Congratulations

FCSLA
2018-19
Scholarship Recipients

See pages 11-21
When you thought I wasn't looking . . .

Whether we realize it or not, others - particularly children, are watching you and doing as you do, not as you say.

When you thought I wasn't looking, I saw you hang my first painting on the refrigerator and I immediately wanted to paint another one.

When you thought I wasn't looking, I saw you feed a stray cat, and I learned that it was good to be kind to animals.

When you thought I wasn't looking, I heard you say a prayer, and I knew there is a God I could always talk to and I learned to trust in God.

When you thought I wasn't looking, I saw you make a meal and take it to a friend who was sick, and I learned that we all have to help take care of each other.

When you thought I wasn't looking, I saw you give your time and money to help people who had nothing and I learned that those who have something should give to those who don't.

When you thought I wasn't looking, I saw you take care of our house and everyone in it and I learned we have to take care of what we are given.

When you thought I wasn't looking, I saw how you handled your responsibilities, even when you didn't feel good and I learned that I would have to be responsible when I grow up.

When you thought I wasn't looking, I saw tears come from your eyes and I learned that sometimes things hurt, but it is okay to cry.

When you thought I wasn't looking, I saw that you cared and I wanted to be everything that I could be.

When you thought I wasn't looking, I learned most of life’s lessons that I need to know to be a good and productive person when I grow up.

When you thought I wasn't looking, I saw you make of your time and I learned that I would have to be responsible when I grow up.

When you thought I wasn't looking, I looked at you and wanted to say, “Thanks for all the things I saw when you thought I wasn’t looking.”

Dear Friends,

Every day, each of us (parent, grandparent, aunt, uncle, teacher or friend), influence the life of those around us, but especially the life of a child. Remember, that your actions always speak louder than your words! You never know who is watching and learning. How will you touch the life of someone this month?

Until next month,
Warmly, Carolyn

UPCOMING EVENTS

BRANCH W093, TABOR, SD

August 5 — Annual Potluck Picnic in Takota Park at 5 p.m. Branch W093 will supply refreshments and hot dogs. If inclement weather occurs, change in location to Beseda Hall.

September 9 — Monthly meeting after Mass.

October 28 — Annual Potluck Halloween Party at 5 p.m. at Beseda Hall. Prizes for best costumes/ages all ages. Also meeting and games.

November 4 — District 13 South Dakota State Meeting at 12 noon. Host Branch is W093 in Tabor. All South Dakota members urged to attend. RSVP to District Officer.

Any questions call Secretary Joyce Sestak at 605-463-2268.
My dear Sisters and Brothers,

Continuing with highlighting some of the Catholic Church’s grounds for annulment, this month our focus is on Canon 1101. According to Canon 1101 - §1, “The internal consent of the mind is presumed to conform to the words and signs used in celebrating the marriage. Paragraph §2 further states, “If, however, either or both parties by a positive act of the will exclude marriage itself, some essential element of marriage, or some essential property of marriage, the party contracts invalidly.”

The grounds as described in Canon 1101 are referred to as “Simulation,” which can be Total Simulation or Partial Simulation. The dictionary defines simulation as “the action of pretending; deception.” Paragraph §1 tells us that the Church presumes that at the time of marriage the bridal couple’s consent is genuine when they are giving their vows. Paragraph §2 explains how excluding or being deceitful about even one of the essential properties of marriage might invalidate the consent that was given. How then does one pretend or deceive at the time of marital consent? A good example of Total Simulation is where an individual has no intention to make a true marriage but marries for legal purposes only, such as immigration issues. Or perhaps Ginger marries Tom to make a true marriage but marries for legal purposes only. In this situation, Ginger might have no intention to have an “open” marriage that permitted multiple infidelities.

Partial Simulation is where one specific aspect of marriage is denied. For instance, one of the essential properties of marriage is the right to fidelity. We have Bill, who carried on with his former girlfriend, June, while dating Betty (who by the way, is wealthy and likes to spend on Bill). Bill does not love Betty but does love her money. He intends to continue reaping the benefits from both June and Betty and so he continues to see June after marrying Betty. It would appear that Bill was deceitful, or simulated, when he gave his marital vow to Betty that he would be faithful to her. Therefore, Bill entered the union with what the Church calls an Intention Against Fidelity or Contra Bonum Fidei. Another example of an Intention Against Fidelity would be a couple who entered the union with full intentions to have an “open” marriage that permitted multiple infidelities.

Still another example of Partial Simulation would be an Intention Against Children, that is, an intention against the right to engage in a marital act that is open to procreation (Contra Bonum ProLis). Simply put, a couple or individual marries intending to have a contraceptive union that is not open to the possibility of children.

An Intention Against Permanence (Contra Bonum Sacramentum) also falls under Partial Simulation. Marriage is intended to be a perpetual relationship that cannot be dissolved. If an individual decides that he or she will stay in a marriage only as long as they remain happy and that divorce is always a possibility, their marital vow to remain together “until death do us part” was clearly flawed and deceitful.

Intention Against the Good of the Spouses (Contra Bonum Coniugum), means that at the time the parties went through the marriage ceremony, either one or both of them were withholding to themselves the right to give of themselves to the other spouse. In other words, after marriage Jake continues his single egocentric lifestyle. His focus remains on himself and his own desires while his wife, Jill, stays home and keeps the home fires burning. It would not appear that a true partnership exists here.

The above is a brief explanation of Canon 1101. A complete explanation of these grounds is, of course, much more detailed, but I think you get the idea.

(To be continued)
Message from our National President
CYNTHIA M. MALESKI

Dear fellow members,

It always is a great pleasure to write an article in the August edition of the magazine, the issue where we typically announce our scholarship winners. In the 2018 scholarship year First Catholic Slovak Ladies Association has awarded 240 scholarships from elementary school to college graduates, using independent judges. In total, $268,500 in awards have been made for our scholarship program, an increase of $20,250 from last year. A report on donations to the Anna Hurban Scholarship Fund will be provided in an upcoming issue.

This scholarship program is a beautiful way where our association seeks to affirm the dignity of our student members as they cross a significant juncture on their life’s journey.

We thank our entire board of directors, and the board Philanthropic and Scholarship Committee, namely Virginia Holmes, chair, Jeanette Palanca, Sue Ann Seich, Larry Golofski and Dorothy Urbanowicz for their service in developing this program with me. We also are grateful for the ongoing work done by home office staff, especially Paula Dalpiaz and Jacqueline Gates, who are responsible for the ongoing operation of the program, in addition to their other duties.

At the end of 2017, we received a significant donation in the amount of $50,000 from the John and Geraldine Gaydos family for two special scholarships to the Anna Hurban Scholarship Fund. Thank you to the Gaydos family for their kind generosity. Awards will begin in the coming year as part of the next scholarship application cycle.

Also included in this edition is a form you may use if you would like to donate to the Anna Hurban Scholarship Fund in the future.

As always FCSLA is moving ahead with excitement and pride!

Cynthia M. Maleski
National President

Branch W056 Member
Cecilia A. Matatics Confirmation

Cecilia A. Matatics, (W056, Lonsdale, MN) along with ten others in her parish, was recently confirmed by Bishop Emeritus James C. Timlin of Scranton, PA. The ceremony took place on May 5, 2018 at St. Michael’s Roman Catholic Church. Pictured are (L-R): Dawn M. Matatics, Cecilia, Bishop Timlin, Eric J. Matatics, and Fr. Simon Harkins, FSSP.

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 7/1/2018 thru 9/30/2018.

