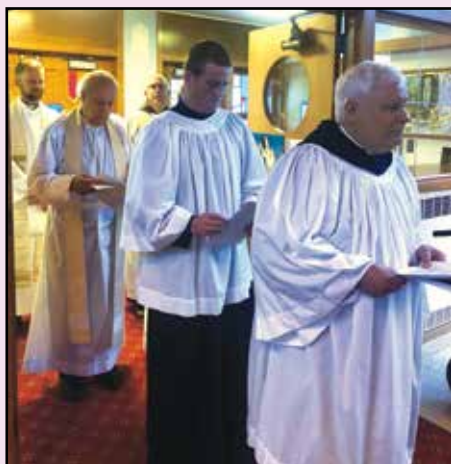
After mass, a delicious luncheon was served in the dining hall by the Sisters of the Most Holy Trinity. The meal included salad, pork loin, mashed potatoes and gravy, broccoli casserole, and dessert. We are very thankful for the warm and generous hospitality that we experience each time we have an event at the shrine.

We had four of the scholarship winners from the Cleveland area with us. Victoria Oros, Rachel Sejba, Jacquelyn Sirocky and John Rypinski assisted Bishop Roger W. Gries, O.S.B. with the "never ending raffle." Thank you to all the members that donated prizes for the raffle.

To conclude this incredible day, Fr. Michael Brunovsky, O.S.B. held Benediction in the chapel, and recitation of the rosary. Every other decade of the rosary was recited in Slovak.

The district officers would like to

thank everyone that attended and assisted with making this such a memorable occasion. We hope to see everyone again next year!



Scholarship winners



Bishop Roger W. Gries, O.S.B.

Tribute to Our Lady of Czestochowa

On August 26, 2021, members of District 1 of the former Polish Women's Alliance (PWA) met at St. Andrew the Apostle Church in Calumet City, IL for the 8:00 a.m. Mass presided by Fr. Luis Valerio, assisted by Fr. Pat Lyons, Deacon Dan Ragonese, and Acolyte Mike Wolski, to honor the memorial of Our Lady of Czestochowa. More than 40 people attended the Mass.

A brunch followed at Gabe's Restaurant in Glenwood, IL.



Dorothy Polus, S81, and a past president of the former District 1 of the Polish Women's Alliance (PWA) and Casimira Bilinski, a member of Branch Z031.

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

FCSLALife

National Youth of the Year Award

2021

Do you know of a young member who exemplifies youth leadership and service? Someone who stands out as a role model for others? FCSLA Life has a long history of encouraging and supporting youth, beginning in 1905 with the first life insurance certificates sold for children. We continue the tradition of youth engagement with the National Youth of the Year Award. This is your opportunity to nominate that outstanding young person.

Our young members are the future of FCSLA Life.

GUIDELINES

- Any FCSLA Life member may submit a nominee for this award.
- Nominee must be an FCSLA Life member for at least three years.
- Nominee must be between **12 - 22 years old**. (Received date will determine the age.)
- Family members of Home Office staff and National Officers are eligible to be nominated.
- Previous awardees are not eligible.
- Service projects and volunteerism included on nomination form can only be from 2019 - 2021.
- A headshot photo of the nominee must be included with the nomination.
- Nominations must be received at the Home Office by **November 15, 2021**.
- An independent committee will select the winner. Decisions are final.
- The winner will receive \$250 and be featured in *Fraternally Yours*, on our website, and social media pages!

The **nomination form** can be found on our website (fcsla.com)
or by contacting the Fraternal Department, 800-464-4642 x1051
or fraternal@fcsla.com.



Branch S111 Participates in the Festival of Nations

Members of FCSLA Life Branch S111 Charleroi participated in the annual Festival of Nations held at St. Andrew the Apostle Parish, Charleroi on August 14, 2021. Over the summer months, they prepared homemade halupki and haluski.



L-R: Members Brittany and Maria Claybaugh, Elaine Weiss, Fr. Gerald Mikonis, Eileen Claybaugh, Tammy Albert and Marsha Chacko.



L-R: Booth workers – Bill Kluth, Brittany, Cindy and Nancy Oler and Maria Claybaugh.



Along with senior branch participation, the J170 branch also had a Bake Sale booth which had record sales! Volunteers included Marsha Chacko, Peggy Foster, Bill, Brittany, Father Kevin Dominik, and Eileen Claybaugh.

Agnes Pipa – 99 Years Young on May 15, 2021

[Not an obituary – a tribute to an amazing woman.]

Agnes is a first generation Slovak-American from Lakewood, OH, daughter of Michael and Anna Sinchak (nee Hornak). She was married to the love of her life, John (deceased) on May 18, 1946, at Sts. Cyril and Methodius parish.



