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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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National Headquarters at 24950 Chagrin Blvd.,
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EDITOR: Carolyn Bazik
P.O. Box 1617, Reading, PA 19603
E-mail: zjbazik@comcast.net
Phone (610) 373-2743 • Fax (610) 375-8333

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OFFICE HOURS — HOME OFFICE

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

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Youngstown, OH 44503. Residence: (330) 744-5233.
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Cynthia M. Maleski, Esq., 24950 Chagrin Bou-
levard, Beachwood, OH 44122. (800) 464-4642. Ext. 1011.
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VICE-PRESIDENTS:

Irene J. Drotleff, 17807 Nottingham Road,
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Larry M. Golofski, 1114 Surrey Lane, Vandergrift,
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ryGolofski@windstream.net.

Barbara Novotny Waller, 24950 Chagrin Bou-
levard, Beachwood, OH 44122. Residence: (610)
207-0747. Email: bnwaller@comcast.net.

SECRETARY:

Sue Ann M. Seich, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642. Ext. 1012.
Email: sueann@fcsla.com.

TREASURER:

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AUDITORS:

Katie A. Esterle, 24950 Chagrin Boulevard,
Beachwood, OH 44122. Residence: (262) 720-7190.
Email: katie.esterle@gmail.com.

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

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

EDITOR:

Carolyn M. Bazik, P.O. Box 1617, Reading, PA
19603 (610) 373-2743.

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The Lord's Baseball Game

Bob and the Lord stood together, watching a base-
ball game. The Lord's team
was playing Satan's team.
The Lord's team was at bat,

the score was tied zero to zero, and it was the bottom of the 9th inning with two outs. Bob and the Lord continued to watch as the batter, Love, stepped up to the plate. Love swung at the first pitch and hit a single, because Love never fails. The next batter was named Faith, who also got a single because Faith works with Love. The next batter up was named Godly wisdom. Satan wound up and threw the first pitch; Godly Wisdom looked it over and let it pass, because Godly Wisdom does not swing at Satan's pitches. Ball one. Three more pitches and Godly Wisdom walked, because Godly wisdom never swings at Satan's throws. The bases were loaded.

The Lord then turned to Bob and told him He was now going to bring in His star player. Up to the plate stepped Grace. Bob made a face . . . Grace certainly didn't look like much to him! Apparently Satan's whole team agreed: they all relaxed and laughed a little when they saw Grace. Thinking he had won the game, Satan wound up and fired his first pitch. To all but one's amazement, Grace hit the ball harder than anyone had ever seen. But Satan was not worried; his center fielder, the Prince of the air, let very few get by. He went up for the ball, but it went right through his glove, hit him on the head and sent him crashing to the ground; then it continued over the fence for a home run! And so the Lord's team won.

The Lord then asked Bob if he knew why Love, Faith, and Godly Wisdom could get on base but could not win the game by themselves. Bob, looking a bit sheepish, admitted that he didn't know. The Lord explained, "If your love, faith and wisdom could win the game, you would think you could win it by yourself. Love, faith and wisdom will get you on base, but only My grace can get you home. My grace is the one thing Satan cannot stop."

Dear Friends,

Grace means to get something that you do not deserve; an unmerited favor and thankfully for us, God is abundant in grace and mercy . Think about the meaning we find in the words of **Ephesians 2:4-9** . . . *But God, being rich in mercy, because of the great love with which he loved us, even when we were dead in our trespasses, made us alive together with Christ — by grace you have been saved — and raised us up with him and seated us with him in the heavenly places in Christ Jesus, so that in the coming ages he might show the immeasurable riches of his grace in kindness toward us in Christ Jesus. For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast.*

Until Next Month,
Warmly, Carolyn

A FIFTY YEAR HISTORY: VATICAN COUNCIL II DECLARATION ON RELIGIOUS FREEDOM (*Dignitatis Humanae*)

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

My dear Sisters and Brothers in Christ,

In the summer of 1973, my family embarked on our first trip to the Slovak Republic then known as Czechoslovakia. The purpose of our trip was to visit the relatives of my maternal great aunt and uncle. They had not seen their family since they left the country in the early 1930's and it was their desire to meet with them as they kept in touch with one another religiously throughout the years. For me, I would be introduced to relatives that I did not know existed, on both sides of my maternal grandmother and grandfather. (To this day, I have not investigated the grandparents on my father's side of the family that were located in the region that was known as Šariš. Maybe that will be an excuse for a future trip!) It was a month's endeavor and truly a learning experience for me since it was a different way of life (farming) and a foreign form of government of a country (communism). Farming in Slovakia compared to that of the United States was primitive – not many mechanical farming vehicles and much still done by manual labor. The people worked many, long hours in the fields and often the men labored in factories in the cities, while women and children worked the farms.

My encounter with communism was a little frightening. My great aunt and uncle who were Canadian citizens entered the country with no trouble. This takes into account that they were bringing in all kinds of gifts for the relatives plus Bibles, Lectionaries and Mass Missals (given to them by Slovak Jesuit priests in Galt, Ontario) to be presented to their counterparts in Slovakia. But when it came to my parents and me, we were bodily searched and all of our suitcases were emptied to investigate the contents. All of us were ordered to notify the officials of the city or village that we were visiting to report the length of our stay and the reason for our visit. We were neither to talk about the politics of either country nor speak of anything concerning religion.

I became familiar with a priest during my visit, Father Vojtech Jenčík, who like many other priests and religious suffered

persecutions by the communists. Father Jenčík had a doctorate in theology and as we became friends, he took me to various churches, among them Sväta Alžbeta Katedrál in Košice. Like many of the closed churches and religious buildings it had a plaque on it that read “Kultúrna národná pamiatka”, i.e., “Cultural heritage monument”. Fortunately, he knew someone who let us in and needless to say I was impressed. But during my excursion, I experienced how being a person of Faith under that form of government was trying, to the point of persecution and even death.

Before ascending to the right hand of God the Father, Jesus gave His final command to the Apostles. This command is particularly noted at the end of the *Gospel of Matthew* and the *Gospel of Mark*: “Then Jesus approached and said to them, ‘All power in heaven and on earth has been given to me. Go, therefore, and make disciples of all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Spirit, teaching them to observe all that I have commanded you. And behold, I am with you always, until the end of the age’” (*Matthew* 28:18-20); and, “He said to them, ‘Go into the whole world and proclaim the gospel to every creature. Whoever believes and is baptized will be saved; whoever does not believe will be condemned’” (*Mark* 16:15-16). Christ entrusted to the Church through the Apostles to go throughout the world preaching the Good News of Jesus Christ. And we know that the Apostles and the members of the early Church did this, even to the point of martyrdom.

One of the four documents of the Second Vatican Council that was promulgated on 7 December 1965, the day prior to the solemn closing of the Council, was the Declaration on Religious Freedom know in Latin as *Dignitatus Humanae*. The document teaches us about religious freedom in three distinct areas.

*Each person has the freedom to practice their Faith. “It is in accordance with their dignity as persons – that is, beings endowed with reason and free will

and therefore privileged to bear personal responsibility – that all men should be at once impelled by nature and also bound by a moral obligation to seek the truth, especially religious truth. They are also bound to adhere to the truth, once it is known, and to order their whole lives in accord with the demands of truth” [Paragraph 2]. Not only is it an individual freedom but also a communal freedom as well. “However, the social nature of man itself requires that he should give external expression of his internal acts of religion; that he should participate with others in matters religious; that he should profess his religion in community” [Paragraph 3].

*People should practice their Faith without interference of government and be protected by the laws of government. “Government is also to help create conditions favorable to the fostering of religious life, in order that the people may be truly enabled to exercise their religious rights and to fulfill their religious duties, and also in order that society itself may profit by the moral qualities of justice and peace which have their origin in men's faithfulness to God and His holy will” [Paragraph 6].

*The Church has the freedom to proclaim the Good News. “Among the things which concern the good of the Church and indeed the welfare of society here on earth – things therefore which are always and everywhere to be kept secure and defended against all injury – this certainly is pre-eminent, namely, that the Church should enjoy that full measure of freedom which her care for the salvation of men requires... The freedom of the Church is the fundamental principle in what concerns the relations between the Church and governments and the whole civil order” [Paragraph 13].

The need for religious freedom espoused by the Fathers of the Council was not only written with Catholicism in mind but for all religions. Yet we know that religious persecution is still alive in our world. Let us pray that people will not use religion for matters of injustice and war but for justice and peace!



I am thrilled to announce the opening of a new branch in Fremont, NE — S631! The turnout for the Grand Opening Dinner was well – WOW! The largest opening dinner I have done – 62 members came to the Fremont Golf Club on July 24th. I was overwhelmed with the turnout. They just kept calling to RSVP. At one point I had to send a 2nd box of raffle prizes to Debbie at Guilliat and

Assoc. because I was afraid I would not have enough gifts for everyone. Thank you to all our new members, Nebraska District Officers: Gene Sobota, Clarice Sabata and Ron Paseka, but most of all to Agents Mark and Mike Guilliat and their awesome office staff Debbie Perry, Sandy Boyd, Cynthia Van Ackeren, Connie Schuetze and Sara Meyer (if I missed anyone please accept my apologies – I try and keep detailed notes). Without all of you we would not be opening this branch.

The staff and food at the Fremont Golf Club were INCREDIBLE! I did my Fraternal Presentation hoping to sell the fraternal side and intrigue a few members to want to be the first branch officers of S631. I know it can seem overwhelming coming into a new organization and asked to lead the group, and I am trying to give them a lot of useful information in a short amount of time. I had no takers at the dinner, but as I write this article I just spoke to Mike Guilliat and we have two interested people. I am very hopeful that they will send in the “new branch” paperwork soon so I can make it all official. We ended the evening with everyone going home with a raffle gift! That extra box I sent helped – thank goodness.



