

Fraternally Yours®



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First Catholic Slovak Ladies Association

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As imperceptibly as Grief
The Summer lapsed away –
Too imperceptible at last
To seem like Perfidy –
A Quietness distilled
As Twilight long begun,
Or Nature spending with herself
Sequestered Afternoon –
The Dusk drew earlier in –
The Morning foreign shone –
A courteous, yet harrowing Grace,
As Guest, that would be gone –
And thus, without a Wing
Or service of a Keel
Our Summer made her light escape
Into the Beautiful.

Emily Dickinson

ŽENSKÁ JEDNOTA

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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 remember that there is nothing average or ordinary
about you! God didn’t put us on this earth to be ordinary!*

*Until next Month,
Warmly, Carolyn*

**“Why live an ordinary life, when you
can live an extraordinary one.”**

Tony Robbins

Our Life's Journeys with Friends ~ Part I of 3

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

Outside of family, what would I do without friends? As I look over the years of my life, there have been many people with whom I considered to be my friends. But because of changes in times, distances, priestly assignments, and the mobility of moving from one city, state, country to another, I have sadly lost contact with some of them – grade and high schools, seminary and graduate schools, and the various parishes/schools in which I ministered. I attempt, to the best of my ability, to let them know that I still appreciate our friendships by sending Christmas greetings, a simple email or telephone call, sympathy and congratulations when learning about such events, and, through the celebrations of my Masses and prayer life, maintain my appreciation to the Almighty Father for everything they have generously done for me. But I do have several friends who are quite special to me because of life-long dedications for each other and continued communications, some very and others not so often, but we know that when we have not heard from each other, one of us has the impetus to initiate some kind of communication.

I have known Bonnie (married Jimmy) since kindergarten, and along with Johnnie, attended the same Catholic grade and public high schools, graduating in 1972. I usually see Johnnie during the various holiday celebrations at the home of Bonnie and Jimmy. In fourth grade, our teacher declared us as being like “two peas in a pod”. That same teacher asked the both of us to serve at her wedding Mass. Bonnie and Jimmy are with me on a weekly schedule, especially in the last several months as they have assisted me in my move from the rector of the Cathedral of Saint Columba to the pastorate of my new parish in Salem, Ohio, Saint Paul Church and School. Likewise, Joanne (Bob), parallels the amount of years of my acquaintances with Bonnie and Johnnie. Bonnie, Joanne, and I along with Jeannie, quit crackling that gum, (Butch) and Suzie (Vince) both one year ahead of the four of us in school, formed a relationship during our high school years that has lasted to the present day. All of us were members of Holy Name of Jesus Catholic Slovak Church and School. During our high school years, we were members of our Catholic Youth Organization (CYO) in which the young ladies had formed a softball team to be a part of the diocesan CYO league. Our teen ladies were great and I was their cheerer. The above mentioned ladies and myself were on the leadership team of our parish CYO and I believe we did a great job in our keeping CYO thriving during our high school careers. We still meet at one of our residences and set dates when we are able to be together after supper. I must confess that I am not as faithful as they are, but when the schedule permits, I am with them.

After much discernment in my last year of high school, pondering whether or not I desired to enter the priesthood as a way of future, committed life, I decided to enter into the seminary. I did so fifty years ago last month, becoming a collegian at Saint Gregory Seminary in Cincinnati for the next four years. When I arrived at the seminary, I was assigned Bob from Massillon to be my “big brother”, guiding me during this first year in a life of prayer, expectation in academic performance, and

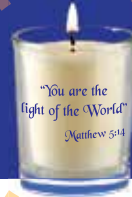
the necessity of social service in the greater Cincinnati area. He was brilliant in all of these and I still admire his integrity and leadership skills, second to no one. But Bob was so much different than me, opposites – Bob was academically first in his class, I kept my grade point just above the average in my field; he had the haircut of the fifties, mine was of the early seventies; he was proper, I was ordinary. The only equality that I could perceive was our parents: three children, steel worker fathers, and mothers that labored so very hard to keep the family units alive and prosperous. Bob went on to theological graduate school. I was a senior in college and was voted by the seminarians to be president of our student union. Needless to say, I was vociferous, was honest in what the student body thought as I was the student representative of the seminary's Board of Directors composed of clergy, religious and laity. I believe the rector of the seminary did not agree with my comments and expectations. He voted, with the faculty, for me not to enter into the graduate school of theology for the next academic year. Ultimately, the bishop had the final choice. The Most Reverend James W. Malone, third bishop of the Diocese of Youngstown, stated that he chose to have me accepted in the theological graduate school. However, he told me through my vocation director that I was no longer able to be a member of the graduate student representatives, to keep my mouth shut, and enter into the Master of Arts degree rather than Master of Divinity program. Adhering to the demands of the bishop, here I am in the midst of my forty-second year of priestly work. Bob kept me in line during graduate school and for that, I am grateful.

Another Bob in my life is my priest/classmate/dear friend from the Archdiocese of Cincinnati. He came from a military family, the oldest of four children and was another highly academic performer throughout our seminary days. During the first year in college seminary, Bob and I really did not connect with each other. He enjoyed playing sports, I liked watching them (how can any young man weighing 119 pounds play racket or hand ball, football and the like enter into those arenas)? We gradually connected into a lasting friendship since the middle of college through graduate school. He and I had a race of who would be the first one to finish their MA dissertation that last year before our ordinations. Bob won by a week but in hindsight, Bob was the one who put the pressure on me to complete the task! He gave me the privilege to be the deacon at his first Mass, the week before I was ordained to the presbyterate. Although we have no set times or able to visit at length with each other, we meet in Columbus at least five to six times a year, at our same favorite restaurant and call each other when we are excited about something that has happened in our ministries or a situation in which we need advice. He is like a brother to me.

These may be a select few but there are so many others who have made me the person I am today. In reality, we Christians are to be friends to everyone we encounter every day of our lives. Look for part II of this article in the October 2022 issue of *Fraternally Yours*.

Message from our National President

CYNTHIA M. MALESKI



Happy September (*Life Insurance Awareness Month*), everyone!

During the 130th anniversary year, we celebrate *Life Insurance Awareness Month* in September.

Many of you have received notice of an opportunity to obtain a free consultation to review your insurance needs.

This program perfectly matches our mission to provide financial security to our members, while offering great fraternal benefits, as well.

Since 1892, our history reflects this constant, remarkable goal to care for those of like mind and bond through death benefits to pay for funeral expenses. In 1892, our society was already awarding a \$300 death benefit which increased to \$400 in 1896!