The credited rate is reviewed quarterly by the Board of Directors and will never go below the minimum guaranteed rate. The guaranteed minimum rate for Elite Silver and Gold contracts issued in 2018 is 2% APY and for the Platinum Elite is 2.5% APY.
Contest Eligibility:
• Must be a FCSLA member age 16 and older (includes former PUNA & PWAA members).
• If you submit an entry and you are not a member your entry will not be considered.
• Member must be the one that took the photo.

Deadline:
• Friday, September 7, 2018
• Please mail entries to: FCSLA Fraternal & Youth Director
  24950 Chagrin Blvd., Beachwood, OH 44122-5634

Contest Rules:
• Limit of ONE entry per member
• Photo may be in color or black & white
• Photo size 4x6, un-mounted (no touch-up or computer enhanced photos permitted)
• Must be on photo paper
• Your photo must be accompanied by the Entry Form below AND you must list a category and title (copy of entry form is acceptable)
• If you submit a scenic photo, no people should be in the photo.
• Previous winning photos are not eligible.

DO NOT WRITE ON THE FRONT or BACK OF THE PHOTO!

Categories:
• Animals
• Architecture
• Flowers / Gardens / Trees
• Lakes / Mountains / Waterfalls
• Skies / Sunsets / Tropical
• Misc. - Nature

Prize list for each Category:
1st Place - $50.00 Gift Card
2nd Place - $25.00 Gift Card
3rd Place - $15.00 Gift Card
Honorable Mention - $10.00 Gift Card

Previous winning photos are not eligible.

Bonus:
Winners photos will be published in a future issue of Fraternally Yours Magazine, on the FCSLA website and Facebook page.

Good Luck!

FCSLA 2018 PHOTO CONTEST ENTRY FORM
PLEASE PRINT — DEADLINE: September 7, 2018

Name ____________________________ Age _____ Branch # ________

Complete Mailing Address ________________________________________________________

E-mail Address _________________________________________________________________

Category __________________________ Title of Photo __________________________

Where was your photo taken? __________________ When was your photo taken? _____________

Brief Description _______________________________________________________________

___________________________________________________________

Prize list for each Category:
1st Place - $50.00 Gift Card
2nd Place - $25.00 Gift Card
3rd Place - $15.00 Gift Card
Honorable Mention - $10.00 Gift Card

Previous winning photos are not eligible.

Bonus:
Winners photos will be published in a future issue of Fraternally Yours Magazine, on the FCSLA website and Facebook page.

Good Luck!

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Complete Mailing Address ________________________________________________________

E-mail Address _________________________________________________________________

Category __________________________ Title of Photo __________________________

Where was your photo taken? __________________ When was your photo taken? _____________

Brief Description _______________________________________________________________

___________________________________________________________
Celebrate 60 Years of Marriage with Celebration

Richard and Susan Talpas of Holy Family Parish, Parma, OH were baptized, schooled, confirmed and married 60 years ago on June 14th, 1958 at the original St. Andrew's Parish, Cleveland, Ohio, where the Benedictine Abbey was founded in 1922. Their four children, Jane, Andrea, Timothy, Laura and their spouses, 13 grandchildren, with some spouses, and 2 great-grandchildren joined in the celebration. All 28 represent six generations of members of First Catholic Slovak Ladies Association Sr. Branch 221 and Jr. Branch 57. Richard and Susan are Officers of S221 and J57, located in Cleveland, OH.

Hannah Feltz Completes Sophomore Year

Hannah Feltz, granddaughter of Judy Feltz and niece of Jill Watts, Branch S200-J056, Glassport, PA recently completed her sophomore year at the University of Cincinnati where she is majoring in both Environmental Studies and Communications. This May she travelled to Beijing and Shanghai, China for a two week study abroad course with Chinese university students working on air and water quality projects. She currently has a summer internship in Washington D.C. where she is working for The National Wildlife Refuge Association as their communications intern.

Brittany Claybaugh, 20, Dunlevy, PA is the recipient of a 2018 scholarship award. Brittany attends Robert Morris University in Moon Township, PA. She is enrolled in the Honors College Program and is working toward her Bachelors Degree in Communications-Public Relations with a minor in Documentary Studies. She has been on the Dean’s List all four completed semesters at RMU and is involved in numerous clubs and societies. She is currently serving as the Marketing Intern for the Mon Valley Alliance located in Charleroi, PA. She is a 4th generation member of FCSLA Sr. Branch 111 of Charleroi, PA. She is the daughter of Matt and Eileen Claybaugh.

Maria Claybaugh, 17, Dunlevy, PA is a 2018 graduate of Charleroi Area High School. Graduating fifth in her class, Maria has been accepted to Saint Vincent College, Latrobe, PA. She will seek a major in Communications, while playing Women’s Basketball for the Saint Vincent Bearcats. Maria is a 4th generation member of the FCSLA Sr. Branch 111 of Charleroi, PA. She is the daughter of Matt and Eileen Claybaugh.

Annual Cleveland Slovak Festival

Annual Cleveland Slovak Festival sponsored by the Cleveland Slovak Radio Club on Sunday, September 2, 2018 from 12-8 p.m., at St. Anthony of Padua Church Hall located at 6750 State Rd., Parma, OH 44134. There will be several polka bands, plenty of homemade Slovak food and pastries! Cultural program starts at 3:00 p.m. featuring the Lucina folklore ensemble. Balloon artist and Face Painter for the kids to enjoy.

Come out and celebrate your Slovak Heritage. $5 admission. Children 12 and under are free. For more information, call Donna Oros at 440-465-6412.
The Helen Kocan District entertained its local Scholarship winners, and their parents on Sunday, June 10th at Andorra Banquets in Schererville, IN. The District was fortunate to have 20 winners, however only nine were able to attend. They were as follows:

- Jr. Branch 58 – Reagan Klapak
- Jr. Branch 83 – Alaina Gudas, Jr.
- Jr. Branch 317 – Eleanor Anderson
- Sr. Branch 81 – Andrew Hovanec

Sr. Branch 81 – Michael Rosen
Sr. Branch 81 – Juliana Scivinsky
Sr. Branch 452 – Rebecca Blake
Sr. Branch 452 – Amanda Bonchik
Sr. Branch 452 – Luccas Hallow

In addition to the National Scholarship, the students received a gift from the District and their Branch. Father Mark Pranaitis was asked to lead us all in prayer before a bountiful brunch that was enjoyed by all, especially the Roski, made by Marjorie Strbjak of Sr. Branch 81.

President Margaret Abildua then presented Father Mark Pranaitis who kept all at attention with his very inspiring and motivating talk on "CHANGE" – Changes in the Church and Changes in Our Lives. Young and old alike were inspired by the words of Father Mark Pranaitis, Director of Catholic Charities.
You can make a difference in helping to make education affordable for a deserving student. Your generous gift to the Anna Hurban Scholarship Fund gives our young members the opportunity to build an even stronger foundation as they begin their life journey and affirms them at a crucial time in their lives.

Sincerely,
Cynthia M. Maleski
National President and CEO

First Catholic Slovak Ladies Association of the United States of America is a fraternal benefit society organized under 501(c)(8) of the Internal Revenue Code. Your contributions to our scholarship fund are tax deductible.

John and Geraldine Gaydos
Donate $50,000 to FCSLA Scholarships

Through a very generous $50,000 donation to the Anna Hurban Scholarship Fund, John J. and Geraldine (Hovanec) Gaydos of Elkhart, Indiana have established two scholarships: the Florence Hovanec Memorial Scholarship and the John and Geraldine Gaydos Scholarship.

John and Geraldine Gaydos were inspired to donate $25,000 in recognition of Geraldine’s cousin, Florence (Hruskovich) Hovanec, because of Flo’s dedication and career as a teacher, and her service and leadership to the FCSLA. Florence was president of FCSLA Branch 81 for many years as well as the National Vice President and then a National Trustee of FCSLA.