I know this branch is going to be successful because of all the enthusiastic members and support of their District Officers and Agents and their staff.

Welcome Branch S631, Fremont, NE to the FCSLA Family!!!

For more photos please go to our website www.fcsla.org – the fraternal page FCSLA is expanding!



MARCH FOR LIFE

Our presence at the 42nd Annual Right to Life March on **Thursday, January 22, 2015** in Washington, D.C. is extremely important. First Catholic Slovak Ladies Association and the First Catholic Slovak Union support the position of the Pro Life Movement.

The FCSLA and FCSU are once again offering free transportation from the FCSLA Home Office in Beachwood, OH for this very important trip. For the past few years we have filled two buses for this march. Again this year, we will reserve two buses for the trip to D.C. Our organizations are proud to encourage our members along with many young students from area Catholic High Schools to participate. It is a very rewarding experience to actively participate and help relay this very important message of supporting the Right to Life mission.

Will you join us? Please call Kelly at the FCSLA Home Office. Her phone number is 1-800-464-4642 EXT. 1051 or email her at Kelly@fcsla.org for details or questions and to reserve your seat on the bus before December 29th. The buses fill up quickly and seating is limited so don't wait until the last minute to reserve your seat.

If you would like to attend and are unable to join those leaving from the FCSLA Home Office, please look online for information and transportation. If you cannot find information please call or email Kelly for assistance.



Branch W137 Holds Annual Bike Ride and Luncheon

Branch W137, Cedar Rapids, IA held its annual family bike ride and luncheon on Saturday, June 21, 2014 at Sokol Park. Members were able to ride at their own pace and choose their distance. Hot dogs were served after the ride was completed. Gifts were given to all present. In October the branch will have a family Halloween party, Sunday, October 19 from 4-6 p.m. at St. Ludmila Gym, dinner will be served.



Slovak Heritage Festival

The University of Pittsburgh Slovak Studies Program will present its 24th annual Slovak Heritage Festival on Sunday, November 2, from 1-5 p.m. at the Cathedral of Learning Commons Room in Oakland.

The program will include ethnic foods, musical performances, cultural displays and lectures.

The ethnic food will include kielbasa, halusky, holupki, pirohi, and pastries. The Slovak musical performances will be throughout the afternoon.

For more information, please visit www.slavic.pitt.edu or call Chris Metil at 412/624-5906.

United in Marriage



Bridget Samek and Michael Brondin were united in marriage on March 1, 2014 in Dayton, OH.

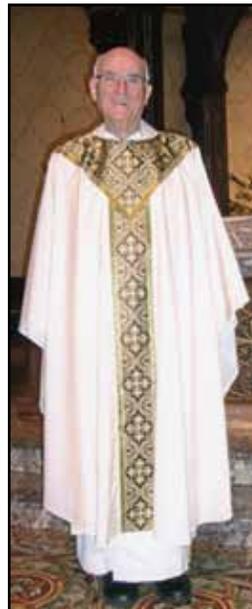
Doctors Brondin (W137) are podiatrists in practice together with offices in Dayton, Middletown, and Monroe, OH.

Father John Kalicky Retires

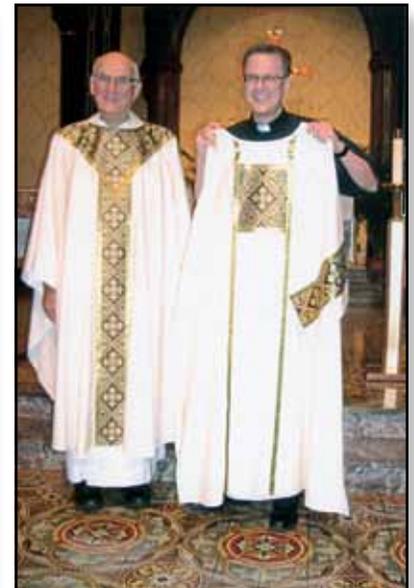
On June 29, 2014, Father John Kalicky (S81), began his retirement with a Mass of Thanksgiving celebrated at St. John the Baptist Catholic Church in Whiting, IN where he served as Pastor for 23 years.

Father Kalicky requested a special retirement gift from Whiting, IN Branches S81 and J58. He wanted the branches to replace badly worn and much needed Priest and Deacon Vestments at St. John the Baptist Church. Under the direction of Father John and Father Kevin Scalf, white, green, red, and violet vestments were purchased. Pictured (below) is Father John Kalicky wearing the white vestment to celebrate his Mass of Thanksgiving.

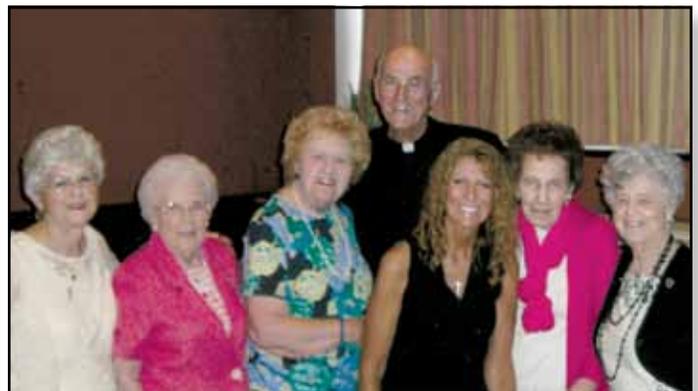
With this gift to St. John the Baptist Catholic Church we all wish for a happy, healthy and adventurous retirement for our longtime friend and spiritual advisor, Rev. John Kalicky, C.P.P.S.



Father John Kalicky wearing the white vestment and Father Kevin Scalf wearing the new white vestment.



Father John Kalicky wearing the white vestment and Father Kevin Scalf holding the Deacon's vestment.



Father John Kalicky with officers of S81 and J58 who attended his Mass of Thanksgiving and reception.

Clark Case Brings New Rules for Inherited IRAs



Patrick Braun

In recent years, IRA accounts have grown larger and larger. The practice of rolling 401K funds into IRA accounts has contributed to this growth. Passing IRA funds to future generations has become a popular strategy of estate planners. IRAs have generally been protected from creditors by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. (BAPCA)

However, a recent U.S. Supreme Court Case (Clark v. Rameker) has changed some of the protection offered by IRAs against creditors and has raised other questions for estate planners. Following are the facts of the Clark case, how the case proceeded to the Supreme Court, the decision, and how it will affect inherited IRAs in the future.

Ruth Heffron established an IRA in the year 2,000. Ruth died in 2001. Her daughter, Heidi, was named as sole beneficiary. In 2010, Heidi and her husband filed for bankruptcy and as part of the bankruptcy, they sought to exempt the IRA assets, worth approximately \$300,000, from creditors. Heidi's argument was that the IRA should be exempt. The Bankruptcy Court disagreed and said that an inherited IRA is not exempt. However, the District Court reversed that decision, holding that the exemption covers any account in which the funds were originally accumulated for retirement purposes. The case then went to the Appeals Court.

The 7th Circuit Court of Appeals reversed the District Court decision and held that an inherited IRA is not "retirement funds" under the bankruptcy code. The case proceeded

to the U.S. Supreme Court to resolve a conflict between the 7th Circuit Court and the 5th Circuit Court's decision in "In re Chilton, 674 F.3rd 486 (5th Cir. 2012).

The U.S. Supreme Court in a unanimous decision found that funds in an inherited IRA are not considered "retirement funds" and thus, are not exempt from the debtor's bankruptcy estate. The result is that a debtor's bankruptcy trustee may consider the inherited IRA to be an asset of the bankruptcy estate, and thus, is available to satisfy creditor's claims.

The case has opened up the question as to whether a spouse is better off "rolling" the proceeds of his/her spouse's IRA at his/her death into his/her own IRA or simply inheriting the proceeds by the beneficiary designation. According to the Wilson Law Group, one of the leading estate planning firms in Wisconsin, "rollovers seem to provide better protection for a spouse because the spousal inherited IRA may not be protected." In addition, the firm's opinion is that Heidi would have been protected had a "stand alone retirement trust" been named as beneficiary for Heidi's benefit.

With IRA accounts reaching much larger amounts today, especially with 401K rollovers, planning is certainly appropriate. It is always advisable to contact an estate planning attorney, familiar with the laws in your state on legal matters which accompany estate planning! This article is meant to inform our members with IRAs of the Clark decision and how it might affect an inherited IRA.

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.

FCSLA Annuity Rates

Rates for our Elite Annuities Issued After 1/31/2014:

SILVER ELITE (5 YEAR)

3.00% APY*

GOLD ELITE (7 YEAR)

3.25% APY*

PLATINUM ELITE (10 YEAR)

3.50% APY*

5 Year Annuities issued prior to 2/1/2014 will earn their guaranteed minimum rate.

*This rate is in effect 2/1/2014 thru 12/31/2014.



Chicago Area Slovak Professionals and Educators Meet with Dr. Dušan Čaplovič

The Honorary Consul of the Slovak Republic of Chicago, Rosemary Macko Wisnosky and Benedictine University in Lisle, IL played host to H. E. Dušan Čaplovič, DrSc., Minister of Education, Science, Research and Sport of the Slovak Republic on May 21, 2014. Accompanying Dr. Čaplovič from Slovakia, were members of his cabinet including Karol Mičieta, Ph.D., Rector of Comenius University in Bratislava and Ladislav Mirossay, Rector of Pavol Jozef Safarik University in Košice. Dr. Čaplovič was in Chicago to deliver a keynote address at the Chicago ICE 2014 – International Conference on Education. He met with Benedictine President William J. Carroll, Ph.D. and other members of the Lisle, Illinois University's leadership team to discuss future educational opportunities between the Benedictine faculty members and students and those from various Universities in the Slovak Republic. Benedictine University's



L-R: Jeanette Palanca, Mary Therese Tylus, H.E. Dušan Čaplovič, DrSc., Minister of Education, Science, Research and Sport of the Slovak Republic, Jarmila Hlubocky, Carol Rosenthal, Lorraine Gibas, and Dr. Fay Hlubocky.

founding was by the original Monks of St. Procopius Abbey sent from St. Vincent Archabbey in Latrobe, PA more than 125 years ago to Chicago with the mission of educating the children of Czech and Slovak immigrant families.