She is the mother of two amazing daughters – Janet Readinger (deceased) and Joanne (Michael) Bizup. She has also been blessed with four (well seven) grandchildren – Rich (Debi) Readinger, Tina (Chris) Kuse, Michael Bizup Jr. and Debbie (Vince) Bank – and has welcomed into her family six (well eight) great-grandchildren – Logan (Emily) Readinger, C.J. (Atheena engaged) Readinger, Kira Schmidt, Maggie Mae Schmidt (deceased), Cooper Schmidt and Parker Bank.

She has been a life-long and dedicated member of Transfiguration parish (formerly Sts. Cyril and Methodius) in Lakewood, OH, and is regularly visited by Father Ted Haag OFM, pastor of the parish. Agnes has also been a long-time member of both the FCSLA Life Branch 524 and the Slovak Catholic Sokol.

Thanks to Agnes' undying love for her family and heritage, many Slovak traditions have become the heart of our family celebrations. We jokingly have made a "Slovak Council" for the family to discuss all planning of those traditional events. And that is why we are proud "Cleveland Slovak".

**A special thanks to the Only In CLE store for designing and preparing the shirts for her big day!*



Eastern PA Francis Jakabcin District Celebrates Christmas in July

Christmas music filled the air on July 8th as members from the Frances Jakabcin District celebrated Christmas in July at Knoebels Amusement Park, Elysburg, PA. The district had their own pavilion for the day. Around 125 children and adults came out for our Junior member event. Junior members were given \$15 in tickets which were a gift from their Junior Order branch as well as snacks to munch on.

Tickets could be used for food and rides. Junior members were also given inflatable balls as gifts from the home office. Members were also allowed to purchase more tickets at a 10% discount.

This event was a great way for families to see each other since the pandemic, and for friends to reconnect. The district is looking forward to hosting this event for next year, 2022. Stay tuned for more details.



Pittsburgh Okres Quarterly Meeting

The quarterly meeting of the Pittsburgh Okres will be held on Sunday, October 31, 2021.

There will be a 1:00 p.m. luncheon followed by the meeting. Charleroi FCSLA Life Branch 111 is hosting the event.

The location is Cedarbrook Golf Course at The Clubhouse Grille, 215 State Route 981, Belle Vernon, PA 15012.

Branch S114 Annual Bingo Social

St. Ann Lodge FCSLA Life Branch S114 in Lorain, OH will hold their Annual Bingo Social on Sunday, October 17th at 1:00 p.m. at the American Slovak Club, 2915 Broadway.

All members are invited and encouraged to attend. Please make your reservations by calling Marge Kurta at 440-282-3473 or email Marge Thomas at mugsann@gmail.com. Due to the threat of Covid-19 causing cancellations, please leave a contact phone number. Deadline for reservations is October 13th.

NOTE: Our Christmas party will be held on December 19th.



Fr. Frank Basa Recognized by the Great Trail Council

Fr. Frank Basa, S475, an Eagle Scout (1962) and Ad Altare Dei recipient, was ordained a Catholic priest for the Diocese of Cleveland in 1971. About the same time, he began serving as a district chaplain. In 1974, he served on the staff for the First National Catholic Conference held at the Philmont Train-

ing Center. In 1976, Bishop James Hickey appointed him Boy Scout Chaplain for the diocese. In 1979, Fr. Basa was elected Area Chaplain for the National Catholic Committee on Scouting (NCCS) and served 10 years. He has served as a chaplain at all National Jamborees since 1973. He has attended National Camping School in Chaplaincy Section and served as its Director in 1977, 1982, 1985, 1990 and 1991. He earned his Wood Badge beads in 2005 and is a Vigil member of the Order of the Arrow (1978).

His service to the Cleveland diocese has been recognized with the Bronze Pelican and St. George emblems. In 2014, the NCCS recognized him with the Silver St. George emblem for his many years of significant service at the national level. Great Trail Council recognized his active years of service by presenting him with the Silver Beaver award in 1982. He received the Silver Antelope award from the BSA Central Region in 1998. Fr. Basa has served on the Council Executive Board since 1998.

Fr. Frank Basa has become the face of Catholic Scouting in northeast Ohio. Many Scouts and Scouters know him for his presence at all types of Scout functions, from religious services and retreats to training to award presentations. He continues to serve Scouting today as a positive advocate for its programs and services.

It is appropriate then that, on the 50th anniversary of his ordination, May 29, 2021, Great Trail Council acknowledges his long and significant service to Scouting by naming the Camp Manatoc chapel in his honor.

Fr. Frank Basa is Branch President of S475.



L-R: Rev. David Weyrick (Presbyterian), Fr. Frank Basa and Rev. Dave Rice (Methodist) at the Camp Manatoc chapel dedication. All three have been chaplains at National Scout Jamborees and have been awarded the Silver Beaver award by the Local Council in Akron, OH. Rev. Weyrick and Fr. Basa have also been awarded the Silver Antelope award from the Region. All three are retired but continue to be very active in Scouting.