Additionally, John and Geraldine Gaydos have donated $25,000 to the Anna Hurban Scholarship Fund to establish the John and Geraldine Gaydos Scholarship. Also as a former Catholic grade school teacher, Geraldine, and her late husband John felt strongly about financially supporting families who enrolled their children in Catholic schools. Geraldine has been a long time member of the Senior Branch 289 in Gary, Indiana.

Both scholarships will benefit students who attend Catholic schools.

Members of FCSLA are truly blessed and we extend our heartfelt gratitude to Geraldine and her late husband, John, for their kind generosity to the future leaders of America and FCSLA.

Florence Hruskovich Hovanec
(September 18, 1918 – August 16, 2015)
Former National Vice President and National Trustee 1984-1992

John J. Gaydos
(August 28, 1928 – November 6, 2017)
Florence’s mother, Anna Hruskovich, was a previous National Trustee 1960-1968
IN MEMORIAM

Mary Lou McCaffery, U502
Mary Lou McCaffery, 76, passed away peacefully with her loving husband by her side on December 15, 2017 at Linden Village in Lebanon, PA. Born in Lebanon on April 13, 1941, Mary Lou was the daughter of the late John M. Noll and Julia (Fick) Tobey. She was a 1959 graduate of Lebanon Catholic High School and a member of St. Mary’s Church in Lebanon. She retired in 1998 from Burgozon Davis law firm after 37 years of service. She enjoyed traveling, music, shopping, and especially spending time with her family. Mary Lou is survived by her husband of 52 years, Patrick C. McCaffery; a daughter, Jennifer Rademacher as well as many nieces and nephews. In lieu of flowers, contributions can be made to The Church of St. Michael and St. Peter, or CNY Alzheimer’s Association, 440 Kirkpatrick St., Syracuse, NY 13208.

Theresa Ann Kubicek, W145
Theresa Kubicek passed away on December 22, 2016 in Cold Spring, MN. She was born February 13, 1930 in Mankato, MN to Frank and Ruby (McCabe) Keefe. She graduated from Good Counsel Academy in Mankato and was united in marriage to Donald Kubicek on July 1, 1961 at Holy Rosary Church in North Mankato. They resided in Owatonna for all of their married life and together modeled a beautiful example of loving commitment for 52 years. Her special love for children shone in her work as a teacher’s aide at St. Mary’s School and science aide at North Jr. High in Owatonna. She was a member of Sacred Heart Church serving on the funeral lunch committee and praying at weekly Eucharistic Adoration as well as being an active member of Catholic Daughters Court #1180. In 2015 Theresa moved to Assumption Home in Cold Spring, MN to be closer to family. Theresa’s bright Irish smile and positive attitude brought a ray of sunshine to all who knew her, and she will be greatly missed. She is survived by her daughters Susan (Gary) Kuefler of Avon, MN, and Sharon (Dan) Schumacher of Appleton, WI, brother Francis (Bud) Keefe of Temple City, CA, sisters-in-law Marian Simon and Mary Keefe, brothers-in-law Paul (Delores) Kubicek, Gilbert (Sharon) Kubicek, and Edward (Melissa) Kubicek, as well as many nieces and nephews. In lieu of flowers, memorial donations are suggested to Assumption Home, CentraCare Hospice, or Sacred Heart Church.

Clare (Banick) DeAugustine, S70
Clare (Banick) DeAugustine, 97, passed away peacefully on Saturday, December 23, 2017. Clare was born in Dunmore, PA, the daughter of John and Anna (Hurney) Banick. She was a graduate of Dunmore High School and Keystone College in LaPlume, PA. Syracuse became her permanent home in 1941 after being hired by Merchants Bank, (now M&T Bank) while she was visiting family. A few years later she was promoted to personal secretary to Thomas W. Higgins, President and CEO of the bank – a position she held until her retirement in 1981. Clare had a love of travel, spending time with her family and friends and cheering on the Syracuse Orange. A long-time parishioner of The Church of St. Michael and St. Peter, Clare was involved in many aspects of the activities of the Church, especially in support of the Haiti Program. She was very generous with her time and contributions to various organizations and individuals. Clare is survived by her brothers, Dr. John Banick, Edward (Louise) Banick and Eugene (Nancy) Banick; her sister, Kathryn Braig; brother-in-law, Joseph Mosier, and 11 nieces and nephews. In lieu of flowers, contributions can be made to The Church of St. Michael and St. Peter, or CNY Alzheimer’s Association, 440 Kirkpatrick St., Syracuse, NY 13208.

Michael Kurilla, Jr., U138
Michael Kurilla Jr., 73, of Larksville, PA, died on December 27, 2017. Born April 22, 1944, he was the son of late Michael Kurilla and Margarett Saypack Kurilla, both of Larksville. Michael graduated from St. Vincent’s High School in 1962. He earned a bachelor’s degree in history and education at King’s College as a part of the Class of 1966. He continued his studies at Duquesne University, where he earned a master’s degree in history. Michael was employed as a school teacher by GAR High School for 35 years. He was a life member of St. Stephen’s Church, now All Saints Parish, Plymouth. In his spare time, he enjoyed giving back to his community. He was a fourth-degree Knight of Columbus at the Our Lady of Czechochowa Assembly, Assumpta Council 3987. Michael is survived by his wife, Marlene Frantz Kurilla, Larksville; his sons, Michael Kurilla III and wife, Melissa, Jackson, NJ; and Stephen Kurilla and wife, Therese, Larksville; his daughters, Karen Sebokla and husband, Dave, Dallas; and Lisa Gennaria and husband, Edward, Boyertown; five grandchildren; his brother, John Kurilla and wife, Stephanie, Larksville; brother-in-law, Carl Frantz and wife, Kathy, Silver Springs, MD; nieces and nephews. Contributions may be sent to Marlene Kurilla, 130 W. Luzerne Ave., Larksville, PA 18704. All contributions will benefit Ava’s Tree, the family’s annual fundraiser for hospitalized children.

Eleanor H. Naden, S459
Eleanor H. Naden, of Gurnee, IL, passed away on October 10, 2017. She was born in Chicago on February 20, 1931 and lived on a farm in Gurnee with her family until they moved to North Chicago. She went to Waukegan High School. She started working at Abbotts at a young age, then went to VR Wesson and was a Union Machinist for 30 years. She later returned to Abbotts and retired from there. She also worked at the Rustic Manor in Gurnee as a waitress on the weekends in the 60’s and 70’s. Eleanor loved gardening, knitting, sewing, cooking, and baking. She could make anything grow and could cook and bake up a storm. She loved the Cubs and was very proud to be an American, she was very patriotic. She is survived by her sister Irene Habjan; son James M. Korjenek; two granddaughters and one great-granddaughter. In lieu of flowers, donations may be made in Eleanor’s name to Meridian Hospice, 4 N. Deer Point Drive, Suite 1006, Hainesville, IL 60030.
The 13th Annual Mahoning Valley Slovak Fest will be held on Sunday, August 12, 2018 on the grounds of St. Matthias Church, Our Lady of Sorrows Parish at 2800 Shady Run Rd., Youngstown, OH 44502.

As usual, the day starts off with a Slovak/English Mass at 11:00 a.m. at St. Matthias Church (915 Cornell Ave. across the lot from the festival) and continues after Mass in the parking lot and school hall until 8:00 p.m.