After this meeting at a reception in his honor, Dr. Čaplovič met with various local Slovak professionals and educators who had received an invitation from the Chicago Honorary Consul or from the University. Representing the

First Catholic Slovak Ladies Association were Jeanette Palanca, National Court of Appeals/S258 Officer, Mary Therese Tylus, Chicago District President/S485 Officer, Lorraine Gibas, Chicago District Recording Secretary/S421 Officer, Carol Rosenthal Chicago District Treasurer/S421 Officer, Jarmila Hlubocky, Chicago District Financial Secretary/S295 Officer, and Dr. Fay Hlubocky, Chicago District Auditor/S295 Officer.

Branches 44 and 112 Recognizes Scholarship Winners

S44 and J112, Mt. Pleasant, PA presented scholarship awards to seven senior members and one junior member at Visitation Church.

The following members of S44 who received scholarships were:

Andrew P. Lucia — will study mechanical engineering at Geneva College.

James J. Matis, Jr. — will study chemical engineering at West Virginia University.

Kyle W. Potts — will study Geology at Indiana University.



1st Row, L-R: Loretta Hunker, Abigail Prevenslik, Agnes Farcosky, Casey M. Zelenak, and Elizabeth Butler. 2nd Row, L-R: James J. Matis, Jr., Anthony M. Speeney, Kyle W. Potts, and Andrew P. Lucia.

Abigail M. Prevenslik — will study Computer Information at California University.

Anthony M. Speeney — will study Nursing at Pittsburgh University.

Casey M. Zelenak — will study Nursing at Carlow University.

Miranda Anne Fazzi is from Kansas City and was not available for the picture.

Alexa Gabrielle Sebek, Grade 7, a member of J112 received a junior scholarship and attends St. Sebastian Regional School.



1st Row, L-R: Loretta Hunker, Alexa Sebek, and Elizabeth Butler. 2nd Row: Agnes Farcosky.

The branches thank everyone who applied and congratulate their winners. They wish all the students a future filled with happiness and success and are proud to have them as their members.

Sr. Branch 101 Holds Flag Retirement Ceremony

When the United States flag – Old Glory – becomes worn, torn, faded or badly soiled, the old flag should be “retired” with all the dignity and respect befitting our nation’s flag. The St. Louis Sr. Branch 101 organized such a flag retirement ceremony retiring over 200 U.S. flags after Mass on July 4th.

As the fire cauldrons consumed the worn and tattered material with its purifying flame, those gathered remembered the words of George Washington when the Star-Spangled Banner was first flown by the Continental Army: “We take the stars from heaven and the red from our mother country England. We separate the red by white stripes, this showing that we have separated from her, and the white stripes shall go down to posterity representing liberty.” Thus the Stars and Stripes became what it is; born amid the strife of battle; it has become the standard around which a free people have fought to preserve the greatest nation in the world.



Flags are laid out at St. Mary Magdalen Church altar.



Members of St. Louis Branches S101 and J011 enjoy fellowship after the flag retirement ceremony.



Parishioners from St. Mary Magdalen prepare to retire the flags in the burning cauldrons.

BRANCH W018 ATTENDS STORM CHASERS BALLGAME

Branch W018 has struck out at the ballgame! For the third year, the Branch sponsored the Adult Activity at Werner Park, the home of the Storm Chasers, the Kansas City Royals AAA Farm team.

For the third year in a row the weather has not cooperated with the Branch. Year one the temperature was well over 100 degrees and we looked into the sun. Relief came when the sun set! Last year the game was called on account of rain in the second inning.

In 2014 — June 20th to be exact — we had high hopes to see a complete game and enjoy the fireworks display after the game. Alas and alack! It was not to be!

We arrived and the sun shone. By the second inning we were watching the storm clouds and not the game. In the third inning, the Branch saw its name on the scoreboard, which is the ballparks way of saluting those who bring groups to the game. The Storm Chasers were leading 5 to 0 in the middle of the 5th inning!! BUT then the rains came and we do mean rains!!! Within minutes the entire stadium was soaked! Many members tried to give the weather a chance and stayed a

bit hoping the rain would go away. Unfortunately, it did not. Our only souvenir is in our memories of that day as we didn’t even get a picture taken!

Those of us in attendance now laugh about the weather that day, but we have decided to come up with another idea for the Branch Adult Activity next year!

PHOTO LIMITS

Branch activities will be limited to 4 pictures per story and District activities will be limited to 10. Additional photos (up to 50) can be sent to the Home Office for uploading to your District web page. If you do not have an active web page please contact the Home Office to find out how you may use this valuable tool to reach your members and share your good news! In addition due to the volume of memorials received they will be limited to 125-150 words and a small photo beginning with the January 2015 issue. At the discretion of the editor some exceptions may be made!

St. Louis Branches Honors U.S. Army Captain Fr. Emil Kapaun

The FCSLA "MOTTO – 'For God & Nation'" precisely describes Medal of Honor Awardee, U.S. Army Capt. Fr. Emil Kapaun - A Catholic Priest serving his God and his country as a Military Chaplain; he is a member of the heritage and culture of our SLAVIC nation!

Fr. Emil Joseph Kapaun (April 20, 1916-May 23, 1951) was a Roman Catholic priest and United States Army Chaplain who died as a prisoner of war in the Korean Conflict. Because of his wartime activities, the Roman Catholic Church has declared him a Servant of God, the first stage on the path to sainthood, and on April 11, 2013, President Barack Obama awarded the Medal of Honor posthumously to Captain Kapaun. Fr. Kapaun was ordained in 1940 at the Kenrick-Glennon Seminary in St. Louis.

It is with thanks that we acknowledge the gracious cooperation afforded the St. Louis Branches (S101 and J11) of the FCSLA by Fr. John Horn, S.J., the President-Rector; Fr. David Skillman, Vice-Rector; Reverend Kristian C. Teater, STL Dean of Students and with Ms. Kate Guyol



the Development Director of Kenrick-Glennon Seminary. Ms. Guyol provided their authorization to the FCSLA to 'secure' the Medal of Honor, from the U.S. Army, so as to be honorably displayed in the Seminary's Campus Student Union named in Fr. Kapaun's honor.

The Branches contracted with a professional carpenter who crafted, and secured, a locked showcase that holds the Medal of Honor in accordance with the strict mandatory specifications directed by the U.S. Army.

The FCSLA is enormously privileged to be a contributor to the Honoring of Medal of Honor Awardee, U.S. Army

Captain Fr. Emil Kapaun, the seventh chaplain to earn the military's premier award for valor.

Our St. Louis Branches 101 and 11 are most proud of honoring this great man, and Slavic colleague, who, to the highest degree, promoted Slovak Catholic values and traditions.

Eleven Branch W018 Members Honored with Scholarships

On July 23rd, Branch W018 of the First Catholic Slovak Ladies Association honored its five National Scholarship winners and six Branch Scholarship winners with dinner and games at Dave & Busters.

National Scholarship winners applied to the FCSLA national office in Beechwood, OH.

EMILY R. POPELKA, daughter of Jim and Julianne Popelka of St. Columbkille Parish, will be a freshman at Wayne State College in Wayne, NE.

VINCENT J. RICE, the son of Bill and Deb Rice of St. Bernadette Parish, will be a senior at Gross Catholic High School.

JEFFREY W. RODIS, son of Jeff and Karen Rodis of St. Vincent de Paul Parish, will be a sophomore at the University of Nebraska, Kearney.

ASHLEY A. ROZMARIN, daughter of Don and Stacey Rozmarin of Pinkerington, OH, will be a senior at the University of Minnesota.

The final National winner is **NATHANIEL C. ZUROSKE**, the son of Chris and Michelle Zuroske of St. Wenceslaus Parish, who will be a fifth grader at St. Wenceslaus School.

The Branch Scholarship winners applied to the local Branch.

MATTHEW ADAMEK, the son of Tim and Lisa Adamek of St. Gerald's Parish, attends St. Gerald School.

KATIE A. PETERSEN, the daughter of Robert and Mary Petersen of St. Patrick's Parish in Elkhorn, attends Marian High School.

EMMA CLARE RICE and **MARGARET RICE**, the daughters of Bill and Deb Rice of St. Bernadette Parish, earned Branch scholarships. Emma will attend St. Bernadette School, and Margaret attends Gross Catholic High School.

GABRIEL SHAVLIK, son of John Shavlik and Brenda Sublett of Sts. Peter and Paul Parish, attends Sts. Peter and Paul School.

The final Branch winner is **COLIN ZUROSKE**, the son of Chris and Michelle Zuroske of St. Wenceslaus Parish, attends St. Wenceslaus School.

After dinner, a short program, and presentation of certificates, the winners and their families made their way to the games and spent the rest of their evening in pursuit of the assorted prizes offered to game winners.

Branch 177 Hosts Pittsburgh District Summer Meeting

The Pittsburgh District held its summer meeting on July 27, 2014 at Salvatore's in Baldwin, PA, hosted by Branch 177, Clairton, PA.

President Judy Fedor opened the meeting with the pledge of allegiance to the flag. National President Cynthia Maleski led "God Bless America", and Father Micah Kozoil, District Chaplain, led the prayer before the meal.

