



# Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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ŽENSKÁ JEDNOTA

# Fraternally Yours, ŽENSKÁ JEDNOTA®



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ŽENSKÁ JEDNOTA,

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# Quilt of Holes

As I faced my Maker at the last judgment, I knelt before the Lord along with all the other souls. Before each of us laid our lives like the squares of a quilt in many piles; an angel sat before each of us sewing our quilt squares together into a tapestry that is our life. But as my angel took each piece of cloth off the pile, I noticed how ragged and empty each of my squares was. They were filled with giant holes. Each square was labeled with a part of my life that had been difficult, the challenges and temptations I was faced with in everyday life. I saw hardships that I endured, which were the largest holes of all. I glanced around me. Nobody else had such squares. Other than a tiny hole here and there, the other tapestries were filled with rich color and the bright hues of worldly fortune. I gazed upon my own life and was disheartened. My angel was sewing the ragged pieces of cloth together, threadbare and empty, like binding air. Finally the time came when each life was to be displayed, held up to the light, the scrutiny of truth. The others rose; each in turn, holding up their tapestries. So filled their lives had been.

My angel looked upon me, and nodded for me to rise. My gaze dropped to the ground in shame. I hadn't had all the earthly fortunes. I had love in my life, and laughter. But there had also been trials of illness, and wealth, and false accusations that took from me my world, as I knew it. I had to start over many times. I often struggled with the temptation to quit, only to somehow muster the strength to pick up and begin again. I spent many nights on my knees in prayer, asking for help and guidance in my life. I had often been held up to ridicule, which I endured painfully, each time offering it up to the Father in hopes that I would not melt within my skin beneath the judgmental gaze of those who unfairly judged me. And now, I had to face the truth. My life was what it was, and I had to accept it for what it was. I rose and slowly lifted the combined squares of my life to the light. An awe-filled gasp filled the air. I gazed around at the others who stared at me with wide eyes. Then, I looked upon the tapestry before me. Light flooded the many holes, creating an image, the face of Christ. Then our Lord stood before me, with warmth and love in His eyes. He said, "Every time you gave over your life to Me, it became My life, My hardships, and My struggles. Each point of light in your life is when you stepped aside and let Me shine through, until there was more of Me than there was of you."

(Author Unknown)

Dear Friends,

Each moment of our life is a thread, some brilliant, some torn and tattered. Yet when brought together by the hands of God, each experience helps create a quilt of our lives. As our sorrow and pain mixes with our joy and happiness, God creates the magnificent tapestry that is life. May all our quilts be threadbare and worn, allowing Christ to shine through in our words and actions each day of our lives.

Until next month,  
**Warmly, Carolyn**

# FIRST JOYFUL MYSTERY: THE ANNUNCIATION

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

My dear Sisters and Brothers,

The Mysteries of the Rosary are based on the incidents in the life of Our Lord and His Mother that are celebrated in the Liturgy. There are five Joyful (or Joyous) Mysteries; five Sorrowful; five Glorious; and five Luminous. One who recites the twenty mysteries of the Rosary in one day reflects on the whole liturgical cycle that the Church commemorates during the course of each year. As we pray the Rosary, before each decade we announce a mystery, after which we continue with the Lord's Prayer on the large bead, followed by ten Hail Marys on the small beads, ending with the Glory Be on the space before the next large bead, when we again announce the next mystery before following the same pattern.

The five Joyful Mysteries celebrate when God entered the world through His Son, bringing joy to the world as a sign of His everlasting love for us. The first Joyful Mystery is the Annunciation. The Annunciation is when the Angel Gabriel announced the incarnation to the Virgin Mary. The spiritual "fruit" associated with this mystery is Humility. Twelve verses within the Gospel of Saint Luke provide us with details of the Annunciation.

