

# Fraternally Yours®



**FCSLA**Life

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First Catholic Slovak Ladies Association

SEPTEMBER 2021

★ H A P P Y ★

*Labor  
Day*

SEPTEMBER 6  
**LABOR DAY**

SEPTEMBER 12  
**GRANDPARENTS' DAY**

SEPTEMBER 11  
**PATRIOT DAY**

ŽENSKÁ JEDNOTA



**OFFICE HOURS — HOME OFFICE**

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

**EDITOR:** Carolyn Bazik

P.O. Box 1617, Reading, PA 19603

E-mail: zjbazik@comcast.net

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

**BOARD OF DIRECTORS****CHAPLAIN:**

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

**PRESIDENT:**

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

**NATIONAL DIRECTORS:**

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

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

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

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

**NATIONAL TRUSTEES:**

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

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

**NATIONAL AUDITORS:**

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

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

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

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# "ordinary"

"I'm just an ordinary man," he said.

I knew what he meant. He really was saying average.

I don't believe in either ordinary or average.

Average is for numbers, math class.

The only place ordinary has in our life is right behind, extra.

"Extraordinary!"

How can anything God created be average?

How can anyone be "ordinary?"

I see the miracle in a grain of sand.

I see beauty in a blade of grass.

Did He not create both?

"You are not ordinary," I replied.

"God does not make ordinary."

He makes "brilliant!"

He makes "dynamic."

He makes even the meek powerful beyond measure.

If we see ordinary, we choose to see it.

If we feel average, we make it so.

For each and every element in life is a miracle.

Therefore, if it is true that God created man in His image,  
how could anyone of us be less than extraordinary!

(© 2009 By: Bob Perks)

Dear Friends,

**This month stop and remind yourself that there is nothing average or ordinary about you!**

**God has given each of you a gift from his great variety of spiritual gifts. Use them well to serve one another. Do you have the gift of speaking? Then speak as though God himself were speaking through you. Do you have the gift of helping others? Do it with all the strength and energy that God supplies. Then everything you do will bring glory to God through Jesus Christ. All glory and power to him forever and ever! Amen. (1 Peter 4:10-11)**

**Until Next Month,  
Warmly, Carolyn**



# *The Second Glorious Mystery:*

## THE ASCENSION

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

Dear Sisters and Brothers,

The four greatest events in human history which are also foundations of our Christian faith are the Incarnation, when God descended to earth in the person of Jesus to become human; the Crucifixion, when Jesus died on the cross for our sins; the Resurrection, when Jesus rose from the dead; and the Ascension, when Jesus was exalted to his place on the heavenly throne. This month's second Glorious Mystery is the Ascension of Our Lord into Heaven. The Spiritual Fruit for this Mystery is "Hope."

The Ascension took place forty days after Jesus' Resurrection. During those forty days Jesus remained on earth to prove he was truly risen from the dead. On the day of his Ascension he led his disciples to the outskirts of Bethany to the Mount of Olives, where many events in the Bible had taken place. There Jesus commissioned them to go out into the whole world and preach the good news to every creature. "Baptize them in the name of the Father, and of the Son, and of the Holy Spirit, teaching them to observe all that I have commanded you. I am with you always even to the end of time" (Mt. 28:19-20). Christ then physically departed from earth by raising into heaven. Before the Ascension Jesus had prepared his apostles for the coming of the Holy Spirit through whom they would have the power to be witnesses of Jesus Christ to the ends of the earth. This descent of the Holy Spirit would take place ten days later on Pentecost.

Both the Resurrection and the Ascension were foretold in the Old Testament. Christ knew that like his death, both were essential for fulfilling God's purposes. The Ascension completes the Resurrection. Without the Resurrection Christ's dying on the cross would have been meaningless. Without

the Ascension, the Resurrection would also be meaningless and incomplete. We would have a resurrected person but not one who was now rightfully beside the Father. The Apostles' Creed, Nicene Creed and Athanasian Creed all confess that Christ ascended into heaven and sits at the right hand of God the Father. As was stated in the Gospel of Mark: "So then the Lord Jesus, after he had spoken to them, was taken up into heaven, and sits at the right hand of God" (Mk. 16:19).

The Ascension signaled the end of Jesus' earthly ministry. It is the connecting link between Christ's past ministry on earth and his future ministry in eternity. It was the final step in defeating death and making eternal life possible. Christ had successfully accomplished his earthly work and was now returning home to his heavenly glory to be exalted and given a place of honor beside the Father, to prepare a place for us and to set the pattern for when Jesus would return for us on Judgment Day.

Our Lord's Ascension has immense significance for each one of us personally. In the Ascension heaven was opened to us. It is up to us to be prepared. We are aided by the power of the Holy Spirit whom each of us received in baptism and confirmation. Jesus is also with us in the Eucharist and in the liturgy of the Church. He is with us spiritually when we pray in his name. "For where two or three are gathered together in my name, there am I in the midst of them" (Mt. 18:20). Just as the disciples who witnessed the Ascension gained the hope and belief that they too would follow Christ into heaven, the Ascension also gives us hope that we might follow Jesus into heaven to be with God the Father. Saint Paul said it beautifully: "Our citizenship is in Heaven" (Philippians 3:20). Heaven is our goal. Heaven is our true home.

## **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.fcscla.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!**

# Message from our National President

## CYNTHIA M. MALESKI



Hello fellow members,

Can you believe it that it is already September, 2021? Every year the life insurance industry celebrates Life Insurance Awareness Month in September. This campaign is designed to educate consumers about the importance of life insurance and the need to include life insurance in your financial plan.

It is important that we all talk to our family and friends about the unique benefits that FCSLA Life offers. There is a great need because women are less likely to own life insurance; 53% of American men own life insurance while only 47% of American women do. Approximately 65% of Americans who currently don't own life insurance overestimate the cost.

You can help meet this need by referring someone to FCSLA Life by participating in our Friends and Family

Referral Program. You can obtain an outline of how to participate in our program by calling the home office or reviewing the program flyer on our website. If you make a valid referral, you may earn \$25.

As you can see from the beautiful photos in this issue of the magazine, we conducted our 2<sup>nd</sup> Annual St. Anne's Feast Day wreath presentation ceremony on our home office grounds on July 26<sup>th</sup>. National Secretary Kim Graham (COO), National Treasurer Stuart Collins (CFO), along with other employees, joined me at the foot of our St. Anne Statute for the ceremony. We were honored that our National Chaplain Msgr. Peter Polando was present to offer a various number of prayers to Saints Anne and Joachim for all of our living and deceased members, especially our elderly and grandparents, and for our employees. We are grateful for the diligence, steadfast hard work and commitments of all our employees to FCSLA Life during this historic pandemic.

Msgr. Polando also presented a novena to St. Anne which is available on our website.

It was a joyous, uplifting occasion for everyone.

### *Feast Day in Honor of Saints Anne and Joachim in Cleveland*

The annual day honoring St. Anne and St. Joachim in honor FCSLA Life's patron saint, Saint Anne, was a beautiful warm and sunny day in Cleveland, OH on July 26, 2021.