Following the luncheon, Father Micah led prayers to St. Anne, our Association's patroness, in celebration of her feast on July 26. President Judy shared a story about her personal connection to St. Anne.

District Vice President, Jerry LaFrankie, President of Branch 177, introduced his officers. The District expressed their appreciation for the outstanding luncheon and presented a check for the District's contribution and a Mass for the members of Branch 177.

Roll call was taken. Recording Secretary, Judy Yates read minutes of the April, 2014 meeting which were read and approved. Marian Gatto, Financial Secretary read the treasurer's report which was also approved.

Virginia Holmes gave the National Officer report, updating the members on home office business. She mentioned the President's Appeal for a donation to a pro-life charity.

This year, the Jr. Fraternalist of the Year was awarded to Rachel Funtal, a member of Jr. Branch 157, Monessen, PA. National President Cynthia Maleski introduced Rachel and presented her award. Dorothy Urbanowicz, Branch President, presented her with flowers and President Judy gave her a gift from the District. Congratulations, Rachel!



National President Cynthia Maleski presents the Jr. Fraternalist of the Year award to Rachel Funtal as District President Judy Fedor and Branch President Dorothy Urbanowicz look on.

In response to the President's Appeal, the District will be making a generous donation to Choices Pregnancy Services.

Transportation for the special convention was discussed.

Linda Killeen, the Pittsburgh District's representative on the bylaw committee, gave an overview and discussed the District's concerns regarding the document.

At the next District meeting, we will be conducting a food drive. Please bring non-perishable items. These will be donated to the local food bank in Westmoreland County, where the meeting will be held.

The next District meeting will be hosted by Branches 278 and 433 and held at the Lamplighter in Delmont. Drawings were held. The meeting was adjourned and closed with prayer and the singing of "Hej Slovaci".



Seated, L-R: Judy Yates, District Recording Secretary; Jerry LaFrankie, District Vice President and President of Branch 177; Judy Fedor, District President; Monica LaFrankie, Secretary, Branch 177 and 115; Barbara Gajdocik, District Auditor. Standing, L-R: Heather Stover, Vice President, Branch 177; Father Micah Kozoil, District Chaplain; Dorothy Urbanowicz, National Auditor; Larry Golofski, National Vice President and District Auditor; Amy Thomas, President Branch 115; Marian Gatto, District Financial Secretary; Carol Curry, District Auditor; Beth Konick, Treasurer, Branch 177; Virginia Holmes, National Trustee.

JR. BRANCH 157 RECOGNITION DINNER

Recently Jr. Branch 157 (Monessen, PA) held a Recognition Dinner for three members and their families.

President Dorothy Urbanowicz welcomed all in attendance and Rev. Micah Kozoil, Branch Chaplain gave the invocation. Following a delicious dinner President Dorothy introduced the FCSLA Scholarship recipients.

FCSLA High School Scholarship winner, **ABBEY SITKO** just completed her freshmen year at Geibel Catholic Junior-Senior High School. This 15-year-old girl keeps busy by occupying a spot on the Geibel's high school volleyball and basketball teams and is also a member of the Jr.-Sr. High School running club. She is on the varsity cheerleading squad, along with the newly formed cheer competition team. Her artistic ability is displayed through her participation in Geibel's Pep Band, The Showstoppers, The Chamber Ensemble, and this year's spring musical, 42nd Street. She thrives in the mathematic and science fields by attending Newton's Knights Club and the Advanced Math labs, where she gets a taste of physics and calculus. Although Abbey is quite busy, she always finds time to give back to her community by altar serving and cantoring. She was recently awarded a regional winner of the National French Exam. This summer, she will attend the National Student Leadership Conference held at Harvard Medical School. This conference will allow attendees to perform clinical rotations and hear from experts in the medical field. Abbey is the daughter of Linda Sitko and has a sister Hailey.

FCSLA Early Elementary Scholarship winner, **ANTHONY STARTARE, JR.** is the son of Tony and Kelly Startare. This fall Tony will be a 1st grade student at St. Sebastian Regional Catholic School in Belle Vernon. Tony enjoys sports and plays soccer for the Belle Vernon Soccer Club. He is the grandson of Frank and Margaret Startare and Chester and DeeDee Andrachick. Tony is also a big brother to Natalia and Lucia Startare.

RACHAEL FUNTAL recently was honored with the Carson Scholar

Award. As a 2014 recipient she received a \$1,000 scholarship honoring her academic achievement, school leadership and commitment to her community. Rachael was also honored at a banquet held April 13, 2014 at Heinz Field in Pittsburgh, PA. In addition to the Carson Scholar Award, Rachael was recently named FCSLA 2014 Jr. Fraternalist of the Year. She serves on the Jr. Branch 157 Advisory Board and is always available when called upon. She is also a church lector and altar server. During Lent she helped make dinner rolls for those visiting the parish. Rachael helps prepare parish grounds and set-up for the parish picnic as well as working game stands. She helped make meals for families staying in the Ronald McDonald House, assists in preparing baskets for parish shut-ins, served at a dinner fundraiser to benefit the Finleyville Food Bank, worked a Craft Fair to benefit a young parishio-

ner with Mitochondrial Disease (raised \$10,000), helps younger girls with crafts at Girl Scout day camp, earned the Silver Award for planning and completing a 60 hour service project of adopting a local nursing home and making crafts and gifts for the residents as well as visiting at least once a month over a six month period.

As a band member, she participates in entertaining and honoring veterans and retirement village residents and seasonal performances at local churches.

Rachael is the daughter of Robert and Flora Funtal and is the younger sister of Andrew.

Each honoree was then presented a gift from the branch and Fr. Kozoil recited a "Blessing of Scholars".

President Dorothy reminded the recipients that they can apply again in their next segment of learning and then thanked everyone for attending and wished all a safe trip home.



Abbey Sitko, Dorothy Urbanowicz, Fr. Micah Kozoil, Anthony Startare, Rosemary Betza and Flora Funtal.



Frank, Anthony, Lucia Startare, DeeDee Andrachick, Anthony, Margaret, Natalia Startare, Chester Andrachick and Kelly Startare.



L-R: Ronald Welling, Sylvia Sitko, Hailey Sitko Linda Sitko and Abbey Sitko.



Flora, Rachael and Robert Funtal.

HAVE YOU SIGNED UP A NEW MEMBER RECENTLY?

SEVENTH ANNUAL MIDWESTERN SALES CONFERENCE

FCSLA's seventh Midwestern Sales Conference was held at the Country Springs Hotel in Pewaukee, WI on July 24 and 25. Agents from Wisconsin, Illinois, Iowa, Indiana, Kansas, Minnesota, and Missouri, gathered for FCSLA fraternal and product training.

After an opening prayer by veteran general agent, Everette Reidel, everyone introduced themselves and gave a little information about their insurance careers. National Sales Manager Patrick Braun then gave a presentation about fraternal societies in general and FCSLA's structure, fraternal benefits and financial condition. Patrick followed the fraternal presentation with an overview of the FCSLA life insurance product portfolio.

After a break, Patrick conducted the required annuity product specific training and all attendees were tested and received certification.

After lunch, Home Office underwriters, Heather Schultz and Jennifer Brickman went through the FCSLA underwriting process, from the time they receive an application to the time they send out the completed certificate. They also answered questions from the agents about how cases are rated and how the agent can speed up the process.

Patrick then discussed the importance of fraternal involvement and encouraged the agents to work with branches in their areas. He said that, if they didn't have a local branch, the agents should consider starting a new one by contacting Kelly Shedlock, the FCSLA fraternal director.

After a very popular "ice cream break", a panel of FCSLA Leaders Con-

ference qualifiers spoke about how they conduct their business and how being associated with FCSLA has helped their careers. Karen Ruby told about her new branch and how they provide extra scholarships to students in Iowa. Milton Trnka said that he was a Catholic Workman employee and later an agent. He told how he gets many referrals by attending all branch events. (Both Karen and Milton have been FCSLA "Producers of the Year") Cliff Cross, a President's Club qualifier from Wichita, KS, gave an inspirational message and told the audience that he sold only the best products to his clients and that some of FCSLA's products were the very best that he could find!

Following the panel, Patrick Braun held an open forum with the agents. He promised to take their suggestions for improvement to the Officers for consideration. The day ended with an excellent group dinner at the Country Springs Hotel.

On Friday, July 25, after Everette Riedel again opened the meeting with an inspirational prayer, Patrick gave a presentation on the FCSLA Incentive and Recognition Program. He also handed out brochures about FCSLA's 2015 Leaders Conference site which will be at the Grand Palladium, an all-inclusive resort in Jamaica.

Attorney Daniel Purtell, an estate planning expert, gave a two hour continuing education presentation on the new Wisconsin Trust Code and the new

Wisconsin Asset Recovery Act. Daniel is a partner in the Wilson Law Group, Wisconsin's top estate planning law firm.



NAFIC President Randy Kolarik.

Daniel's presentation was followed by the President of the National Association of Fraternal Insurance Counselors,

Randy Kolarik. Randy gave an outstanding presentation on the benefits of being a Fraternal Insurance Counselor, (FIC) and belonging to the national organization. He also spoke about his career and how being a fraternal agent has led to his success in the insurance business. He gave the agents a piece of advice. "Don't attend fraternal events with the sole thought of writing business. Go to participate, to help out, and to be a part of the group. Sales will come when the people know that you are a real person, not just there to sell something!"

The last segment of the Conference was a discussion on marketing and how the agents could leverage their association with FCSLA. Feedback from the attendees was excellent!



The panel, L-R: Milton Trnka, Karen Ruby, Cliff Cross.

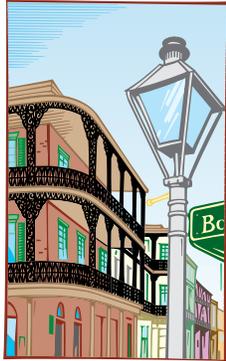


Patrick Braun discusses FCSLA.