There are a few changes this year in the way food will be available. We will no longer have a “dinner” served from 12-3 p.m. Instead all of the food will be available all day a la carte. Outside we will have “hand” food while inside we will have foods you might rather sit down to eat. So outside we will have the klobasa and kraut sandwiches, the roast pork sandwiches, hot dogs, fries, ice cream and, of course, the Slovak (and domestic) beer! Inside, where there will be seating, we will have items served in bowls... pirohy, halušky, klobasa and sauerkraut casserole and holubky (stuffed cabbage) along with the kolace, the bake sale and the palacinky!

There will be a great selection of Slovak baked goods including kolаче and kiflés, palacinky (crepes) along with Slovak crystal and other Slovak items for sale. There is also a great Slovak Heritage corner showing many beautiful items on display such as authentic Slovak kroj (folk costumes), maps, corn husk dolls, photos, books, embroidery and informational items.

We will have another traveling exhibit on loan from the National Czech and Slovak Museum in Cedar Rapids, IA. This year’s exhibit will be about the affect of the 1968 Spring Uprising. It will be displayed in the school hall.

Of course, outside there will be children’s activities, card games, a huge basket auction and a cash card raffle with prizes from $50 to $1,000 (tickets are already on sale for this raffle and you can call the number below if you would like raffle tickets).

We will have musical entertainment by Jack Vasko and Company, at noon, and the Del Sinchak Band, at 4 p.m. will be provided all day long. The music starts after Mass and continues until about 8:30 p.m. and includes room to dance! If you are only attending the polka bands, not the festival, there is a $5.00 admission fee. But buy $5.00 worth of food tickets and you will receive an arm band to admit you to the Band tent area!

So come have a wonderful time with great food, great music and great friends!

If you need more information just give me a call at 330.549.3760 or email me at loretta.ekoniak@gmail.com!

Charles Hoskins Graduates from Boone Grove High School

The First Catholic Slovak Ladies Association Sr. Branch 409 life member Charles Hoskins graduated from Boone Grove High School in Valparaiso, IN on June 1, 2018. He is the son of John and Mary Hoskins and brother of life member Kirby Hoskins of Crown Point, IN. Charlie graduated with academic honors and played 1st base for the Boone Grove High School varsity baseball team. He hit a big grand slam during their sectionals championship game and the team proceeded on to play for the state championship. Their team won the class 2A state championship on June 16th at Victory Field in Indianapolis, IN. He will be attending Indiana University in the fall of 2018.
FCSLA Announces 2018-2019 Scholarship Awards

This issue of Fraternally Yours is one of the most if not the most anticipated issue of the year. It is my privilege as your Fraternal & Youth Director to present to all of you our many young members on the next several pages who are recipients of our 2018-2019 Scholarship Awards.

The FCSLA Scholarships are “one” of the most generous annual benefits our association offers to our membership. $268,500 was awarded to 240 young members of the Association. We believe that education is vital in the development of our future generations. We are proud of each and every one our members who applied this year and thank them for participating in our scholarship program. If you did not receive a scholarship this year, please consider submitting an application next year. Information about next year’s program will be available on our website and in Fraternally Yours later this fall.

Congratulations to all our winners! Our wish to all the recipients and applicants is for you to have a future filled with success and happiness in all your endeavors! We are proud to have all of you as our members.

Kelly Shedlock
Fraternal and Youth Director

College Graduate Awards
$1,750 Each

KATELYN E. BARD
Solon, OH
Ohio University
Sr. Branch 161

REBECCA T. BLAKE
Schererville, IN
Ball State University
Sr. Branch 452

ANTONIA D. FIALA LONGENECKER
Pleasant Dale, NE
College of St. Mary
Branch W184

MIKAYLA H. GILES
Jordan, MN
University of Wisconsin-La Crosse
Branch W056

ERIKA N. HRIPKO
Medina, OH
Loyola University - Chicago
Sr. Branch 30

HOLLY E. FUJAN
Shawnee, KS
Kansas State University
Branch W013

NIcole A. Heiberger
Elmhurst, IL
Manchester University
College of Pharmacy
Sr. Branch 53

EMILY JADE LYONS
Poland, OH
Gannon University
Sr. Branch 161

VINCENT L. LOCASCIO
Ames, IA
Iowa State University
Sr. Branch 485

MITCHELL R. MALECHA
Faribault, MN
University of Minnesota
Medical School - Duluth
Branch W056

JACLYN E. KREMPASKY
Pennsburg, PA
Widener University
Sr. Branch 484

ALINA M. LEHOCKY
Vernon Hills, IL
University of Illinois at Chicago
Sr. Branch 485
College Senior Awards
$1,250 Each

NICOLE MARIE MATIS
Republic, PA
California University
Sr. Branch 44

TYLER J. MIKSA
Warrenville, IL
University of Chicago
Sr. Branch 181

AARON R. MYLER
Plum, PA
Mississippi State University
Sr. Branch 590

EMILY A. POPELKA
Glencoe, MN
College of St. Scholastica
Branch W049

JILLIAN N. TUREK
Denver, CO
Colorado Technical University
Branch W056

SAMUEL E. VILK
Mentor, OH
St. Joseph’s University
Sr. Branch 10

BRANDI R. WOITA
Valparaiso, NE
University of Nebraska - Lincoln
Branch W026

JACQUELYNE A. MIKSA
Sylvania, OH
Florida Institute of Technology
Sr. Branch 181

LEVI B. MILLER
Cedar Rapids, IA
Iowa State University
Branch W045

RACHEL E. ALLEN
Hatfield, PA
Bloomsburg, PA
Sr. Branch 89

ANA LEIGH BRANDT
Belle Vernon, PA
Duquesne University
Sr. Branch 88

OLIVIA M. FIALA
Ulysses, NE
University of Nebraska Branch W184

ANDREW D. HOVANEC
Deerfield, IL
Purdue University
Sr. Branch 81

MICHAEL J. KOLESSAR
Exeter, PA
King’s College
Sr. Branch 615

LUKE PALMER MESKO
Bethlehem, PA
University of Pittsburgh
Sr. Branch 89

NOLAN MICHIWIEICZ
Whiting, IN
Saint Louis University
Sr. Branch 452

JACQUELYNE A. MIKSA
Sylvania, OH
Florida Institute of Technology
Sr. Branch 181

LEVI B. MILLER
Cedar Rapids, IA
Iowa State University
Branch W045

ADAM J. NEVENGLOS
Nesquehoning, PA
Lebanon Valley College
Sr. Branch 410

GRACE E. PIOTROWSKI
Buffalo, NY
Northwestern University
Sr. Branch 630

JOSEPH E. RASBOLD
Whitehall, PA
Berklee College of Music
Sr. Branch 319

AMBER R. SCHULTHEIS
Mason, OH
Miami University
Sr. Branch 169

ALEX W. SHATEK
Fort Atkinson, IA
Iowa State University
Branch W033

ASHLEY E. UNGVARSKY
Cinnaminson, NJ
Towson University
Sr. Branch 172

KYRA E. WERNER
Lincoln, NE
University of Nebraska - Lincoln
Branch W055

ASHLEY A. WOJCIECHOWSKI
Downers Grove, IL
North Central College
Sr. Branch 485

ŽENSKÁ JEDNOTA
College Junior Awards
$1,250 Each

JOSEPH F. BAJEK
Naperville, IL
Northern Illinois University
Sr. Branch 287

CELESTE N. CLARK
Delaware, OH
Muskingum University
Branch SZJO

SCOTT ALLEN CLARKE
Boardman, OH
University of Dayton
Sr. Branch 30

BRITTANY CLAYBAUGH
Dunlevy, PA
Robert Morris University
Sr. Branch 111

GABRIEL J. DALESSANDRO
Los Angeles, CA
University of Southern California
Sr. Branch 86