Our wise leaders expanded our membership pool in 1905, when we established the Jr. Order, so we could insure children.

As First Catholic Slovak Ladies Association weathered many storms throughout our history – epidemics, depressions and two World Wars – we have fortified our financial and fraternal strength over the years.

We have also celebrated many successes, too many to recount here. One recent milestone was to reach \$1 billion in admitted assets in 2017, a far

cry from the \$112 in the treasury in 1892! Some of the secrets of our success are well fortified reserves, a low-cost structure, committed, strong leadership over many years, dedicated staff and a well purposed fraternal branch structure with a number of charitable and benevolent programs.

In 2022, we expanded the ways we can reach members and potential members to offer the benefits of our society to an even widening audience across our nation. This is the essence of our mission to provide financial security to our members, our families and friends.

I am confident that our Foundress Anna Hurban and her foremothers would be proud of all of us moving our mission forward in this 21st century!

FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

SILVER ELITE (5 YEAR)
2.55% APY*

GOLD ELITE (7 YEAR)
2.85% APY*

PLATINUM ELITE (10 YEAR)
3.20% APY*

***This rate is in effect 7/1/2022 thru 9/30/2022**

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

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

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

ATTENTION!

If you would like to receive *Fraternally Yours* by email instead of through the mail please return this form to the attention of Member Services at the Home Office.

Name: _____

Address: _____

City: _____ State _____ Zip _____

Email Address: _____

You will begin to receive *Fraternally Yours* by email as soon as the changes can be made.

FCSLA Life Celebrated Feast Day of Saint Anne



On Tuesday, July 26th, 2022, FCSLA Life proudly celebrated the Feast Day of Saint Anne, mother of the Virgin Mary and official patron saint of the First Catholic Slovak Ladies Association since 1892. The annual wreath laying ceremony took place at the home office. National President and CEO Cynthia M. Maleski laid a red, white, and blue wreath of carnations in front of the resident statue of Saint Anne to mark her feast day and express gratitude for her guidance. National Chaplain Monsignor Peter M. Polando offered a blessing.

Four Generations of Branch W001 Members



Four generations of Branch W001 members celebrated Piper Jo Maruska's baptism on Sunday, March 27th at Faith Point Lutheran Church. Pictured (L-R): Piper's grandpa, Paul Maruska; her great-grandma, MaryAnn Maruska (holding Piper Jo) and her dad, Andrew Maruska.

Veronica Kovach is Magna Cum Laude College Graduate

Veronica L. Kovach recently graduated Magna Cum Laude from the West Virginia University Eberly College of Arts and Sciences with a Bachelor of Arts degree in Political Science.

Veronica had consistently maintained a high GPA awarding her with recognition to the President's and Dean's list for several semesters.

During her studies she supported her sorority, Kappa Kappa Gamma, serving as Risk Management Chair.

She plans to continue her education this Fall as a Graduate Student pursuing a Masters Degree in Public Administration, accepting a position as a Graduate Service Assistant for the WVU ADVANCE Center/Office of the Provost.

A 2018 Charleroi High School graduate, Veronica is the daughter of Beth Ann and Ron Kovach, all members of S088, Monessen, PA.





September is Life Insurance Awareness Month

Paul Smithers, CLU ChFC, National Sales Manager

Life insurance is the most miraculous, effective, versatile, and affordable financial planning tool ever devised.

You may be thinking, well Paul, great opening sentence, but maybe a little exaggeration, a little hyperbole? Not a bit.

The concept of life insurance can be traced as far back as the 16th century in England. Edmund Halley (the comet guy and mathematician) published the first modern mortality table in 1693 to help insurance providers assess risk.* The first insurance company in America was co-founded by Benjamin Franklin in 1752.**

Millions of families and businesses have been saved from financial ruin and many charities have benefited from the proceeds of life insurance policies for many centuries. The miraculous and magical attribute of life insurance is that in the worst situation a family or business owner will ever face, life insurance is there to ease the financial burden.

Here is how life insurance works: As amazing as life insurance is, it is quite simple. It is a legal contract between the owner of the policy and the insurance company that is issuing the policy. The owner of the policy pays money (the premium) to the life insurance company. The life insurance company promises to pay the amount of money agreed upon by the two parties in the event of the insured's death. The payment (death benefit) normally is paid to beneficiaries that the owner has named in the contract.

One of the requirements of a life insurance policy is that there must be what is called an 'insurable interest' between the insured and the beneficiaries. This means that no one can purchase a life insurance policy and name a stranger as a beneficiary. Insurable interest means that there must be a relationship (personal, business or charity) between the insured and the beneficiaries and the risk of a financial loss in the event of a death.

Let's look at an example. A young family, husband, wife, young children. Dad works outside the home, mom works part time from home and is the parent at home. Why would the family need life insurance? What happens if dad dies, what if mom dies?

The family is counting on dad's income to for current and future financial needs. If dad dies most of the family's income stops; the mortgage doesn't get paid, bills don't get paid, college funding stops, future dreams never come to fruition. If mom dies, some of the family income stops and dad needs to fund child care in order to continue to work and provide income for the kids.

Here is where the miracle happens. Let's use the example of dad dying. The family is grieving the loss of a husband and

father. The family is in chaos, and they are worried about the future. Mom remembers that a few years ago she and her husband purchased life insurance policies from FCSLA Life. The FCSLA Life insurance professional helped her and her husband plan for the death benefit of the policies to cover all their financial needs of lost wages, paying off mortgages and debts, paying for future college expenses, covering childcare and many other financial losses that would occur in the event of a death.

At the worst possible moment for this family, life insurance is there to ease and reduce the financial burden. Not only will this life insurance policy help mom and the kids, but it will have an impact for future generations, because now the kids can grow up in a financially and emotionally stable home, even if dad isn't there anymore.

Life insurance allows us to plan even if a death causes a huge financial loss. It provides the financial stability for families to continue living as they are, businesses to continue if an owner dies, retirees to continue to live comfortably, grandparents to leave legacies for future generations, and charities to be funded by generous donors.

Life Insurance: Miraculous, Effective, Versatile, and Affordable

Life Happens is a non-profit organization that helps to provide for more awareness of the importance of purchasing life insurance. Watch some very poignant and informative videos at <https://lifehappens.org/videos/>

To request a review of your current life insurance coverage and needs, scan this QR code or go to <https://www.fcsla.com/products/life-insurance/> Click on the **Request a Life Insurance Review** button and complete the contact form. FCSLA Life will put you in touch with one of our life insurance professionals.