Attorney Daniel Purtell

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



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SCAPOOSE
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Name: _____ Age: _____

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Branch: _____ Phone #: _____

PLEASE MAIL ALL 5 PUZZLES IN AT THE SAME TIME. They must be delivered to the Home Office by Friday, Nov. 14, 2014!

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

MATCHING FUNDS ACTIVITIES

Sr. Branches 524 & 522

First Annual Golf Tournament

Sr. Branch 524 of Garfield Hts., OH (who also had the support of Sr. Branch 522 Wickliffe, OH – joined efforts and each sponsored a hole and had a combined ad in their program booklet) participated in and sponsored a “moonshine” basket (which is a huge hit at this event) to be raffled off at a charity golf outing for Jeremy Cares Inc. as one of their Matching Funds projects. There were only 100 tickets sold at \$10/each. We sold all 100 tickets and raised \$1,000! There were over 200 people who hit the greens, enjoyed the beautiful weather and help raise \$32,000 that day for Jeremy Cares, Inc.! Jeremy himself who is a cancer survivor attended. Jeremy and everyone who took part in the golf outing is giving HOPE to those with pediatric cancer, their siblings and families. Jeremy wants all of them to know that somebody CARES and there is HOPE!



As posted on the Facebook page of Jeremy Cares, Inc. “The FCSLA not only donated the moonshine basket for our raffle, but these ladies matched what we raised with another \$600 on top of that! One of them was also the lucky winner of our 50/50 and took home \$1,000. See . . . it does “pay to pay it FORE-ward!” You got to love karma. Thank you and congratulations!”



Sr. Branches 524 and 522 want to THANK our FCSLA Agent Maryann Ruben for getting us involved with this AWE-SOME Charity. For more information on Jeremy Cares check out their website www.jeremycares.org.



Sr. Branch 630

First Annual Golf Tournament

On July 24, 2014, the Buffalo, NY Sr. Branch 630 held its first annual golf tournament. This is our fundraiser to be used as a matching fund project for Mary Queen of Angels RC School. Golf chairman and general agent, John Gonsiorek, reported that golfers participated to raise \$744 to benefit the school’s scholarship program. Branch president, Lynn Zakowicz was present to assist in the festivities along with school principal, Mary Alice Bagwell. The day was blessed with fantastic weather, great golfing, and fine fraternalism!



Branches 7 and 77 Announce Scholarship Winners

The First Catholic Slovak Ladies Association, St. Mary's Sr. Branch 7 and Jr. Branch 77 announced their scholarship winners for the upcoming school year. This year's recipients are Austin Benckendorf, Abigail Bigelow, Zoe Heinz, Brendan Killian, Cameron Stringfellow, and Elaina Wiles. A dinner was held at the Pines Restaurant in Streator IL, to honor the recipients.

AUSTIN BENCKENDORF is the son of Kevin and Jenny Benckendorf of Streator. He will be a freshman at St. Ambrose College where he will study Engineering, Math, and play football.

ABIGAIL BIGELOW is the daughter of Merritt and Debra Bigelow of Centennial, CO. She will be a sophomore at Loyola University in Chicago. Abigail is studying English and Psychology, and is active in the Service & Faith Learning Community where she volunteers at some of the Catholic schools in the Chicago area.

ZOE HEINZ is the daughter of Andrew and Peggy Heinz of St. Louis, MO. She will be entering seventh grade at St. Peter Catholic School where she will study Art and Writing, and play basketball and volleyball.

BRENDAN KILLIAN is the son of Patrick and Jacqueline Killian of Wheaton, IL. He will be a senior at St. Francis High School where he is active on the Math Team, Scholastic Bowl, and plays football. His studies are focused on the fields of Biology and Pre-Med.

CAMERON STRINGFELLOW is the son of Scot and Amy Stringfellow of Austin, TX. He will be entering first grade at St. Ignatius Martyr Catholic School. Cameron likes to read, take Art classes, ride horses, and play basketball.

ELAINA WILES is the daughter of David and Paula Wiles of Plainfield, IL. She will be a sophomore at St. Louis University where she is studying Biomedical Engineering.



Front row: Cameron Stringfellow; Back row: Austin Benckendorf, Elaina Wiles, Brendan Killian; not pictured are Zoe Heinz and Abigail Bigelow who were unable to attend.



Scholarship winners and Branch officers: Front row: Ella Killian, Branch 7 President; Cameron Stringfellow; Joanie Miller, Branch 7 Secretary. Back row: Jerry Ftacek, Branch 7 Vice President; Austin Benckendorf; Elaina Wiles; Brendan Killian; Kim Harms, Branch 77 Secretary.

Jr. Branch 207

Wilkes-Barre Library Benefit Held

Jr. Branch 207 (Shamokin, PA) held a pasta dinner, book, bake and basket sale on May 17, 2014 to benefit the North Branch Osterhout Library in Wilkes-Barre, PA. The event raised over \$1,400 to support the yearly activities of the children's library wing. The activity also brought together many branches to assist in making this event an overwhelming success.



L-R: Florence McCabe, Sr. Branch 350 and Jr. Branch 207 Secretary/Treasurer; Martha Iskra, Sr. Branch 172 Treasurer; Magdalen Iskra, Sr. Branch 172 President; Joann Austin, library supervisor of North Branch Osterhout Library; Ann Dougher, Sr. Branch 65 Secretary/Treasurer; Anne Hajala, Sr. Branch 350, Jr. Branch 207 Auditor and Rita Kcenich, Sr. Branch 350, Jr. Branch 207 President.



L-R: Richard Miller, director of Osterhout Library; Sr. Branch 350 and Jr. Branch 207 officers: Anne Hajala, Rita Kcenich, and Florence McCabe with Joann Austin, supervisor of North Branch Osterhout Library.



IN MEMORIAM

DILLON MATTHEW RUBY **Sr. Branch 627**

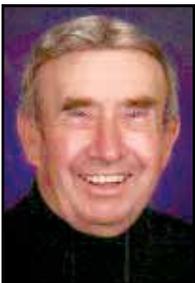


Dillon M. Ruby, age 19 of Treynor, IA passed away January 26, 2013. He was born in Omaha, NE on December 3, 1993 to Troy and Theresa (McDonald) Ruby. Dillon graduated

from Treynor High School in 2012 and was a student at Iowa State University. He had been a member of the National Honor Society and the Iowa State Trap and Skeet Team. He was also in the National Guard and was on the Treynor Fire and Rescue. He is preceded in death by his uncle, Matthew James McDonald; cousins, Garrett and Jill Marie Ruby.

Dillon is survived by his parents, Troy and Theresa Ruby; brothers, Ethan and Hunter Ruby; paternal grandparents, Wayne and Karen Ruby; maternal grandmother, Jane McDonald; maternal grandfather, Gary McDonald and his wife, Sandy; a host of other family and friends.

GEORGE J. TUSHA **Branch W051**



George J. Tusha, 78, of Garner, IA, died May 28, 2014 at the Muse Norris Hospice Inpatient Unit in Mason City. George John Tusha, the son of John and Anna (Tlach) Tu-

sha was born November 17, 1935 on the family farm west of Garner.

He farmed with his father west of Garner until serving in the U.S. Army from 1959 to 1961. On November 22, 1961 he married Darlene Dornbier at St. Joseph Catholic Church in Wesley and to this union three sons were born, Tim, Tom and Ted. The couple lived

and farmed on the family farm for many years. Darlene died on September 15, 1990. On July 2, 1993 he married Mary Lou Formanek at St. Wenceslaus Catholic Church in Duncan, IA. His faith was very important to him and he carried a rosary in his pocket daily. He was a lifetime member of St. Wenceslaus Catholic Church, FCSLA Branch 51 and served on the cemetery board from 1991 to 2013.

George is survived by his wife, Mary Lou Tusha of Garner; sons, Tim (Ellen) Tusha of Garner and their three daughters, Tom (Teri) Tusha of Clear Lake, IA and their two sons, and Ted (Christa) Tusha of Garner and their three sons; 5 step-children, Gerald (Anne) Formanek of Phoenix, AZ, Dean (Tami) Formanek of Phoenix, AZ, Dr. Larry (Carolyn) Formanek of Knoxville, IA, Greg (Julie) Formanek of Farmersburg, IA and Jane (Marvin) Ricke of Garner; fifteen step-grandchildren; and many nieces and nephews.

He was preceded in death by his first wife, Darlene; his parents, John and Anna Tusha; daughter-in-law, Cathlyn Tusha; grandson, Jonathon Tusha; and sisters, Agnes (Ray) Steven and Marie Tusha.

MARGARET D. KUSSY **Sr. Branch 81**

Margaret Kussy, 94, formerly of Decatur, MI, passed away November 27, 2013 at Bronson Methodist Hospital in Kalamazoo, MI. She was born July 23, 1919 in Whiting, IN the daughter of the late Stephen and Veronica (Mucha) Kristoff. She was a member of St. Mary's Catholic Church, Paw Paw, MI, the church Altar Society and the Light of the Lord Prayer Group. Margaret was also a member of the FCSLA Branch 81, Polish Women's Alliance, and Maccabees. She enjoyed cooking, gardening, canning and playing pinochle.

On August 29, 1940 in Decatur, MI, Margaret was united in marriage to Alex Kussy, Jr. who preceded her in death on July 11, 1986. She was also preceded in death by, a son, Marvin Kussy; two

brothers, Frank and Joseph Kristoff; and a sister Anna Knack. Surviving are three sons, Ronald (Mary) Kussy of Paw Paw, Paul Kussy of Benton Harbor, and Stephen (Michelle) Kussy of Sedro Woolley, WA; daughter, Marian (Wendell) Wojdak of Chatsworth, CA; seven grandchildren; seven great-grandchildren; and many nieces and nephews. Memorials contributions may be made to Wounded Warrior Project or charity of choice.