NATALIE HELEN DUCK
Batavia, IL
Illinois State University
Sr. Branch 46

AMANDA M. FILICKY
Uniontown, PA
University of Pittsburgh - Greensburg
Sr. Branch 433

JACKLYN R. FONTANA
Findlay, OH
Ohio State University
Sr. Branch 344

DAWN R. FOWLER
Fountain, CO
Pueblo Community College
Sr. Branch 287

MARY P. HAMZIK
Broadview Heights, OH
Xavier University
Branch SZJO

College Sophomore Awards
$1,250 Each

MADELINE WERNEKE
Naperville, IL
University of Illinois Chicago - Urbana
Sr. Branch 53

ALANA C. BIGGIE
North Tonawanda, NY
Mercyhurst University
Sr. Branch 638

SAMUEL J. LESKANICH
Streator, IL
Southern Illinois University
Sr. Branch 66

JAMIE B. OLSсен
Portland, OR
Linfield College
Sr. Branch 376

CHRISTINE C. ROSA
Prairie Village, KS
Kansas State University
Branch SZJO

AMANDA J. SACEK
Tucson, AZ
University of Arizona
Sr. Branch 409

JAELYNN M. SIS
Atwood, KS
Fort Hays State University
Branch W074

MACLELLAYN CLAIRE BUEHLER
Berlin Center, OH
Cleveland State University
Sr. Branch 313

BRENDEN A. BUTLER
Oak Lawn, IL
Upper Iowa University
Sr. Branch 267
ALISSA CHORBA  
Jessup, PA  
Pennsylvania State University  
Sr. Branch 124

MEGAN C. LARSON  
Munster, IN  
Carthage College  
Sr. Branch 452

ALEXANDRA SERRANO  
Chandler, AZ  
Chandler-Gilbert Community College  
Sr. Branch 81

CHLOE A. COLDAGELLI  
New Prague, MN  
Iowa State University  
Branch W001

KAYLA J. LEERAR  
Garner, IA  
Minnesota State University  
Branch W051

JOSHUA T. SPYRA  
McKeesport, PA  
Pennsylvania State University  
Sr. Branch 77

JUSTICE K. COLLINS  
Battle Creek, MI  
Michigan State University  
Sr. Branch 445

MEGAN M. LENTZ  
Waseca, MN  
University of St. Thomas  
Branch W056

KENDRICK P. UMPHREYS  
Council Bluffs, IA  
University of Nebraska - Lincoln  
Sr. Branch 627

CHLORIS K. GOLDEN  
Erie, PA  
Gannon University  
Sr. Branch 11

NICOLE L. LOWE  
Dysart, IA  
Iowa State University  
Branch W130

JESSICA A. VIEHMAN  
Bethel Park, PA  
Virginia Tech  
Sr. Branch 177

EMILY ANN KALINAY  
Boiling Springs, PA  
Susquehanna University  
Sr. Branch 44

EMMA L. MINELLI  
Oak Lawn, IL  
Moraine Valley Community College  
Sr. Branch 287

MOLLY ANN ZACHLIN  
Shaker Heights, Ohio  
University of Notre Dame  
Sr. Branch 9

CADE J. KLIMESH  
Ridgeway, IA  
University of Northern Iowa  
Branch W033

SYDNEY A. PODWIKA  
New Bern, NC  
University of North Carolina - Wilmington  
Sr. Branch 344

ANDREW P. ADAM  
Mechanicsburg, PA  
Gettysburg College  
Sr. Branch 55

RUTH M. GOLDEN  
Erie, PA  
Gannon University  
Sr. Branch 11

ANNA T. PULLEN  
Milan, OH  
Notre Dame College  
Sr. Branch 10

JACK E. BAHMER  
Cuyahoga Falls, OH  
Texas A&M University  
Sr. Branch 161

DANIEL M. HUDZIAK  
Frankfort, IL  
Loyola University  
Sr. Branch 485

SYDNEY A. PODWIKA  
New Bern, NC  
University of North Carolina - Wilmington  
Sr. Branch 344

NATHAN J. KMICIEK  
Yutan, NE  
Southeast Community College  
Branch W013

ALYSSA M. ROSS  
Omaha, NE  
University of Nebraska - Kearney  
Branch W91

College Freshman Awards  
$1,250 Each
High School Senior Awards
$1,000 Each

KARISSA A. STIKA
Cresco, IA
Minnesota State University
Branch W033

ANTHONY TAVELLA III
Lehighton, PA
Lock Haven University
Sr. Branch 140

BRANDON J. TIMONEY
Ulysses, NE
Concordia University - Nebraska
Branch W184

STACEY M. TYRELL
Minooka, IL
Grand Valley State University
Sr. Branch 289

JONATHAN T. UTLEY
Ankeny, IA
Iowa State University
Branch W051

HANNAH JO WELLIK
Garner, IA
Iowa State University
Branch W051

EMILY M. WORCESTER
Homer City, PA
Saint Vincent College
Sr. Branch 317

AINE CASMIERA YACAPSIN
East Berlin, PA
Ohio State University
Sr. Branch 410

High School Junior Awards
$1,000 Each

DANIEL M. ZELENAK
Sterling Heights, MI
Oakland University
Sr. Branch 334

KELLY M. ZUZIC
Waretown, NJ
Rider University
Sr. Branch 319

ANTHONY R. BEVILACQUA
Pittman, NJ
St. Augustine Preparatory School
Sr. Branch 172

CALEB U. BRAUNSROTH
Wahoo, NE
Bishop Neumann Catholic High School
Branch W055

COLTER J. FULTON
Nebraska City, NE
Lourdes Central Catholic High School
Branch W191

RACHEL E. KOSTIVAL
Reading, PA
Berks Catholic High School
Sr. Branch 140

JOSHUA P. LAROCK
Kutztown, PA
Allentown Central Catholic High School
Sr. Branch 140

AIDAN S. GOGGINS
New Lenox, IL
Providence Catholic High School
Jr. Branch 83

MOLLY ANNE HORNICK
Lenexa, KS
St. James Academy
Jr. Branch 176

MARISSA E. JASON
Wilkes-Barre, PA
Holy Redeemer High School
Sr. Branch 172
High School
Sophomore Awards
$1,000 Each

JOHN P. LALLY
Rocky River, OH
St. Ignatius High School
Sr. Branch 481

ANNA NOSEK
Cleveland, OH
Holy Name High School
Sr. Branch 522

GRETA JOSEPHINE ROSNO
Lincoln, NE
Pius X High School
Branch W055

ANNA C. SCHMIT
Pleasant Dale, NE
Pius X High School
Branch W184

JASON R. SKREPPEN
Mechanicsburg, PA
Trinity High School
Sr. Branch 343

ALLISON ELISE UNRUH
Bloomington, IL
Cornerstone Christian Academy
Sr. Branch 81

High School
Freshman Awards
$1,000 Each

BRADEN ALAN BIRKO
Northfield, OH
Gilmour Academy
Sr. Branch 141

MARY P. BUKSA
Munster, IN
Bishop Noll Institute
Jr. Branch 531

REGINA L. DEMECHKO
Copley, OH
Archbishop Hoban High School
Jr. Branch 192

BRIANNA M. GENDICS
Vermillion, OH
Magnificat High School
Jr. Branch 57

JENNIFER R. KIST
Johnstown, PA
Bishop McCort Catholic High School
Jr. Branch 260

RILEY J. KUEHN
Hartington, NE
Cedar Catholic High School
Branch W014

LOGAN P. SEFCHIK
Greensburg, PA
Greensburg Central Catholic High School
Jr. Branch 112