Celebrates 50 Years of Marriage



Virginia (Tapocik) and Jerry Holmes celebrated 50 years of marriage, and they're still going strong. Their journey started way back on February 20, 1971, when a young Virginia and Jerry said "I do". They didn't know what life had in store for them, but it's been an amazing 50 years full of friends and family including a son, James John, and 3 grandchildren, James John Jr., Danielle and Zachary.

They were united in marriage at Sacred Heart Church by the Reverend Boniface Soric and attended by Edward and Margaret Tapocik, Best Man and Maid of Honor.

In celebration of this joyful occasion, the family attended the 4:30 p.m. Mass offered in thankfulness at Mary Mother of God Parish. Following the Mass, family, nephews and nieces gathered at the Jacktown Ride and Hunt Club to dine and reminisce about all the fun times shared throughout the years.

Jerry worked for All State and retired from Prudential Insurance. Virginia worked at Penn Central Railroad, served as Vice-President of Pittsburgh District and FCSLA National Trustee for 20 years. She currently serves as Branch S77 Treasurer and President of Pennsylvania Fraternal Alliance.

50 years of marriage is a huge accomplishment. Both of us look back with happiness and pride. God willing, we are looking forward to lots of love and happiness in our remaining years.



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Facebook

FCSLALife

WHAT TO KNOW ABOUT THE Coronavirus Variants

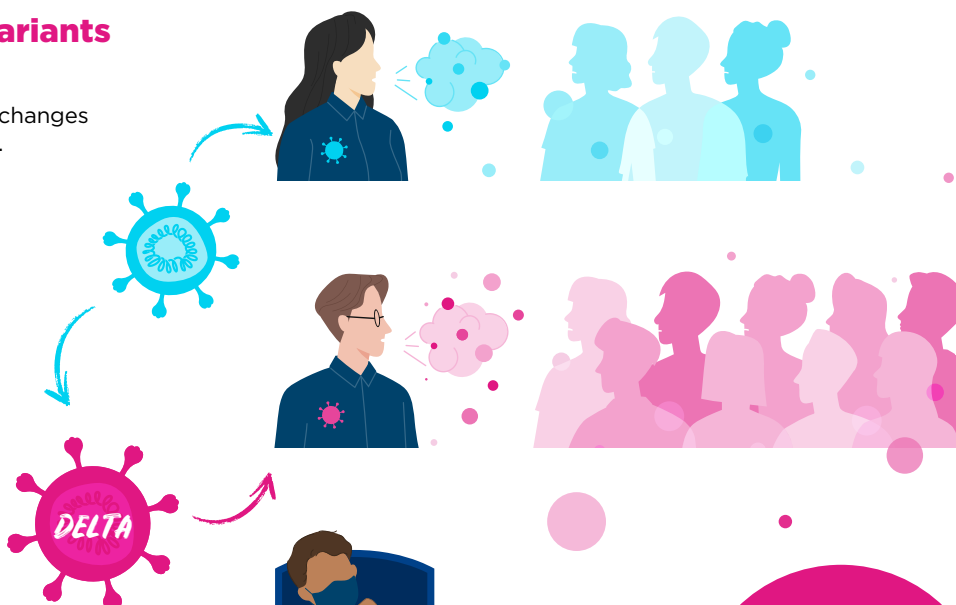


There are several variants of the coronavirus

When viruses multiply, small changes in their genes create variants.



Some changes allow viruses to spread more easily or become resistant to treatments or vaccines.



The Delta variant is the MOST CONTAGIOUS yet

The highly contagious Delta variant is causing nearly all new COVID-19 infections.

Infections, hospitalizations, and deaths due to COVID-19 are increasing again in the United States—**almost entirely among people who are unvaccinated.**

As long as the coronavirus is able to spread from person to person, it will have opportunities to **mutate** and become more dangerous.

FIND COVID-19 VACCINES NEAR YOU:



Go to vaccines.gov



Text your ZIP code to **438829**



Call **1-800-232-0233**

The vaccines are highly effective at preventing severe illness, hospitalization, and death from COVID-19

The COVID-19 vaccines work really well to protect you from severe illness, including from the Delta variant. But vaccinated people in areas of substantial or high spread of COVID-19 should still wear a mask inside public spaces to help prevent the spread of the Delta variant and protect others.

REMEMBER: To get the most protection from the vaccines, you need all recommended initial doses. You'll likely need booster doses to keep up your immunity.

- Johnson & Johnson's Janssen vaccine requires one initial dose.
- The Pfizer-BioNTech and Moderna vaccines require an initial two doses. If you have a medical condition or take medicines that weaken your immune system, CDC recommends you get a third dose at least 4 weeks after your second dose.

Content last reviewed: August 24, 2021



For more information, visit [CDC.GOV/CORONAVIRUS](https://www.cdc.gov/coronavirus).

MATCHING FUNDS ACTIVITIES

Branch W013

Bingo and Lunch Stand Proceeds

Branch W013 from Prague, Nebraska sponsored Bingo and Lunch Stands In August, during the town's Car Show and also the Annual Prague Days Celebration. The Bingo games drew a good crowd both days and offered a chance to cool off from the summer heat while enjoying lunch and Bingo. Many branch officers and members as well as St. John's church members worked for and donated to this Matching Grant Program.