VERONICA T. UNGVARSKY **Sr. Branch 172**



Veronica T. Ungvarsky, 91, formerly of the North End section of Wilkes-Barre, left the loving arms of her family to be with God on May 1, 2013, at the home of her daughter.

Veronica was born February 14, 1922, in Siba, Czechoslovakia, daughter of the late Andrew and Mary Fertal, and immigrated to America in 1928.

She was a graduate of James M. Coughlin High School, Wilkes-Barre, and was a member of Sacred Heart of Jesus Slovak Church in the North End section of Wilkes-Barre. While a member, she belonged to the Catholic Daughters Rosary Society and the Sacred Heart School PTA. She also volunteered with compassion at Manorcare Nursing Home, Kingston, and at the Senior Citizens Center, Wilkes-Barre. Veronica was employed by Central Slipper Co. for many years; however, her most important and cherished job was being Nana, and she was "The Best."

In addition to her parents, Veronica was preceded in death by her husband, Stephen; sister, Mary Benz; and brother, Frank Fertal.

Surviving are her daughter, Joan Magdalinski and her husband, Frank; sons, James Ungvarsky and Stephen Ungvarsky and his wife, Theresa;

grandchildren, Michael and his wife, Christine, and Linda Viteritti and her husband, John; great-grandchildren, Robert, Emily and Ryan Viteritti and Morgan and Mason Magdalinski; brother, the Rev. Joseph Fertal, SVD; sisters-in-law, Eleanor Ungvarsky and Mary Ungvarsky; several nieces and nephews. In lieu of flowers, memorial contributions in Veronica's name may be made to St. Vincent de Paul Kitchen, 39 E. Jackson St., Wilkes-Barre, PA 18702.

JANIE LORINE MARLING
Branch W077



Janie Lorine Kaderka Marling, our beloved sister, aunt, great aunt and friend, died peacefully at Seton Hospital in Austin, TX and returned to her heavenly father on June 14, 2014.

She was born on March 9, 1945 to Martha (Martinka) and Joe Kaderka in Taylor, TX. She attended Granger Public School from first grade through twelfth grade. After high school, she moved to Austin, TX where she worked for the State of Texas.

An angel of a woman describes our sister. During her lifetime of illness with asthma and heart problems, difficult surgeries and recuperations, she was our steel magnolia. Throughout it all, Janie never complained and always turned the other cheek. She lived a simple life.

She is preceded in death by her husband Wesley and her parents.

She is survived by her brother Jody Kaderka (Kathi) and her sisters Rosalie (Kaderka) Fowler, Margaret (Kaderka) Michalek (Frank), Phyllis Kaderka, Albina (Kaderka) Thompson (Gordon) and Mildred (Kaderka) Green (Wayne). Donations can be made to Hospice Austin, 4107 Spicewood Springs Road, Suite 100, Austin, TX 78759.

MARY A. SANTOSKI
Sr. Branch 70



Mary A. Santoski, 85, of Scranton, PA, died July 14, 2014, at Regional Hospital. She was the widow of John Santoski, who died in 1991.

Born in Scranton, daughter of the late Joseph and Veronica Batik Novak, she was a graduate of Scranton Technical High School, a member of St. Paul's Church and a long-time former member of Holy Family Church until its closing. Mary was a proud first-generation U.S. citizen, as her parents had emigrated from the former Czechoslovakia.

She was employed by ICS and J.C. Penney, and after retirement was an active volunteer at the Senior Craftsman Shop and RSVP.

Surviving are three sons, John Santoski and wife, Nancy, Charlottesville, VA; Mike Santoski and wife, Susan, Brookline, NH; and Robert Santoski and wife, Laura, Scranton, PA; a daughter-in-law, Judy Santoski, Scranton; nine grandchildren, Jennifer McGraw (Evan); Katie Santoski, Teresa Santoski; Mark Santoski (Maggie); three sisters-in-law, Joan Novak, Rita Wentline and Marilyn Novak; a close niece and confidant, Marie Griffin; nieces, nephews and cousins.

She was also preceded in death by two sons, Taum and Paul Santoski; a daughter-in-law, Kathleen Santoski; three brothers, Joseph, John, and Paul Novak; and a sister, Frances Olenchak and husband, John.

Memorial contributions may be made to the Women's Resource Center, P.O. Box 975, Scranton, PA 18501.

AGNES LINDSTROM
Sr. Branch 268

Agnes Lindstrom passed away May 17, 2014, in San Diego, CA, surrounded by loving family. She is survived by her

four children and their spouses, and eight grandchildren, who are lucky to have known such a hardworking, charming, and brilliant lady. Our loving and dedicated mother and grandmother will be in our hearts forever.

Agnes was born in Slovakia. Her father immigrated to the U.S. from Canada after working on the trans-Canadian railroad and was then joined by his wife and daughter (little Agnes). Agnes learned to speak English after her arrival to America, studied hard, and graduated with a MD degree from a college in Pennsylvania. She met and married another physician who emigrated from Sweden. The little family of Agnes, Petter Lindstrom and his daughter Pia were soon joined by Peter, Michael, Brita and Karl.

Agnes was a pioneer in the medical field for women. She began her career in medicine at a time when very few women entered the field. She served in the field of Public Health and held various positions with Departments of Health in Utah and California. She retired in the 1990's to care for her sick mother and husband. Agnes spent the last years of her life writing short stories about her life in the old country (Slovakia), growing up as an immigrant in the steel belt and working as a physician of Public Health in the communities of Native Americans and immigrants from Asia and Latin America.

Agnes baked excellent cookies and rum cake, tended her roses and vegetable garden, bird watched and always, always gave.

Branches 88 & 157

Branches S88 and J157 (Monessen, PA) are planning a bus trip from Monessen to the Sight & Sound Theater in Lancaster, PA on Thursday, October 23, 2014 for the production of "Moses". For further information, please contact Dorothy Urbanowicz at 724-684-8243.

Youngstown District Meeting Honors Blessed Mother

A tradition held at the May Youngstown District Meeting is the crowning of the Blessed Mother Statue. Usually the honor is done by the President of the hosting branch. This year a special guest, Jacob Zura, was asked to crown the



Jacob Zura crowns the statue of the Blessed Mother during the Youngstown District Meeting.

Blessed Mother while the attendees sang Marian hymns in Slovak and English. Jacob, who received his First Holy Communion earlier in the month, is the grandson of Shirley Zura, President of Branch 344, Campbell, OH, which hosted the event at The Elm Tree Catering Center on May 24th. She also serves as Youngstown District Vice-President. She welcomed members of the Youngstown District and introduced her committee, Shelly Zura, Branch 344 Financial Secretary and District

Treasurer, and Renee Zura, Jr. Branch 257 Financial Secretary. District President Bernadette Demechko, thanked the members for their attendance and Shirley, Shelly, and Renee for hosting the dinner meeting. The table decorations were sets of kitchen items such as salt/pepper shakers, sugar bowls, etc. Each set was a different color so tables were adorned with centerpieces of red, blue, green, and yellow making for a very festive décor. Shirley had Jacob distribute a special gift to everyone present. It was a handmade rosary which she has crocheted. Shirley always distributes a homemade gift, crocheted or knitted, when her branch hosts an event. Accompanying the rosary was a pamphlet which explained the recitation of it and had scenes of the twenty decades.

After a delicious lunch, a meeting was held at which the President spoke about the special convention to be held in October and explained some of the bylaw changes that have been recommended for passage by the Bylaw Revi-



Officers of Branch 344 which hosted the May District Meeting, shown with District President Bernadette J. Demechko. L-R: Shirley Zura, Rene Zura, Bernadette Demechko, Shelly Zura, and Jacob Zura.

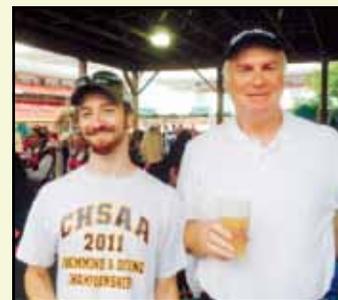
sion Committee comprised of representatives of all fifteen FCSLA Districts.

The winner of the Anna S. Granchay \$500 scholarship was announced. It was Sarah Gleydura, Branch 30.

The meeting closed with prayers for the deceased members of the District.

Branches 630 & 534 in the News

Members of Branches S630 and J534 attended the Polish Festival Night at Coca-Cola Field in Buffalo, NY on Tuesday, August 12th. Even though the game was delayed due to rain, everyone had a great time. Branch President Lynn Zakowicz and Membership Chairman John Gonsiorek were in attendance along with member photographer Ryan Sobczak to witness Mark Kohan receive the Polish American of the Year award. Branch Chaplain Father Edward Czarnecki was also in attendance to give his blessings to Rick and Jennifer Pijanowski, who received Community Leadership Awards. Everyone inquired about the FCSLA sign which led to much discussion about our Branches and how to become a member!



L-R: Ryan Sobczak and John Gonsiorek.



L-R: Fr. Ed Czarnecki (Chaplain), Mark Kohan (recipient), Lynn Zakowicz (President), John Gonsiorek (Membership Chairman), Jennifer and Rick Pijanowski (recipients).



Branch members waiting for the rain-delayed game to start.

Helen Kocan District Hosts Sunday Brunch

On June 22nd the Helen Kocan District hosted a fabulous Sunday Brunch at the beautiful Briar Ridge Country Club in Merrillville, IN honoring all local members who participated in the FCSLA Scholarship Program, both winners and non-winners. This included both Junior and Senior Branch participants.

The Scholars along with their families enjoyed an afternoon with good food and hours of fellowship and fun. Many renewed old friendships.