The celebration of the Feast Day of St. Anne was ushered in with a wreath ceremony in the garden on

the grounds of the Home Office in Beachwood first thing in the morning. Staff members gathered around the statue of St. Anne, and National President/CEO Cynthia Maleski had some words of inspiration before placing the wreath before the patron statue. National Chaplain, The Very Rev. Msgr. Peter Polando offered

prayers to those gathered. National officers Kim Graham and Stuart Collins were also in attendance. The wreath was dedicated to all members of FCSLA Life, living and deceased.

According to early church tradition, St. Anne lived with her husband, St. Joachim, in Galilee before moving to Jerusalem. After St. Joachim fasted and prayed for forty days in the desert, angels appeared to them promising a child. That child was the Blessed Virgin Mary.





## Wins Best in Show



Mary (Marie) Worst, (SZJ0), cousin of National President Cynthia Maleski won First Place and Best in Show/Baked Goods for her home-made fudge at the Butler County Fair in Pennsylvania.

## Paramedic Graduate

Sara Elizabeth Zidek is a recent paramedic graduate. She is presently working for Mutual Aid in Greensburg, PA. Sara was voted the Leadership Award by her fellow classmates.

Sara is a member of Branch S262 and the granddaughter of Mr. and Mrs. Gerald Zidek of North Apollo, PA, Branch S313.



## March for Babies

Branches S630 and J534 (Buffalo, NY) made a contribution of \$250 in support of March for Babies walker Jean Sobczak who was representing her grandson Vinny Sobczak in the fund raising event. Vinny was born five years ago, a micro preemie at 23 weeks, 5 days, with a weight of 1 pound, 10 ounces. Now, at the age of five, Vinny weighs over 50 pounds, plays T-ball and is loving life.

The entire Sobczak family is active in the Buffalo-area FCSLA Life, with Jean previously serving as Recording Secretary and Treasurer.



Pictured L-R: Vinny's grandparents Mike and Jean Sobczak, and FCSLA Life Regional Sales Manager John Gonsiorek.

## 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 7/1/2021 thru 9/30/2021**

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

## 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 Life please email us a photo and short article about their special achievements!

*E-mail: [zjbazik@comcast.net](mailto:zjbazik@comcast.net)*



# 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](http://fcsla.com))  
or by contacting the Fraternal Department, 800-464-4642 x1051  
or [fraternal@fcsla.com](mailto:fraternal@fcsla.com).



# September is Life Insurance Awareness Month

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

Life insurance is the most amazing and miraculous financial tool ever created. Does that sound overblown, excessive, exaggerated? Let's take a good look at what life insurance can do for us and you can decide.

Here is a simple explanation of life insurance: an insured pays a small amount of premium dollars to someone else (usually a company or organization) in exchange for the promise to pay the insured's beneficiaries upon the insured's death to cover financial loss or future costs. I think we are all at least familiar with this concept. The question is, why is life insurance important enough for someone to hand over their hard-earned money for a promise to pay?

A very rudimentary form of life insurance existed as far back as ancient Rome with the creation of 'burial clubs'. These were organizations where people pooled their money to cover funeral costs. Though life insurance has become more sophisticated and can be used in many areas of planning it remains basically the same instrument over 2,000 years later.

As amazing as it is, life insurance is simply insurance. Insurance covers a financial loss or future unfunded expenses. The Romans used it to cover future burial expenses. Let's look at why it is important for a family to have today.

Our contemporary hypothetical family consists of mom, dad and two children, ages 5 and 8. Both mom and dad work to cover expenses: childcare, private school tuition, mortgage payments on the family home, saving for the children's future college education, car payments, food and energy costs, savings, and retirement funding.

What happens if one of the parents passes away during the 20 or so years that this family is responsible for all the above expenses? There is a simple answer – income is lost and some or all the above expenses don't get paid. It's bad enough that the surviving family is in shock and grieving the loss of a spouse and parent. To compound this dreadful situation these survivors have to navigate the financial loss and the potential loss of their home and the dreams and aspirations they had of a successful future.

Here is where life insurance is amazing and miraculous. Our hypothetical family had the foresight to purchase life insurance to cover the financial loss and to cover future expenditures. They still will grieve the loss of a loved one, but they won't have the additional financial burdens.

Financial Planners use life insurance as the bedrock for planning the financial future for their clients. Individuals, families, and business owners can benefit using life insurance for everything from simple family protection to complicated business and estate plans. It is a financial tool with many uses!

There is an old saying in life insurance sales: 'Life insurance is sold, not bought'. Most people find the topic of life insurance mysterious and macabre. They aren't going to run out and buy it without someone counseling them to do so. FCSLA Life has a great team of agents and recommenders ready, willing, and able to do just that. If you know someone that you think could benefit from owning life insurance, please refer them to a recommender in your branch or an FCSLA Life agent. Take advantage of the Friends and Family Referral Program. You could earn \$25 for each qualified referral.

There is a great resource I encourage you to look at. Life Happens is a non-profit organization that provides excellent materials to help promote life insurance awareness. They offer many video stories about how families and businesses have been impacted by having life insurance in place. Please take a few minutes and go to: <https://lifehappens.org/videos/> - have tissues ready because many of these stories are quite emotional.

As FCSLA Life members it is our collective responsibility to provide awareness about the value of life insurance and FCSLA Life membership to others.

***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](mailto:Amy.hull@fcscla.com) 402-310-5688

**Jim Donovan** – RSM for Pacific Coast/Southwest region  
[jim.donovan@fcscla.com](mailto:jim.donovan@fcscla.com) 908-276-5529

**Jim Morsovillo** – RSM for Midwest region  
[jim.morsovillo@fcscla.com](mailto:jim.morsovillo@fcscla.com) 630-204-0599

**John Gonsiorek** – RSM for Mid-Atlantic/Northeast region  
[john.gonsiorek@fcscla.com](mailto:john.gonsiorek@fcscla.com) 716-480-4550

**Paul Smithers** – National Sales Manager  
[paul.smithers@fcscla.com](mailto:paul.smithers@fcscla.com) 216-468-1018



## CLEVELAND OKRES ANNA HURBAN DISTRICT MEETING

There was a wonderful turnout for our second district meeting this year at Our Lady of Lourdes dining hall on July 10, 2021. It was nice to see so many of the members returning again now that the mask mandate and social distancing regulations have been lifted. A luncheon was served by the Sisters of the Most Holy Trinity.

A sales education presentation was given by the National Sales Manager, Paul Smithers. It was very informative and there was a question-and-answer period. Prizes with the new FCSLA logo on them, were awarded to those that answered correctly.

There are several matching fund projects for our district and the flyers for these events are listed on our district webpage. Some of the upcoming events include a steak roast dinner, Seton Safety Net, and pasta dinners.

District members Barb Sekerak, Therese Joyce, Gianna Picciano and Marie A. Golias will be representing FCSLA at the Fest on August 8, 2021 at Brookside Reservation. It is an annual one-day event that brings people together to enjoy an inspiring day of faith, family and fun. The event comes

to a close with a mass celebrated by Bishop Edward Malesic and several priests from the diocese. Due to the new location, tickets will be required. The limit has been set at 15,000. If you would like to see information about this event, please go to their website <https://thefest.us>. We will be selling tickets for food, water, and the main raffle. There will also be FCSLA information and tchotchkes available.