You can also contact our sales team:

John Gonsiorek 716-480-4550 Jim Morsovillo 630-204-0599

Amy Hull 402-310-5688 Paul Smithers 216-458-1018

Derek Mizer 380-239-0058 Home Office 800-464-4642

Or go to: <https://www.fcsla.com/contact-us/>

*Investopedia – The History of Insurance by Andrew Beattie May 2021

**Investopedia – The History of Insurance in America by Andrew Beattie June 2022

Who Is Your Beneficiary?

Have you updated your policy beneficiary? Your FCSLA Life life or annuity policy was an important purchase. Keeping your beneficiary information current should be one of your top priorities. As your life changes, it is important to make sure you update the beneficiary information on all your accounts. Life events like marriage, divorce, birth of a child, and passing of a loved one are just some of the significant life events that may have an impact on your beneficiary information.

- It eliminates any doubt as to what you wish to be done with your hard-earned money or insurance proceeds.
- It saves time—if beneficiaries cannot be located or they are deceased, state regulations mandate how those funds are to be paid. It causes delays and possible legal expense. Unfortunately when we cannot locate beneficiaries, funds may become payable to the state as unclaimed property.
- It helps ensure the financial wellness of your loved ones. You most likely purchased a life insurance or annuity policy to help cover funeral expenses or replace income.

It's not difficult, here's how...

Go to our website **FCSLA.com** home page and click on the orange **Change of Beneficiary Form** button located under "Announcements". Print the page, complete the form, and mail it to the FCSLA Home Office for processing. You can also request that a form be sent to you by calling 1-800-464-4642 ext 1047 or email us at lifeclaims@fcsla.com.

You or someone you love worked hard to purchase this policy. Make sure you take the extra step **NOW** and do the right thing for yourself and your loved ones – **keep your beneficiaries current**.

CHANGE OF BENEFICIARY FORM IS ON PAGES 17 & 18 OF THIS ISSUE

~ NOTICE ~

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

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

Days Gone By . . .

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



A Look Back at the 36th National Convention, 1991 in Orlando, Florida





36th National Convention

Sofie Barnes Receives First Holy Communion

May God bless Sofie Qynn Barnes (J058) who made her First Holy Communion at St. Anne Catholic Church in Broken Arrow, OK on Saturday, May 7, 2022.

Sofie is the daughter of Dr. Sean and Nadine (Soltis) Barnes. In attendance were Sofie's younger twin brothers, Aiden and Christian Barnes (J058); and grandmother, Pamela Ann (Forystek) Soltis (S081) from Tulsa, OK; and grandparents, Dr. Roland & Renee' Barnes from Johnsbury, IL.



Louis Miklovic Celebrates First Holy Communion

The St. Louis FCSLA Life Branches J011 and S101 celebrated Louis Blaise Miklovic's First Holy Communion, a True Child of God.

That very act of Celebrating, with Louis, reveals our complete belief in the True Presence of Jesus in the Eucharist which is very beautiful, personal and intimate!



Confirmation of Samuel Miklovic

The St. Louis FCSLA Life Branches J011 and S101 witnessed the Confirmation of Samuel Oliver 'Paul' Miklovic as a "Soldier of Christ."

The Catholic Church sees the confirmation as a rite in which grace falls over the person as they announce their commitment to God, their Faith and the Church.



ANNUAL BREAKFAST MEETING OF BRANCH W080

At the annual breakfast meeting of Branch W080 in Clarkson, NE, on May 22, Jan Vrbicky accepted a token of appreciation from Ron Bos for her husband's 24 years of service to Catholic Workman and FCSLA. Don Vrbicky passed away in February after serving as president the past 19 years. May he rest in peace.

Fifty year members were recognized: Bonnie Brabec, Jeffrey Svik and Jeffrey Buresh. Hunter Papousek received a \$750 1st grade scholarship to attend Norfolk Catholic Sacred Heart School. Congrats to all!

Fr. Matt Gutowski said a closing prayer and door prizes were awarded.



FCSLA Life W093 Holds Spring Meeting

FCSLA Life W093 held their April meeting at Beseda Hall on April 24th. President Gary Sestak opened the meeting with a prayer for the repose of the soul of Monsignor Carlton Hermann, our local chaplain and friend for the last 44 years. A delicious pot luck meal was served. The children hunted for Easter eggs and were given prizes and treats.



2022 FCSLA Life Photo Contest

ELIGIBILITY

- Open to current FCSLA Life members.
- Participants must be 18 years of age or older.
 - 18 as of the entry deadline
- Photo must have been taken in 2021 or 2022.

ENTRY SUBMITTAL DEADLINE & ADDRESS

- **Submittal deadline: Friday, October 14, 2022**
- No emailed photos or entry forms.
- Mail to: FCSLA Photo Contest
24950 Chagrin Blvd.
Beachwood OH 44122

RULES and INFORMATION

- * Only one entry per member.
- * Submitted photo must have been taken by member entering it.
 - * A member is someone who holds a current FCSLA policy in their own name.
- * 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 creativity, composition, visual impact,
 - * adherence to category, and photo quality/clarity by non-FCSLA affiliated judges.
- * Decisions are final.
- * Entries without a checked category or more than one checked category will not be judged.
- * Winners will be notified via USPS.



Questions? fraternal@fcsla.com or 800-464-4642 x1051

Categories	Descriptions
Home	Something interesting in your house
Bodies of Water	Lakes, creeks, oceans, puddles – no people
Food	Yum!
Hobbies	A favorite leisure time activity
Close Up	Capturing the details of something or someone up close

Category Prizes

1st Place - \$75.00 Gift Card
2nd Place - \$50.00 Gift Card
3rd 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*.



2022 FCSLA Photo Contest

Photo with this form must be received by Friday, October 14, 2022.
Please read Contest Eligibility and Rules before submitting photo.

PLEASE PRINT

Name

Branch #

Complete mailing address

Email

Phone

PHOTO CATEGORIES (check one):

☐ Home

☐ Bodies of Water

☐ Food

☐ Hobbies

☐ Close Up

Month & year photo taken

Brief description of photo if separated from entry form

Helen Kocan District Hosts Scholarship Luncheon

On June 9, 2022 the Helen Kocan District held its summer meeting. Our special guests were the 2022 scholarship winners. While the members signed in and socialized, our local Agent John Zaborske made himself available for any questions. Treasurer Cindy Oresik greeted the group and gave a brief history of the District. She led the prayer before the meal and the group was treated to a delicious buffet

luncheon. After lunch President Lillian Zaborske and Vice President Joann Skvarek Banvich introduced the winners and presented them with monetary gifts from the District and their branches.

