



ISSN 0897-2958

Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 101, NO. 5

FEBRUARY 2015



HAPPY *Valentine's* DAY

ŽENSKÁ JEDNOTA

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ISSN 0897-2958



Fraternally Yours,
ZENSKA JEDNOTA,



is a monthly magazine published by the
First Catholic Slovak Ladies Association.
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Cleveland, Ohio 44122
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Periodical Postage Paid at
Cleveland, OH 44101 and additional entries
Subscription Rate, Non-Members: \$6.00 — 1 Yr.

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

Postmaster: Send address changes to
Zenska Jednota,
First Catholic Slovak Ladies Association
24950 Chagrin Boulevard, Cleveland, OH 44122

Deadline for all articles is the 15th
of the month, 1½ months prior to the issue date.

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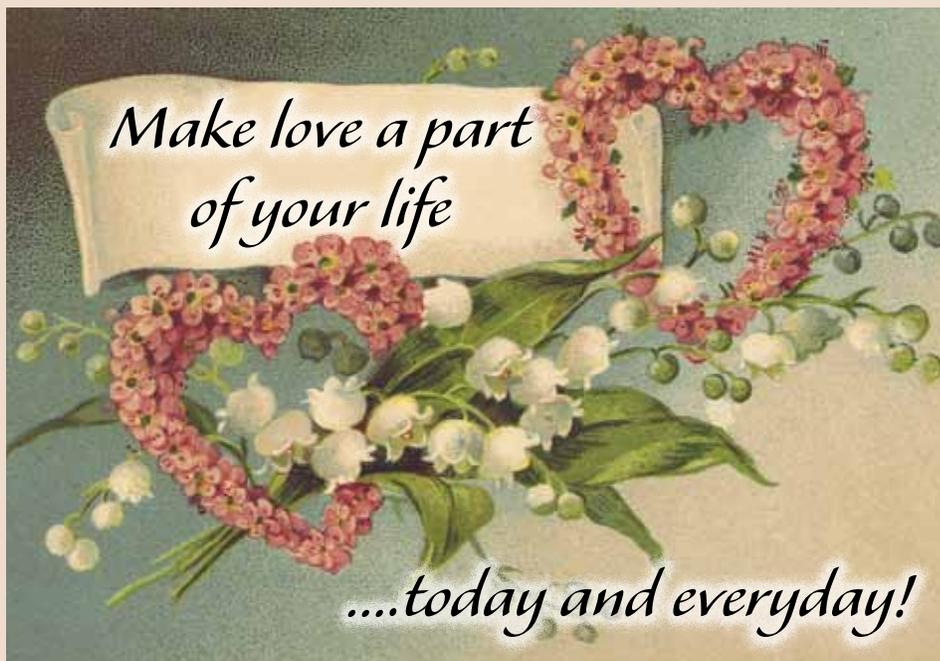
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Once upon a time all feelings and emotions went to a coastal island for a vacation. According to their nature, each was having a good time. Suddenly, a warning of an impending storm was announced and everyone was advised to evacuate the island. The announcement caused sudden panic. All rushed to their boats. Even damaged boats were quickly repaired and commissioned for duty. Yet, Love did not wish to flee quickly. There was so much to do. But as the clouds darkened, Love realized it was time to leave. Alas, there were no boats to spare. Love looked around with hope. Just then Prosperity passed by in a luxurious boat. Love shouted, "Prosperity, could you please take me in your boat?" "No," replied Prosperity, "my boat is full of precious possessions, gold and silver. There is no place for you." A little later Vanity came by in a beautiful boat. Again Love shouted, "Could you help me, Vanity? I am stranded and need a lift. Please take me with you." Vanity responded haughtily, "No, I cannot take you with me. My boat will get soiled with your muddy feet." Sorrow passed by after some time. Again, Love asked for help. But it was to no avail. "No, I cannot take you with me. I am so sad. I want to be by myself." When Happiness passed by a few minutes later, Love again called for help. But Happiness was so happy that it did not look around, hardly concerned about anyone. Love was growing restless and dejected. Just then somebody called out, "Come Love, I will take you with me." Love did not know who was being so magnanimous, but jumped on to the boat, greatly relieved that she would reach a safe place. On getting off the boat, Love met Knowledge. Puzzled, Love inquired, "Knowledge, do you know who so generously gave me a lift just when no one else wished to help?" Knowledge smiled, "Oh, that was Time." "And why would Time stop to pick me and take me to safety?" Love wondered. Knowledge smiled with deep wisdom and replied, "Because only Time knows your true greatness and what you are capable of. And only Love can bring peace and great happiness to you in this world."

Dear Friends,

The important message is that when we are prosperous, we may overlook love. When we feel important, we forget love. Even in happiness and sorrow we often forget love. Only with the passing of time do we realize the importance of love. Why wait that long? As we celebrate Valentine's Day why not try to make love, including loving thoughts, actions, and deeds a part of your life today, and everyday. I think you may be amazed at the difference it makes in you and in the world around you! Remember the words of John 15:12-13, "This is My commandment, that you love one another, just as I have loved you. Greater love has no one than this, that one lay down his life for his friends."

Until Next Month,
Warmly, Carolyn

ŽENSKÁ JEDNOTA

CHRIST THE CENTER OF OUR LIVES

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

My dear Sisters and Brothers,

In no matter how large or how small a village, town, or city that we live in, there usually is a town center. It is the place where people gather to celebrate the beginning or ending of a parade on such days as Memorial Day, the Fourth of July, Veterans Day, etc., or utilize it as a platform for a protest or a speech of significant importance in the minds of the presenters. Here, in my city of Youngstown, the city's center has traditionally been referred to as "Central Square". It has changed in appearance in my sixty plus years of living here — from being the connector of streets from the north to the south and from the east to the west where people transferred bus trips; to a closed off, brick area forming a "plaza" in the seventies and eighties; to what is once again the major crossroad of the arteries into and out of the city. Throughout those years until the present, however, it is the central gathering point as a means of informing the people of the various issues and concerns that are currently being raised, to celebrating the various ethnic identities through weekend festivals during the warm months of the year, and to visually remind the populace of enjoying the holidays such as Christmas with festive lights and trees. The main constant of "Central Square" (his placement may have moved but still always prominent) is the Union Soldier atop the obelisk commemorating the end of the Civil War and those people's names inscribed thereon who gave the ultimate in the War between the North and the South. The Union soldier has his head bowed down as he faces the north of the city and one cannot but wonder what he and the rest of the citizens of our nation experienced in those years of the 1860's and beyond when they fought against each other. The War had left it scars. Some rejoiced at its outcome and many were painfully hurt because of its effects. It would take decades for remedies to heal, but it would and still today, take

much more to forgive and forget. But "central" for all its citizens, all efforts would naturally have to unite them and us to be the United States of America.

For these sixty plus years of my life, "central" to me has been my Catholic Faith and once again, I encounter the center focus of Christianity through the grace-filled and sinful times in a powerful sign — the Cross. In a sermon entitled, *Oratio in adorationem cruce*, Saint Theodore the Studite writes of the Cross, "This was the tree on which Christ, like a king on a chariot, destroyed the devil, the Lord of death, and freed the human race from his tyranny. This was the tree upon which the Lord, like a brave warrior wounded in hands, feet and side, healed the wounds of sin that the evil serpent had inflicted on our nature. A tree once caused our death, but now a tree brings life. Once deceived by a tree, we have now repelled the cunning serpent by a tree. What an astonishing transformation! That death should become life, that decay should become immortality, that shame should become glory!"

On the days of Baptisms, we were all immersed in the blessed water and saved through the sign of the Cross — *In the name of the Father, and of the Son, and of the Holy Spirit*; we were anointed with the Oil of the Catechumenate with the sign of the Cross on our foreheads asking that the Holy Spirit lead and teach us always in the ways of our Faith; and, we were anointed with the Sacred Chrism, once again with that holy Sign, taking on the sacred characteristics of the Lord Jesus as Priest, Prophet and His Royal Nature. As all the six other Sacraments are celebrated, each of them are sealed and sanctified by the Sign of the Cross. As a sign and symbol of our sacred realities, we proudly wear the Cross and/or expose it in our homes as a center of hope and reality of what is to come.

Once again, we encounter our annual observance of the Lenten Season. We all come to an awareness how mortal we are, how sinful we have become,

and we ask that the Lord be merciful to us as we take on our traditional acts of extra prayer, fasting and abstinence, and giving all the more freely to the needs of the poor. We recognize that we come to the crossroads of our lives and are in the need to cross over from wrong to right, from bad to good, from sin to grace. We, like Mary, John and the other holy women, stand at the foot of the Cross (our places in life may have moved but the One on the Cross should and must be always prominent in our lives) seeking His forgiveness, giving us direction in our spiritual lives where the scars of sin have painfully hurt us in our relationship with Him and others. Together we pray that through His suffering and death on the Cross we be united in love and forgiveness. May our Lenten efforts supernaturally gather us to be one with Him in our citizenship with the saints in heaven. Lose no hope in His Cross!

Saint Leo the Great wrote in his homily entitled, *De passion Domini*, the following, "No one, however weak, is denied a share in the victory of the Cross. No one is beyond the help of the prayer of Christ. His prayer brought benefit to the multitude that raged against him. How much more does it bring to those who turn to him in repentance. Ignorance has been destroyed, obstinacy has been overcome. The sacred blood of Christ has quenched the flaming sword that barred access to the tree of life. The age-old night of sin has given place to the true light. The Christian people are invited to share the riches of paradise. All who have been reborn have the way open before them to return to their native land, from which they have been exiled."