ANDREW J. VAZZANA
Berea, KY
Lexington Catholic High School
Jr. Branch 57

ELEANOR MARIE ANDERSON
Schererville, IN
Marian Catholic High School
Jr. Branch 317

JOSHUA T. BRAUN
West Bend, WI
Brookfield Academy
Jr. Branch 334

LUKE A. BRAUN
Fort Wayne, IN
Bishop Luers High School
Jr. Branch 106

PETER J. GEORGE
Malvern, PA
Devon Preparatory School
Jr. Branch 362

STEPHANIE A. GUMP
Bloomington, IL
Central Catholic High School
Jr. Branch 77

Evan J. Jurcenko
Chicago, IL
Loyola Academy
Jr. Branch 96

KYLIE A. KANE
Toledo, OH
Cardinal Stritch Catholic School
Jr. Branch 157
8th Grade Awards
$750 Each

MEGHAN H. CALLAHAN
Le Center, MN
Most Holy Redeemer Catholic School
Branch W056

ABIGAIL LAINE HEATH
Severn, MD
School of the Incarnation
Jr. Branch 364

IAN RICHARD KORECKO
Independence, OH
St. Michael’s School
Jr. Branch 374

GABRIELLE F. LEADBITTER
Finleyville, PA
John F. Kennedy Catholic School
Jr. Branch 157

NATHANIEL CHRISTIAN ZUROSKE
Omaha, NE
Skutt Catholic High School
Branch W018

JORDYN P. STEFFEN
Hartington, NE
Cedar Catholic High School
Branch W018

RILEY J. SHAW
Lincoln, NE
North American Martyrs Catholic School
Branch W013

ANDREW RICHARD ZANONI
Narberth, PA
Saint Margaret School
Jr. Branch 334

BRIANNA M. VANWHY
Hanover Township, PA
Good Shepherd Academy
Jr. Branch 326

MALINA E. ZOLNA
Oak Lawn, IL
St. Germaine School
Jr. Branch 322

6th Grade Awards
$750 Each

ANNE L. DRAINE
Prior Lake, MN
St. Michael Catholic School
Branch W001

CHRISTIAN D. FISCUS
Coleridge, NE
Holy Trinity Elementary School
Branch W014

NATHAN MATTHEW GAYDOS
Irwin, PA
Verna Montessori School
Jr. Branch 112

BRADY M. GIRON
Silver Spring, MD
St. Peters Elementary School
Jr. Branch 112

ELLEN M. MIRIOVSKY
Buffalo, MN
St. Francis Xavier School
Branch W001

NATHAN P. LITVAK
Washington, PA
St. Michael Parish School
Jr. Branch 323

Cecilia A. Matatics
Scranton, PA
All Saints Academy
Branch W056

ROBERT R. PYTLIK
Brainard, NE
Aquinas Catholic Middle School
Branch W016

IAN RICHARD KORECKO
Independence, OH
St. Michael’s School
Jr. Branch 374

MALINA E. ZOLNA
Oak Lawn, IL
St. Germaine School
Jr. Branch 322

JACKSON ALAN MULLEN
Parma, OH
St. Anthony of Padua School
Jr. Branch 14

LILLIAN G. MACHUSKO
Monessen, PA
Greensburg Central Catholic Jr. High School
Jr. Branch 157

ANNE K. McBROOM
New Prague, MN
St. Wenceslaus School
Branch W001

STEVEN J. McNEILL
McLean, VA
St. John Academy
Jr. Branch 158

ROBERT R. PYTLIK
Brainard, NE
Aquinas Catholic Middle School
Branch W016

RILEY J. SHAW
Lincoln, NE
North American Martyrs Catholic School
Branch W013

ANDREW RICHARD ZANONI
Narberth, PA
Saint Margaret School
Jr. Branch 334

BRIANNA M. VANWHY
Hanover Township, PA
Good Shepherd Academy
Jr. Branch 326

MALINA E. ZOLNA
Oak Lawn, IL
St. Germaine School
Jr. Branch 322

6th Grade Awards
$750 Each

ANNE L. DRAINE
Prior Lake, MN
St. Michael Catholic School
Branch W001

CHRISTIAN D. FISCUS
Coleridge, NE
Holy Trinity Elementary School
Branch W014

NATHAN MATTHEW GAYDOS
Irwin, PA
Verna Montessori School
Jr. Branch 112

BRADY M. GIRON
Silver Spring, MD
St. Peters Elementary School
Jr. Branch 112

ELLEN M. MIRIOVSKY
Buffalo, MN
St. Francis Xavier School
Branch W001

NATHAN P. LITVAK
Washington, PA
St. Michael Parish School
Jr. Branch 323

Cecilia A. Matatics
Scranton, PA
All Saints Academy
Branch W056

ROBERT R. PYTLIK
Brainard, NE
Aquinas Catholic Middle School
Branch W016

RILEY J. SHAW
Lincoln, NE
North American Martyrs Catholic School
Branch W013

ANDREW RICHARD ZANONI
Narberth, PA
Saint Margaret School
Jr. Branch 334

BRIANNA M. VANWHY
Hanover Township, PA
Good Shepherd Academy
Jr. Branch 326

MALINA E. ZOLNA
Oak Lawn, IL
St. Germaine School
Jr. Branch 322

6th Grade Awards
$750 Each

ANNE L. DRAINE
Prior Lake, MN
St. Michael Catholic School
Branch W001

CHRISTIAN D. FISCUS
Coleridge, NE
Holy Trinity Elementary School
Branch W014

NATHAN MATTHEW GAYDOS
Irwin, PA
Verna Montessori School
Jr. Branch 112

BRADY M. GIRON
Silver Spring, MD
St. Peters Elementary School
Jr. Branch 112

ELLEN M. MIRIOVSKY
Buffalo, MN
St. Francis Xavier School
Branch W001
5th Grade Awards
$750 Each

MICHAEL J. SHANNON
Kent, OH
St. Patrick School
Jr. Branch 376

JOSHUA MICHAEL SNYDER
Mars, PA
St. Kilian Parish School
Jr. Branch 18

ZACHARY W. STARZYK
Reynoldsburg, OH
St. Pius X School
Jr. Branch 339

NOELLE M. GARCIA
Burke, VA
Holy Spirit School
Jr. Branch 458

ISABELLA A. MARTINS
Rahway, NJ
St. John the Apostle School
Jr. Branch 219

ANNE J. SEJBA
Fairlawn, OH
St. Hilary School
Jr. Branch 380

ANTHONY V. STARTARE, JR.
Belle Vernon, PA
St. Sebastian Regional Catholic School
Jr. Branch 157

ANNA THERESE ALESSANDRO
Mars, PA
St. Kilian Parish School
Jr. Branch 3

COOPER J. BOWEN
Louisville, KY
St. Gabriel the Archangel School
Jr. Branch 57

ANNA E. DUELGE
Muskego, WI
St. Leonard School
Jr. Branch 130

BRECKON FEILMEIER
Norfolk, NE
Norfolk Catholic Elementary School
Branch W014

REAGAN JAMES Klapak
Whiting, IN
St. John the Baptist Catholic School
Jr. Branch 58

DAREN B. LEMKE
Belle Plaine, MN
Holy Cross Catholic School
Branch W056

STEPHANIE ASHLEY SAUS
Westlake, OH
St. Bernadette Elementary School
Jr. Branch 386

THOMAS JOHN SIBEL
Strongsville, OH
St. Joseph and John School
Jr. Branch 458

TAYLOR A. SMOLINSKI
Homestead, PA
St. Therese School
Jr. Branch 18

4th Grade Awards
$750 Each

PATRICK R. BROOKE
Kent, OH
Holy Family School
Jr. Branch 192

TAYLOR A. BURNSWORTH
Finleyville, PA
Mt. Lebanon Montessori School
Jr. Branch 115