Imagine Mary, a young teenage girl in Nazareth, praying as was the custom to do three times a day. Suddenly the Angel Gabriel appears and announces, "*Hail Mary, full of grace, the Lord is with thee!*" Imagine Mary's confusion, let alone that an angel would appear to her but also that the angel would call her full of grace. Mary was very humbled that she had gained favor from God, but what the angel said next to Mary was even more confusing and perhaps even troubling. The angel said, "*Fear not, Mary, for thou hast found grace with God. Behold thou shalt conceive in thy womb, and shalt bring forth a son; and thou shalt call his name Jesus. He shall be great, and shall be called*

*the Son of the Most High.*" Filled with astonishment, Mary questioned how this could be? After all, she was a virgin. The angel informed her: "*The Holy Spirit will come upon you, and the power of the Most High will overshadow you; therefore the child to be born will be called holy, the Son of God.*"

Mary surely was taken aback by the angel's words. She, just 15 or 16 years old and betrothed to Joseph, was being told that she was chosen to bear the Son of God, to carry a child in her womb despite her virginity. Perhaps she considered the public shame and accusations of infidelity this pregnancy would bring to her and how it would affect her relationship with Joseph. Yet Mary, completely trusting in God, replies to the Angel Gabriel, "*Behold the handmaid of the Lord. Be it done unto me according to your word.*"

Do we really understand the ultimate importance Mary's "yes" or "*Fiat*" to Gabriel meant? Her consent changed the world, for at that moment the beginning of the Incarnation took place. "*The Word became flesh and dwelt among us.*" (John 1:14) While we celebrate Christmas with great solemnity to mark the birth of Christ into the world, the Annunciation celebrates the moment of the Incarnation. The Son of God became a human being not when he was born in a manger in Bethlehem, but at the moment Mary said "yes." Mary's acceptance of God's will was the springboard for the Church's entire ministry. Her response was the backbone and culmination of the salvation that had been promised to mankind and foretold by prophets thousands of years earlier.

Mary spoke on only four occasions in the entire New Testament totaling less than 200 words. Yet her words have inspired countless prayers, hymns and devotions, perhaps none more than her words at the Annunciation.

## IMPORTANT 2020 IRA TAX LAW CHANGES

**MINIMUM REQUIRED DISTRIBUTION (MRD)** – The age requirement to begin minimum required distributions was increased from age 70½ to age 72 for individuals who attain age 70½ after 12/31/19.

**CONTRIBUTION AGE RESTRICTION** – The maximum age restriction for contributions to traditional IRA's has been removed. Individuals can contribute at any age as long they meet all other criteria including having earned income.

**NON-SPOUSE INHERITED IRA** – Required distribution rules for non-spousal inherited IRAs have been changed. Please consult with your tax advisor to review these changes.

# Message from our National President

## CYNTHIA M. MALESKI



Dear Fellow Members,  
During the two days dedicated to our transition board meetings, joint strategic planning sessions and orientation on January 27-28, 2020, we held a board dinner in honor of our outgoing board members National Trustees Virginia A. Holmes and Barbara Novotny Waller. The following text is extracted from the remarks delivered by your National President (CEO)

Cynthia M. Maleski:

"We are profoundly grateful for the leadership and work over many years of our two outgoing officers National Trustee Virginia A. Holmes and National Trustee Barbara Novotny Waller. These two women have brought immense gifts of leadership, commitment and passion to their roles and have served the association and our members with diligence and pride for many years in a number of ways.



National President Cynthia Maleski and Virginia Holmes

Virginia Holmes, who has also served her branch and district as officer for many years, has served as a National Trustee for many years, as well. She has performed exemplary leadership work as Chair of the Scholarship and Philanthropic Committee, as a Co-Chair of one of the Subcommittees of our Bylaw Revision Committee and on the Model Branch Training Committee, just to name a few. Virginia's leadership work in her branch dates back to when she was 16 years old. All our members have benefited by her actions in many ways.

National Trustee Barbara Waller has also served the Association in a number of leadership roles, including Chair Bylaws Revision Committee, Salary Committee and serving in her district and as branch officer. Our Association has benefitted from Barbara's

remarkable leadership, as well.

For all of us who know Virginia and Barbara, know that they have different styles of leadership. They have much in common, in choosing to give greatly of their time, treasure and talents with passion, dedication, working to move our association forward. In addition to all of the roles mentioned, they have served as good members of the board



Barbara Waller

at board meetings, at its Executive Committee and other committees, being prepared for meetings, listening and working collaboratively with other members of the board so that our board may make wise decisions to benefit our association and our members.

We are grateful for your service, thank you for all you have achieved and hope you will continue to work with all of us as we move forward. We are lucky that you have chosen to contribute for the benefit of our association, using your leadership skills and talents. Most of all, we love you and may God bless you in your life's journey."