May the Cross be the central point not only of our Lenten observance but the entirety of our lives! May we bow our heads in need of His forgiveness and look forward at the end of Lent to a joyful celebration of the Sacred Triduum, and at the end of our lives, the fruit of His Cross, life with the saints in heaven! +

Message from our National President

CYNTHIA M. MALESKI



To my fellow FCSLA officers, members and friends,

We began 2015 with a serious and strong mandate from the delegates at the 2014 Special Convention to implement a number of governance, leadership, convention and membership changes. We are well along that path, having developed key trigger events, timelines and planning to implement the membership change in early February.

We will also continue to face the challenges of building our membership and financial strength and fraternal profile throughout the United States. To do so, we must continually review our product mix, our producers and where they are located, our branches and their activities and where we can develop new branches and leaders. Not a short order, indeed, for a NATIONAL ASSOCIATION of such preeminence such as ours!

This year, we also must focus on convention planning, as we look forward to a wonderful, meaningful quadrennial convention in Louisville, Kentucky in October, 2015. Do you know that our young people say that Louisville is the "up and coming place to be"? So, let's all mosey on down to Louisville and be part of the rhythm of that shining American city. We look forward to our time there together. October will be here before we know it!

One of the new facets of our fraternal strength is the National President's Annual Appeal, which is entitled this

year: "FCSLA Unites to Fight Hunger". In the March magazine, you will receive more details about this compelling cause and the part YOU can play in it. We will also provide a detailed report of the results of the 2014 Annual Appeal: "To Protect the Children" in honor of Saints John XXIII and John Paul II, both popes.

Above and beyond and MOST IMPORTANT is that we all strive to work in concert to promote the long term best interest of the association, respecting the rights and dignity of members of the board, officers, employees and members, and displaying high levels of honesty and integrity in matters related to FCSLA. We must act as Ambassadors of Christian ethics in all areas of our lives, with perseverance and constancy.

As we celebrate the Feast Day of Saints Cyril and Methodius and Valentine's Day, let us move forward together with love and charity.

Fraternally Yours,
Cynthia M. Maleski

On a personal note, I extend gratitude and thanks on behalf of the entire Maleski Family to all who have extended prayers and expressions of sympathy on the death of my beloved sister, Mary Beth. May her soul and the souls of all the departed rest in peace and perpetual Light shine upon them forever.

FCSLA Annuity Rates

Rates for our Elite Annuities:

SILVER ELITE (5 YEAR)

3.00% APY*

GOLD ELITE (7 YEAR)

3.25% APY*

PLATINUM ELITE (10 YEAR)

3.50% APY*

*This rate is in effect 1/1/2015 thru 12/31/2015.

Additionally the guaranteed minimum rate for Elite Silver and Gold contracts issued in 2015 will be increased to 2%.

**5 Year Annuities issued prior to 2/1/2014
will earn their guaranteed minimum rate
from 1/1/2015 thru 3/31/2015.**

The 23rd Edition of Our

SLOVAK-AMERICAN COOK BOOK

No books are sold
or delivered C.O.D.

ALL ARE SOLD FOR CASH



The cost of each book is \$9.00. A carton of 18 books is \$144 (\$8.00 per book). Canada residents \$11.00 U.S. money order per book. *Send only money order or check payable to:* First Catholic Slovak Ladies Association, Attention: Cook Book Department, 24950 Chagrin Boulevard, Beachwood, OH 44122.

(Please Print)

Name _____

Address _____

City _____

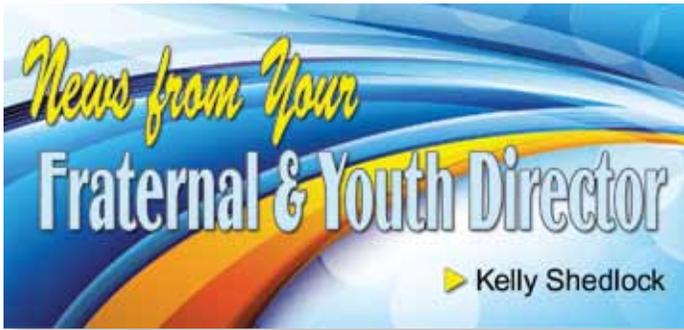
State _____ Zip Code _____

Phone _____

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Enclosed find \$ _____ (Money Order)

(Check) for _____ copies of the Cook Book.



A Prayer for Our Veterans

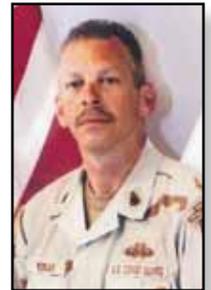
*Proud of our nation,
they answered her call –
Defending the freedom
and safety of all.
On land or on sea,
or in jets high above,
They went out of duty
and honor and love.
But however they served, Lord,
wherever they went,
Please bless them
and help them
to know what it meant!
And help us to thank them
EVERYDAY –
For we owe them far more
than we ever could say.
God Bless you for serving
when America needed you.
You're a very special person –
and you're appreciated more
than you know.*

This prayer is not only for our Veterans, but can also be for our current active soldiers. They need our love and support. One way is by doing a Matching Funds project or even a Join Hands Day project. For Join Hands Day if you have a VA hospital or center in your area, maybe contact the administration there to see if you can come and spend a few hours with our Veterans and even plant some flowers or help paint a room or two to help spruce it up for our heroes. Matching Funds — maybe that same VA hospital needs to raise money to do some fix-it up projects — you could organize a raffle basket at your church or see if a local store would let you set up a table outside their store to sell the raffle tickets. There are so many wonderful projects you can do to help our Veterans or active soldiers. There are many groups out there that are helping our soldiers. A few that come to mind are: Wounded Warriors Project, K9's for Warriors, Puppy Rescue Mission, Soldiers' Angels and there are so many more. Pray for our Troops past and present... Be creative — find a way to show your thanks! It may seem like something so small — but I guarantee — it will mean the world to them!

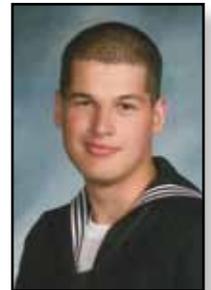
We are so excited that we are getting such a great response to our brand new section "Honoring our Military".

To our Service Men and Women — THANK YOU!!! Thank you for all you do for our country, and for all you give up protecting us. Thank you to your families as well. They too make sacrifices while you are away.

THANK YOU — U.S. Coast Guard Reservist Chief Petty Officer **RICHARD MIZIKAR, JR.** who is currently serving on his 7th deployment with his Port Security Unit. Richard is married to Jacqueline (Petras) and has three children, Nicholas, Kristina and Benjamin. He is the son of Richard and Florence Mizikar, Sr. Branch 238 of Seven Hills, OH. When not on active duty, Richard is a Cleveland Firefighter and is also a member of Sr. Branch 238. SEMPAR PARATUS!



THANK YOU — E-4 Petty Officer 3rd Class **DAVID MICHAEL DELEY** of Sr. Branch 30, Youngstown, OH. David is currently serving in the U.S. Navy in the Kingdom of Bahrain for the past two years. David will complete his tour of duty and has enrolled to start college at YSU this summer. He misses his family and grandmother and is getting very excited to be able to come home. He can't wait to hang out with his friends and go shopping for Jordan shoes. He has been a FCSLA member since birth. His proud parents are Karen and Pete Deley and older sister Mary of Youngstown, OH.



THANK YOU — **DANIEL J. HODULIK**. On October 2, 2014 Daniel was sworn in as a recruit in the U.S. Navy. His Division 15-801 recently graduated boot camp and Dan currently is continuing his training at the Naval Base in Great Lakes, IL. He is a Seaman Apprentice and is a FCSLA member of Sr. Branch 322 in New Jersey. His parents Jackie and Gerry Hodulik wrote "We are very honored to be his parents".



God Bless all of you and know that we pray for your safe return every day.

Kelly Shedlock, Fraternal & Youth Director

Odds and Ends of Importance



Patrick Braun

There are times when a number of important issues must be communicated at the same time so I have dedicated this month's article to that end.

First of all, our new membership form has been approved for use and will be ready to go on February 1. Either that form or the current form may be used during the month of February. However, on March 1 and thereafter, only the new membership form may be used. The new form has questions which will allow

FCSLA agents and recommenders to write FCSLA products on all Christians. Letters will go out to our producers explaining the new form and the underwriting rules for Principal and Fraternal membership.

There is good news for our members with annuities! The current rates on the Silver Elite, the Gold Elite and the Platinum Elite annuities will remain unchanged through 2015. The Silver Elite rate is 3%, the Gold Elite rate is 3.25% and the Platinum Elite rate is 3½%. In addition, NEW Silver Elite and Gold Elite annuities purchased in 2015 will have a minimum guaranteed rate of 2%.

There is a new rule for IRA 60-day rollovers which our members and producers should be aware of. As a review, there are two ways to move money from one IRA to another: directly and indirectly. With a direct transfer — also called a trustee to trustee transfer — the funds move directly from one IRA to another without the owner touching the funds. Direct transfers can be done as often as the owner wishes without having to worry about the new “one per year” IRA rollover rule. With the indirect transfer, also called a “60 day rollover”, the owner receives a check from his/her IRA made out to him/her personally. He/she then has 60 days to redeposit the funds into another IRA. However, if a second “60 day rollover” occurs within a 12 month period, the IRA loses its tax advantage and the entire distribution is taxed, plus a 10% penalty is assessed if the owner has not reached age 59½.