The district will be participating in the Annual Abbey Benefit which is the major fundraiser for the Benedictine Monks of Saint Andrew's Abbey which will be held on October 2, 2021. There will be a mass, dinner, entertainment and a "Slovak Auction." If you would like to donate a basket for the auction, please contact Barbara Sekerak or Marie A. Golias.

Another area that our district is helping out with is the fund-raising project for a new roof at Our Lady of

Lourdes Parish in Cleveland, OH that was built by Father Stephen Furdek. Father Furdek founded FCSU and also assisted Anna Hurban with establishing FCSLA. A cash collection was taken up at our district meeting and several branches also wrote donation checks. If you have any questions about this project, you can find the flyer on the district webpage or you can contact Marie A. Golias at [mariegolias@hotmail.com](mailto:mariegolias@hotmail.com) for additional information.

There was a gift and 50/50 raffle held. At the conclusion of the meeting, we celebrated the July birthdays of National President Cynthia Maleski and District President Joyce Lechman with a cake.

We returned to Our Lady of Lourdes to celebrate Saint Anne's Day on July 26<sup>th</sup>. Bishop Roger W. Gries, O.S.B. was the main celebrant of the mass. A luncheon and raffle followed in the dining hall.





## JONATHAN A. ALLEN GRADUATES



Jonathan Anthony Allen of Palm Beach Gardens, FL graduated in May 2021 from King's Academy High School. He graduated with several notable recognitions in academics, leadership, and

programs of distinctions. Jonathan is the son of Janelle Giebus, and grandson of William and Janice Giebus who are all members of Branch U70.

Jonathan skipped a year of school and is the youngest of his graduation class. Jonathan studied abroad in Spain at the University of Salamanca over the summer at the age of 15 and earned 12 college credits in Spanish. He will also be entering college with almost a year completed. Jonathan earned 11 honor cords at graduation!

Jonathan received 3 Programs of Distinction on his Diploma from The Smith Family Conservatory Of The Arts in Dance Arts, Theatre and Musical Arts, and Performing/ Vocal Arts. His nationally recognized Conservatory of the Arts Program ranks among the top 5 High School programs in the country. He has performed at Radio City Music Hall, Carnegie Hall, Walt Disney World's Epcot. In his High School Theatre career, he has been in over 20 shows. He obtained the Senior Superlative in Dance and Theatre Arts.

When Jonathan is not performing on stage, he is a leader in his school and community. He received the Distinguished Christian High School Student Award (ACSI – Association of Christian Schools International) for out-

standing achievement in Leadership. Jonathan has also received this award for Academics, Christian Service, and Fine Arts. Jonathan earned the Gold Community Service Award (Grades 9-12). Jonathan is an extremely active student. His classmates and teachers voted him as the most involved student. Jonathan was selected to be on the Homecoming Court this year. He held the office of Student Council President (Grade 12) and represented the school as an Ambassador (Grades 9-12), Global Ambassador (Grade 12), National English Honor Society- President (Grade 12), National Math Honor Society President (Grade 11), Tri-M Music Honor Society Treasure- (Grade 12), National English Honor Society – Treasure (Grades 10, 11) and National Honor Society of Dance Arts – Secretary (Grades 11, 12).

He is a member of the following societies and groups: National Honor Society, Spanish Honor Society, English Honor Society, Tri M – Music Honor Society, Math Honor Society, National Dance Honor Society, Key Club, Diversity Student Union, Student Council, Created Student Lead Chapel Praise Team (lead Guitar and singer), Journalism, One 80 Bible Study, Peer Tutoring, and the Ambassador (Global) Society. Jonathan started his own tutoring company to reach a larger variety of students.

Jonathan is busy this summer working an Internship at The Breakers Palm Beach in Business Management.

Jonathan will be attending the King's College in New York City in the Fall of 2021 where he earned the Presidential Merit Scholarship based on his GPA. He will be majoring in Philosophy, Politics, and Economics or Finance with a minor in Pre-Law.

## Margaret Demanovich Celebrates 100 Years!

Margaret (Strazik) Demanovich was born on July 13, 1921. Her parents were John and Elizabeth (Shimo) Strazik.

Margaret is the mother of Stephen Demanovich and Betty Ann Flannelly. She lives with her son, Stephen. She has four grandchildren and five great-grandchildren. Margaret was the second youngest of 13 siblings, and is the last one who survives. She is a member of the First Catholic Slovak Ladies Association S283.

A celebration in Margaret's honor was held at La Cucina Restaurant in Dunmore, PA and was attended by members of her family.

Sincere birthday wishes are extended to Margaret. May God bless her with continued good health, contentment and happiness.



**L-R: Daughter Betty Ann Flannelly and son Stephen Demanovich. Sitting: Margaret Demanovich.**



**L-R: Grandson's wife, Jennifer Demanovich; great-granddaughter, Ashlyn; grandson, Steve Demanovich, great-grandson, Cooper. Sitting: Margaret Demanovich.**



# 2021 FCSLA Life Photo Contest

## CONTEST ELIGIBILITY

- Open to FCSLA Life members ages **18 & older**.
- Photos must have been taken in the years 2020 or 2021.

## ENTRY DEADLINE

- **Deadline: FRIDAY, OCTOBER 1, 2021**
- Emailed entries not accepted.
- Mail to: FCSLA Life Fraternal Department  
24950 Chagrin Blvd  
Beachwood OH 44122

## CONTEST RULES and INFORMATION:

- \* Photo must be taken by the member entering it.
  - \* A member is someone who holds a current policy in their own name.
- \* Only one entry per member.
- \* No professional or studio photos. This is an amateur photography contest.
- \* Photo may be in color or black & white.
- \* Photo must be 4x6, unmounted, and on photo paper.
- \* No digitally enhanced photos permitted. Cropping is acceptable.
- \* Photo must be accompanied by a completed entry form (below).
- \* Previously winning photos are not eligible.
- \* Do not write on front or back of photo.
- \* Entries will be judged on artistic expression, creativity, and quality by non-FCSLA Life affiliated judges.
- \* The judges' decision is final.
- \* Winners will be notified via USPS.
- \* **Questions?** fraternal@fcsla.com or 800-464-4642 x1051



Categories	Description
Buildings	Buildings, structures, aspects of a building's architecture
Seasons	Summer, Fall, Winter, Spring
Sports	Individual or team
My Happy Place	A place that makes you happy
Portrait	Capturing the personality of a person or group of people

## Category Prizes

1<sup>st</sup> Place - \$75.00 Gift Card  
 2<sup>nd</sup> Place - \$50.00 Gift Card  
 3<sup>rd</sup> Place - \$25.00 Gift Card

Winning photographs will be published in *Fraternally Yours*, on fcsla.com, and on the FCSLA Life social media pages!

All entrants will be acknowledged in *Fraternally Yours*.



## 2021 FCSLA Life Photo Contest

**Entry must be received by Friday, October 1, 2021**

Entries submitted without a checked category or with more than one checked category will not be judged.