FINN M. GUILIATT
Minneapolis, MN
Annunciation Catholic School
Branch W017

3rd Grade Awards
$750 Each
2nd Grade Awards
$750 Each

BRYSON C. MERRELL
Fort Wayne, IN
St. Charles Borromeo School
Jr. Branch 257

ALYSSA M. Puhalla
Youngstown, OH
St. Charles Borromeo School
Jr. Branch 231

GRAHAM K. SCULL
Lake Placid, NY
Saint Agnes School
Jr. Branch 386

CAMERON J. OLYNYK
Saint Paul, MN
Faithful Shepherd Catholic School
Branch W001

JAMES B. SMITH III
Monessen, PA
St. Sebastian Regional Catholic School
Jr. Branch 157

LUCAS C. WOJTYSIK
Havre de Grace, MD
Saint Margaret School
Jr. Branch 342

ALI R. DELVAUX
Yankton, SD
Sacred Heart School
Branch W014

COOPER T. HLADIK
Sedalia, MO
Sacred Heart School
Branch W018

1st Grade Awards
$750 Each

BRECKEN THOMAS JELINEK
Columbus, NE
St. Isidores Elementary School
Branch W026

BRADY L. MACH
Columbus, NE
St. Bonaventure School
Branch W013

JOSHUA J. JORDAN
Lincoln, NE
St. Patrick’s Catholic School
Branch W191

BRADY L. MACH
Columbus, NE
St. Bonaventure School
Branch W013

GREENLEIGH G. FAULKNER
Fremont, NE
Archbishop Bergan - St. Patrick’s Elementary School
Branch W026

ALAINA M. GUDAS
Des Plaines, IL
St. Raymond School
Jr. Branch 83

LIAM C. KREJCI
Elkhorn, NE
St. Patrick’s Catholic School
Branch W018

SAMUEL P. BUGNER
Medina, OH
St. Francis Xavier School
Jr. Branch 174

ALAINA M. GUDAS
Des Plaines, IL
St. Raymond School
Jr. Branch 83

HARRISON W. BROKE
New Middletown, OH
Holy Family School
Jr. Branch 192

GREENLEIGH G. FAULKNER
Fremont, NE
Archbishop Bergan - St. Patrick’s Elementary School
Branch W026

GIANNA M. WESELY
Lincoln, NE
St. Peter Catholic School
Branch W032

MARITTA J. PALUMBO
New Kensington, PA
Mary Queen of Apostles
Jr. Branch 138
REPORT OF THE FCSLA NATIONAL TREASURER

ASSETS

Cash & Short Term Investments $ 28,166,524
Common Stock $ 909,884,152
Preferred Stock $ 2,253,102
Common Stock $ 7,388,701
Investment Income Due & Accrued $ 13,211,045
Property, Plant & Equipment, Net $ 5,224,369
Certificate Loans & Accrued Interest $ 2,729,189
Other Assets $ 1,735,939

TOTAL ASSETS $ 970,593,022

LIABILITIES

Life Reserves $ 297,895,043
Annuity Reserves $ 546,391,367
Death Claims Payable $ 2,562,469
Unearned Premiums $ 503,445
Matured Endowments $ 342,627
Provision for Dividends Payable $ 1,400,000
Accumulated Dividends & Interest $ 4,643,337
Accrued Convention Donations $ 609,000
Provision for Future Conventions $ 466,055
Asset Valuation Reserve $ 8,162,046
Interest Maintenance Reserve $ 1,338,980
Other Liabilities $ 1,608,685

TOTAL LIABILITIES $ 865,923,053

Surplus $ 104,669,969

TOTAL LIABILITIES AND SURPLUS $ 970,593,022

INCOME STATEMENT

For the Three Months Ending March 31, 2018

REVENUE

Insurance Premiums $ 848,140
Annuity Premiums $ 10,381,487
Investment Income $ 11,307,453
Amortization of Interest Maintenance Reserve $ 57,859
Rental Income $ 89,791
Other Revenue $ 4,302

TOTAL REVENUE $ 22,689,031

EXPENSE

Increase in Reserves — Life $ 257,043
Increase in Reserves — Annuity $ 6,597,845
Insurance Benefits $ 1,819,382
Annuity Benefits $ 8,960,234
Commission Expense $ 283,078
Surrender Benefits $ 1,064,594
Post Mortem Benefits $ 354,300
Miscellaneous Member Benefits $ 19,540
Matured Endowments $ 1,773
Donation Expenses $ 28,340
Change in Accrued Convention Donations $ 63,000
Convention Expenses $ 50,001
Bank Service Charges $ 23,360
Data Processing Service Fees $ 59,263
Accounting Fees $ 9,540
Actuarial Fees $ 106,372
Legal Fees $ 9,573
Consulting Fees $ 31,136
Branch and District Funding $ 200,376
Fraternal Activities $ 9,245
Official Publications $ 117,911
Scholarship Awards $ 71,499
Miscellaneous Employee Benefits $ 124,037
Fees — Directors $ 46,576
Salaries — Employees $ 477,264
Salaries — Officers $ 128,683
Interest Expense $ 77,203
Tax Expense $ 52,799
Depreciation Expense $ 56,038
Utility Expense $ 24,886
Postage and Printing $ 85,360
Advertising $ 29,335
Travel Expense $ 15,117
Insurance Department Fees $ 20,779
Sales Promotion $ 55,925
Rental Expense $ 92,611
Other Expense $ 174,529

TOTAL EXPENSE $ 21,598,544

Income (Loss) from Operations $ 1,090,488

Dividends to Members $ 343,545

Subtotal Income (Loss) $ 746,943

Capital Gains (Loss) $ 3,347

NET INCOME (Loss) $ 750,290

THE OFFICERS OF POLISH WOMEN’S ALLIANCE COUNCIL 27 (a part of the First Catholic Slovak Ladies Association family) cordially invite all PWA/FCSLA members and friends to join us on Saturday, August 25th, 2018, in celebration of the Patroness of PWA, Our Lady of Częstochowa’s Feast Day at Holy Trinity Polish Mission Church 118 N. Noble St. Chicago, IL

12:30 p.m. Luncheon at Staropolska Restaurant 3030 N. Milwaukee Ave. Chicago, IL

R.S.V.P. Deadline 8/15/18

RESERVATION FORM

Please reserve ______ tickets @ $28.00 each for the PWA Patron’s Day Celebration on 8/25/18

Donation: $28.00 per person

Raffle Prizes appreciated Round trip transportation between the church and restaurant included

Questions? Please call Antoinette Trela at 847 323-1005

Payment Options:

Check / Money Order made payable to: PWA – Council 27

Mail to:

Antoinette L. Trela, Treasurer PWA C27
1619 E. Greenwood Dr., Mt. Prospect, IL 60056