The rule does not apply to rollovers from retirement

plans such as 401(k)s and 403(b)s to IRAs and rollovers from traditional IRAs to Roth IRAs. Members with tax issues should always seek the advice of a tax specialist. This information is only meant to inform members that there are changes to the IRA rules.

Lastly I want to remind our members that Saturday, February 14 is Saint Valentine's Day, a special day for those whom we love. There is no greater expression of love than the act of making sure that our families are provided for in event of the untimely death of a family member. Life insurance is the one sure way to provide funds at such a time! Please think about contacting an FCSLA agent or licensed recommender and speak to him or her about providing important security for your family. Happy Saint Valentine's Day to all of our members!

IMPORTANT ANNOUNCEMENT!

**WE ARE PROUD TO ANNOUNCE
THE FCSLA GUARANTEED ISSUE
LIFE INSURANCE PROGRAM
NOW THROUGH APRIL 30, 2015.**

**So Why Is Guaranteed Issue Life Insurance
Attractive? What Is It?**

First of all, you can apply by simply completing the application you will receive or have already received by mail. Simply indicate your choice of the amount of life insurance, and return it in the envelope with your check. That's it! There are no medical questions and no doctor's visits. It is a guarantee that you cannot be turned down for any medical reason.

This offer is made using our standard rates. This means that you are buying life insurance with NO EXTRA PREMIUM due to medical condition. There are no future premiums and your life insurance will never decrease in value. If you compare these rates with other similar guaranteed issue programs, you will see our program is a reasonable cost, quality life insurance product.

First Catholic Slovak Ladies Association, a fraternal benefit society with an A- Excellent rating from A.M. Best and an outstanding financial position, offers this program to YOU, a loyal and dedicated member, to say THANK YOU and provide you with a way to better meet the rising costs of final expenses. It is an opportunity for you to purchase life insurance in an easy, affordable way.

Questions regarding this offer should be directed to the New Business Department at extension 1062 or by emailing NewBusiness@fcsla.com.

FCSLA Accepting Applications for National Sales Manager

Due to the future retirement of national sales manager Patrick Braun, FICF, CLU, LUTCF, The First Catholic Slovak Ladies Association is accepting applications from qualified individuals to prepare for succession. Interested parties should submit a full resume along with a cover letter to President Cynthia Maleski at the FCSLA Home Office. Previous life insurance sales and sales management success and appropriate industry designations are preferred. Knowledge of life insurance products, recruiting expertise, and leadership positions in the life insurance industry will also be helpful.

From the Desk of the
National Secretary

Sue Ann M. Seich

We celebrate this month two important feast days, Happy Valentine's Day and the feast day of Saints Cyril and Methodius our Slovak Saints. Each and every month brings us many holidays and reasons to celebrate. Life is too short not to celebrate as the saying goes. You may have many more family celebrations this month. I have a daughter and three grandchildren born in February to keep the celebrations going for my family.



As we begin to implement our new bylaws we will share the changes with all members in our magazine in many of the articles that will be written.

Our first 2015 Quadrennial Convention mailing went out the first week of January. If for some reason you did not receive the mailing or have questions please contact Jayne at 1-800-464-4642. Ext 1034.

One of our Association's goals this year of 2015 is to concentrate on increasing our membership. This year being a convention year there will be many opportunities for you to bring in new members as the campaigns are announced.

In order for FCSLA to continue our proud tradition as a premiere Fraternal Life Insurance Society we must comply with all State Department of Insurance regulations. A few of the states where we are licensed to do business have a Fraternal Exemption which allow members to recommend a member. In states where there is no Fraternal Exemption, only FCSLA Licensed Recommenders or FCSLA Contracted Agents are able to recommend members. If your state of residence does not have a fraternal exemption please consider becoming a Licensed Recommender. FCSLA will pay for your training and licensing. If you have considered applying for a license or have questions, please call our Home Office, 1-800-464-4642.

Until next issue, may God keep you happy, healthy and loved.

Sue Ann M. Seich, National Secretary

**Eastern PA District
Annual Spring Meeting**

The Frances C. Jakabcin Eastern PA District will hold their Annual Spring Okres Meeting on Sunday, April 12, 2015 at 1 p.m. at Capriotti's Palazzo, 1 Banks Avenue, McAdoo, PA 18237. Branch 45 Hazleton is the host Branch. Please RSVP to President Veronica Bazik at 570-645-5253 by April 2, 2015.

**FCSLA 2015-16 ANNUAL
SCHOLARSHIP PROGRAM**

More than \$248,250 in Scholarship Awards!

The First Catholic Slovak Ladies Association (FCSLA) is pleased to announce its **2015-16 Scholarship Program**, which is in fulfillment of one of the objectives of the organization. This year, more than \$248,250 will be awarded to young members of the Association, which includes \$42,000 being awarded to elementary school applicants.

The elementary school awards are a benefit, recently passed by the FCSLA Board of Directors. In this day of promoting education, one of the best means of offering assistance is by the Scholarship Program. Each category will be awarded as follows:

COLLEGE SCHOLARSHIP AWARDS - \$1,250 EACH

58 Freshmen • 27 Sophomores • 16 Juniors • 16 Seniors

GRADUATE AWARDS - \$1,750 EACH

16 Full-Time Graduate Awards

32 HIGH SCHOOL AWARDS - \$1,000 EACH

8 Freshmen • 8 Sophomores • 8 Juniors • 8 Seniors

28 ELEMENTARY SCHOOL AWARDS - \$750 EACH

7 for Grade 5 • 7 for Grade 6 • 7 for Grade 7 • 7 for Grade 8

28 EARLY ELEMENTARY SCHOOL AWARDS - \$750 EACH

7 for Grade 1 • 7 for Grade 2 • 7 for Grade 3 • 7 for Grade 4

In addition, two (2) **Theresa Sajan Scholarships**

are awarded to graduate students

An eligible candidate for a FCSLA Fraternal Scholarship Award shall be a member of good standing for at least three years prior to date of application and hold a \$1,000 legal reserve certificate, a \$5,000 term certificate or a \$100 annuity certificate. If applying for a Seminary or Deacon Scholarship, it is necessary to complete all documents.

Winners will be chosen by a committee of impartial judges from the educational field, based on the following: Academic Standing - 40%; Church/Community Service Value - 30%; and School Involvement/Essay - 30%.

Applications and supporting documents must be completed and submitted to the Home Office and **received at the Home Office on or before February 20, 2015**. No applications will be eligible after that date. Applications and further details for this program may be obtained by calling the Home Office, your local Branch Officer, or by visiting our website at www.fcsla.com or by completing the form on this page and mailing it to:

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

Scholarship Department

24950 Chagrin Boulevard • Beachwood, OH 44122-5634

2015-2016 SCHOLARSHIP APPLICATION REQUEST

**Please send me a scholarship application form
(PLEASE PRINT)**

Branch No. _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

E-mail _____

Application requested for following award:

- College Graduate High School
 Seminary or Deacon Grades 1-4 Grades 5-8

WHITING BRANCH 81 HOSTS HOLIDAY SEASON LUNCHEON

The FCSLA Branch 81 of Whiting, IN hosted a Holiday Season Luncheon. This event took place on Sunday, November 16, 2014 at Andorra's Banquet Hall in Schererville, IN. The hall was filled in excess of 100 members and guests who signed in around noon. Some of the guests included Monsignor Semancik, Father John Kalicky and other Officers from different branches and the Chicago District President, Mary Therese Tylus.

A raffle was held for a number of different items including two beautifully decorated festive cakes, one pumpkin shaped cake and one red velvet wreath cake. Both of these cakes were homemade by Cheryl's Specialty Cakes of Valparaiso, IN. Also raffled were a basket of assorted teas with goodies,

and a few bottles of wine. There were 50-50 tickets sold and half the money went as a donation to the Whiting Food Pantry and the other half to the winning tickets holders. Branch 81 officers, members, and guests enjoyed a festive afternoon with good food, a little cheer, and great conversations.



Seated, L-R: Father Semancik, Father Kalicky and Anthony Abildua. Standing, L-R: Mary Therese Tylus, Margaret Abildua and Branch 81 members.



East Chicago, Indiana Sr. Branch 409 Hosts Annual Christmas Party

On a beautiful Sunday afternoon, December 7, 2014, Sr. Branch 409 welcomed 80 members and guests including Jr. Branch 317 to their Annual Christmas Party, held at Our Lady of Consolation Parish Hall in Merrillville, IN. Members and guests were greeted by officers of Branch 409, Agnes Chervenak, President; Jeanette Bramer, Financial Secretary; Martha Hogan, Auditor and Janice Vasquez, Jr.



President S409, Agnes Chervenak; Financial Secretary S409, Jeanette Bramer; Financial Secretary J317, Janice Vasquez with Santa (Kirby Hoskins, S409) along with Junior members.



Agnes Chervenak with nephews and nieces Chuck, Alex, Gabe, Emily, Lilly Chervenak, Tim Chervenak, Virginia, Jim, Olivia, Sophia Wagner, FCSLA members.

Branch 317 Financial Secretary. Janice was in charge of crafts for junior members which included coloring gift bags for their goodies.

Festivities started with grace being said by Rosie and Andrew Yurechko members of Gary Jr. Branch 184, after which guests were treated to a delicious chicken dinner with all the trimmings, including homemade pumpkin cheesecake, made by Jim Wagner, father of Jr. Branch 317 members Olivia and Sophie Wagner; completed with homemade nut rolls made by friend of the branch and Slovak Day Maria Kovacs. The main event, of course, was a visit from Santa Claus (Kirby Hoskins, S409) who distributed gifts of a wide variety including craft kits, Barbie dolls, Play heroes, and Tonka bikes. Monetary gifts were given to members ages 13-16, senior members were given kitchen towels and gifts from the Home Office were also distributed. A big thank you to the setup and clean-up crew: The John and Carol Yurechko Family, Geraldine Tumidalski, JoAnn (Skvarek) Banvich and Emma Defenser.