## PLEASE PRINT

Name

Branch #

Complete mailing address

Email

Phone

## PHOTO CATEGORY (check one):

☐ Buildings

☐ Seasons

☐ Sports

☐ My Happy Place

☐ Portrait

Date taken

Brief description of photo if separated from entry form



## Nebraska Branch W018 Holds Planning Meeting

On June 15, 2021, the FCSLA Life Branch W018 finally met in person to plan activities for 2021! All Board members had both their COVID-19 vaccinations and were more than ready to work together to select Branch scholarship winners for the 2021-2022 school year, plan the Branch picnic, the adult activity, and discuss other business. Previously, the Board met via emails, but missed the human element to work with each other in one convivial setting. So, at the end of our meeting, we held our glasses high and toasted what we hoped was the beginning of the end of COVID-19.

A month has passed since this meeting, but Nebraska

has seen a strong increase in the Delta Variant among non-vaccinated citizens, as well as vaccinated citizens. We are cautiously trying to go ahead with our planned activities, but will cancel any activity if it threatens the health of our members and the citizens of Nebraska. We hope and pray that all members of FCSLA Life follow the "rules" and get the vaccine, respect others, and stay safe. God bless us all!

### Receives Confirmation

Gordon Samuel Schroeder received his Confirmation on March 14, 2021 at Saint Joseph Parish in Hays, KS.

Gordon and his entire family are members of Branch W133, Timken, KS. His uncle Luke Oborny, and grandparents Marion and Madonna Oborny are also members of the same branch.



**Gordon Samuel Schroeder with his Confirmation Sponsor and uncle, Luke Oborny.**



**Gordon S. Schroeder with his grandparents, Marion Oborny and Madonna Oborny.**



**Gordon with his siblings and parents at his Confirmation: Back row, L-R: Gordon S., Benjamin, Rebekah, Jacob, Gordon M., and Mary Schroeder. Front row: Paul, Miriam, Zipporah, and Peter Schroeder.**



**L-R: Marge Egermier, Jim Popelka, Julianne Popelka (Scholarship Chair), Margie Hladik (Secretary/Treasurer), and Tom Jelinek (Vice-president). President Bob Hladik was the photographer. Board members Ann Van Hoff and Laura Tworek were not able to attend.**

### Branch W137 Annual Wine Tasting Event

On Sunday, July 11th, FCSLA Life Branch W137 held its annual wine tasting event at Cedar Ridge Winery. It had been postponed from February due to Covid-19 restrictions.

Members were treated to six different wines to sample, three dry and three sweet, while enjoying wood-fired pizzas to complement our wines. In our drawing, four lucky members received a Cedar Ridge gift card.

Everyone went home with a FCSLA insulated tote bag.



## Helen Kocan District Holds First In-Person Meeting of 2021

On Sunday, June 13, 2021, the Helen Kocan District held its first in-person meeting since early 2020. John Zaborske gave a sales presentation on why purchasing a FCSLA Life insurance policy for younger children is a good idea. Helen Furto also spoke about a future visit to the Mascot Hall of Fame in Whiting, IN. All of the attendees said it was good to see familiar faces and catch up on what has been happening over the last year.



## Annual Saints Cyril and Methodius Appeal Update

The Saints Cyril and Methodius Appeal is in its 43<sup>rd</sup> year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

**A total of \$20,468.50 has been received for the 2021 Appeal from 181 donors, as of July 16.** Donations have been received from these Branches of the FCSLA: Branch 2, Branches S10 and J386, Branch 86, Branch S107, Branch 161, Branch S230, Branch S301, Branches S343 and J416, Branches S408 and J385, Branches S414 and J272, Branch S475, Branches S481 and J374, and the Magdalen I. Iskra District. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who wishes to contribute to the 2021 Appeal, but did not receive a letter in January asking for a donation, is asked to fill out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2021 will be credited toward the 2022 Appeal. Thank you again for your goodness and generosity.

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

### 43rd Annual Saints Cyril and Methodius Appeal

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Amount \$ \_\_\_\_\_

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

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



# **FCSLA**Life

## **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](http://fcsla.com))  
or by contacting the Fraternal Department, 800-464-4642 x1051  
or [fraternal@fcsla.com](mailto:fraternal@fcsla.com).



## 47th Northwest Indiana Slovak Day Celebration Post Pandemic

Northwest Indiana 47th Slovak Day Celebration was held at Salvatorian Fathers in Merrillville, IN on July 11, 2021. Weather was not in our favor, but many faithful Slovaks came and enjoyed the day.

The celebration started with Mass at 10:00 a.m., at Our Lady of Czestochowa Shrine, Slovak/American Mass was celebrated by Father Stanislav Bindas, C.M. Slovak Catholic Mission of Chicago, with visiting Priest from the Diocese of Gary, Father Gregory Holicky, and Father Frank Torres.

Delicious Ethnic food was served of holubky, chicken,



kolbasi, haluski, pirohy, etc. Dessert was provided and served by our committee and FCSLA Branch members S409, S452, S289, and S81.

Entertainment was provided by local Slovak Musician/ Singers, Andriana Semnicka, Imros, and son Phillip Semnick, from Crown Point, IN, John Pruzin, Schererville, IN and Andrej Tokarz of Lemont, IL playing an instrument called Cimbalom, which is a Vallachian hammered Dulcimer from Slovakia. Slovak/American music, and singing was enjoyed by all, after a hard year and half dealing with the pandemic. Everyone enjoyed just be being with friends. We were a "small but mighty group", a good time was had by all attending.

**SAVE THE DATE JULY 10, 2022!**



### FCSLA Life W130 Holds Picnic

Forty-one members and guests enjoyed the annual FCSLA Branch W130 potluck picnic held on Sunday, July 18 at noon at the Clutier Legion Hall. The lodge provided hamburgers, brats and drinks. The afternoon was spent playing bingo, with many winners going home with cantaloupes and watermelons. Winners of the \$15 gas gift cards were Andrea Poland, Jason Shull, Lane Svoboda and Larry Nachazel. A fun afternoon was had by all.



## Jubilee Celebration in Danville, Pennsylvania

The Sisters of Saints Cyril and Methodius in Danville, Pennsylvania celebrated the Jubilees of some of their members on July 3.

The Sisters celebrating jubilee anniversaries currently serve in the Dioceses of Harrisburg, PA, Scranton, PA and

Gary, IN and in the Archdioceses of New York, Chicago and San Antonio.

The celebration included a Liturgy in the Basilica of Saints Cyril and Methodius.

Liturgy was followed by a dinner to which the friends, family and Community members of the Sister celebrants were invited.



Pictured at the Liturgy are L-R: Deacon Scott Root from the Diocese of Harrisburg, Rev. Patrick Devine from the Diocese of Harrisburg, Rev. Ryan Fischer, Pastor at Divine Redeemer Parish, Mount Carmel, PA; and Rev. Ken Seegar, Pastor at St. Andre Bessette Parish, Wilkes-Barre, PA.

### FCSLA Life Member Phillip Semnicky Plays Accordion at Slovak Day

Phillip Semnicky of Branch S10, is a past FCSLA Life scholarship winner. Phillip is attending Indiana University, Bloomington, IN, and his promise was to represent his Slovak heritage in the future. Phillip fulfilled his promise, by learning to play the accordion beautifully and other instruments. He along with his parents and friends enjoy representing Slovak culture. Slovak Day sees a long and bright future for Phillip.

Phillip is a student of computer science at IU Bloomington studying cyber security. He loves playing Slovak music while also having a busy study schedule. We wish the best of luck to Phillip at Indiana University.