Branch J157

Benefits Epiphany of Our Lord Parish

Members of J157, Monessen recently held a matching funds for the Epiphany of Our Lord Parish in Monessen, PA. Members helped serve food, sold raffle tickets, and sold tickets on gift baskets, as well as, worked game booths. Funds generated from this event totaled \$34,853.61. Father Michael Crookston was extremely pleased with the results.



Branch J101 and J011

Golf Tournament Benefit

S101 and J011, St. Louis, MO, supported a matching funds golf tournament to benefit this worthwhile cause. Caritas Connections, Inc is a faith-based organization dedicated to "connecting those who have with those who need". Inspired by the compassion of Jesus, we continue His mission to feed the hungry, clothe the naked, and help the sick, suffering and homeless. Many members of our community are eager to share their blessings. Many of our less fortunate neighbors desperately require their help. The challenge is linking the gifts with the needs. We provide that vital connection-transforming compassion into charity.





IN MEMORIAM

Frank M. "Farmer" Duriancik, Jr., S262



Frank M. "Farmer" Duriancik, Jr., 79, of Washington Township, passed away on April 5, 2020 at AHN- Allegheny General Hospital Inpatient Hospice, Pittsburgh. Born May 5, 1940 in New Kensington, he was a son of the late Frank M. and Mary (Horvat) Duriancik, Sr. Frank was a lifelong resident of Washington Township and was a 1959 graduate of Vandergrift High School. He proudly served our country with the United States Air Force. Frank worked in the roll shop for Wean United until 1981, as a deputy sheriff for the Westmoreland County Sheriff's Office until 2001, and at PNC Park for the Pittsburgh Pirates in 24 hour security until 2011. Frank was a member of St. James Catholic Church, Apollo, the Slovak Club in East Vandergrift, the American Legion Post #113 in Vandergrift, the VFW Post #566 in Vandergrift, the Lithuanian Club of East Vandergrift, the Knights of Columbus, the United Steel Workers of Vandergrift Local #1388 where he served as a financial secretary, and the Deputy Sheriff's Association of PA. He enjoyed bowling, running, playing cards, and sports of all kinds, especially high school football. In addition to his parents, Frank was preceded in death by his sisters, Mildred Nalepka, Mary Ann Duriancik; his brother, Henry Duriancik; and numerous aunts and uncles. Frank is survived by his loving wife of 50 years, Joyce M. (Hrivnak) Duriancik; sons, Frank M. (Lisa) Duriancik, III of Manassas, VA, Mark P. (Kelli) Duriancik of North Apollo; grandsons, Zachary, Owen, and Jake Duriancik; granddaughter, Sydney Duriancik; sister, Dolores "Dee" Reilly of Oklahoma Borough; brother, Paul (Suzanne) Duriancik of Vandergrift; and numerous nieces and nephews. Friends will be received in St. James Roman Catholic Church, 109 Owens View Ave., Apollo, on Saturday, July 18, 2020 from 9:00 a.m. until the Memorial Mass at 9:30 a.m. in the Church. Interment in Greenwood Memorial Park, Lower Burrell, with military honors accorded by the Vandergrift Veterans Honor Guard.

Dustin Lee Lopatka, U258



Dustin Lee Lopatka, 38, of Ludington, MI passed away of a heart attack on March 8, 2020. He is missed by his loving family.

Beata Havelka, W121



Beata died on July 8, 2021 with her family at her side. Beata was born at home along with her twin sister, Beatrice, on March 3, 1930 to Louis F. and Rose (Jilek) Sadowsky. She grew up on her parents' farm in Dunn County and attended school through the 8th grade at Sts. Peter & Paul in New Hradec, ND. She married George Havelka on November 11, 1953 at New Hradec. After their marriage, they moved to a farm near New Hradec in Stark County. She was a member of the Sts. Peter & Paul Altar Society, Catholic Workman Fraternity, Ladies Homemakers Club, and lifelong

member of Sts. Peter & Paul Catholic Church. Daily prayer and her Catholic faith were her foundation. Bea's hobbies included crocheting, embroidery, sewing, baking bread & kolaches, making noodles, canning, playing cards and scrabble, and gardening. She especially loved flowers. A visit was not complete without a stroll through the flower garden. She was only 58 when her husband, George, died. Loneliness was her nemesis for many years after that. She learned to drive with the help of a neighbor and regained her sense of independence while she remained on the farm. Later, her years at Evergreen in Dickinson brought her comfort – being around people. She is survived by her two daughters, Cheryl (Clyde) Fenster, Bismarck, ND, Linda (Keith) Dahlgren, Timber Lake, SD; two sons, Gerald Havelka, Dickinson, ND, Marvin (LeAnn) Havelka, Bismarck, ND; twin sister, Beatrice Rambousek, Dickinson, ND, 9 grandchildren, and 10 great-grandchildren.