Pictures were taken and the merriment concluded with a raffle. Afterwards the guests were invited to stay for our summer meeting.



Branch S289/J184 – Kathy Piasecki, Emma Defenser, Cole Oresik, Mary Weber, Annamae Baker, Patty Bielak, Nicholas Dainton, Lillian Zaborske, Cynthia Oresik, Matt Oresik.



Branch S081 – Mary Markovich, Annette Markovich, Lucy Furiak, Rebecca Coleman, Judy Vhrin Mojzik, Nancy Dunn.



Branch J348 – Joann Skavarek Banvich, Betty Ortiz, Michael Stedman, Joshua Stedman.

Eastern PA District 4 Frances Jakabcin

Our next district meeting will be held Sunday, October 9 at 1:00 p.m. at the Northampton Community Center, 1601 Laubach Ave., Northampton, PA 18067. To attend RSVP by September 26 to Michele Mrazik Grasso – 610-762-1973.



Sign in table Matt Oresik last year scholarship winner/ S289 Auditor, Joann Skvarek.



HELEN KOCAN DISTRICT FAMILIES ENJOY THE SCHOLARSHIP LUNCHEON AND JUNE DISTRICT MEETING



Magdalen I. Iskra District ~ National and District Scholarship Awards Luncheon

The Magdalen I. Iskra District held a luncheon on July 23, 2022 to honor the nine National Scholarship recipients from the district. Two special award recipients were also honored. There were forty adults and two children in attendance. The luncheon was held at the Amber Palace in Wilkes-Barre, PA.

Anna M. Hudock, District Treasurer served as Master of Ceremonies. Bernadette Yencha, Branch S172 Secretary led the Pledge of Allegiance and the singing of the National Anthems of the United States of America and Slovakia. Magdalen I. Iskra, District President extended greetings to all in attendance. Ann Dougher, District Fraternal Coordinator gave the invocation.

A delicious family style lunch was served. After lunch, Anna M. Hudock introduced the branch and district officers in attendance. Each scholarship recipient then introduced their family members present. Monetary gifts were presented to the National Scholarship recipients from their branches.

The Magdalen I. Iskra Scholarship and the Frank and Joann Biros Memorial Scholarship were also presented. Everyone in attendance received gifts, compliments of the FCSLA Life.

After the awarding of the scholarships and gifts, Antoinette Kravits, District Auditor gave the benediction. Since it was a very hot day, everyone in attendance received an "IT'S COOL TO BE A FCSLA MEMBER" fan, compliments of FCSLA Life. The program ended with singing of "God Bless America". The district officers would like to congratulate all the scholarship recipients. We are so proud of you.



Welcome Address – Magdalen I. Iskra, District President.

Scenes from the Magdalen I. Iskra District National and District Scholarship Awards Luncheon



Scholarship Recipients with Magdalen I. Iskra, District President – First row, are: Magdalen I. Iskra, District President; Zachary M. Ryan, St. Philip Neri School, National Early Elementary 2nd Grade Award; Braedan C. Ryan, St. Philip Neri School, National Elementary 4th Grade Award; and Matthew J. Van Why, Good Shepherd Academy, Magdalen I. Iskra Scholarship. Second row, are: Alina M. Guth, Kutztown University, College Freshman Award; Anna E. Grove, The University of Texas at Austin, College Freshman Award; Catherine Rose Flannery, Bishop McDevitt High School, High School Freshman Award; and Brianna M. Van Why, Holy Redeemer High School, Frank and Joann Biros Memorial Scholarship. Recipients unable to attend were: Ian J. Bartlow, Wilkes University, National College Senior Award; Daniel G. Balas, Penn State Hazleton Campus, National College Freshman Award; Lauren Rose Kalinowski, Misericordia University, National College Freshman Award; and Mary B. Klueber, Eastern Michigan University, College Freshman Award.



District Officers – Anna M. Hudock, Treasurer; Antoinette Kravits, Auditor; Ann J. Dougher, Fraternal Coordinator; Martha A. Iskra, Vice President; Magdalen I. Iskra, President; Rita R. Kcenich, Secretary; Diane F. Gregor, Auditor; and Ann M. Kwak, Assistant.



Branch Officers – Seated: Bernadette M. Yencha, Secretary, Branch S172; Martha A. Iskra, Treasurer, Branch S172 & President J362; Magdalen I. Iskra, President Branch S172 and Rita R. Kcenich, President S350 & J207. Standing: Donna Schwalbach, Treasurer, Branch S086 & J073; Theresa Ceklosky, Secretary/Treasurer, Branch J362; Ann M. Kwak, President, S615 & JS26; Patricia Bryk, Treasurer, Branch S615 & JS26; Antoinette Kravits, President, Branch S086 & J073; Ann J. Dougher, Secretary/Treasurer, Branch S065 & J168; Diane F. Gregor, President/Secretary S178 & J042; Florence McCabe, Secretary/Treasurer, Branch S350 & J207; and Jo Ann Klinessmith, President, Branch S065 & J168.

We Want to Hear From You!

E-mail: zjbazik@comcast.net



Seated: Martha A. Iskra, Magdalen I. Iskra, and Antoinette Kravits. Standing: Lisa Bartlow, Meredythe Baird, Donna Baird, and Donna Schwalbach.



Seated: Patricia Bryk, David Bryk, and Ann J. Dougher. Standing: Matthew J. Van Why, Brianna M. Van Why, Kelly Anne Van Why, and JoAnn Klinessmith.



Seated: Ann M. Kwak, Charles Butler, and Jack Grove. Standing: Anna M. Hudock, Bernadette M. Yench, Anna E. Grove, and Renee Grove.



Seated: Michael Flannery, Brian Flannery, and Marie Flannery. Standing: Andrea Flannery, Catherine Rose Flannery, Theresa Ceklosky, and Francis Ceklosky.



Seated: Rita R. Kcenich and Florence McCabe. Standing: Rita Kopcho, Thomas Guth, Alina M. Guth, Karen Guth and Lillian Brodoski.



Seated: William Ryan and Marguerite Ryan. Standing: Braedan C. Ryan, Matthew Ryan, Diane F. Gregor, Kellie Ryan, and Zachary M. Ryan.

FCSLA Life Branch W093 Calendar of Events

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

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

December 4 – St. Nick/Christmas Party, 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 and family and all parishioners are invited to potluck and all activities. Bring a dish to share. Branch W093 will supply coffee and juice.