Phillip Semnicky is the son of Andriana and Imros Semnicky of Crown Point, IN.



L-R: Sisters Loretta Marie Hrubec, Agnes Marie Winter, Irene Marie Gaydos and Joanne Marie Schutz prepare for the entrance procession before the Jubilee Liturgy.



L-R: Front Row – Sister Paracleta Amrich, 70 years; Sister Bernice Marie Balint, 60 years; Sister Michaeline Balint, 76 years; Sister Jacqueline Ziobro, 70 years; Sister Virginia Dewan, 61 years. Middle Row – Sister Gloria Marie Kascak, 66 years; Sister Jean Marie Holup, 50 years; Sister Linda Marie Bolinski, 50 years; Sister Carol Marie Walsh, 61 years; Sister Irene Marie Gaydon, 51 years; Sister Carol Therese Stofka, 45 years. Back Row – Sister Catherine Ann Morris, 60 years; Sister Donna Marie Ivanko, 66 years; Sister Denise Marie Fallat, 61 years; Sister Joanne Marie Schutz, 51 years; Sister Loretta Marie Hrubec, 51 years; Sister Carol Ann Terlicher, 45 years; Sister Agnes Marie Winter, 51 years; Sister Christopher Godlewski, 61 years; Sister Marcine Klocko, 40 years; Sister Pamela Smith, 46 years; Sister Canice Adams, 25 years, Sister Madonna Figura, 56 years. Missing from photo: Sister Marguerite Dankulich, 66 years.



## Celebration of the Final Traditional Latin Mass at St. Thomas More Parish in Chicago, Illinois

On June 20, 2021, parishioners of St. Thomas More Roman Catholic Church Chicago participated in the final Tridentine Mass celebrated by pastor Msgr. Richard Zborowski, past pastor Rev. Charles Fanelli, Rev. Scott Haynes, and Rev. Thomas Koys, pastor, of St. James at Sag Bridge, which will now offer this ancient liturgy. Father Tom is a member of the FCSLA Chicago District Branch S295, along with his mother, Marianne Koys, a past Branch president, uncle Rev. Richard Koys (deceased) and several family members. As of July 1, St. Thomas



More became a canonical mission focused on evangelism for the African American, LatinX, and Anglo communities in the newly formed St. Bede and St. Denis parish.

Photos include the Consecration of the Eucharist during Mass; priests and altar servers; parishioners Dr. Fay Hlubocky (S295 secretary/District Vice President) and Jarmila Hlubocky (S295 President/Treasurer and District Financial Secretary) pictured with Father Tom, and Msgr. Richard who also retired after 43 years of service. God Bless Father Tom, Msgr. Richard, and St. Thomas More!



## Czech Days Recently Held in South Dakota

Branch W093 float in the Czech Days parade held on June 19 in Tabor, SD.



Find us on  
**Facebook**  
**FCSLA Life**



## Frances C. Jakabcin District Celebrates St. Anne's Day

The Frances C. Jakabcin District held a St. Anne's Day celebration on July 25<sup>th</sup> at St. John the Baptist Slovak Catholic Church in Allentown PA. The celebration began with a mass at the church. The mass was concelebrated by Rev. Speratus Kamanzi, AJ Pastor of St. John's and Fr. Richard, AJ. District officers Michele Mrazik Grasso, President, and Kathy Papish, Recording Secretary, were the readers for the mass while Fred Giordano with Branch 89 was the cross bearer for the procession.



Slovak hymns were sung before and during the mass by the Immaculate Conception Church choir from Jim Thorpe. The choir was directed by Dr. Amy Depuy and the organist was Gina Depuy.

After the mass, the members were treated to a chicken and beef dinner as well as fellowship in the church's social hall. Members were excited to see each other again since this was one of the first events the District has had in person since the pandemic.



### Calendar of Events for Branch W093, Tabor, SD

**October 31** – Annual Halloween Party, Noon Potluck, prizes for best costumes (all ages), meeting, games, etc. Beseda Hall in Tabor, SD.

**November 7** – District 13 SD State Meeting: Host/ FCSLA W0109 Dante/Noon. It is requested that all SD FCSLA members attend. RSVP for catered meal count to District Officer.

**December 5** – St. Nick Christmas Party, Noon Potluck, cookie exchange, meeting, honor 50 year members and "Fraternalist of the Year", honor our scholarship winners, games and refreshments in Beseda Hall, Tabor, SD. Members, family and all parishoners are invited to potluck and all activities. Bring a dish to share. Branch will supply coffee and juice.

**January 9, 2022** – Election of officers meeting after Mass Potluck Brunch. Monthly meetings and locations subject to change (also, subject to Covid conditions). Any questions call Secretary Joyce Sestak at 605-463-2268.

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



## Branch W080 Holds Annual Spring Breakfast

Branch W080 enjoyed its annual spring breakfast on June 6, 2021. Parents of St. John Neumann School students prepared a delicious meal consisting of egg/sausage casserole, sweet rolls and fruit parfaits, with proceeds going to the school. Deacon Eddie Fisher led the opening prayer.

A short business meeting followed where twelve 50-year members were honored. Those present were Janet Podany, Robert Brabec and Richard Brabec. Janet also accepted a certificate for her son Cory Podany. Others unable to attend were Fr. K. William Holoubek, Debra Atkinson, Jacqueline Bahns, Cynthia Baum, Carla Kjelden, Trudy Stonacek, Thomas Studnicka and Catherine Thompson.

We are also proud of member Naomi Delka-Miller who won a \$1,250 college freshman scholarship, but unfortunately couldn't be with us. Congratulations to all!

It was reported that although we sadly lost seven members in the past two years, we are pleased to have gained 13 new members. Father Rod Kneifl led the prayer as we adjourned. Door prizes were awarded to Fr. Kneifl, Marlene Kabes, Joan Sindelar, Janet Podany, Rita Brabec, Susan Brabec and Marv Podany.

## Chicago District Virtual Prayer Commemoration of the Feast Day of St. Anne



On Monday, July 26 at 6:30 p.m., officers and members of the FCSLA Chicago Anna Hurban District gathered together virtually to honor the feast day of Sts. Anne and Joachim. The event was chaired by the District President Lorraine Gibas who led the group in opening prayers and reflections of the life of the grandmother of our Lord Jesus. The group then participated in the Luminous mysteries of the rosary. A litany to St. Anne was next recited from a booklet of devotion from the Our Lady of Fatima Shrine of Saint Anne located on the southside of Chicago. The event was concluded with a novena prayer to St. Anne with papal blessing from St. Pope John Paul given at the 1992 FCSLA convention to continue to bless and protect the members of the FCSLA Life and Chicago District. All prayers and dedications were conducted in the presence of the District's beautiful statue of St. Anne with a young Mary. Thank you for your gifts. St. Anne, please pray for us!



L-R: Branch W080 50-year members Robert Brabec, Janet Podany and Richard Brabec.

PLEASE JOIN US FOR THE ANNUAL

# St. Andrew Abbey Benefit

to support the mission and work of our monks

**SATURDAY • OCTOBER 2**  
**MASS AT 4 P.M.**  
**DINNER AT 6 P.M.**  
**CHURCH OF THE ASSUMPTION**  
**9183 BROADVIEW ROAD**  
**BROADVIEW HEIGHTS, OHIO 44147**

Bring the entire family for an evening of food, fun, and prayer while benefitting the monks of St. Andrew Abbey!