**Cynthia M. Maleski, J.D.**  
National President (CEO)



## 100th Birthday Celebration



Anna Yanci Rabatin, S84 celebrated her 100th birthday on June 19, 2019. She celebrated this milestone surrounded by family and friends with a dinner on June 22 at Popi' Restaurant. Anna and her husband John (deceased) raised four children: Carol (John), Dianne, Jean (Dan), and Mick (Susan).

Anna has seven grandchildren: Michelle (Jay), Joe (Samantha), Christie, Jennifer (Jimmy), Dante, Sara, and Cara and six great-grandchildren: Katie, Johnny, Ty, Lillie, Grace, and James. All are members of the First Catholic Slovak Ladies Association. Anna served as Secretary of Branch 84, Philadelphia, PA for over twenty-five years and often talks of the wonderful memories she has of conventions, meetings and friendships she made. Anna received letters of her accomplishment from the President, Senator Pat Toomey, and the railroad where her husband John worked for over 40 years. We celebrate her long life and pray that God will continue to bless her and her family.



## FCSLA Annuity Rates

Rates for our  
deferred Elite Annuities:

**SILVER ELITE (5 YEAR)**

**3.00% APY\***

**GOLD ELITE (7 YEAR)**

**3.25% APY\***

**PLATINUM ELITE (10 YEAR)**

**3.50% APY\***

\*This rate is in effect 1/1/2020 thru 3/31/2020.

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 2020 is 2% APY and for the Platinum Elite is 2.5% APY.

## POSITION AVAILABLE

### *National Fraternal and Youth Director*

The successful candidate will be a critical thinker that can provide key input to the short-term and long-term fraternal plan and programs for the association. This plan will cultivate, develop, contribute to and implement branch and certain member programs, news publications, the FCSLA website, recognition programs and the matching funds program. Working in a collaborative way that encourages teamwork while working on a variety of meetings, event planning, coordination of and making appearances at fraternal events will contribute to success in this position.

The successful candidate will be a self-starter who is able to motivate others using good written or verbal communication skills, provide leadership coordination and organized administrative skills.

A college degree and/or experience in a management role preferred; knowledge of and commitment to fraternalism, relevant workplace experience and volunteer leadership experience. The position is located in the home office and requires travel and some weekend work to support FCSLA activities.

This full-time position is eligible for a competitive employee benefits package that includes health insurance coverage.

Those possessing the above qualifications should send their resume to Karen Jakubowski, Head of Human Resources, 24950 Chagrin Blvd., Beachwood, OH 44122-5634 by April 20, 2020.



**Sue Ann Seich**  
National Trustee

Sue Ann was incorrectly listed as a National Director on the cover of the February magazine, she did serve a 4 year term as a National Director, but was elected as a National Trustee at the most recent quadrennial convention in Tampa, FL. Congratulations Sue Ann, we apologize for the error.

# Branch Membership CHALLENGE!

## Branches with 5 or more members participating in the Guaranteed Issue Program 3/1-8/31/19

Branch S289 - Okres Helen Kocan - Lake County, IN / Joliet, IL*	14
Branch S590 - Okres Pittsburgh - Western PA*	13
Branch S077 - Okres Pittsburgh - Western PA*	12
Branch S140 - Okres Frances C. Jakabcin - Eastern PA*	12
Branch S088 - Okres Pittsburgh - Western PA*	10
Branch S172 - Okres Magdalen I. Iskra - Wilkes-Barre, PA*	9
Branch S522 - Okres Anna Hurban - Cleveland, OH*	8
Branch S081 - Okres Helen Kocan - Lake County, IN / Joliet, IL*	8
Branch Z221 - Division Z*	7
Branch Z669 - Division Z*	7
Branch S010 - Okres Anna Hurban - Cleveland, OH*	6
Branch S107 - Okres Pittsburgh - Western PA*	6
Branch S262 - Okres Pittsburgh - Western PA*	6
Branch W014 - Okres St. Isidore - NE*	6
Branch S141 - Okres Anna Hurban - Cleveland, OH*	5
Branch S161 - Okres Maria E. Grega - Youngstown, OH*	5
Branch J032 - Okres Pittsburgh - Western PA*	5
Branch S044 - Okres Pittsburgh - Western PA*	5
Branch S313 - Okres Pittsburgh - Western PA*	5
Branch S485 - Okres Anna Hurban - Chicago, IL*	5
Branch S376 - Okres Louise M. Yash - Milwaukee, WI*	5