Jason Yurechko (Betty Yurechko's grandson), wife Melissa, Rosie, Andy, with sisters Sara, Marcus, Amy Rowe and Jennifer, Steve, Ava Gard, FCSLA members.



Friends from Helen Kocan District — L-R: Betty Skvarek, Geraldine Tumidalski, Jeanette Bramer, JoAnn Skvarek Banvich, Rosemary Mlinarich from the Anna Hurban-Chicago District, Betty Ortiz and Elizabeth Dedinsky.

FCSLA
41st National Convention
Marriott Louisville Downtown
 Louisville, KY
October 3-8, 2015

FCSLA 2015 FRATERNALIST OF THE YEAR AWARD

THE FIRST CATHOLIC SLOVAK LADIES ASSOCIATION IS ANNOUNCING ITS ANNUAL FRATERNALIST OF THE YEAR AWARD PROGRAM. The award is given to an outstanding volunteer on the local level for branch, church and community involvement. The FCSLA selection will be submitted as a nominee for the American Fraternal Alliance Fraternalist (AFA) of the Year Award.

All Officers and members are eligible to **submit** a name for this award. The nominee must be a member in good standing of the FCSLA with a history of fraternal and community service. **National Officers, Home Office Employees and previous recipients of this award are not eligible.**

Please submit their name, branch number and describe any / all significant involvement in fraternal and community services that should be considered. This will better assist our Independent Committee in the selection of the 2015 Fraternalist of the Year

Award. Also, include a little bit about them such as are they Single, Married, Widowed, Occupation or Retired, Employer/School, Children, Grandchildren (this information is requested on the AFA nomination form). The committee will select one nomination and submit that name to the (AFA) American Fraternal Alliance. If you should have any questions, please feel free to call Kelly at the Home Office, 1-800-464-4642, EXT 1051 or email her at kelly@fcsla.org. You may also print this form off our website: www.fcsla.org. Also include a head and shoulders photo of the nominee.

THE DEADLINE FOR ENTRIES IS APRIL 15, 2015

All nomination forms and photos should be mailed to:
Kelly M. Shedlock, FCSLA Fraternal & Youth Director
24950 Chagrin Blvd., Beachwood, OH 44122

— PLEASE PRINT —

Print Name of Nominator

Signature of Nominator

Phone #

E-mail

Branch #

Nominee's Resume: (only activities within the past 12 months will be considered) **Please Print!**

Nominee's Name _____ Branch # _____

Nominee's Address _____

City _____ State _____ Zip _____

Please use a separate sheet of paper typed or printed to describe any / all significant involvement in fraternal and community services that should be considered.

THANK YOU!

Sr. Branch 140 Holds Annual Meeting and Christmas Party

Sr. Branch 140, Lansford, PA gathered on Sunday, December 7th at Macaluso's Restaurant for their annual meeting and Christmas Party. Louise Dunstan, Branch Financial Secretary/Treasurer welcomed everyone and asked Chaplain Monsignor Thomas Derzack to say grace before the meal. President Veronica Bazik thanked Louise and her committee for organizing a lovely gathering and read the Christmas Story. Following a wonderful dinner National Editor Carolyn Bazik and National Vice President Barbara Waller gave everyone an update on the organization at the national level. Save the convention dates were given and other branch business was discussed. The rest of the afternoon was spent enjoying each other's company.



Branch W137 Christmas Party

Branch W137 held a Family Christmas Party on Sunday, December 7, 2014 in the social hall of St. Ludmila Church. The movie "Frozen" was shown, followed by a visit from Santa and Mrs. Claus. A pizza dinner was served following the movie. All attendees left with a treat bag.



Monessen Jr. Branch 157 Christmas Party

Members of Jr. Branch 157 in Monessen, PA were excited upon arriving at the New Alpine Club in Monessen for their annual Christmas Party. As members checked in they were presented with craft items to construct while awaiting the party to begin.



Officers are L-R: Flora Funtal, Auditor; Rosemary Betza, Jr. Financial Secretary; Cindy Pawelec, Auditor; Alice Bialon, Recording Secretary and Dorothy Urbanowicz, President.



President Dorothy Urbanowicz welcomed the group and reminded them to be good and Santa will surely arrive at their homes on Christmas Eve. Rachel Funtal led the invocation which was followed by a lunch of sliders, mac and cheese, applesauce and cake.



Following the lunch Dorothy reminded the group to keep beneficiaries and addresses up to date. She then introduced Chris Donahoe of Burgher's Entertainment. He entertained a spellbound group with his puppets. Soon the sound of bells were heard and the arrival of Santa was well received. Following each child's visit with Santa they received a very heavy treat bag.

On behalf of the officers of Jr. Branch 157 Dorothy wished all a very Blessed Christmas, a Happy New Year and safe trip home.

Chicago District Chaplain Attends Installation of Archbishop Cupich

The Chicago District Chaplain, Matus Bohacik, our Slovak Seminarian at Mundelein Seminary was one of a few handpicked seminarians invited to attend the Installation Mass of the Ninth Archbishop of Chicago, Blase J. Cupich, held on Tuesday, November 18, 2014 at Holy Name Cathedral in downtown Chicago. Matus felt honored to be invited and have the opportunity to attend this Installation Mass. Matus is a Pre-Theology II seminarian student at the University of St. Mary of the Lake, Mundelein Seminary, Chicago's Major Seminary located in Mundelein, IL.



Chicago District Chaplain, Matus Bohacik (second from left, holding program) attending Installation Mass of new Archbishop Blase J. Cupich seen in the center aisle.

Email your Wedding Anniversary
and Birthday Announcements!
zjbazik@comcast.net

McKEESPORT BRANCH 77 ANNUAL CHRISTMAS PARTY

On December 7, 2014, McKeesport Branch 77 held its annual Christmas party in conjunction with the December meeting at the Sunset Room in Elizabeth, PA.

President Jerry Holmes opened the meeting with prayer and the Pledge of Allegiance was led by Rege McLaughlin, World War II Veteran. Roll was taken and all officers were present. The minutes of the November meeting and the Treasurer's report was read and approved. President

Jerry informed the members of the results of the Special Convention held in October and the significant changes that were made to our bylaws. Virginia Holmes updated the members regarding the new annuities and home office business.

Branch business and Join Hands and Matching Funds projects of 2014 were discussed. Branch 77 took an active role in as always. Matching funds are already being discussed for 2015.

The Memorial Service began with the lighting of the



Seated: Irene Fedor, Standing L-R: Carol Yurechko, Audrey Podlesny, Judy Fedor, Virginia Holmes, Jerry Holmes and Marian Greenland.

Memorial Candle. The names of all deceased members were read and a member of the family of each lit a votive candle in memory of their loved one. Family members were given their votive as a remembrance.

The election of officers was held. All officers were re-elected as follows: Jerry Holmes, President; Irene Fedor, Vice President; Virginia Holmes, Treasurer; Marian Greenland, Financial Secretary; Judy Fedor, Recording

Secretary/Junior Secretary; Audrey Podlesny and Carol Yurechko, Auditors. The oath of office was administered by Judy Hornfeck.

Following the meeting, dinner was served. During dinner and before the meeting, entertainment was provided by George Batya and his musicians. Drawings were held and prizes were given. All of the members had a great time and are looking forward to next year!



MATCHING FUNDS ACTIVITIES

Jr. Branch 58 — Whiting, IN

Fannie May Holiday Candy Sale

The FCSLA Jr. Branch 58 of Whiting, IN, partnered with St. John H.S.A. and organized a Fannie May Holiday Candy Sale. FCSLA members and St. John families placed presale orders of candy. St. John's Pancake Breakfast with Santa was an opportunity for the FCSLA to sell candy on a cash and carry basis. This was a matching funds event for the purpose of generating extra money for the school. The matching funds program has enabled St. John School to update technology and science programs over the years. St. John truly appreciates all that the FCSLA has done for them.



L-R: Darlene Blazek, President; Monsignor Paul Witt; Robina Regnier, Treasurer.



Branch W187 — Valparaiso, NE

Breakfast

Branch W187 Valparaiso, NE had a breakfast for their second matching fund project which raised \$783.00 that was matched with \$600.00 from the Home Office. The proceeds were presented by Darlene Blazek, President and Robina Regnier, Treasurer to Monsignor Paul Witt to be used toward the purchase of a security system for Sts. Mary & Joseph Catholic Church in Valparaiso.



Clarice Sabata at the donation table.



L-R: Roseletta Barr, Mark Blazek, Monica Trudy and Rose Ann Komenda, the "Kitchen Help".



Sr. Branch 88 — Monessen, PA

Bingo and Chinese Auction

Recently members of Sr. Branch 88 in Monessen, PA conducted a Matching Funds project for the Church of Seven Dolores in Yukon, PA. Members sold tickets to bingo held in the church social hall. Chickens were awarded for prizes on regular games and turkeys were awarded for specials. Approximately 175 were in attendance. Chances were sold for 1/2 take and there was also a Chinese Auction. A successful afternoon was the result of hard work by a number of members.