For sponsorship inquiries, ticket information, or questions, please contact Ashley Arko at (216) 721-5300 x280 or arko@cbhs.edu





# IN MEMORIAM

## Michael Goda, Jr., S177



Michael Goda, Jr., age 92, passed away on March 15, 2021. Born July 13, 1928 in Cokeburg, PA, he was the son of the late Michael Goda, Sr. and Maria (Kovalchik) Goda. During the Depression of 1930, Mike, his mother and two siblings left the United States and went back to Slovakia, where the family was from. In 1948, Michael returned to the United States where he enlisted in the U.S. Army and served in the 31st Infantry Dixie Division in the Korean War. He worked at

U.S. Steel Clairton Works for 31 years. Mike was an avid singer, not only at home, but as a cantor for 25 years at Ascension of Our Lord Byzantine Catholic Church. If you knew Mike, you knew he loved to work on his farm where he gardened and raised sheep for many years. He also enjoyed going to his grandchildren's sporting events where everyone knew him as "Pap." He never met a person he didn't like and always enjoyed talking to everyone. Mike is survived by his beloved wife of 60 years, Mary (Maharovchak) Goda, and his two children, Mary Ann and Tom Goda. He was grandfather (dzedo) to Lena (Brian) Knapp, Marquis (Rachel) Johnson and Devin Goda; great-grandfather of Alexa, Ava and Adalyn Knapp and Sienna Johnson; also, many special nieces, nephews and cousins.

## Marion D. Dedeluk, Z277



Marion D. Dedeluk (Dodo) passed away the day before her 88th birthday, on April 8th, 2021. She had 30 nieces and nephews who meant the world to her. Every day was critical for her to keep up on weather, local Detroit activities, and politics. Marion loved her Catholic faith and followed EWTN daily. Her rosary was always near her. She had great admiration for St. Rita and her works and prayed to her daily. Marion loved the world of engineering. Her pencils were

always sharp for drawing. She was one of the first women to help break the glass ceiling. Marion's favorite day was a sunny afternoon. Her favorite movie was *The Notebook*. Opera music brought her beautiful memories of the songs she sang at St. Hedwig in 1949, *The Count* and the Co-Ed. "I'll be seeing you" brought her to tears... She had the ability to remind you about all the things to be grateful for, especially when you could not see it. We know God took her to heaven, which she so deserved. Thank you, Auntie for all the memories and love.

## Bernice Ann Studnička Čada, W080



Bernice Ann Studnička Čada was born on April 19, 1944 in Clarkson, NE to Frank and Helen Kudera Studnička. She graduated from Clarkson High School followed by studies at Creighton University and St. Anthony's School of Radiologic Technology in Denver, CO.

She and Ron married in 1966 after which they moved to Ft. Collins, CO for graduate school and then to Denver for employment. In

1972 they moved to Houston, TX for further work and school. In 1979 they moved to Iowa and then Denver to finish their work career. After working in x-ray technology Bernice was Office manager for a duet of dentists, enjoying the organization abilities she had. She

always put her family first and thrilled at the successes of their two children. Debra was born in 1967 and Craig (C.J.) in 1969. After retiring Bernice and Ron moved to Eldon, MO to follow their three granddaughters Rachel, Kelsey and Courtney, watching them grow and become great young ladies. They tried to find time to spend with their grandchildren Cassie Jojola, Alexis and William living in Parker, CO. She is survived by her husband, daughter Debra, son C.J., sister Avis, and sister-in-law Patricia Studnička. Bernice will always be remembered by her family because she spent nearly 30 years putting together the family history with stories and pictures that fascinate those of us following her.

## Doris M. Hoff, W080



Doris M. Hoff, age 84, of Columbus, NE passed away on July 19, 2020. She was born November 7, 1935 in Dodge, NE to Joseph J. and Catherine (Lodes) Reznicek. Doris graduated as a class salutatorian of the Clarkson High School Class of 1954, attended Wayne State College and taught rural school near Clarkson and Leigh, NE. She married Duane C. Hoff on December 27, 1955 at SS. Cyril and Methodious Catholic Church in Clarkson, NE. The couple

lived in Leigh, NE where she was Secretary to the Superintendent and Board of Education at the Leigh Community schools. Upon retirement, they made their home in Columbus, NE. Since 2013, Doris has lived at Heritage at Meridian Gardens. She was a member of St. Isadore Catholic Church in Columbus, NE. For Doris, family was everything and she enjoyed hosting large and small family gatherings and sleepovers. She loved to read and discuss current events. She and Duane were long time season ticket holders for the Nebraska Cornhusker football team. Doris is survived by her daughter Sandy (Brad) Angle of Buckeye, AZ; grandson Joe (Jen) Kiolbasa and Taileigh of Omaha, NE; granddaughter Alecia Kiolbasa of Columbus, NE; son-in-Law Dennis Kiolbasa, Jr. of Columbus, NE; brother Dale (Maralyn) Reznicek of Norfolk, NE; brother Don Reznicek of Bloomington, MN; sister JoAnn (Harold) Reed of Phoenix, AZ; nephew Jake (Erica) Reed, Calvin and Estelle of Glendale, AZ; nephew Andy (Jen) Reed, Nat, Ethan and Kylie of Peoria, AZ; sisters-in-law Clare Gravon of Minnetonka, MN, Marlene Hoff of Keenesburg, CO and Shirley Micek of Lincoln, NE and many additional nieces and nephews on Duane's side of the family.

## Emilia Kramer, Z434

Emilia Kramer, 90, of Ashley, passed away February 6, 2021, at her residence. Born in Lee, she was the daughter of the late Adam and Stasia Kempinski Kramer. She worked at the Lazarus Department Store before becoming the owner/operator of The Ashley Floral Company. Emilia concluded her working career by working for the United Rehabilitation Service, Wilkes-Barre. She was active in her community as a member of the Crestwood School Board for 30 years and a member of both the Mountain Top Historical Society, Women's Club and Sewer Authority. Emilia was an active member of the Polish Women's Alliance Council 40 as Financial Secretary of Group 434, Vice President of Council 40, Youth Counselor of Council 40, served on committee's at PWA National Convention, and chairman of a council 40 Bal Polonaise. Surviving is her son, Barnett Kramer, with whom she resided; sisters, Eleanor and Leona; and a brother, Frank, all of Mountain Top.

# MATCHING FUNDS ACTIVITIES

## Branch S409

### Baked Goods Sale

Branch S409, East Chicago, IN, hosted a Matching Fund project to defray the cost of entertainment for the 47<sup>th</sup> Annual Northwest Indiana Slovak Day. A big "thank you" goes out to all our committee and FCSLA



members, Branches S452 and S81 Whiting, IN, Branch S289 Gary, IN, making all the delicious pastries, nut/poppy seed rolls, rozki, apple/cherry slices, brownies, cupcakes, cherry cake, chocolate and sugar cookies.

Also, a "thank you" to Sophia Wagner's (J317) father, Jim, who baked apple slices and jelly rolls, and Ellie Anderson's (S409) grandma, Mary Widiger, who baked a cherry cake.