Frances Honner, W093



Frances Ann Honner, age 88 of Yankton, SD and formerly of Tabor, SD passed away on July 20, 2021 in Yankton. Frances Ann (Bouska) Honner was born on March 30, 1933, to George and Frances (Sudra) Bouska at the family farm. She graduated from Tabor High School. Frances attended Southern State Teachers College in Springfield, SD and received her Teacher's Certificate. She married Roman Honner on June 9, 1953, at St. Wenceslaus Catholic Church, where she was a lifetime member and sang in the Choir. She was also a member of the Altar Society, Kortan-Hatwan Legion Auxiliary Post, and the Catholic Workman. "Mom's devotion to family was empowered by her faith and intertwined with her dedicated service to many activities within the Tabor Community." In her "free" time she enjoyed nursing her flowers and plants. She is survived by her sons, Richard (Rita) of Tabor, SD, Don (Jodie), David (Tonia), and Joseph (Rachael) of Sioux Falls, SD, and daughter Mary Frances (Dave) Bitterman of Delmont, SD. There are thirteen grandchildren and four great-grandchildren; sisters Marie Ann (late Duane) Vitek of Scotland, SD, Kay Bouska of Austin, TX, and brother George (Kathy) Bouska of Livingston, MT. In lieu of flowers, the family requests memorial directed to the Tabor Legion & Auxiliary Post, P. O. Box 53, Tabor, SD 57063.

Maria Folmer, Z211



It is with great sadness that the Officers of Branch Z211 report the passing of Maria (Maryla) Folmer. She was born August 16, 1951 and died on June 23, 2021. Maryla was the Treasurer of our Branch for many years and was the Office Manager at PWA Headquarters in Chicago, serving under five (5) National Presidents, through the merging of our Organization into FCSLA in 2017. Maryla played a vital role in the planning of numerous National Conventions and served on Committees for most major PWA Anniversary celebrations and fundraisers. She had an infectious laugh and always a kind word for everyone she encountered. Our thoughts and prayers go out to her family. Maryla is survived by her husband, Richard, sons Eryk (wife Marielle) and Adrian and granddaughter Sienna. May she rest in eternal peace.

First Catholic Slovak Ladies Association

Executive Committee Second Quarterly Meeting

Home Office, Beachwood OH • May 18, 2021

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:33 a.m. at the home office, Beachwood, Ohio. National Trustee Suzanne V. Strohl volunteered to open the meeting with prayer and National Director Lawrence M. Golofski led us in the Pledge of Allegiance.

Opening Business

Roll Call

National Secretary Kimberly A. Graham was asked to call the roll. Due to the current pandemic and meeting and travel restrictions the following members joined via a secure virtual meeting in a secure location:

Monsignor Peter M. Polando	National Chaplain
Cynthia M. Maleski	National President
Lawrence M. Golofski	National Director
Patrick F. Braun	National Director
Suzanne V. Strohl	National Trustee

National Trustee Sue Ann M. Seich was excused due to her brother's death. Secretary Kimberly A. Graham and National Treasurer Stuart L. Collins were also present and in a secure location in their offices.

Approval of Agenda

President Maleski called for approval of the agenda. It was distributed in advance and if no amendments, corrections, or deletions, the agenda will stand as approved.

APPROVED

Approval of the Minutes

President Maleski noted the minutes were distributed in advance and if no amendments, corrections, additions, or deletions, the February 9, 2021, minutes will stand approved as circulated.

APPROVED

National President's Comments

President Maleski stated it was requested she give an outline of her comments and they were circulated in advance.

Supplement 1

AM Best

President Maleski noted the AM Best interview is scheduled for June 16, 2021, and we have been advised the rating committee will meet to discuss our rating in late August. In preparation, we have formed an AM Best Interview Team and this year we added a key preparation team, and we have established a 2021 work plan, tracking system and shared a calendar with the team indicating deadline dates for submission of materials. This year AM Best sent out a voluntary Environmental, Social and Governance (ESG) survey form. The key point is the ESG framework is becoming more com-

monplace, and President Maleski stated we will introduce it into our discussions. The questions on the survey focus on the awareness of these ESG factors in the insurance industry and for us to consider the ESG risks and opportunities. The survey also focuses on investing, culture, and underwriting. Questions were asked and answered.

Strategic Planning

President Maleski mentioned that we completed Phase 1 and had the presentation from Balanced Growth, our outside strategic planner. We are now in Phase II, and a survey form has been sent to each board member and it should be completed and returned by May 23, 2021. The goal is to have a direction setting meeting of this design phase at the board meeting on June 23, 2021.

President Maleski remarked that she will reserve the rest of her comments until the board meeting.

Approval of President's Report

National Chaplain Monsignor Peter M. Polando moved to accept the President's report and seconded by National Director Patrick F. Braun.