Chicago Junior Branches Summerfest "Bowling for All Ages III"

Sunday, July 13, 2014, the Chicago Junior Branches sponsored "Bowling for all Ages III" for its Junior members and their families at the Centennial Bowl in Tinley Park, IL. The Junior Branches provided two games of cosmic bowling, shoe rental, pizza and pop to their Junior members and Parents/Chaperones. Rosemarie Kedzuf of S225 once again provided her talents as the "balloon lady" and the children and adults all wore fashionable balloon hats while

they bowled or watched in the wings. The Junior members received FCSLA backpacks filled with both FCSLA and other goodies as their take-home gift. The members and their guests had a strikingly wonderful time and look forward to next year's Junior member summer event. (To see additional photos from this event go to: <http://www.fcsla.org/district/chicago/gallery.php>)





IN MEMORIAM

ELIZABETH THERESA SKVAREK, S81



Elizabeth Theresa Skvarek, known as Betty, passed away on August 2, 2014, of natural causes.

She was born Alzbeta Blaskova on September 23, 1933, in the village of Horna Lehota, Slovakia to Jozef and Maria Blasko. During World War II, her village was first occupied by German soldiers and later Russian soldiers. In 1958, she emigrated to the United States to join her father who lived in Whiting, IN. The spelling of her name was changed to Elizabeth Blasko. She married John Andrew Skvarek on November 19, 1960 in Whiting, IN and her son John Richard Skvarek was born on October 30, 1961. She sometimes worked as a hairdresser but was mainly a homemaker and family caregiver. She was accomplished at many forms of needlework and Slovak pastry making. Betty is preceded in death by her parents and sister, her husband John and her son John. She is survived by her grandson Dylan Skvarek and daughter-in-law Heidi Bryan.

JASON JOHN MUELLER, S452



Jason was born on May 30, 1987 in Downers Grove, IL, the son of William Mueller and Sandra (nee Moffat) Mueller and passed away on July 12, 2014 in a car accident. Jason had been a police officer with the Waukegan Police Department and had served with the U.S. Army as a Ranger. He had served two tours of duty in Iraq and one in Afghanistan having received numerous commendations. Jason is survived by

his loving wife Katie Mueller (nee Saxon); cherished daughter Ava Marie Mueller; dear parents William Mueller and Sandra Mueller; siblings Matthew, Kristin and Kaitlin Mueller; parents-in-law Donald and Beth (nee Rollins) Saxon; brother-in-law Jake (Caitlin) Saxon. Jason is also survived by many aunts, uncles, cousins and other loving family and dear friends. In lieu of flowers, memorials in memory of Jason would be appreciated for the future education needs of his daughter, Ava Marie Mueller, c/o Community America Credit Union, 9777 Ridge Drive, Lenexa, KS 66219.

MARYANN S. DIXON, S319



Maryann S. (Matsco) Dixon, 64, of Upper Saucon Township, passed away peacefully in her home on July 28, 2014. She was the loving wife to her husband George C. Dixon and a devoted mother to her son Zachary and daughter Anna. She and George were married 32 years. Born in Allentown, she was the daughter of the late Joseph and Agnes (Zaprazeny) Matsco. Maryann worked as a secretary for Holy Spirit

School for 18 years. Prior to this position, she worked at Mack Trucks in Plant 5C. She was a life member of St. John the Baptist Slovak Catholic Church. She enjoyed hiking, gardening, baking, needlepoint, bird watching and was also an avid Phillies fan. Survivors include her husband George C. Dixon; children Zachary of Baltimore, Anna of Baltimore; a sister Agnes Siekonik of Bethlehem Twp.; nieces and nephews. She was predeceased by her first

husband Keith Keenly. In lieu of flowers, donations can be made in Maryann's memory to the Creutzfeldt-Jakob Disease Foundation, Inc., 341 W. 38th St., Suite 501, New York, NY 10018.

ELEANOR SOBOTA, W006



Eleanor Sobota, 94, of Schuyler, NE, died April 6, 2014 in Schuyler. Eleanor was born August 25, 1919, in Schuyler to Frank and Albina (Severyn) Svec. She graduated from Schuyler High School in 1936.

On August 7, 1940, she married Emil J. Sobota. They lived and farmed in the Heun area until moving to Schuyler in 1976. Eleanor loved to cook and bake (especially kolaches) for her family. Eleanor could always be found praying the Rosary. She was active in Holy Trinity Catholic Church of Heun, the Altar Society and Guild and was the church organist for 33 years. Eleanor is survived by two daughters, Mary (Greg) Hogel of Schuyler and Ann (Jerry) Leever of Omaha; three sons, John (Sharon), Emil (Donna) and Joseph (Fran) Sobota, all of Schuyler; sister, Joanne Kasal of Columbus; daughter-in-law Jean Sobota of Columbus; 19 grandchildren; 31 great-grandchildren; two great-great-grandsons and many nieces and nephews. She was preceded in death by her parents; husband, Emil J. Sobota (2006); son, Frank Sobota; granddaughter, Holly Sobota; and three infant grandsons. Memorials to your favorite charity.

MARGARET PREXTA, SZJ



Margaret Prexta was born in the radio days, October 30, 1924, to a Slovak family residing in Cleveland's Ohio City and died on September 22, 2014. Marge has forever been a Westside girl, attending West Tech High School in her youth before moving to Westlake, OH where she would spend more than 60 years and bring up her four children, Jim, Judy, Margaret and Paul, alongside her husband Paul. Together, she and

Paul opened Care Cleaners in town, a dry cleaning business that served the surrounding area for 25 years. Marge has always kept family tradition alive across our dinner tables with her treasured breads, Pagaci and Paska, and a pierogi recipe that stems from her days pinching them by the thousands at St. Mary Magdalene Byzantine Church. Beloved wife of the late Paul Prexta; dear mother of James (Doreen), Judith McNamara (Tony), Margaret Sirak (Bryan) and Paul Prexta (Karen). Loving grandmother of eight and sister of two brothers and six sisters all deceased. In lieu of flowers, memorial contributions may be made to the Cleveland APL 1729 Willey Ave., Cleveland, OH 44113.

ANNA R. CHERVENITSKI, S86



Anna R. Chervenitski, 82, formerly a resident of Dan Flood Apartments, Plymouth, and River View Ridge, Wilkes-Barre, passed away August 12, 2014, in Kingston, PA. Anna was born in Kingston on March 21, 1932. She was a daughter of the late Albert and Isabelle (Dula) Chervenitski. Anna was a graduate of Edwardsville High School, class of 1952. She

was a former member of St. Anthony Church, Larksville. She was employed for many years in the food service industry, retiring from the Holiday Inn, Wilkes-Barre.

She was an avid music lover who enjoyed a wide variety of music. Anna also enjoyed traveling and going on vacations. She enjoyed collecting ceramics. She also loved embroidery, family gatherings, eating out, watching her favorite TV shows and playing bingo. Surviving are numerous cousins who loved her dearly.

Donations in her memory may be made to St. John the Baptist Church, 126 Nesbitt St., Larksville, PA 18651.

HELEN CIPKALA, S156



Helen Theresa Cipkala, 91, passed away peacefully in her sleep on October 9, 2014, at Shepherd of the Valley in Boardman, OH. Helen was born July 23, 1923, in Struthers, a daughter of Stephen and Helen (Olenyk) Sedlacko. She was the youngest of nine children. She was married to Clarence Cipkala on October 5, 1946. She was a graduate of Struthers High School in 1941, and a member of the Drill Team. She also

attended Youngstown College and worked for a short time at the Ward Baking Company in Youngstown, before starting her family. She was a member of the Holy Trinity Church in Struthers, where she married in 1946. Then she moved and joined St. Matthias Church, and then joined Our Lady of the Lake when she moved to Columbia, SC. Helen lived in Columbia for 10 years before returning to Boardman. Helen loved to sing, always had a positive attitude and great sense of humor.

Helen leaves her six children, John (Sue) Cipkala of Columbus, Elaine (Joe) Pipoly of Boardman, Janet (Gerald) Cipkala-Gaffin of Pittsburgh, Margie (John) Wanchick of Columbus, Clancy Cipkala of Columbia, SC, and Mary Jo (Mark) Rumancik of Fort Wayne, IN. She also leaves her 13 grandchildren and 2 great-grandchildren.

Helen was preceded in death by her loving husband, after 57 years of marriage; her parents; and eight siblings. Contributions to the Activities Department at Shepherd of the Valley, 7148 West Blvd., Boardman, OH 44512.

MILDRED L. MOLLIE PAVLIK, S273



Mildred L. Mollie Pavlik, 90, of Kenosha, died at Kenosha Brookside Care Center on July 24, 2014. A lifelong resident of Kenosha, born on October 4, 1923, she was the daughter of the late Julius and Anna (Lobotka) Modory. Mildred attended Columbus Grade School, Lincoln Junior High School and graduated from Mary D. Bradford High School. On October 24, 1942, at St. Anthony Catholic Church, she was

married to John T. Pavlik. Her career started with Coopers making button holes; American Motors and payroll clerk at Bardens Department Store, retiring in 1979.

Mildred was a member of the St. Anthony's Catholic Church and the Rosary Society. Mildred is survived by her daughters, Susan (Fred) DeBettignies and Ruth (Glenn) Moore; two granddaughters, and four great-grandchildren.

Along with her parents, and husband John, Mildred was

preceded in death by her four sisters, and her four brothers, and a granddaughter.

STEVE J. MAUGER, S154



Steve J. Mauger, 85, of Lititz, PA, passed away at Moravian Manor on August 18, 2014. Born in Cairnbrook, he was the son of the late George and Anna Zatkovich Mauger. He was married for 43 years to the late Helen D. Hornick Mauger (2000). He was a graduate of Shade High School and served in the U.S. Army during the Korean War. Prior to his retirement, Steve was a machinist for Alcoa.