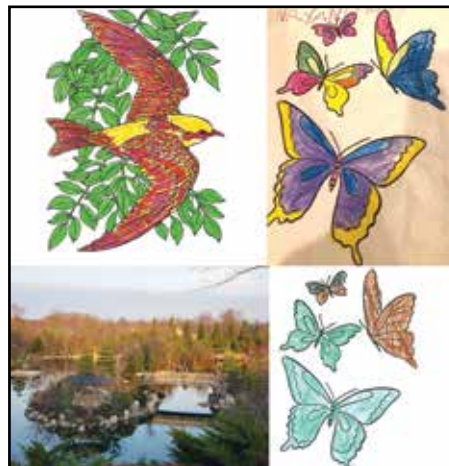
## Chicago District Celebrates Spring Fling Event

The Anna Hurban Chicago District welcomed in spring by offering a Spring Fling event and contest through the District's Facebook connection to members. Members were encouraged to send in their favorite Spring photo or memory throughout the spring, starting at the end of March through May. Festive spring coloring pages were also sent by branches to their members for those wanting to share their creative sides by coloring or decorating the pages. Entrants submitted their photos, memories, or coloring pages to the District email ([fcslachicagodistrict@gmail.com](mailto:fcslachicagodistrict@gmail.com)), or by paper mailing them to the District.

All entries received were posted to the district Facebook page through the Spring season, ending on Memorial Day, the unofficial start of summer. Each person submitting was entered into a drawing to win one of four \$50

Amazon gift cards. Congratulations to the four winners: Cheryl Clements-S180, Laura Eichorn-S225, Anthony Socha-J041, and Patrick Beckman-J174! Thank you to all participants who shared their talents.

Check out all the entries on the Chicago District webpage, and follow us on Facebook at "FCSLA Chicago" to see what is going on in the District, and to participate in future contests.





## July Scholarship Luncheon and St. Ann's Day Celebration

Branches S114 and J198 of St. Ann's Lodge of Lorain, OH, celebrated its scholarship winners with a luncheon in their honor at American Slovak Club on July 18, 2021.

Following a short meeting, S114 President Bernie Danevich announced there were several FCSLA Life scholarship winners and applicants. From J198, Kylie Zelina, of St. Albert the Great at Assumption Academy, 5th grade was awarded \$750. S114 had 3 winners, Ryan Meyers, of Ohio Christian University, a Spring Graduate in Sports Business Management was awarded \$1250. Emily Bobek, of Duquesne University, the only

recipient who was able to attend with her family, was awarded \$1750 and will graduate in August 2022 with a Doctorate of Physical Therapy. Jacob Shutic was awarded \$1250 as a college freshman at Embry-Riddle Aeronautical University, he will study Aerospace Engineering. Jacob was unable to attend, but wrote a personal letter of thanks and appreciation to the organization for his scholarship. Meghan Novotny, who applied will graduate with a Master's in Education in 2022. All received a monetary gift from the Lodge and congratulations were extended to all applicants and we wished them much success in the future.

Afterwards, a light luncheon was served to all with cake for dessert. The meeting ended with a raffle and gifts from S114 and FCSLA Life, followed by prayer and adjournment.



**Bernie Danevich, President of S114, presents a check to Emily Bobek, scholarship winner of FCSLA Life from S114, Lorain, OH.**



**The family of scholarship winner Emily Bobek along with S114 President Bernie Danevich.**



**St. Ann's Lodge S114 and J198 Scholarship Luncheon attendees.**

## Branch S350 Supports KISS Theater

Branch S350 joined with KISS Theater, Wilkes-Barre Township, PA, to remember one of its directors Joseph Sheridan, who lost his battle with COVID last December.

Joe was generous with his talents as an actor, designer and was an inspiration helping young people develop a wide variety of theater skills.

Children enrolled in KISS Theater workshops past and present gain far more than experience in performing arts. Workshops are offered all year long and include improvisation, technical theater, movement make-up and wardrobe management, monologue, comedy, musicianship, ensemble building, and the audition process. Here children learn the importance of teamwork, the value of their own unique talents and gifts, gaining self-confidence, as they learn in an environment of acceptance, free of pressure.



**The McCabe family (mother, sons and grandchildren), all FCSLA Life members, and S350 supported KISS Theater with donations to the Joseph Sheridan Scholarship Fund. The donations ensure students who are experiencing financial difficulties are able to participate in KISS programming. L-R: James McCabe, Jill McCabe, Molly McCabe, Florence McCabe, S350 and J207 secretary/treasurer, Lisa McCabe, Seamus McCabe, Brandon McCabe, and Shannon McCabe.**



**A group of supporters gathers to share stories and memories while enjoying snacks and beverages. They believe we, as humans, are all connected and even more so when engaged in the arts.**

# REPORT OF THE FCSLA NATIONAL TREASURER

## BALANCE SHEET AS OF APRIL 30, 2021

### ASSETS

Cash & Short Term Investments	\$ 24,708,160
Bonds	1,025,600,233
Preferred Stock	2,333,845
Common Stock	8,780,226
Investment Income Due & Accrued	14,402,482
Property Plant & Equipment, Net	4,741,703
Certificate Loans & Accrued Interest	1,999,003
Other Assets	868,145
<b>TOTAL ASSETS</b>	<b>\$ 1,083,432,796</b>

### LIABILITIES

Life Reserves	\$ 303,188,020
Annuity Reserves	646,342,631
Death Claims Payable	3,044,640
Unearned Premiums	435,758
Matured Endowments	395,975
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,927,835
Accrued Convention Donations	237,500
Provision for Future Conventions	280,801
Asset Valuation Reserve	12,709,309
Interest Maintenance Reserve	259,978
Other Liabilities	1,916,433
<b>TOTAL LIABILITIES</b>	<b>\$ 975,138,881</b>
Surplus	\$ 108,293,916
<b>TOTAL LIABILITIES AND SURPLUS FUNDS</b>	<b>\$ 1,083,432,796</b>

## INCOME STATEMENT For the Four Months Ending April 30, 2021

### REVENUE

Insurance Premiums	\$ 1,911,153
Annuity Premiums	23,833,446
Investment Income	16,803,135
Amortization of Interest Maintenance Reserve	21,568
Rental Income	115,085
Other Revenue	15,043
<b>TOTAL REVENUE</b>	<b>\$ 42,699,430</b>

### EXPENSE

Increase in Reserves — Life	\$ 394,020
Increase in Reserves — Annuity	18,727,682
Insurance Benefits	3,458,146
Annuity Benefits	12,905,511
Commission Expense	726,482
Surrender Benefits	1,630,363
Matured Endowments	15,509
Interest Expense	170,350
Salaries — Employees	240,579
Tax Expense	19,620
Underwriting Expense	22,155
<b>LIFE AND ANNUITY EXPENSES</b>	<b>\$ 38,310,415</b>