## Branches with 5 or more new members 7/1-12/31/19

Branch S630 - District 99*	19
Branch S631 - Okres St. Isidore - NE*	13
Branch S088 - Okres Pittsburgh - Western PA*	11
Branch J157 - Okres Pittsburgh - Western PA*	10
Branch W001 - Okres St. Francis - MN*	10
Branch S642 - District 99*	10
Branch W187 - Okres St. Isidore - NE*	9
Branch J534 - District 99*	9
Branch S640 - District 99*	9
Branch J543 - District 99	9
Branch J198 - Okres Anna Hurban - Cleveland, OH*	7
Branch W080 - Okres St. Isidore - NE*	7
Branch J058 - Okres Helen Kocan - Lake County, IN / Joliet, IL	7
Branch J533 - District 99	7
Branch S023 - Okres Louise M. Yash - Milwaukee, WI	7
Branch S623 - Okres St. Isidore - NE	7
Branch J046 - Okres Frances C. Jakabcin - Eastern PA	6
Branch S002 - District 99	6
Branch S633 - Okres Louise M. Yash - Milwaukee, WI	6
Branch J192 - Okres Maria E. Grega - Youngstown, OH	5
Branch J539 - Okres Louise M. Yash - Milwaukee, WI	5
Branch S524 - Okres Anna Hurban - Cleveland, OH	5
Branch S590 - Okres Pittsburgh - Western PA	5
Branch S624 - District 99	5
Branch S634 - Okres Louise M. Yash - Milwaukee, WI	5
Branch W018 - Okres St. Isidore - NE	5
Branch W121 - Okres Bechyne - ND	5
Branch J503 - Okres Anna Hurban - Cleveland, OH*	5



## REWARD

Recognition in *Fraternally Yours* and a \$100 reward to branch / Special Recognition at the 2019 National Convention\*

## GRAND PRIZE

**Branch with highest % of members participating in the Guaranteed Issue Program by August 31, 2019**

Branch Z669 - Division Z - 7 out of 34 members 21%

**Branch with highest % of new members by December 31, 2019**

Branch J543 - District 99 - with 82% and 9 new members

**Branch with highest # of new members by December 31, 2019**

Branch S630 - District 99 - 19 new members

## REWARD

Recognition in *Fraternally Yours* and a \$250 donation to charity of choice or a \$250 reward to branch

# 2020 New Insurance Products Have Arrived!

## 2 Single Premium Whole Life (SPWL) Products

- A. **Single Premium Whole Life Traditional** – This is very similar to our past SPWL product and just updated with the new mortality tables. This is for consumers 0-90 with a \$5,000 minimum face amount who are looking for the best premium value in insurance coverage.
- B. **Single Premium Whole Life Plus** – This product is for consumers 45-80 with a \$50,000 minimum face amount who want to use this in one's wealth management strategy.

Approved in all our current licensed states and pending approval in CA as of 2/12/20.

## Choice Whole Life Series

- A. **10 Pay Life** – Very similar to our past 10 pay life product and just updated with the new mortality tables. This is for consumers 0-85 with a \$5,000 minimum face amount and death benefit is for life and premiums are payable for 10 years. After 10 years the contract is paid up for life. The plan is participating with dividends beginning at the end of the second policy year.
- B. **Whole Life** – This product is a whole life plan with guaranteed premiums. The death benefit is for life and premiums are payable for entire lifetime. This product is for the consumers 0-75 with a \$5,000 minimum face amount. The plan is participating with dividends.
- C. **1 Pay Life** – This product is whole life plan with the option to pay all premiums in one year monthly, quarterly or semi-annually. This is for consumer who is age 0-90 with a \$5,000 minimum face amount and death benefit. The plan is participating with dividends.

Approved in all our current licensed states as of 2/12/20.

## Term

- A. **20 Year Level Term** – This product is a 20 year plan and issue age is 18-75 years old with a \$25,000 minimum face amount and \$100,000 maximum face amount with premiums payable for twenty years. This product is participating with dividends.
- B. **Next Gen Term** – This product is a juvenile term to age 30 which replaces the juvenile term to age 25. This product is a 30 year plan and issue age is 0-23 years old for annual pay and 0-19 for single pay with a minimum \$10,000 face amount and a \$50,000 maximum face amount with premiums payable annually or single play.