DISTRICT I PATRON’S DAY CELEBRATION

For the Three Months Ending March 31, 2018

REVENUE

的投资品收入 $ 11,307,453
公積金結算利息收入 $ 57,859
租金收入 $ 89,791
其他收入 $ 4,302

總收入 $ 22,689,031

費用

生命保單結算準備金增加 $ 257,043
年金保單結算準備金增加 $ 6,597,845
生命保險利益 $ 1,819,382
年金保險利益 $ 8,960,234
委託費支出 $ 283,078
棄保利益 $ 1,064,594
遺體儀式利益 $ 354,300
其他會員利益 $ 19,540
成熟權益 $ 1,773
捐款開支 $ 28,340
溢出盈餘調整 $ 63,000
會務開支 $ 50,001
銀行服務費用 $ 23,360
數據處理服務費用 $ 59,263
會計費用 $ 9,540
精算費用 $ 106,372
法律費用 $ 9,573
顧問費用 $ 31,136
分支處及區會基金 $ 200,376
社團活動 $ 9,245
官方出版物 $ 117,911
學術獎 $ 71,499
其他員工利益 $ 124,037
董事費用 $ 46,576
員工薪水 $ 477,264
經理薪水 $ 128,683
利息費用 $ 77,203
稅費費用 $ 52,799
折舊費用 $ 56,038
服務費用 $ 24,886
郵資及印刷 $ 85,360
廣告費用 $ 29,335
差旅費用 $ 15,117
保險部門費用 $ 20,779
促銷費用 $ 55,925
租金費用 $ 92,611
其他費用 $ 174,529

總費用 $ 21,598,544

收益 (虧損) 之營業活動 $ 1,090,488

股息 $ 343,545

總節余 (虧損) $ 746,943

資本利得 (虧損) $ 3,347

淨收益 (虧損) $ 750,290

Round trip transportation between the church and restaurant included

Questions? Please call Antoinette Trela at 847 323-1005

Payment Options:

Check / Money Order made payable to: PWA – Council 27

Mail to:

Antoinette L. Trela, Treasurer PWA C27
1619 E. Greenwood Dr., Mt. Prospect, IL 60056

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For the Three Months Ending March 31, 2018

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Other Revenue $ 4,302

TOTAL REVENUE $ 22,689,031

EXPENSE

Insurance Benefits $ 1,819,382
Annuity Benefits $ 8,960,234
Commission Expense $ 283,078
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Convention Expenses $ 50,001
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Accounting Fees $ 9,540
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Other Expense $ 174,529

TOTAL EXPENSE $ 21,598,544

Income (Loss) from Operations $ 1,090,488

Dividends to Members $ 343,545

Subtotal Income (Loss) $ 746,943

Capital Gains (Loss) $ 3,347

NET INCOME (Loss) $ 750,290

ŽEŃSKA JEDNOTA

22
**BLUEBERRY CREAM CHEESE BARS**

For the base:
1 1/2 cups granulated sugar
1 cup all-purpose flour
1/2 cup (1 stick) unsalted butter, melted
2 large eggs
1 teaspoon vanilla extract
1 teaspoon baking powder
1 teaspoon salt

For the streusel and topping:
1 cup granulated sugar
1 cup flour
8 oz. cream cheese, cubed
1/2 teaspoon salt
2 cups blueberries

Preheat oven to 350 degrees and grease an 8x10 baking dish with nonstick cooking spray. Set aside.

In a small bowl, whisk together the flour, baking powder, and salt. Set aside.

In a mixing bowl, beat the sugar and butter with an electric mixer on medium speed until well combined, about 2 minutes. Add eggs and beat until mixture has lightened in color, about 2 minutes more. Mix in vanilla.

Turn mixer to low and slowly add the flour mixture, mixing until just combined. Pour mixture into prepared pan and scatter blueberries evenly across the top.

In a small bowl, make the streusel topping. Stir together sugar, flour, and salt. Add cream cheese and use your fingers or a fork to combine until pebbly, crumbly pieces form.

Sprinkle streusel topping over blueberries and bake until a toothpick inserted into the center comes out clean of batter, 35-40 minutes. Let cool before slicing into squares and serving.

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**S'MOREO COBBLER**

10 graham cracker squares
10 Oreos
1 (15 oz.) box chocolate cake mix
1 (10 oz.) bag mini marshmallows
1 (5 oz.) package instant chocolate pudding mix
2 1/2 cups whole milk, cold
1 cup mini semi-sweet chocolate chips, divided
1/2 cup (1 stick) unsalted butter, cold, sliced

Preheat oven to 350 degrees. Pour instant pudding mix into a large bowl and stir in cold milk. Whisk for 3-5 minutes, or until dry mix is completely dissolved and pudding starts to set.

Transfer pudding to a 9x13-inch baking dish and cover with an even layer of graham cracker squares and oreos. Sprinkle 1/2 cup chocolate chips over the crackers.

Evenly sprinkle dry cake mix over the graham crackers and oreos, making sure to extend all the way into the corners and sides of dish.

Top with cold, sliced butter, then place baking dish in oven and bake for 22-25 minutes.

Remove from oven, then gently press any still-dry cake mix into the more baked parts. Spread marshmallows and remaining chocolate chips over the cake mix, and return to oven for another 6-8 minutes, or until marshmallows are lightly browned and chocolate chips have melted.

Remove from oven and serve hot.

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**ICE CREAM BROWNIE CAKE**

1 (16 oz.) box brownie mix
2 eggs
1/4 cup water
1/4 cup oil
1 (1.5 quart) carton mint chocolate chip ice cream
1 (12 oz.) jar hot fudge sauce
1 (8 oz.) package frozen whipped topping, thawed
2 cups mini chocolate chips
Andes Mints, chopped

Preheat oven to 350 degrees and line a 9x13-inch baking dish with parchment paper.

Pour brownie mix into a large bowl, add eggs, water, and oil. Stir until ingredients are fully incorporated.

Pour batter into baking dish and spread evenly. Bake for 20-25 minutes (according to package directions) until toothpick inserted in center of pan comes out clean. Cool brownies completely.

While brownies bake, set ice cream on counter to soften, about 20 minutes. Stir to a spreadable consistency. Pour over top of cooled brownies and place pan into freezer, at least 1 hour.

Once ice cream has set, warm hot fudge in microwave and stir to smooth. Pour layer of hot fudge over ice cream, spreading to completely cover. Return pan to freezer, 30 minutes to 1 hour.

Thaw frozen whipped topping and stir until smooth. Remove pan from freezer and spread whipped topping over top. Garnish with chopped chocolate mints.

Return pan to freezer for at least 2 hours, longer is better, before cutting into squares to serve.

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**FROZEN CHOCOLATE PEANUT-COVERED BANANAS**

3 bananas, peeled and cut in half
1 cup peanuts (or your choice of nut), roughly chopped
6-8 oz. dark chocolate chips
2 tablespoons butter
popsicle sticks

Insert popsicle sticks into banana halves.

Make it so that it follows the curve of the banana and doesn’t poke out on the other side. Line a baking sheet with parchment paper and set aside.

Place chocolate chips and butter in a microwave-safe bowl and microwave for 1 minute, or until melted, stopping every 20 seconds to stir.

Put chopped nuts in a shallow bowl and set aside. Remove chocolate from microwave and, working quickly, dip and coat banana in chocolate. Then roll them in chopped peanuts. Continue with remaining bananas.

Serve bananas once cool or transfer to lined baking sheet and place in freezer for at least 3 hours. Transfer to airtight container and keep in freezer for up to 2 weeks.

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**HOT FUDGE ICE CREAM BAR DESSERT**

1 (16 oz.) can chocolate syrup
3/4 cup peanut butter
19 ice cream sandwiches
1 (12 oz.) container frozen whipped topping, thawed
1 cup salted peanuts

Pour the chocolate syrup into a medium microwave-safe bowl and microwave until hot, about 2 minutes on high, stopping every 30 seconds. Do not allow to boil. Stir peanut butter into hot chocolate until smooth. Allow to cool to room temperature.

Line the bottom of a 9x13-inch dish with a layer of ice cream sandwiches. Spread half the whipped topping over the sandwiches. Spoon half the chocolate mixture over that. Top with half the peanuts. Repeat layers.

Freeze until firm, at least 1 hour. Cut into squares to serve.
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.