Steve was a member of St. James Catholic Church, Lititz and an avid Phillies fan. He enjoyed fly fishing and hunting. A quiet man, he enjoyed spending his Sunday evenings with his children and grandchildren.

He is survived by his children, Karen, wife of Todd Brenner, Lititz; Joanne, wife of Robert Jesberg, Lititz; Steve, husband of Betty Stoe, Newmanstown, PA; six grandchildren; four great-grandchildren; siblings, Anne Arpino, Brooklyn, NY; Helen Palumbo, North Massapequa, NY; Paul Mauger, Cleveland, OH; and Catherine Lomeli, Naples, FL.

He is preceded in death by five brothers. Donations may be made to the Alzheimer's Association, Greater Pennsylvania Chapter, 2595 Interstate Dr., Suite 100, Harrisburg, PA 17110.

PAUL J. ZUROVCHAK, S525

Paul J. Zurovchak, 77, of Meadville, PA, suffered cardiac arrest at Notre Dame on October 4, 2014, and died at Memorial Hospital on October 11, 2014. He was born in Cleveland to Margaret and Paul Zurovchak on September 14, 1937. He married Phyllis Jacko of Braddock in 1960. She preceded him in death in 1985. Together they had seven children. In 1992 he married Barbara Collins of Linesville, and moved to Meadville. Paul graduated from Conneaut Lake Area High School in 1955 and earned a bachelor of science degree in business education at Indiana University of Pennsylvania in 1959, followed by a master's of education degree in 1966 from Duquesne University. He served as an officer in the U.S. Army from 1960 to 1962. Paul taught primarily accounting in the public school system for 32 years. Survivors, in addition to his wife, Barbara, include three daughters, Dr. Janet Zurovchak and her husband, Dr. Steve Grothaus, of Bellefontaine, OH, Judy Lesko and her husband, Todd, of Titusville, and Jill Neely and her husband, Kasey, of Titusville; two stepdaughters, Kimberly Collins and her husband, Jon Hilburger, of Clarence, NY, and Chelsy Collins O'Carroll and her husband, Donall, of Lancaster, NY. Also surviving are four sons, James Zurovchak and his wife, Susan, of Holmdel, NJ, Joseph Zurovchak and his wife, Susan, of Blairstown, NJ, John and his wife, Sandra, of Worthington, OH, and Jerry and his wife, Lisa, of Atlanta, GA. Papa 'Z' was the loving grandfather to 19 grandchildren.



Sacred Heart Parish Marked 135th Anniversary

Sacred Heart Parish in Cedar Hill, NE, marked its 135th anniversary in June 2014, and parishioners are now enjoying the completion of the restoration of the church windows. The church's windows, originally installed in 1879, were recently restored to their original beauty and reinstalled in the church.

"We are proud that this is the original church," said parishioner Cecilia Hall, Branch W055 President, noting the church was added onto in 1924.

The parish comprises only 26 families. But it has a unique place in the history of the Diocese of Lincoln. Msgr. Joseph Nemecek, pastor of St. Teresa Parish in Lincoln, claims Sacred Heart as his home parish. Many Sacred Heart parishioners also "claim" Father Ernest Sloup (ordained in 1953) as a parish native. His family were parishioners of Sacred Heart until Father Ernest was 10 years old, when they moved to a farm near Prague. Parishioner Nathan Hall is currently in Theology 3 studies at Mount St. Mary's Seminary in Emmitsburg, MD. Hall said the entire community is reveling in the newly completed windows. "People would inquire after driving by, hoping the church hadn't been vandalized or robbed," she said. "It's amazing how uplifting the windows are." The need for the windows' repair was well known to many parishioners.

Louise Bauer joined Sacred Heart Parish

in 1982 when she married her husband Jeff. More than 30 years ago, Louise noticed a small hole in the stained glass window to the right of the high altar. Time and again, for three decades, she would think to herself, "We really need to get that repaired." The hole is now repaired. The windows had other defects that went unnoticed. Hall said a "patch" of 6-inch tin squares with a bolt through them was in the arched window above the entry doors.

"Parishioners were so immune to that eyesore we didn't even notice anymore," she said. "But (Pastor Father Jeremy Hazuka) happened to be at our home when our kids were looking at our wedding pictures taken 50 years ago, and he exclaimed, 'That patch was there 50 years ago!'"

Conversations like that had led Father Hazuka to notice the need for improvements. He said he started visiting with trustees about restoring the windows in late 2010. "After getting three estimates, we decided to go with Architectural Glassarts (from Lincoln) in March of this year," he said, and they started in the mid-spring. The same company is restoring the windows of the diocesan Cathedral of the Risen Christ in Lincoln. Architectural Glassarts removed half the windows from Sacred Heart Church and took them to their studio in Lincoln. They removed all the glass from the lead, soaked the glass to clean off the years of

accumulated grime, and then re-leaded all of the windows and restored the wooden frames. After half were completed, they worked on the other half.

During the work, Rod Scott of Architectural Glassarts made a unique discovery. "When he took the half-moon shaped window above the entry doors back to the shop, he noticed faint letters that had disappeared over the years," Hall recounted. "He said it was fortunate that the light hit it just right and that he was there to notice!" Scott restored the words that translate from Czech: "The Most Sacred Heart of the Lord Jesus."

Branch W055 of Sacred Heart began the fundraising effort for the project last year with a cookout in conjunction with the feast of the Sacred Heart, and matching grants from the district and national offices. People raised in the parish who have moved away were also generous in their support. During the fundraiser cookout, for example, the parish had a "drive-by" donation, Hall said.

Along with gifts like these, the meal, and the FCSLA, Father Hazuka said funds came from window-specific gifts comprising approximately a quarter of the cost of the windows, and from what the small parish has been "tucking away" in savings for the past few years from parish collections.

In the meantime, the parish is enjoying the finished product. Hall called the Scotts' work on the windows "outstanding."



Unusual Zoo Animals Word Search

Words may be found up and down, side to side, diagonally or words may share letters.



Z J U A N A D N P O O H T K Q Z O R Y K
 N R V R T W V T U C G O L O W R H E H I
 A P E R A O C I F R O B C X L A V Y O N
 V Y L D S M U E M R U D A G R E A X N K
 X G F B P L E M D C L F P P N Z C A J A
 O M C K F A I D E W D O Y Q H Q V O E J
 F Y V F E S N L G U I E B P F W F A M O
 D M S Y D C N D M N A F A Q O X H O Q U
 E A K E O X Y C A G N Z R T J H D G E H
 R R G R W U H B L H F H A F L A J B H B
 A M J E C H R E P N I V R G N Q N B O R
 E O L D S P C W F J N U U T Y A K S M R
 T S A D Q D R E M U C H E C D O O I S L
 A E V A M H N M L X H L O F K L Z L K T
 B T R N A S S O F E O V M C P O G J A U
 T G E D V J K U F P L K L D F W E K E H
 A X S A S X M W E X T I H E D V R S S K
 K L O R A R R B O O K K N P K E L S N P
 I K O A R R U B A K O O K O E L N L R P
 N M W O M B A T W P L S E M R O B C E O

ANTELOPE
 BAT EARED FOX
 CAPYBARA
 EMU

FOSSA
 GOULDIAN FINCH
 HARPY EAGLE
 KINKAJOU

(Laughing) KOOKABURRA
 MEERKAT
 NILE LECHWE
 OCELOT

PYGMY MARMOSET
 RED PANDA
 SERVAL
 TAKIN
 WOMBAT

Name: _____ Age: _____

Address: _____

City: _____ State: _____ Zip: _____

Branch: _____ Phone # _____

PUZZLES MUST BE IN THE HOME OFFICE MONDAY, MARCH 2, 2015!
YOU MUST BE A FCSLA MEMBER TO QUALIFY.
100 WINNERS WILL BE RANDOMLY DRAWN FROM ALL THE ENTRIES RECEIVED.

Mail to: FCSLA Fraternal Department
 24950 Chagrin Blvd.
 Beachwood, OH 44122



Branch W001 Awards Scholarships

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

- Gail Schumacher — attending North Central University
- Jackson Ruehling — attending Lake Area Institute
- Alison Gartner — attending South Central College
- Megan Hoffman — attending University of Nebraska/ Lincoln



Gail Schumacher



Jackson Ruehling



Alison Gartner



Megan Hoffman

Saints Cyril and Methodius

(Feast Day February 14th)

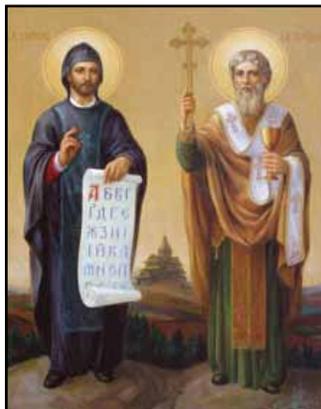
PRAYER:

Father, you brought the light of the gospel to the Slavic nations through Saint Cyril and his brother Saint Methodius.

Open our hearts to understand your teaching and help us to become one in faith and praise.

Through our Lord Jesus Christ, your Son, who lives and reigns with you in the unity of the Holy Spirit, one God, forever and ever.

Amen.



SR. BRANCH 23 HOLDS NOVEMBER BRUNCH

Sr. Branch 23 in Milwaukee, WI held a brunch in November 2014 at the beautiful Golden Mast Inn overlooking Okauchee Lake. A brief meeting included recognition of Sr. Branch 23 and Jr. Branch 130 scholarship recipients.