MOTION ADOPTED

National Treasurer's Report

Treasurer Collins presented the Treasurer's Report as of March 31, 2021. Treasurer Collins reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Income before Dividends, Bond Rating, and a snapshot of our portfolio, as well as a graphical review of our revenue for the last five years. At the end of March, our admitted assets were at \$1.079 billion, and our surplus was \$108.3 million.

Treasurer Collins reviewed the Balance Sheet, and Income Statement as of March 31, 2021. Questions were asked and answered.

Annuity Reserves by Product

Treasurer Collins reviewed the annuity reserves by product. He explained in detail significant statistics on the report. Questions were asked by members of the Executive Committee and answered.

Controller Frank Rando joined the meeting at 10:13 a.m.

First Quarter 2021 Budget vs Actual

Controller Rando reviewed the first quarter 2021 Budget vs Actual report by discussing the life business, annuity business, general expenses, and highlighted variances. Questions and comments were asked and answered.

Controller Rando was excused from the meeting at 10:26 a.m.

Minutes continued on facing page

Acquired Securities Report

Treasurer Collins reviewed the \$33.3 million of acquired securities since our last Executive Committee meeting. Treasurer Collins also reviewed the quarterly credit watch list, and the credit events report as of March 31, 2021. Questions were asked and answered.

Supplement 2

President Maleski entertained a motion to accept the National Treasurer's report. Trustee Strohl moved to accept the National Treasurer's report, seconded by Chaplain Monsignor Polando.

MOTION ADOPTED

The meeting was adjourned for a 10-minute break at 10:35 a.m.

Second Session – May 18, 2021

President Maleski reconvened the 2nd quarterly meeting of the Executive Committee at 10:44 a.m. and Secretary Graham conducted a roll call and confirmed that all executive committee members were present and in a secure location.

Unfinished/New Business

Investment Update

Treasurer Collins stated that at the last board meeting there was a discussion to provide help for the treasurer in the terms of an outside money manager. In consultation with the other national officers Treasurer Collins provided an update on our current model with three possible alternatives. In addition, Treasurer Collins highlighted some of the issues we are facing regarding the low bond interest rate and our annuity block. Treasurer Collins stated we did a competitive review of our brokers in January 2021, and we added two new brokers. Questions were asked and answered. The Executive Committee recommended we review the Investment Policy. Treasurer Collins recommended we continue to review this on a short-term basis and he will report on the investment update and proposals at the June 23, 2021, board meeting.

Supplement 3

Annuity Interest Yield

Treasurer Collins reviewed the yield curves, and he is recommending reducing the credit rates ten basis points for the third quarter of 2021 as follows:

Elite Silver (5 Year) from 2.75% to 2.65% APY

Elite Gold (7 Year) from 3.00% to 2.90% APY

Elite Platinum (10 Year) from 3.25% to 3.15% APY

It was recommended by Treasurer Collins that there be no change to the immediate annuities and no change to the guaranteed minimum rates.

Trustee Strohl moved to accept the Treasurer's recommendation and seconded by Director Golofski.

Supplement 4

MOTION ADOPTED

Business Travel

President Maleski stated we agreed to discuss the rental car piece of the current Travel Policy, Policy Number 1.8 from the Board Policies and Procedures at the Executive Committee. The managing officers recommended on this policy, adding a bullet point to clarify that the association will pay

for rental car expense. This is the interim policy which was recommended at the February meeting which requires cost analysis and additional insurance from the car rental agency to be submitted and attached to the voucher. The executive committee had a discussion regarding this policy. Trustee Strohl made a recommendation for the board of directors to review this policy at their next meeting and seconded by Director Golofski.

Supplement 5

MOTION FAILED WITH 3 ABSTAINING

Adjournment

Trustee Strohl moved, and Director Braun seconded to adjourn the meeting. The meeting adjourned at 12:29 p.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

Cynthia M. Maleski, President

ATTEST:

Monsignor Peter M. Polando, Chaplain

Lawrence M. Golofski, Director

Patrick F. Braun, Director

Suzanne V. Strohl, Trustee

Sue Ann M. Seich, Trustee

I, Kimberly A. Graham hereby certify that I am duly appointed and acting Secretary of the First Catholic Slovak Ladies Association of the United States of America.