Elaine Ruzbasan Memorial Scholarship Awarded to S289/J184 Scholars

During District Helen Kocan's 2022 annual FCSLA Scholarship Award Luncheon, a special award was given to this year's scholarship winners. In early 2020 when Elaine Ruzbasan passed away from COVID her family set up a scholarship (Elaine Ruzbasan Memorial Scholarship). During this year's scholarship award luncheon, the proceeds were awarded to this year's FCSLA S289 and J184 schol-

arship winners. Elaine comes from a long line of FCSLA family members who gave of their time to become active as members and officers and helped grow Branch S289.

Elaine's mother, as well as, four sisters all served as Branch S289 officers in various capacities. Her daughter Kathy Piasecki is carrying on the family tradition as an Auditor for the branch. Elaine started out as S289 Treasurer and served in this position for many years. She then became S289 Financial Secretary, which she held until her death. Besides being active in FCSLA, Elaine was also very active in her community. Elaine was especially proud of the many years she and her husband Martin spent working at the Hobart, IN food pantry. Elaine's involvement in FCSLA is missed, but her legacy lives on in the awards given to this year's scholarship winners.



L-R: Mary Weber Financial Secretary (Elaine's sister), Cole Oresik, Annamae Baker, Nicholas Dainton, and Kathy Piasecki, Auditor (Elaine's daughter).

FCSLA Life Branch W093

*Celebrated their Heritage
at the Czech Days Parade
Tabor, SD on June 17, 2022*



Branches S433 & J333 Celebrating 130 Years

FCSLA Life Branch S433 and Branch J333 celebrated 130 years of fraternalism by donating 130 cans of fruit and vegetables to the Light of Life food pantry in Pittsburgh, PA. The food pantry provides over 200,000 meals annually, including breakfast and dinner 7 days a week. They were very thankful for our donation.



L-R: Aimee Perri, president, Marian Gatto, secretary, one of the many volunteers, and Kayla, director of the food pantry.



24950 Chagrin Blvd. | Beachwood, Ohio 44122 | 800.464.4642 | www.fcsla.com

05/2021

ELECTION OF CHANGE OF BENEFICIARY FORM

Certificate(s):

Certificate Owner :

Name : _____
Address : _____

Phone: _____ DOB: _____

SEE INSTRUCTIONS ON NEXT PAGE

**By this election I revoke all other former designations
and reserve the right to make other and further changes of beneficiary at any time I may elect.**

Primary Beneficiary(s): Please Print Legibly

Name : _____ Share (%): _____ SSN: _____
Relationship to Insured: _____ DOB: _____ Phone: _____
Address : _____

Name : _____ Share (%): _____ SSN: _____
Relationship to Insured: _____ DOB: _____ Phone: _____
Address : _____

Name : _____ Share (%): _____ SSN: _____
Relationship to Insured: _____ DOB: _____ Phone: _____
Address : _____

Contingent(s): will become beneficiary(s) after the death of all the primary beneficiary(s) listed above

Name : _____ Share (%): _____ SSN: _____
Relationship to Insured: _____ DOB: _____ Phone: _____
Address : _____

Name : _____ Share (%): _____ SSN: _____
Relationship to Insured: _____ DOB: _____ Phone: _____
Address : _____

Witness must NOT be a beneficiary and must sign at the SAME time as the owner

Signature of Certificate Owner

Date

SSN (required)

Witness Signature (must sign at same time as above)

Date

THIS FORM MUST BE SIGNED AND RECEIVED BY THE HOME OFFICE TO BE VALIDATED

Instructions for Completing the "Election of Change of Beneficiary" Form:

1. The information you provide on the Election of Change of Beneficiary form supersedes all existing beneficiary(s) information on the certificate.
2. PRINT LEGIBLY the full given name, social security number, relationship to insured, date of birth, phone number, and complete address of each beneficiary.
3. Ownership – when there is a living designated owner of an insurance certificate (*other than the insured*) the owner must sign this form instead of the Insured.
4. A wife's full given name and her husband's name should be used.
5. Always state the beneficiary's relationship to the Insured.
6. If you have more beneficiaries than will fit on this form, please continue on a separate sheet of 8 ½ x 11 paper.
7. If you have more than one certificate and the beneficiaries will all be the same for each certificate, you may list all the certificate numbers on one (1) Change of Beneficiary Form.
8. When two or more beneficiaries are named in equal position clearly state the division of proceeds (portion, share, %) such as (=) equal shares or a specific percentage.
9. If no beneficiaries survive the insured, the death benefits shall be paid to insured's estate.
10. A minor (*anyone under 18 or 21 depending on your state*) may be named as long as a Guardian/Custodian is appointed to receive the funds on the minor's behalf. Either a Trust or an UTMA (*Uniform Transfer to Minors Act*) account must be set up to have immediate access to the proceeds. Complete the beneficiary designation as follows: "Name of Guardian /Custodian", as Custodian for (Name of Minor) under the (Name of State) UTMA: Example: John Doe, as Custodian for Jason Smith under the Ohio UTMA.
11. If you have Power of Attorney (POA) OR Guardianship for the insured, please include a copy of your POA or Guardianship papers and make sure the name, address & phone # of the POA or Guardian is on the document.
12. If you are listing your TRUST as the beneficiary – include a copy of the Title, Successor / Trustee and Signature
13. Please make sure you have your signature witnessed by another adult who is not your beneficiary. This form DOES NOT need to be notarized.
14. Mail completed form to the Home Office:
The First Catholic Slovak Ladies Association
Attn: Beneficiary Dept.
24950 Chagrin Blvd. Beachwood, OH 44122
15. Faxes are not accepted on Beneficiary changes.
16. The Home Office will mail a "Change of Beneficiary Rider" to you confirming the change(s).

THIS FORM MUST BE SIGNED AND RECEIVED BY THE HOME OFFICE TO BE VALIDATED

FCSLA Life Branches S084 and J007 Make Donation

In honor of the 130th Anniversary of the First Catholic Slovak Ladies Association, Branch S084 and J007 of Philadelphia, PA donated \$1,300 towards the HVAC system at Spectracare Foundation, Lindenwold, NJ. This charitable foundation, which relies strictly on donations, helps local veterans get the mentoring and support needed while providing a warm, vibrant place for comradery. Among some of the programs available are equine therapy, healing through arts, photography, gardening and culinary arts.



L-R: Carol Medica, branch secretary; Dianne Muhe, branch president; and the foundation's founder Kathleen Van Stine.

Jeremy Duffie Recently Baptized

St. Louis' Branch J011 newest member was recently baptized. He is the son of Branch President Leah Duffie.