Gifts from the home office were distributed to all attendees, in addition to the scholars receiving special monetary gifts from the District and their respective branches. Beautiful centerpieces were awarded as table prizes.

Upon leaving all guests acknowledged that the Helen Kocan District knows how to personify fraternalism.



Helen Kocan District and Branch Officers with Scholarship and Non-Scholarship Winners.



Branch S81 and J58 Officers with Scholarship Winners.



The Delgado family.



Sr. Branch 452 Officers with Scholarship Winners.



Helen Kocan District Officers with Scholarship Winners.

Eastern PA District Frances Jakabcin Meeting

Eastern PA District Frances Jakabcin will meet on Sunday, October 12, 2014 at 1 p.m. at Macaluso's Restaurant, 1257 East Catawissa Street, Nesquehoning, PA 18240. Lansford Branch S140 is the host branch for this important meeting which will review the outcome of the Bylaw Revision Special Convention. RSVP to President Veronica Bazik, 570-645-5253, by October 2, 2014.

Annual Bingo Social

St. Ann's Lodge, Branch 114, in Lorain, OH will hold their annual Bingo Social on Sunday, October 19th. It will be held at the American Slovak Club, 2915 Broadway and will begin at 1:00 p.m. All members are invited to attend. Please make reservations with Bernie Danevich at 960-2605 or Margaret Thomas at 288-1492. Deadline for reservations is Tuesday, October 14th.

Nicholas Leschinsky Earns Eagle Scout Rank

Nicholas Leschinsky of Chesapeake, VA, recently earned the rank of Eagle, Boy Scouting's highest rank. Nicholas is a member of Jr. Branch 46 through the courtesy of his late great-grandmother, Helen Skrabak, previously of Lansford, PA.

Nicholas began his career in Cub Scouts as a Bobcat in 2005 with Pack 500, in San Antonio, TX. He earned his Arrow of Light on March 22, 2007 and then became a Boy Scout of Troop 413 in April 2007, after moving to Chesapeake, Virginia.

To earn the rank of Eagle Scout, Nicholas fulfilled requirements in the areas of leadership, service, and outdoor skills during his 7 years as a member of Troop 413. As he progressed through the ranks of Scout, Tenderfoot, Second Class, First Class, Star, and Life Scout, he earned a total of 23 merit badges and reached his goal of Eagle after passing his Eagle Board of Review on November



21st, 2013. His Eagle Scout Court of Honor was held at Great Bridge United Methodist Church on June 7th, 2014.

As a member of Troop 413, Nicholas served as Senior Patrol Leader, Assistant Senior Patrol Leader (three times), Patrol Leader (twice), and Assistant Patrol Leader.

Nicholas' Eagle Scout Service Project involved designing and constructing a bridge in the Northwest River Park, Chesapeake, VA. Over the course of four months, Nicholas spent time designing the bridge plans, acquiring the materials and overseeing the construction. With the help of many, his Eagle Project was completed on July 30, 2013.

Nicholas is a 2014 honors graduate of Hickory High School. During high school, he was involved in the National Honor Society, Lacrosse, and is a certified Life Guard at the YMCA. Nicholas is continuing his studies at The Honors College of the University of South Carolina where he is pursuing a degree in Molecular Biology.

Branch 289 of Gary, Indiana Honors Scholarship Winners

Branch 289 of Gary, IN, celebrated our scholarship winners with a gift and dinner at the famous Teibels Restaurant in Schererville, IN on Sunday, July 27, 2014. Officers and the two winners and their families enjoyed the day.



President Leona Cupka and Matthew Paul.



Stephanie Novak (center) with parents Karen and Chris.



Matthew Paul (3rd from left) and his parents and sister Morgan.



President Leona Cupka and Stephanie Novak.

Branch 130 Honors Scholarship Winners During Basket Dinner

Members of Branch W130 gathered at the Clutier Legion Hall on Sunday, July 13 at noon for a basket dinner. Fifty-five members attended. The lodge provided broasted chicken, ice tea, and lemonade. After a delicious lunch, President Paul Svoboda presented **KRISTEN LOWE** with a \$500 scholarship from our local branch. Kristen is the daughter of Tom and Teresa Lowe of Dysart and plans to attend Iowa State University in the fall. Also present was **BRANDON KLOSTERMAN**, son of Mary Buresh of Marshalltown, who along with **JASMINE ADAMS** were recipients of a \$1,250 National Scholarship. Jasmine is the daughter of Dave and Jennifer Adams of Charleston, SC and the granddaughter of Laurence and Marlus Svoboda of Clutier, IA.

The afternoon was spent playing Bingo, with many winners going home with muskmelons and watermelons.



St. Ann's Society Holds Annual Breakfast

St. Ann's Society, Branch 417 held their annual breakfast on July 24, 2014 in honor of St. Ann and their scholarship winners and graduates.



L-R: Sharon Oravec, Joan Cutler (recording secretary), Amanda Holly (scholarship winner), Mary Pavlovich (auditor), Angela Herb (scholarship winner), George Vincent (President).



The Herb Family.



L-R: Joseph Pavlovich, Kori Pavlovich, Joseph Christian Pavlovich (scholarship winner).



L-R: Sharon Oravec, Joan Cutler (recording secretary), Joseph Holly (graduate), Mary Pavlovich (auditor), Deanna Holly (graduate), George Vincent (President).



Members enjoying breakfast.



Branch 23 and Branch 130 Members Volunteer

Bob Mueller, Laurie Muffler of Sr. Branch 23 in Milwaukee, Anna Duelge and Ava Duelge of Jr. Branch 130 were part of the Branch 23 team that manned the ice cream booth at the annual Slovak American Day on July 13.

Branch W001 Hosts Annual Summer Picnic

Branch W001 in New Prague, MN hosted their annual summer picnic on Sunday, August 24th at Memorial Park in New Prague. Members enjoyed the afternoon visiting. A delicious chicken dinner was served. The kids found hidden tokens in the sand that they could cash in for money, had a water balloon toss and played card bingo. Many door prizes were awarded to lucky winners.



FOURTH ANNUAL BEER TASTING PLANNED

Plan to join the Western Pennsylvania Slovak Cultural Association for its fourth annual European beer tasting event on Saturday, October 11, from 1 to 4 p.m. at the Sonoma Grill (947 Penn Avenue) in the Cultural District of Downtown Pittsburgh. This year's program will once again feature samples of some of Europe's greatest beers, including beer from Slovakia, as well as good food and good friends.

The price of this event is \$25 per member (\$30 for non-members) payable in advance. For reservations, call Joe at 412-531-2990 or Albina at 412-343-5031.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF MAY 31, 2014

ASSETS	
Cash & Short Term Investments	\$ 9,611,142
Bonds	727,077,422
Preferred Stock	2,130,553
Common Stock	5,365,679
Investment Income Due & Accrued	11,634,694
Property Plant & Equipment, Net	5,964,548
Certificate Loans & Accrued Interest	2,678,991
Other Assets	144,893
TOTAL ASSETS	\$ 764,607,922
LIABILITIES	
Life Reserves	\$ 247,364,920
Annuity Reserves	404,599,254
Death Claims Payable	1,366,314
Unearned Premiums	517,850
Matured Endowments	338,740
Provision for Dividends Payable	1,354,895
Accumulated Dividends & Interest	4,083,833
Accrued Convention Donations	588,000
Provision for Future Conventions	505,000
Asset Valuation Reserve	7,753,275
Interest Maintenance Reserve	1,102,944
Other Liabilities	1,162,036
TOTAL LIABILITIES	\$ 670,737,060
Surplus	\$ 93,870,862
TOTAL LIABILITIES AND SURPLUS	\$ 764,607,922

INCOME STATEMENT For the Five Months Ending May 31, 2014

REVENUE	
Insurance Premiums	\$ 1,916,140
Annuity Premiums	13,191,851
Investment Income	16,430,283
Amortization of Interest Maintenance Reserve	37,472
Rental Income	156,345
Other Revenue	6,303
TOTAL REVENUE	\$ 31,738,394
EXPENSE	
Increase in Reserves — Life	\$ (2,724,080)
Increase in Reserves — Annuity	8,716,254
Insurance Benefits	2,337,648
Annuity Benefits	11,496,098
Commission Expense	392,951
Surrender Benefits	5,091,077
Post Mortem Benefits	513,420
Miscellaneous Member Benefits	22,806
Matured Endowments	10,747
Donation Expenses	21,921
Change in Accrued Convention Donations	95,000
Convention Expenses	95,000
Bank Service Charges	6,613
Data Processing Service Fees	107,799
Accounting Fees	26,207
Actuarial Fees	84,909
Legal Fees	15,614
Consulting Fees	47,575
Bonus to Branches	371,630
Fraternal Activities	33,804
Official Publications	174,842
Scholarship Awards	104,085
Miscellaneous Employee Benefits	180,138
Fees — Directors	54,696
Salaries — Employees	545,644
Salaries — Officers	189,765
Interest Expense	118,383
Tax Expense	110,979
Depreciation Expense	116,315
Utility Expense	26,585
Postage and Printing	64,623
Advertising	44,220
Travel Expense	21,200
Insurance Department Fees	51,383
Sales Promotion	39,135
Rental Expense	156,345
Other Expense	208,439
TOTAL EXPENSE	\$ 28,969,772
Income (Loss) from Operations	\$ 2,768,622
Dividends to Members	581,617
Subtotal INCOME (LOSS)	\$ 2,187,005
Capital Gains (Loss)	\$ 5
NET INCOME (Loss)	\$ 2,187,010



After the Game Recipes

CHICKEN LETTUCE WRAPS

- 1 tablespoon olive oil
- 1 pound ground chicken
- 2 cloves garlic, minced
- 1 onion, diced
- ¼ cup hoisin sauce
- 2 tablespoons soy sauce
- 1 tablespoon rice wine vinegar
- 1 tablespoons freshly grated ginger
- 1 teaspoon Sriracha, or more, to taste
- 1 (8-ounce) can whole water chestnuts, drained and diced
- 2 green onions, thinly sliced
- Salt and freshly ground black pepper, to taste
- 1 head butter lettuce

Heat olive oil in a saucepan over medium high heat. Add ground chicken and cook until browned, about 3-5 minutes, making sure to crumble the chicken as it cooks; drain excess fat.