Kimberly A. Graham, Secretary

FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

SILVER ELITE (5 YEAR)

2.65% APY*

GOLD ELITE (7 YEAR)

2.90% APY*

PLATINUM ELITE (10 YEAR)

3.15% APY*

***This rate is in effect 10/1/2021 thru 12/31/2021**

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

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF MAY 31, 2021

ASSETS

Cash & Short Term Investments	\$ 32,868,002
Bonds	1,025,122,966
Preferred Stock	2,333,978
Common Stock	9,216,154
Investment Income Due & Accrued	14,329,488
Property Plant & Equipment, Net	4,721,550
Certificate Loans & Accrued Interest	1,991,773
Other Assets	754,460
TOTAL ASSETS	\$ 1,091,338,369

LIABILITIES

Life Reserves	\$ 303,416,305
Annuity Reserves	652,853,001
Death Claims Payable	2,929,383
Unearned Premiums	450,443
Matured Endowments	388,551
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,929,329
Accrued Convention Donations	250,000
Provision for Future Conventions	294,911
Asset Valuation Reserve	12,689,220
Interest Maintenance Reserve	253,918
Other Liabilities	2,187,594
TOTAL LIABILITIES	\$ 982,042,653
Surplus	\$ 109,295,716
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,091,338,369

INCOME STATEMENT For the Five Months Ending May 31, 2021

REVENUE

Insurance Premiums	\$ 2,217,976
Annuity Premiums	31,135,271
Investment Income	20,873,730
Amortization of Interest Maintenance Reserve	26,929
Rental Income	146,415
Other Revenue	16,076
TOTAL REVENUE	\$ 54,416,397

EXPENSE

Increase in Reserves — Life	\$ 622,305
Increase in Reserves — Annuity	25,238,052
Insurance Benefits	3,992,376
Annuity Benefits	15,747,071
Commission Expense	954,592
Surrender Benefits	1,759,471
Matured Endowments	21,746
Interest Expense	205,307
Salaries — Employees	302,775
Tax Expense	24,290
Underwriting Expense	31,256
LIFE AND ANNUITY EXPENSES	\$ 48,899,240

Revenue Less Life and Annuity Expenses

Bank Service Charges	\$ 5,517,156
Data Processing Service Fees	64,034
Accounting Fees	107,431
Actuarial Fees	92,269
Legal Fees	153,995
Consulting Fees	13,419
Employee Benefits	40,442
Fees — Directors	294,732
Salaries — Employees	78,406
Salaries — Officers	600,781
Temporary Office Expenses	250,108
Tax Expense	13,252
Depreciation Expense	77,750
Utility Expense	104,306
Postage and Printing	51,374
Advertising & Marketing	84,243
Travel Expense	36,081
Insurance Department Fees	7,302
Sales Expense	50,915
Rental Expense	55,197
Building Expense	146,415
Insurance Expense	49,151
Office Equipment & Supplies Expense	22,686
Dues & Subscriptions	70,248
Human Resources	31,072
Other Expense	28,584
SALES & OPERATING EXPENSES	\$ 2,531,307

Revenue Less Sales & Operating Expenses

Post Mortem Benefits	\$ 2,985,849
Misc. Member Benefits	770,282
Donation Expenses	34,708
Change in Accrued Convention Donations	27,056
Convention Expenses	62,500
Branch and District Funding	70,550
Fraternal Activities	297,625
Official Publications	34,703
Scholarship Awards	228,180
DIRECT FRATERNAL EXPENSES	\$ 236,667
	\$ 1,762,269

Income (Loss) from Operations

Dividends to Members	\$ 1,223,580
Subtotal Income (Loss)	\$ 590,019
Capital Gains (Loss)	\$ 633,560
NET INCOME (Loss)	\$ 348,379
	\$ 981,939

Branch W137 Sponsors Czech Plus Band Concert

On the warm and muggy evening of Friday, June 11, 2021, Branch W137 sponsored the Czech Plus Band concert at the bandstand in Czech Village, Cedar Rapids, Iowa. Those in attendance were treated to freshly popped bags of popcorn and bottles of water provided by Branch W137.



Czech Plus band concert sponsored by FCSLA Branch W137.



Branch W137 members Mikahla Powers and Danika Robe distribute popcorn and bottles of water to concertgoers.

Flavors of Fall!

CURRIED BUTTERNUT SQUASH SOUP

- 6 strips bacon chopped
- 1 large onion chopped
- 2 cloves garlic minced
- ¼ teaspoon curry powder
- ¼ teaspoon turmeric
- ½ teaspoon cardamom
- ¼ teaspoon cumin
- ½ teaspoon coriander
- ½ teaspoon salt or to taste
- ¼ teaspoon pepper or to taste
- 4 cups chicken broth low sodium
- 1 lb. large butternut squash about 1 cubed
- 1 large apple peeled, cored and cut into cubes
- 1 cup heavy cream
- 1 tablespoon fresh oregano chopped

Optional

- ½ cup goat cheese crumbled

In a large soup pot add the bacon and fry it until crispy over medium-high. Remove the bacon from the pot and set aside. Leave the bacon fat in the pot.

Add the chopped onion and cook for about 3 minutes until it softens and becomes translucent. Add the garlic and cook for another 30 seconds. Add all the spices: curry, turmeric, cardamom, cumin, coriander, salt, pepper and stir.

Stir in all the chicken broth then add the cubed butternut squash and apple. Turn the heat down to a medium and cook for about 15 to 20 minutes or until the butternut squash is fork tender.

Use an immersion blender to puree the soup on high until creamy and smooth. Alternatively you can transfer the soup to a blender and puree it that way.