Father Jonathan Duffie holding J011 member Jacob, Leah holding new J011 member Jeremy Duffie, J011 member Josef.

Four Generations of the Betza Family – All FCSLA Life Members



Celebrating the 4th of July with a family cookout are Bob Betza (great-grandfather), Ken Betza (grandfather), Stephen Betza (father), Eli Robert Betza is being held by Rosemary Betza, who serves as Financial Secretary of J157 in Monessen, PA.

New member of FCSLA Life J157 is Eli Robert Betza, shown ready to enjoy the summer activities with his FCSLA Life beach ball.

Member of J066 Leah Hunter Graduates Eighth Grade

Leah Hunter is a member of Branch J066 in Youngstown, OH, where she helps branch President Patti Gran-chay with numerous activities and parties for the S156 Branch. Leah attended St. Christine's Catholic school for the past nine years from kindergarten to eighth grade where she graduated in May of 2022. While at St. Christine's, she received her first communion, and was confirmed in March of 2022.

She was very hardworking when it came to her academics, and she was also involved in many extracurricular activities. In her eighth-grade year, Leah received an honor roll certificate, and was inducted into the National Junior Beta Club.

Her extracurricular activities included soccer, cheer-leading, volleyball, and softball. Leah will be continuing her Catholic education at Ursuline High School in Youngstown, OH where she plans to continue her academic excellence and passion for softball and volleyball.



MATCHING FUNDS ACTIVITIES

FCSLA Life Branches S456/J368

Concert Benefit

Branch S456/J368 organized a Matching Funds for PURDUE Purduettes for their final SPRING SPECTACULAR.

Branch member Geraldine Berkemeier was finishing up her Senior year in BioChemistry and a member of the Purdue Music Organization.

This last concert of the year, the SPRING SPEC, also called the Spring Spectacular was sponsored by FCSLA. Over 100 guests watched this concert.



Geraldine serenaded her Grandma Geri Gaydos and niece Louise Brelje with "Happy Days Are Here Again". Group pictures are the Branch members of S456 who drove in from Chicago, Grand Rapids, Jackson, Ann Arbor, MI. Pictured are Henry Berkemeier, Gretchen Hentemann, Geraldine Berkemeier, Janet Gaydos Berkemeier, Frank Berkemeier, Louise Brelje, Morgan Plagens, Geri Gaydos.

Over \$3500 was raised for this concert and FCSLA matched \$600.



FCSLA Life Branch S177

Sponsors Team Walk

Branch S177, Clairton, PA sponsored a team to walk for Children's Hospital of Pittsburgh. The walk was held on Saturday, June 4, 2022 at Flagstaff Hill at Schenley Park, Pittsburgh, PA. The members asked family and friends for donations and walked with Junior members in honor of Blake Stover, a patient champion of Children's Hospital. Blake was a patient at Children's Hospital in 2012 and had appendectomy surgery on Christmas Eve in 2021. He received wonderful care while he was a patient in 2012 during surgery, chemo treatments and his checkups and his surgery last year. We raised \$600 for Children's Hospital of Pittsburgh.



L-R: Camden Stover, Monica LaFrankie, Senior Financial Secretary; Blake Stover, patient champion; Heather Stover, Senior Vice President; Emma Stover and Mason Stover.



The Stover Family



IN MEMORIAM

Ann Margaret Bolha, S277



Ann Margaret Bolha, 91, of Greensburg, PA went home with the Lord on March 20, 2018. She was born October 11, 1926, in Jeannette, a daughter of the late Frank and Mary (Goretski) Olshefsky. She is survived by her husband of 70 years, Frank P. Bolha (deceased January 2021); one sister, Louise Buryk; three daughters, Ann (Walter) Spark, of Glen Allen, VA, Rosemarie Bolha, of Lake Ariel, and Jane (Terry) Steiner, of Belle Vernon; three sons, Dennis (Dorothy Iapalucci), of Derry, Paul, of Pleasant Unity, and Robert (Claire Grazier), of Sterling, VA; 19 grandchildren; five great-grandchildren; and many nieces and nephews. She was a member of Blessed Sacrament Cathedral, Greensburg, she was a CCD teacher and volunteered daily for the school. She was a strong, loving wife, mother, grandmother and great-grandmother who enjoyed life. Her greatest joy was spending time with her children and grandchildren and attending their sporting events. She was their biggest fan. She also enjoyed playing sports, bingo, cards, amusement parks and socializing. She greatly loved and was adored by all.

Frank Paul Bolha, S277



Frank Paul Bolha, 95, of Greensburg, PA went home with the Lord January 16, 2021. He was born March 27, 1925, in Bovard, a son of the late Lukac and Mary (Ondus) Bolha. He is survived by his three daughters, Ann (Walter) Spark, of Glen Allen, VA, Rosemarie Bolha, of Lake Ariel, and Jane (Terry) Steiner, of Belle Vernon; three sons, Dennis (Dorothy Iapalucci), of Derry, Paul, of Pleasant Unity, and Robert (Claire Grazier), of Beaver Creek, OH; 19 grandchildren; five great-grandchildren, and many nieces and nephews. He was a member of Blessed Sacrament Cathedral, Greensburg. Frank was a World War II Navy veteran who honorably served on USS Aldebaran and proudly crossed the equator, becoming a member of the Shellbacks. He was also a member of VFW Post No. 33, Greensburg. He worked as a machinist for Elliott Company in Jeanette. Frank was a loving husband, father, grandfather and great-grandfather who enjoyed the outdoors. His greatest joy was spending time with his children, attending their sporting events, and fishing, tobogganing, skiing, skating, swimming, hiking and playing softball with them. He was also an avid golfer for the Elliott golf league, enjoyed gardening, relaxing in the sun, playing cards, and amusement parks. In his youth, he pitched a no hitter for the Bovard baseball league. His legacy of loving sports, the outdoors, devotion to his family and outstanding work ethics were passed on to his children and grandchildren. He was deeply loved and loved deeply.