Special guests of honor at this event were National President, Cynthia Maleski, National Secretary, Sue Ann Seich and National Sales Manager, Patrick Braun who is a member of Branch 23.



Ellen and Jim Janke.



L-R: Martin Esterle, Branch 23 Treasurer; Laurie Muffler, Branch 23 Vice President; Kathy Mueller, Branch 23 President; Cynthia Maleski, FCSLA National President; Katie Esterle, Branch 23 Secretary and National Auditor; Sue Ann Seich, FCSLA National Secretary and baby Natalie Esterle.



Some of the young members of the Muffler families.



Ava Duelle and Scholaship Recipient Ava Duelle.



Kathy Braun, grandson Kai Braun, and National Sales Manager, Patrick Braun.

Joseph Senko Announces 11th Consular Tour to Slovakia

August 23-September 2, 2015

Slovak Honorary Consul Joseph Senko has visited Slovakia 25 times since 1995, including ten tours which he has arranged and escorted. His wife, Albina, was born and raised there. Over 270 people from the United States have enjoyed these tours with Joe and Albina.

With this experience, the Senkos have created a customized tour for 2015 which will take participants across Slovakia with stays in first class hotels each night.

In addition to touring many historic towns in Slovakia, famous historic sites in neighboring Vienna, Austria and Budapest, Hungary will also be visited. The Senkos' tour of Slovakia will take participants from west to east through Bratislava, the Slovak capital; Trnava, known as the "Little Rome" of the country; Modra, where guests will see a demonstration at a ceramics factory; the world famous spa town of Piešťany, historic Banská Bystrica, the High Tatras, the famous town of Levoca; Bardejov, which is included on the list of UNESCO World Heritage sites; Presov, the sister city of Pittsburgh; and Kosice, the second largest city in Slovakia.

In addition to visiting several famous castles and museums, participants will enjoy listening to live folk music, touring many historic churches, and dining in several typical Slovak restaurants.

Unique to this tour is: receiving a spa treatment; attending a mock Slovak wedding; rafting on the Dunajec River; several wine tastings; and meeting with several Slovak dignitaries.

As the group travels through the various regions of Slovakia, arrangements can also be made for participants to visit relatives or family towns and villages. (This is at an additional cost.)

These are just some of the highlights of the tour. The 11 days promise to be both enjoyable and educational. Visitors will be pleasantly surprised at what Slovakia has to offer.

For a detailed itinerary and payment schedule, contact Joe Senko at 412-956-6000 or jtsenko@aol.com. Also contact Joe for a list of hotels, flight schedules, payment schedule, and restrictions.



United Slovak Fraternal 4th Annual Bowling Tournament

May 1-3, 2015 ~ Eastway Lanes, Erie, PA

ENTRIES CLOSE MARCH 6, 2015

ENTRY FEES	OPTIONAL EVENTS
Prize Fee\$ 7.00	All Events\$ 3.00
Bowling Fee (3 games)..\$ 8.00	
Tournament Fee\$ 3.00	BANQUET FEE
Total Each Event..... \$18.00	Member\$25.00

FRIDAY:

Teams Event — Opening Ceremonies to begin at 5:45 pm with team events starting at 6:00 pm and 8:30 pm at Eastway Lanes in Erie, PA.

Hospitality Night — Hospitality Night beginning at 6:00 pm at Eastway Lanes in Erie, PA. Enjoy food, refreshments, and socializing.

Hotel — Hilton Garden Inn and Courtyard by Marriott of Erie, PA will be housing our guests for the weekend. The phone numbers to the hotel are provided below. The hotels are connected by a convention center. You must identify yourself as a member of **United Slovak Fraternal** to receive the group rate: \$119 / night (plus tax)

Deadline for hotel reservations is April 1.

Hilton Garden Inn (50 rooms) 2225 Downs Dr. Erie, PA 16509 814-866-1390	Courtyard by Marriott (25 rooms) 7792 Peach St. Erie, PA 16509 814-860-8300
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SATURDAY:

Doubles/Singles Event — To begin at 8:30 and 12:30 pm

Mass — will be held at 5:00 pm at the hotel.

Banquet — will be held in the Garden Atrium. Cocktails at 6 pm and Dinner at 7 pm.

Eastway Lanes: 4110 Buffalo Rd., Erie, PA – (814) 899-9855

To obtain Official Rules and Entry Form please go to www.fcsla.org – Fraternal Activities — OR — to have the Rules and Entry form mailed to you contact Kelly Shedlock, Fraternal Director 800.464.4642 EXT. 1051 or kelly@fcsla.org.

Attention!

If you would like to receive *Fraternally Yours* by email instead of through the mail please return this form to the attention of Marie Golias 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.

FOR SALE

Embroidered Easter Basket Covers

Three types of basket covers available to bring your Easter Foods to Church for blessing on Holy Saturday.

Each embroidered cover is \$30.00 plus \$5 shipping.

1. Slovak words "Kristus vstal zmrtvych"
"Christ is risen!"
2. English words "Alleluia! Christ is risen!"
3. Byzantine Slovak words "Christos voskrese"
"Christ is risen!"

Each cover is approximately 27" x 17"



Keep the traditions alive and pass these treasured covers from generation to generation.

Order by phone at 724-562-0783 or 724-277-4236 or use order form below

ORDER FORM

_____ Total Number of Covers Ordered
 _____ "Kristus vstal zmrtvych" [\$30 plus \$5 s&h]
 _____ "Alleluia, Christ is risen!" [\$30 plus \$5 s&h]
 _____ "Christos voskrese" [\$30 plus \$5 s&h]
 Name _____
 Address _____
 Phone number _____

Kindly make checks payable to: Fr. Micah E. Kozoil

Send this order form and check for \$35 to:

Fr. Micah E. Kozoil
 St. Aloysius Church
 459 Ranch Road, Dunbar, PA 15431

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF SEPTEMBER 30, 2014

ASSETS	
Cash & Short Term Investments	\$ 20,433,546
Bonds	725,528,403
Preferred Stock	2,130,553
Common Stock	4,989,011
Investment Income Due & Accrued	11,052,396
Property Plant & Equipment, Net	5,880,948
Certificate Loans & Accrued Interest	2,854,572
Other Assets	122,244
TOTAL ASSETS	\$ 772,991,672
LIABILITIES	
Life Reserves	\$ 247,677,763
Annuity Reserves	411,373,570
Death Claims Payable	1,484,457
Unearned Premiums	508,003
Matured Endowments	340,132
Provision for Dividends Payable	1,325,855
Accumulated Dividends & Interest	4,140,084
Accrued Convention Donations	664,000
Provision for Future Conventions	574,776
Asset Valuation Reserve	7,796,057
Interest Maintenance Reserve	1,496,264
Other Liabilities	1,306,245
TOTAL LIABILITIES	\$ 678,687,206
Surplus	\$ 94,304,466
TOTAL LIABILITIES AND SURPLUS	\$ 772,991,672

INCOME STATEMENT

For the Nine Months Ending September 30, 2014

REVENUE	
Insurance Premiums	\$ 3,279,398
Annuity Premiums	21,191,429
Investment Income	29,671,221
Amortization of Interest Maintenance Reserve	114,353
Rental Income	283,538
Other Revenue	9,708
TOTAL REVENUE	\$ 54,549,647
EXPENSE	
Increase in Reserves — Life	\$ (2,411,237)
Increase in Reserves — Annuity	15,490,570
Insurance Benefits	4,353,946
Annuity Benefits	18,578,761
Commission Expense	679,043
Surrender Benefits	6,573,710
Post Mortem Benefits	958,276
Miscellaneous Member Benefits	46,705
Matured Endowments	12,649
Donation Expenses	48,001
Change in Accrued Convention Donations	171,000
Convention Expenses	171,000
Bank Service Charges	16,674
Data Processing Service Fees	193,739
Accounting Fees	72,800
Actuarial Fees	149,862
Legal Fees	30,098
Consulting Fees	95,607
Bonus to Branches	669,054
Fraternal Activities	102,959
Official Publications	318,936
Scholarship Awards	190,753
Miscellaneous Employee Benefits	302,043
Fees — Directors	98,453
Salaries — Employees	987,290
Salaries — Officers	341,577
Interest Expense	217,665
Tax Expense	195,678
Depreciation Expense	208,727
Utility Expense	50,142
Postage and Printing	130,237
Advertising	65,949
Travel Expense	66,155
Insurance Department Fees	87,623
Sales Promotion	104,473
Rental Expense	283,538
Other Expense	415,643
TOTAL EXPENSE	\$ 50,068,101
Income (Loss) from Operations	\$ 4,481,546
Dividends to Members	1,045,838
Subtotal INCOME (LOSS)	\$ 3,435,708
Capital Gains (Loss)	\$ (5,064)
NET INCOME (Loss)	\$ 3,430,644

Visit Us Online
www.fcsla.com



Winter Game Night!

WHITE CHICKEN CHILI

- Olive Oil
- 1 large onion, chopped
- 3 cloves garlic
- 4 chicken breasts (halved), diced
- 12 oz. diced Jalapeno peppers (and their juice)
- 3 Habanero peppers
- ¼ tsp. Chipotle pepper
- 1 T. cumin
- 1 T. oregano
- ½ cup chicken broth
- 5 large cans (40 oz.) Great Northern beans and the liquid
- ¾ lb. shredded Monterey Jack
- Sour Cream

In large stock pot, sauté onion, garlic and chicken breasts in olive oil. Meanwhile, in food processor, chop peppers, but leave slightly chunky because you'll want the ingredients to have identity. Add chicken broth, seasonings, peppers and white beans to the chicken mixture. Heat through.