Stir in garlic, onion, hoisin sauce, soy sauce, rice wine vinegar, ginger and Sriracha until onions have become translucent, about 1-2 minutes. Stir in chestnuts and green onions until tender, about 1-2 minutes; season with salt and pepper, to taste.

To serve, spoon several tablespoons of the chicken mixture into the center of a lettuce leaf, taco-style.

CHEESY APPETIZER LOAF

- 1 pkg. (8 oz.) Shredded Italian Five Cheese
- 3 tablespoons Mayonnaise
- 2 tablespoons chopped stuffed green olives
- ½ teaspoon garlic powder
- 1 French bread baguette (24 inch), cut lengthwise in half
- Paprika

Heat broiler. Combine first 4 ingredients; spread onto cut sides of bread.

Sprinkle lightly with paprika.

Broil, 6 inches from heat, 1 minute or until cheese is melted. Serve warm.

HAM AND BROCCOLI CHEESE POT PIE

- 1 bag (12 oz) frozen broccoli cuts, thawed, drained
- 2 cups cut-up cooked ham
- 2 cans (10¾ oz. each) condensed Cheddar cheese soup
- ¼ cup milk
- 2 cups Original Bisquick® mix
- 1 cup milk
- 2 tablespoons yellow mustard
- 2 eggs

Heat oven to 400°F. In ungreased 13x9-inch (3-quart) glass baking dish, mix broccoli, ham, soup and ¼ cup milk.

In medium bowl, stir remaining ingredients until blended. Pour over ham mixture.

Bake uncovered about 35 minutes or until crust is golden brown.

SLOW-COOKER SMOKED SAUSAGE AND BEAN SOUP

- 1 lb. small red potatoes, each cut into 8 pieces (about 3 cups)
- 4 medium carrots, sliced (2 cups)
- 1 medium onion, chopped (½ cup)
- 1 medium stalk celery, sliced (½ cup)
- 2 cans (15 oz. each) cannellini beans, drained, rinsed
- 4 cups (32 oz.) chicken broth
- 1 teaspoon dried thyme leaves
- ½ teaspoon seasoned salt
- 1 lb. fully cooked kielbasa sausage, cut in half lengthwise, then into ¼-inch slices
- 2 tablespoons chopped fresh parsley

Spray 3- to 4-quart slow cooker with cooking spray. In cooker, mix all ingredients except sausage and parsley.

Cover; cook on Low heat setting 8 to 9 hours.

Stir in sausage and parsley. Cover; cook on Low heat setting 30 minutes longer or until sausage is hot.

APPLE CHIPS WITH SALTED CARAMEL YOGURT DIP

- 1 large Granny Smith apple
- 1 tablespoon fat-free caramel topping
- ¼ teaspoon coarse sea salt
- 1 container (6 oz.) Apple Crisp yogurt
- 2 tablespoons chopped walnuts

Heat oven to 275°F. Line cookie sheet with cooking parchment paper.

Using sharp knife, cut apple into very thin slices (about ⅛ inch). Place on cookie sheet.

Bake 30 minutes; quickly turn slices. Bake 30 to 40 minutes longer or until golden brown and crispy. Cool on cookie sheet (apples will continue to crisp up).

Meanwhile, in small microwavable bowl, microwave caramel topping uncovered on High 30 seconds. Stir in salt. Place yogurt in small bowl, and drizzle with salted caramel. Top with chopped walnuts. Serve dip with apple chips.

PRALINE PUMPKIN DESSERT

- 1 can (15 oz.) pumpkin (not pumpkin pie mix)
- 1 can (12 oz.) evaporated milk
- 3 eggs
- 1 cup sugar
- 4 teaspoons pumpkin pie spice
- 1 box Spice cake mix
- 1½ cups chopped pecans
- ¾ cup butter or margarine, melted
- Whipped cream, if desired
- Additional pumpkin pie spice, if desired

Heat oven to 350°F (325°F for dark or nonstick pan). Grease or spray bottom and sides of 13x9-inch pan. In medium bowl, beat pumpkin, milk, eggs, sugar and 4 teaspoons pumpkin pie spice with wire whisk until smooth. Pour into pan.

Sprinkle dry cake mix over pumpkin mixture. Sprinkle with pecans. Pour melted butter evenly over top.

Bake 50 to 60 minutes or until knife inserted in center comes out clean. Cool 30 minutes.

To serve, cut dessert into 4 rows by 3 rows. Serve warm or chilled with dollop of whipped cream sprinkled with pumpkin pie spice. Store covered in refrigerator.

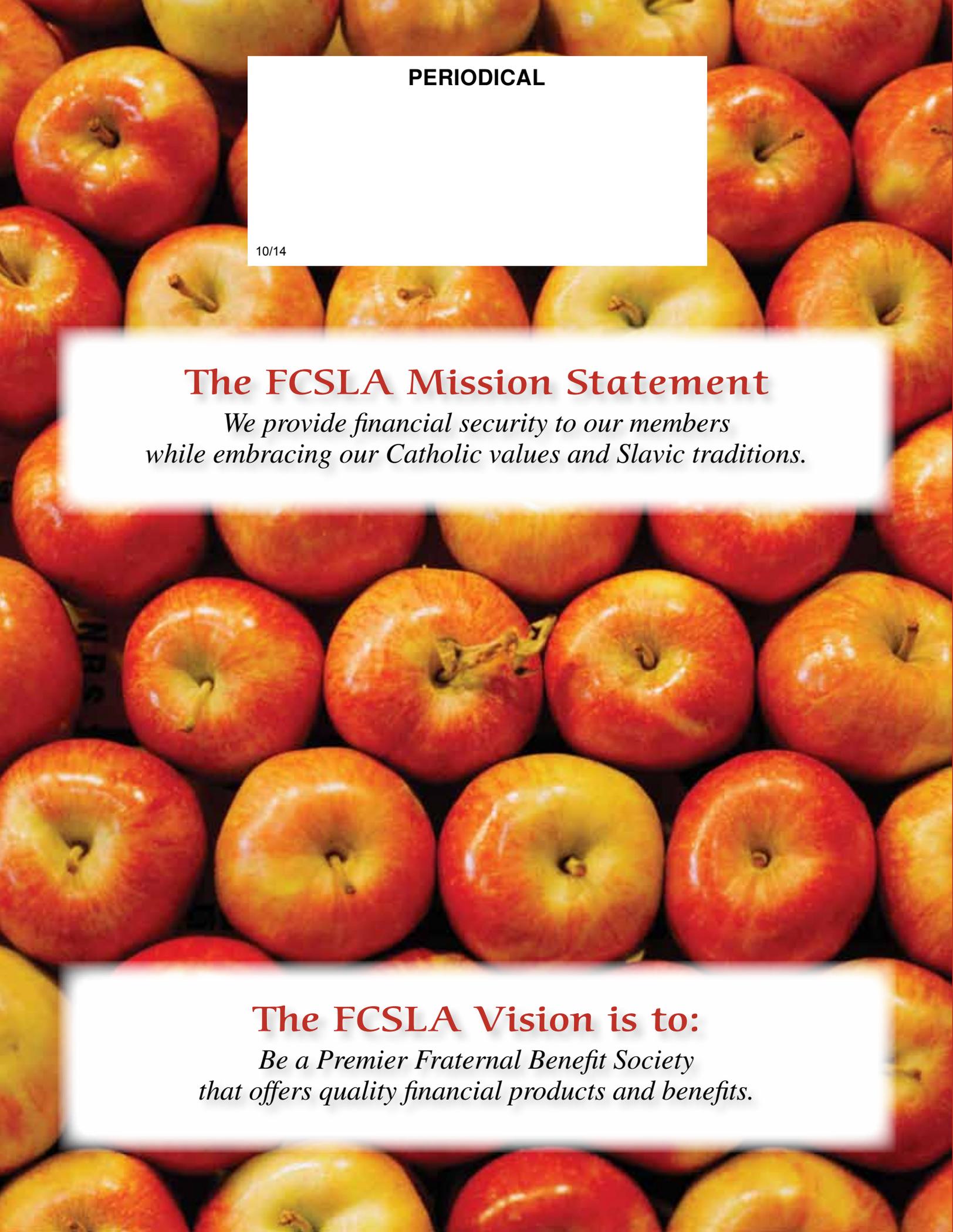
APPLE PIE OATMEAL DESSERT

- 1 cup quick-cooking oats
- ½ cup all-purpose flour
- ⅓ cup packed brown sugar
- 2 teaspoons baking powder
- 1½ teaspoons apple pie spice
- ¼ teaspoon salt
- 3 eggs
- ⅔ cups 2% milk, divided
- 1½ teaspoons vanilla extract
- 3 medium apples, peeled and finely chopped
- Vanilla ice cream, optional

In a large bowl, whisk oats, flour, brown sugar, baking powder, pie spice and salt. In a small bowl, whisk eggs, 1 cup milk and vanilla until blended. Add to oat mixture, stirring just until moistened. Fold in apples.

Transfer to a greased 3-qt. slow cooker. Cook, covered, on low 4-5 hours or until apples are tender and top is set.

Stir in remaining milk. Serve warm or cold with ice cream if desired. Yield: 6 servings.



PERIODICAL

10/14

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.*