Robert (Bob) Volesky, W121



Bob passed away August 20, 2018 at St. Luke's Home in Dickinson, ND. He was born September 20, 1925 in Billings County, the son of Anton and Rose (Sadowsky) Volesky. Bob graduated from Dickinson Model High in 1943. Bob enlisted with the U.S. Army on March 23, 1945. After military training at Camp Livingston, LA, he was transferred to the 810th Military Po-

lice Company in Honolulu, Hawaii from 1945 through May 1946, serving as Motor Pool Dispatcher. Bob was honorably discharged on May 29, 1946. Bob was united in marriage to Otilia "Tillie" Karsky on October 20, 1947 at Sts. Peter and Paul Catholic Church in New Hradec, ND. In 1948, they moved to a farm in Billings County where they farmed for the next 35 years. While on the farm, Bob was presented the North Dakota University Alumni Association Agriculturist Award in October 1980. Bob and Tillie retired from farming in 1982 and moved to Dickinson. He enjoyed bowling and playing cards in his spare time. Bob was a member of Queen of Peace Catholic Church. On October 1, 1990, Bob received the KC Knight of the Month Award. In 1993, he was presented the Catholic Workman Fraternalist of the Year Award and the KC Family of the Month Award. Bob is survived by his wife Tillie; two daughters, Roberta (Gordy) Ficek and Karla (Russ) Schank of Dickinson; five sons, Wilfred (Kathy) Volesky of Mandan, ND, Alvin (Dawn) Volesky of San Antonio, TX, Kenny (Bobbie) Volesky of Dickinson, Kevin (Brenda) Volesky of Belfield, and Keith (Tami Carter) Volesky of Arvada, CO, CA; 19 grandchildren and 30 great-grandchildren; sisters, Rose Marie Kovash of Dickinson, Betty Kudrna of Minot, ND; brothers, Florian (Gladys) Volesky of Dickinson; and sister-in-law, Evelyn Volesky of Bismarck.

James Andrew Kraus, SZJ0



James (Jim) Kraus, 82, passed away on January 18, 2022, just six days after his 82nd birthday at UPMC East in Monroeville, PA. He was the fifth of six children born to Andrew and Minne Kraus of Dravosburg, PA. Loving husband of Martha (Marcone) of Pittsburgh, PA; father of James Raphael Kraus; Dr. Marilyn (Kraus) Figlar (Gary); and Melissa Kraus (Carrie Dunn) of Cherry Hill, NJ; grandfather to five. Jim was employed at US Steel, Homestead Works, in the saw shop. When the mill closed, Jim worked in the Athletic Department of the Homestead Carnegie Library for 20 years. Due to COVID in lieu of visitation family and friends received a five-page memorial booklet. Jim loved vacationing with his grandchildren and working on cars. He was generous in spirit, kind and had a smile that made others feel special.

Teresa Marie (Halenar) Snively, S161



Teresa Marie (Halenar) Snively, 90, of Bellaire died on April 25th, 2022 at her son and daughter-in-law's home in Hollywood, MD, surrounded by her loving family. She was born August 1, 1931 in Bellaire, the daughter of the late Teresa J. (Bilkovic) Halenar and Justin P. Halenar. Just prior to his death in 2013, Teresa celebrated 60 years of happy, married life with her husband, William (Bill) A. Snively. She is survived by her children Teresa (Leo) Pauwels of South Bend; IN Bill (Linda) Snively of Hollywood, MD; Carol (Mandy) Schick of Columbia, MO; six grandchildren, eight great-grandchildren and many nieces and nephews, as well as special friends Darlene Teliga, Angel Glitch, and Ruth England who provided care and support.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF APRIL 30, 2022

ASSETS

Cash & Short Term Investments	\$ 19,109,859
Bonds	1,077,824,498
Preferred Stock	2,208,916
Common Stock	7,321,626
Investment Income Due & Accrued	14,555,215
Property Plant & Equipment, Net	4,535,749
Certificate Loans & Accrued Interest	1,892,848
Other Assets	778,879
TOTAL ASSETS	\$ 1,128,277,590

LIABILITIES

Life Reserves	\$ 308,165,532
Annuity Reserves	685,241,418
Death Claims Payable	2,700,520
Unearned Premiums	447,331
Matured Endowments	360,333
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,036,642
Accrued Convention Donations	387,500
Provision for Future Conventions	452,029
Asset Valuation Reserve	12,687,400
Interest Maintenance Reserve	538,694
Other Liabilities	2,024,233
TOTAL LIABILITIES	\$ 1,019,441,632
Surplus	\$ 108,785,958
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,128,227,590

INCOME STATEMENT

For the Fourth Month Ending April 30, 2022

REVENUE

Insurance Premiums	\$ 1,748,563
Annuity Premiums	17,553,340
Investment Income	16,816,582
Amortization of Interest Maintenance Reserve	26,165
Rental Income	135,501
Other Revenue	24,815
TOTAL REVENUE	\$ 36,304,966

EXPENSE

Increase in Reserves — Life	\$ 1,069,532
Increase in Reserves — Annuity	10,799,398
Insurance Benefits	3,184,270
Annuity Benefits	15,108,671
Commission Expense	511,240
Surrender Benefits	1,036,377
Matured Endowments	2,088
Interest Expense	139,131
Salaries — Employees	252,198
Tax Expense	20,359
Underwriting Expense	18,093
LIFE AND ANNUITY EXPENSES	\$ 32,141,359

Revenue Less Life and Annuity Expenses

Bank Service Charges	\$ 4,163,607
Data Processing Service Fees	47,996
Accounting Fees	108,548
Actuarial Fees	50,238
Legal Fees	78,064
Consulting Fees	26,581
Employee Benefits	3,111
Fees — Directors	236,780
Salaries — Employees	63,978
	489,671

Salaries — Officers	215,707
Temporary Office Expenses	57,874
Tax Expense	63,904
Depreciation Expense	77,193
Utility Expense	42,101
Postage and Printing	81,455
Advertising & Marketing	17,169
Travel Expense	11,930
Insurance Department Fees	31,345
Sales Expense	46,048
Rental Expense	135,501
Building Expense	55,897
Insurance Expense	17,898
Office Equipment & Supplies Expense	41,568
Dues & Subscriptions	19,274
Human Resources	17,276
Other Expense	837

SALES & OPERATING EXPENSES

\$ 2,037,942

Revenue Less Sales & Operating Expenses

\$ 2,125,665

Post Mortem Benefits	566,345
Misc. Member Benefits	21,140
Donation Expenses	43,883
Change in Accrued Convention Donations	50,000
Convention Expenses	58,348
Branch and District Funding	245,332
Fraternal Activities	70,206
Official Publications	197,854
Scholarship Awards	170,958

DIRECT FRATERNAL EXPENSES

\$ 1,424,066

Income (Loss) from Operations

\$ 701,599

Dividends to Members

507,418

Subtotal Income (Loss)

\$ 194,181

Capital Gains (Loss)

(6,519)

NET INCOME (Loss)

\$ 187,662

JOB OPPORTUNITIES AT FCSLA LIFE

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



Do you
like to raise awareness and money for charities?
Are you
a good organizer who likes meeting new people?
Interested in
making a difference in your community?