Add Monterey Jack cheese to hot chili. Serve with spoonful of sour cream.

PUMPKIN PASTINA

- 1 carton (32 oz.) chicken broth (4 cups)
- 2 tablespoons olive oil
- 1 cup finely chopped onion
- 1 teaspoon finely chopped fresh thyme
- ¾ lb. uncooked pastina or other small pasta
- Salt and pepper
- 1 cup winter squash, roasted or 9 oz. frozen winter squash, thawed
- 1 cup cubed cooked turkey, plain or smoked (about ¼ lb., if desired)
- ½ cup freshly grated Parmesan cheese, and a small piece for garnishing

Bring the broth to a low simmer in a saucepan.

Heat olive oil in a large sauté pan over medium-high heat until hot. Add the onion and cook until soft but not brown, 2 to 3 minutes. Add the thyme; stir, and add 2 cups of the simmering broth. Bring to a boil.

Add the pastina; stir well, and reduce the heat to maintain a slow simmer. Season with salt and pepper. Add simmering broth ½ cup at a time as the previous addition is absorbed, and stirring occasionally to prevent the pastina from sticking to the bottom of the pan, until the pasta is al dente, about 15 minutes.

Add the squash and turkey to reheat. Stir well. The consistency should be quite loose, like a thick soup. Add more broth if necessary. Add the ½ cup cheese and let melt for a moment before stirring in. Taste for seasoning. Garnish with cheese.

LOADED "BAKED POTATO" SOUP

- 1 lb. baking potatoes (about 3), cubed
- 1 can (14½ oz.) fat-free reduced-sodium chicken broth
- 1 cup milk
- 3 slices bacon, cooked, crumbled and divided
- 1 cup shredded cheddar cheese, divided
- 1 green onion sliced, divided
- ¼ cup sour cream

Microwave potatoes in large microwaveable bowl on high 5 minutes stirring after 2½ minutes. Stir in broth and milk. Microwave 10 min., stirring after 5 min. Carefully smash potatoes with potato masher.

Reserve 2 Tbsp. each bacon and cheese, and 1 Tbsp. onions for topping. Stir remaining bacon, cheese and onions into soup.

Serve topped with sour cream and reserved ingredients.

CHICKEN-PARMESAN BUNDLES

- 4 oz. (½ of 8-oz. pkg.) Cream Cheese, softened
- 1 pkg. (10 oz.) frozen chopped spinach, thawed, well drained
- 1¼ cups shredded mozzarella cheese, divided
- 6 Tbsp. grated Parmesan cheese, divided
- 6 small boneless skinless chicken breasts (1½ lb.), pounded to ¼-inch thickness
- 1 egg
- 10 Ritz Crackers, crushed (about ½ cup)
- 1½ cups spaghetti sauce, heated

Heat oven to 375 degrees. Mix cream cheese, spinach, 1 cup mozzarella and 3 Tbsp. Parmesan until blended; spread onto chicken. Starting at one short end of each breast, roll up chicken tightly. Secure with wooden toothpicks, if desired.

Beat egg in shallow dish. Mix remaining Parmesan and cracker crumbs in separate shallow dish. Dip chicken in egg, then roll in crumb mixture to evenly coat. Place, seam sides down, in 13 x 9-inch baking dish sprayed with cooking spray.

Bake 30 min. or until chicken is done (165 degrees). Remove and discard toothpicks. Serve chicken topped with spaghetti sauce and remaining mozzarella.

BACON-RANCH ROASTED CAULIFLOWER

- 4 cups cauliflower florets
- ⅓ cup Ranch salad dressing
- 6 slices bacon, cooked, crumbled
- 2 green onions, sliced

Heat oven to 450 degrees. Toss cauliflower with dressing; spread onto foil-covered rimmed baking sheet.

Bake 20 minutes or until tender.

Place cauliflower in medium bowl. Add bacon and onions; mix lightly.

BACON-SUN DRIED TOMATO ROASTED CAULIFLOWER: Prepare as directed above, omitting onions, using Sun Dried Tomato Vinaigrette Dressing, and tossing the cooked cauliflower with ¼ cup chopped fresh basil before serving.

BACON-CURRY ROASTED CAULIFLOWER: Prepare as directed above, omitting onions, using Zesty Lime Vinaigrette dressing mixed with 1 tsp. curry powder, and tossing the cooked cauliflower with ½ cup each dried cranberries and sliced almonds before serving.

DOUBLE CHOCOLATE COCA COLA CAKE

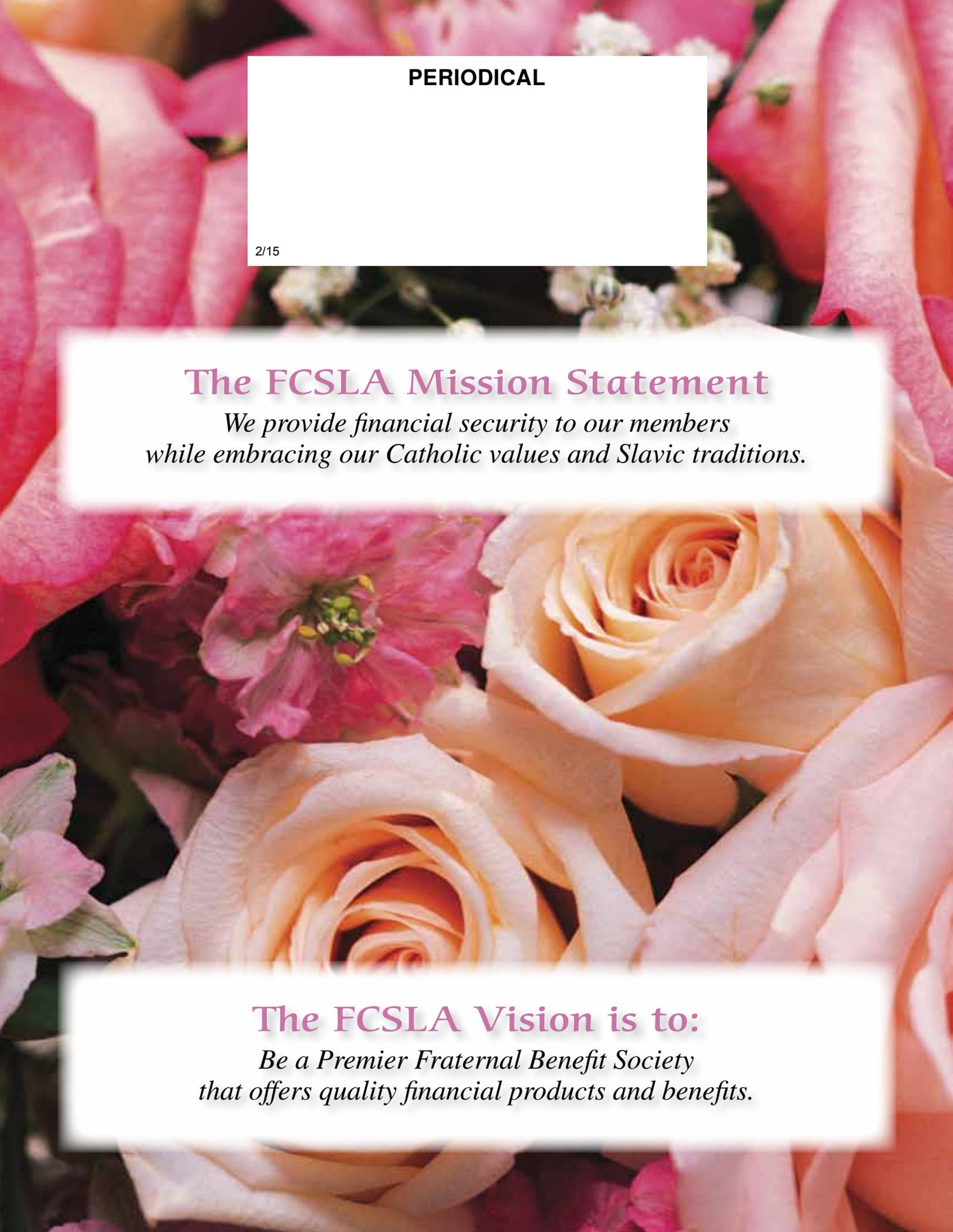
- 1 cup Coca Cola (the real thing, not diet)
- ½ cup oil
- 1 stick butter
- 3 Tablespoons cocoa
- 2 cups sugar
- 2 cups flour
- ½ teaspoon salt
- 2 eggs
- ½ cup buttermilk
- 1 teaspoon baking soda
- 1 teaspoon vanilla

Frosting:

- 1 stick butter
- 3 Tablespoons cocoa
- 6 Tablespoons of cream or milk
- 1 teaspoon vanilla extract
- ¾ cups confectioner's sugar

In a saucepan, mix Coca Cola, oil, butter and cocoa and bring to a boil. In another bowl, combine the sugar, flour and salt. Pour the boiling Cola mixture over the flour mixture and beat well. Add the eggs, buttermilk, soda and vanilla and beat well. Pour mixture into a greased and floured 13 x 9 inch baking pan and bake at 350 degrees for 20 to 25 minutes. Remove pan. Cool for about 10 minutes before frosting.

Frosting: In a saucepan, combine the butter, cocoa, and milk. Heat until the butter melts. Beat in the remaining ingredients and spread on the cake while it's still warm.



PERIODICAL

2/15

The FCSLA Mission Statement

*We provide financial security to our members
while embracing our Catholic values and Slavic traditions.*

The FCSLA Vision is to:

*Be a Premier Fraternal Benefit Society
that offers quality financial products and benefits.*