Stir in the heavy cream and bring to a boil. Taste for salt and pepper and adjust as necessary.

Garnish with fresh oregano and serve as is or top with goat cheese and bacon.

APPLE SQUARES

- 3 medium apples peeled, cored and sliced into small chunks
- 1 teaspoon cinnamon
- 4 tablespoon brown sugar, packed
- 1 teaspoon baking powder

- 1¼ cup all-purpose flour
- ¼ teaspoon salt
- ¾ cup white sugar
- ¼ cup vegetable oil
- ¼ cup sour cream
- 1 teaspoon vanilla extract
- 2 eggs
- ½ cup almonds slivered

Preheat oven to 350 degrees and line a 9x13 inch pan with parchment paper.

Toss the chopped apples with the brown sugar and cinnamon in a medium bowl.

In a medium bowl add the flour, salt, and baking powder and combine.

In the bowl of your mixer add the eggs and add the vanilla, sour cream, sugar, vegetable oil and mix everything together until smooth about 2 minutes.

Add the dry ingredients to the mixer bowl and using a paddle attachment, mix until everything is well incorporated. Add the apple mixture to the bowl, and using a spatula, mix everything together.

Pour the batter into the prepared pan, then top with the slivered almonds.

Bake for about 1 hour or until done, when a toothpick is inserted into the center, it should come out clean.

MACAROON-TOPPED RHUBARB COBBLER

- 4 cups sliced fresh or frozen rhubarb (1-inch pieces)
- 1 large apple, peeled and sliced
- ½ cup packed brown sugar
- ½ teaspoon ground cinnamon, divided
- 1 tablespoon cornstarch
- 2 tablespoons cold water
- 8 macaroons, crumbled
- 1 tablespoon butter, melted
- 2 tablespoons sugar
- Vanilla ice cream, optional

In a large cast-iron or other ovenproof skillet, combine the rhubarb, apple, brown sugar and ¼ teaspoon cinnamon; bring to a boil. Reduce heat; cover and simmer until rhubarb is very tender, 10-13 minutes. Combine cornstarch and water until smooth; gradually add to the fruit mixture. Bring to a boil; cook and stir until thickened, about 2 minutes.

In a small bowl, combine the crumbled cookies, butter, sugar and remaining cinnamon. Sprinkle over fruit mixture.

Broil 4 inches from the heat until lightly browned, 3-5 minutes. If desired, serve warm with ice cream.

Note: If using frozen rhubarb, measure rhubarb while still frozen, then thaw completely. Drain in a colander, but do not press liquid out.

CARAMEL-PECAN MONKEY BREAD

- 1 package (¼ ounce) active dry yeast
- ¼ cup warm water (110° to 115°)
- 5 tablespoon plus ½ cup butter, divided
- 1¼ cups warm 2% milk (110° to 115°)
- 2 large eggs, room temperature
- 1¼ cups sugar, divided
- 1 teaspoon salt
- 5 cups all-purpose flour
- 1 teaspoon ground cinnamon
- Caramel:*
- ¾ cup packed brown sugar
- ¼ cup butter, cubed
- ¼ cup heavy whipping cream
- ¾ cup chopped pecans, divided
- Optional Glaze:*
- 4 ounces cream cheese, softened
- ¼ cup butter, softened
- 1½ cups confectioners' sugar
- 3 to 5 tablespoons 2% milk

Dissolve yeast in warm water. Melt 5 tablespoons butter. Add milk, eggs and melted butter; stir in ¼ cup sugar, salt and 3 cups flour. Beat on medium speed for 3 minutes. Stir in enough remaining flour to form a firm dough.

Turn onto a floured surface; knead until smooth and elastic, 6-8 minutes. Place in a greased bowl, turning once to grease the top. Refrigerate, covered, overnight.

Punch dough down; shape into 40 balls (about 1¼ in. diameter). Melt remaining butter. In a shallow bowl, combine cinnamon and remaining sugar. Dip balls in butter, then roll in sugar mixture.

For caramel, bring brown sugar, butter and cream to a boil in a small saucepan over medium heat. Cook and stir 3 minutes. Pour half of the caramel into a greased 10-in. fluted tube pan; layer with half the pecans and half the dough balls; repeat. Cover and let rise until doubled, about 45 minutes.

Preheat oven to 350°. Bake until golden brown, 30-40 minutes. (Cover loosely with foil for last 10 minutes if top browns too quickly.) Cool 10 minutes before inverting onto a serving plate.

For optional glaze, beat cream cheese and butter until blended; gradually beat in confectioners' sugar. Add enough milk to reach desired consistency. Drizzle glaze over warm bread.

The background of the entire page is a close-up photograph of autumn leaves. The leaves are in various shades of orange, yellow, and brown, with some showing detailed vein patterns. They are scattered across the page, with some leaves partially overlapping each other. The lighting is soft, creating a warm and natural feel.

PERIODICAL

10/21

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.