Why not become an FCSLA Life branch officer!

The following branches are looking for new officers. To be an officer, you must currently be a local member in one of these branches, at least 22 years old, and a Principal member. If interested, contact the Fraternal Department - fraternal@fcsla.com or 800.464.4642 x1051 by 9/16/22.

S038 Wilkes-Barre, PA
S041 Baltimore, MD
S074 Bethlehem, PA

S202 Campbell, OH
S267 Nanty Glo, PA
W028 Pisek, ND



Seconds, please!

ORZO AND SPINACH SALAD

- 1 (16 ounce) package uncooked orzo pasta
- 1 (10 ounce) package baby spinach leaves, finely chopped
- ½ pound crumbled feta cheese
- ½ red onion, finely chopped
- ¾ cup pine nuts
- ½ teaspoon dried basil
- ¼ teaspoon ground white pepper
- ½ cup olive oil
- ½ cup balsamic vinegar

Bring a large pot of lightly salted water to a boil. Add orzo and cook for 8 to 10 minutes or until al dente; drain and rinse with cold water. Transfer to a large bowl and stir in spinach, feta, onion, pine nuts, basil and white pepper. Toss with olive oil and balsamic vinegar. Refrigerate and serve cold.

GARLIC BUTTER MUSHROOMS & CAULIFLOWER

- 4 tablespoons unsalted butter (or ghee)
- 1 tablespoon olive oil
- ½ onion, chopped
- ½ head cauliflower, cut into florets
- 1 pound mushrooms, cleaned
- 2 tablespoons low sodium vegetable stock
- 1 teaspoon fresh thyme leaves, chopped
- 2 tablespoons fresh parsley, chopped
- 4 cloves garlic, minced
- Salt and pepper, to taste

Heat the butter and oil in a large pan or skillet over medium-high heat. Sauté the onion until softened (about 3 minutes).

Add the mushrooms and cook for about 4-5 minutes on all sides. Make sure the mushrooms render as much moisture as possible. Brown them a little more if necessary, to avoid the side dish becoming soggy at the end. Keep an eye on it so they don't burn either.

Once mushrooms are well browned, add cauliflower florets. Cook until golden and crispy on the edges, about 8-10 minutes. Veggies must be well browned.

Pour in the vegetable stock and cook for 2 minutes, to reduce the sauce slightly.

Add thyme, 1 tablespoon of parsley, and garlic. Cook the mushrooms and cauliflower for half a minute, until fragrant. Season generously with salt and pepper, to taste, sprinkle with remaining parsley, and serve the garlic butter mushrooms and cauliflower skillet immediately.

TOMATO PIE

Spray Pam on bottom and sides of 2 pie plates. Set aside.

Mix 4 cups Bisquick and 2 cups milk together.

Depending on the size of tomatoes, you will need approximately 6. Slice ¼-inch thick, sprinkle with salt and then lay on towel and cover with paper towels for approximately 10 minutes.

Layer tomatoes over Bisquick in a circular motion, overlapping. Sprinkle with pepper, fresh basil, oregano, minced garlic, and Parmesan cheese. Repeat with another layer of tomatoes and seasonings.

Top layer:

In a separate bowl, mix 4 cups mozzarella with 2 cups of mayonnaise. Divide that into 2 parts, and spread the mixture onto 2 pieces of wax paper. It should be as round as the pie plate. Invert the wax paper over the prepared pie plate, and slowly peel away the paper. Try to "seal" the edges of the Bisquick with the cheese mixture.

Bake in 350 degree oven for 35 minutes. The cheese should be lightly golden brown.

Before baking, line oven shelf with foil since it will most likely ooze out.

CRISPY COCONUT CHICKEN STRIPS

- 2 eggs
- ¼ cup milk
- 1 tablespoon sriracha sauce
- 1½ cups sweetened flaked coconut
- ¾ cups panko crumbs
- 1 teaspoon kosher salt
- ½ teaspoon fresh black pepper
- ¼ teaspoon cayenne (optional)
- 1½ pounds boneless chicken breasts, cut into strips
- vegetable oil for frying

Sweet Red Chili Sauce or YumYum Sauce for dipping (optional)

In a medium bowl whisk together the eggs, milk, and sriracha sauce. Set aside.

In a medium, shallow dish combine the coconut, panko, salt, pepper, and cayenne.

Dip the chicken strips in the egg mixture to coat, and then into the coconut mixture, coating completely. Transfer the chicken strips onto a plate and repeat the process with all the strips.

Turn the oven on to the lowest (or warm) setting. Line a large baking sheet with paper towels and set aside.

In a 10-inch frying pan fill the pan ⅓-inch deep with vegetable oil. Heat the oil over medium heat until it reaches a temperature of 375°, or until small bubbles form when the back of a wooden spoon is placed in the oil. In batches, place the chicken in the pan, careful not to crowd the pan. Fry 3-4 minutes on each side until golden brown.

When the chicken is done, transfer to the paper towel-lined baking sheet and place in the oven to stay warm. Repeat with all the chicken.

Serve warm with dipping sauce, if desired.

GRILLED CORN ON COB

Peel back the husk, but leave it attached. Thoroughly clean the corn silk.

Replace the husks and soak the whole cobs in clean water.

Place the cobs on the grill, and turn every few minutes for about 15 minutes total. Serve with butter!

ZUCCHINI PINEAPPLE BREAD

This recipe makes two loaves.

- 4 eggs
- 1½ cups white sugar
- 2 teaspoons vanilla extract
- 1 cup vegetable oil
- 1½ teaspoons ground cinnamon
- ¾ teaspoon ground nutmeg
- 1 (8 ounce) can crushed pineapple, drained
- 2 cups grated zucchini
- 3 cups all-purpose flour
- 1 teaspoon salt
- 1½ teaspoons baking soda
- 1½ teaspoons baking powder

Combine flour, baking powder, baking soda, and salt.

In a large bowl, mix oil, eggs, vanilla, sugar, cinnamon, and nutmeg. Blend in pineapple and zucchini. Stir flour mixture into zucchini mixture. Pour batter into two greased and floured 9 x 5 inch loaf pans.

Bake at 350 degrees for 1 hour. Cool on wire racks before removing from pan.

A vibrant field of sunflowers under a soft, hazy sky. The sunflowers are in various stages of bloom, with bright yellow petals and dark brown centers. In the foreground, some green leaves and seed heads are visible, adding depth to the scene.

PERIODICAL

9/22

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.