### Revenue Less Life and Annuity Expenses

Bank Service Charges	\$ 53,224
Data Processing Service Fees	83,154
Accounting Fees	56,583
Actuarial Fees	113,260
Legal Fees	11,319
Consulting Fees	36,332
Employee Benefits	233,179
Fees — Directors	62,725
Salaries — Employees	470,786
Salaries — Officers	200,086
Temporary Office Expenses	12,454
Tax Expense	62,525
Depreciation Expense	84,153
Utility Expense	41,620
Postage and Printing	74,152
Advertising & Marketing	33,459
Travel Expense	5,268
Insurance Department Fees	36,179
Sales Expense	43,532
Rental Expense	115,085
Building Expense	37,919
Insurance Expense	17,091
Office Equipment & Supplies Expense	50,337
Dues & Subscriptions	21,531
Human Resources	20,518
Other Expense	6,539
<b>SALES &amp; OPERATING EXPENSES</b>	<b>\$ 1,983,008</b>

<b>Revenue Less Sales &amp; Operating Expenses</b>	<b>\$ 2,406,006</b>
Post Mortem Benefits	666,045
Misc. Member Benefits	25,779
Donation Expenses	16,238
Change in Accrued Convention Donations	50,000
Convention Expenses	56,440
Branch and District Funding	245,332
Fraternal Activities	27,023
Official Publications	187,360
Scholarship Awards	189,333
<b>DIRECT FRATERNAL EXPENSES</b>	<b>\$ 1,463,550</b>

<b>Income (Loss) from Operations</b>	<b>\$ 942,456</b>
Dividends to Members	505,300
<b>Subtotal Income (Loss)</b>	<b>\$ 437,156</b>
Capital Gains (Loss)	129
<b>NET INCOME (Loss)</b>	<b>\$ 437,284</b>

## 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](http://www.fcsla.com)! It's a refreshed version of our site, and we think you'll be engaged and excited by our new look!







# End of Summer Sensations!

## PEACH COBBLER

4 cups peaches ripe, peeled,  
pitted and sliced  
½ cup sugar  
2 tbsp. cornstarch  
1 tbsp. lemon zest  
1 tbsp. lemon juice

### Cobbler

½ cup butter unsalted, cut into cubes  
1 cup all-purpose flour all purpose  
1 tbsp. baking powder  
¼ tsp. salt  
½ cup sugar granulated  
1 large egg  
1 tsp. vanilla extract  
1 cup milk

Preheat the oven to 375 degrees.

Add the peaches, sugar, cornstarch, lemon zest, and lemon juice to a saucepan over medium heat. Bring the mixture to a bubble and cook for 5 minutes, stirring often, until the peaches begin to soften.

Spread the cubes of butter evenly in a 9x9-inch baking dish. Place in the preheated oven and leave it in until the butter has melted and is bubbly.

Add the flour, baking powder, salt, sugar and egg, vanilla, and milk to a bowl and whisk just until you no longer see any flour.

Pour the batter into the baking dish over the melted butter. Pour the peaches evenly over the batter.

Transfer the baking dish to the oven and bake for 40-45 minutes or until the cobbler topping is set and golden brown. Serve warm with a scoop of vanilla ice cream.

**Note:** Let your cobbler fully cool down to room temperature. Store it wrapped with plastic wrap in the dish you've baked it in. It will last on the counter at room temperature, away from direct sunlight, for 3 days, or up to 1 week in the fridge.

## CHERRY SHEET CAKE

1 cup butter unsalted  
1 cup sugar  
1 tbsp. vanilla sugar  
4 large eggs  
1 tbsp. lemon zest (zest from 1 lemon)

2 cups all-purpose flour  
2½ tsp. baking powder  
¼ tsp salt  
1 pound cherries fresh, pitted  
Powdered sugar for dusting, optional

Preheat oven to 350 degrees.

Spray a 10x15 or 9x13 inch baking dish with cooking spray, line it with parchment paper then spray the parchment paper as well. Set aside.

In a mixing bowl, cream the butter, sugar, and vanilla sugar together until light and fluffy. Add the eggs and beat well. Beat in the lemon zest.

In a medium bowl, whisk together flour, baking powder, and salt.

With mixer on low speed, add flour mixture to the egg mixture, and mix until just combined.

Spread the batter evenly in the pan, using a spatula to even it out. Next, arrange the cherries evenly over the top of the cake. Do not press them down too deeply, because as the cake bakes it will rise around the cherries.

Bake for 30 minutes or until light and golden brown. To check for doneness insert a toothpick in the center of the cake and if it comes out clean, the cake is done.

Let cool, then dust with powdered sugar, cut and serve.

**Note:** You can replace the vanilla sugar with 2 tsp. of vanilla extract.

## BROWN SUGAR BALSAMIC PULLED PORK

5 lb. pork shoulder  
8 tbsp. butter unsalted  
½ cup brown sugar packed  
8 cloves garlic minced  
¼ cup balsamic vinegar  
¼ cup soy sauce  
¼ tsp. salt or to taste  
½ tsp. pepper or to taste  
2 tbsp. olive oil

Preheat your oven to 425 F degrees.

**Make the sauce:** Melt the butter in a saucepan. Add the garlic and cook for 30 seconds until the garlic is aromatic. Add

the brown sugar and cook until the sugar has melted. Add the balsamic vinegar, soy sauce and bring to a boil; remove from heat and set aside.

Cut the pork shoulder in 6 equal pieces. Season each piece with salt and pepper. Add 1 tbsp. of olive oil to a large Dutch oven and heat it over medium-high heat. Add 3 pieces of the pork at a time and sear on both sides for about 3 minutes per side. Transfer to a plate and repeat with remaining olive oil and pork pieces.

Once all the pieces have been seared add all the pork to the Dutch oven. Pour the sauce over the pork. Cover the pot with a lid or foil and cook for 1 hour.

Remove the foil and spoon some of the pan juices over the pork. Turn the heat down to 375 degrees. Return the pork to the oven and cook for another 30 minutes.

Let the pork rest for 10 minutes then transfer it to a baking sheet and shred it with a couple forks. Skim some of the fat from the leftover sauce and pour over the pulled pork.

## NUTELLA BERRY CREPES

### For Crepes

2 eggs  
2 tbsp. sugar  
1 tsp. vanilla extract  
¼ tsp salt  
2 cups milk  
1 cup all-purpose flour  
1 tbsp. butter unsalted and melted  
2 tbsp. butter (for cooking the crepes)

### Toppings

2 cups strawberries chopped  
1 cup raspberries  
½ cup Nutella

Mix all the crepe ingredients in a mixer (excluding the last 2 tbsp. of butter) really well and let sit for about 20 minutes.

In the meantime heat a non stick frying pan with ½ tsp. of butter. It is very important that the pan is very hot. Do not burn butter!

Pour ¼ (½ cup) of a ladle of the crepe mixture into the pan and spread the mixture to cover the entire pan, by rotating the pan. Leave about 1 to 2 minute per side, then flip over.

Repeat steps until you've prepared all the crepes.

Spread Nutella over the entire crepe and top with fresh strawberries, raspberries, or the berries of your choice, roll and serve.

If desired, drizzle about 1-2 teaspoons more of Nutella over the top and sprinkle powdered sugar. Serve immediately.

**NOTES:** Stack the crepes, with a sheet of parchment paper between each one, and let them fully cool to room temperature. Transfer the stack to a large sealable freezer bag and store in the fridge up to 5 days or in the freezer up to 2 months.

The background of the entire page is a close-up, slightly blurred image of the American flag, showing the stars and stripes in a diagonal pattern.

PERIODICAL

9/21

## **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.