Approved in all our current licensed states and pending approval for the Adult Term in CA as of 2/12/20.

## Chicago District Honors Chicago Area 2019 Convention Donations Awardees

The Chicago District and Branch Officers have been busy contacting the Chicago District Area 2019 Convention Donation Awardees to present the donation awards in support of their ministries along with our gratitude for the work they do in our communities.



The first notification was to St. Simon the Apostle Slovak Parish, the last of the Slovak Parishes in the Archdiocese of Chicago, with the announcement of their award on Saturday, October 26, 2019 at

their Feast of St. Simon Gala Dinner and again on Sunday, December 15, 2019 at the traditional Slovak Vilia Dinner. Fr. Thomas Boharic, Pastor of this 93-year-old parish, and the parishioners, are deeply humbled and gratified to learn that the parish would be receiving an award towards the repair/replacement of their 93-year-old boilers. Ďakujem, First Catholic Slovak Ladies Association for their continued generosity over the years and to the various Chicago Branches, in particular Sr. Branches 421 and 485 from St. Simon Slovak Parish, for their continued support since the parish opened its doors in 1926.

The District's next stop was to announce personally on December 4, 2019, to the Chicago Police Chaplains Ministry their award that enables the Ministry to continue serving the active and retired men and women of the Chicago Police Department and their families. The Police Chaplains Ministry's motto is "Socius corpus custodit ... Animam custodimus ... Your partner has your back, but we've got your soul". This award announcement was delivered at their annual Holiday for the Gold Star Families to Fr. Dan Brandt, Director, Chaplain Rabbi Moshe Wolf, Chaplain Hysni Selenica and those in attendance, who are all humbly grateful for the support provided by the First Catholic Slovak Ladies Association at both the National and Branch Levels throughout the years to this very important ministry.



Finally, on Saturday, December 7, 2019, at the Chicago District and Combined Senior Branch Christmas Party, the remaining awardees received recognition for their awards and work in their communities. Fr. John J. Hornicak, pastor of Church of the Holy Ghost in Wood Dale, IL, received a donation award to his parish to assist with the parish's HVAC system replacement. This parish began in 1944 with 150 families, joining the newly established Diocese of Joliet in 1948, continues to grow and prosper as it serves the communities around O'Hare Airport. Fr. Hornicak and his parishioners are very grateful for the generosity of the First Catholic Slovak Ladies Association.

Sr. Loretta Matas, DSF and Sr. Miroslava Gelatikova, DSF represented the St. Joseph Nursing Home in Lacon, IL, who received a donation award to replace the nursing home's 40 year old boiler. The nursing home opened its doors in 1965 when the Sisters of the Daughters of St. Francis of Assisi travelled from Slovakia to Lacon, IL, to begin their ministry with a commitment to providing for the physical, social, emotional and spiritual needs of persons requiring assistance in a loving, caring, dignified Christian environment. Over the years, the various Slovak parishes and Slovak Community in Chicago have continuously supported the nursing home at both the National and Branch Levels. The Sisters and residents of the nursing home are humbled and deeply appreciative of this continued support and continue to keep all of the members of the First Catholic Slovak Ladies Association in their prayers.

The Anawim Shelter for the Poor, founded by the late Teresa Mirabella, also received a donation from the 2019 Convention with representation of the Shelter by Antoinette L. Trela, President and John W. Schoen, Secretary/Treasurer.

*(Continued on Page 9)*



# MONESSEN BRANCH 88 ANNUAL CHRISTMAS PARTY

Branch 88 of Monessen held their annual Christmas Party on Sunday, December 1, 2019 at the Cedarbrook Golf Club in Belle Vernon, PA. President Dorothy Urbanowicz welcomed all present and then asked for a moment of



Cindy Pawelec, Rosemary Betza, Dorothy Urbanowicz and Flora Funtal.

## Chicago District Honors

Ms. Mirabella served as the President for over 20 years of the Anawim Foundation in Chicago running a shelter for homeless men in the Polish community and 4½ years ago began the Anawim Shelter for Homeless Women Project with the support of donations from individuals and numerous charitable and philanthropic organizations. These shelters assist men and women who have actively participated in a substance-abuse program or have successfully completed such a program by providing a safe place to stay while getting back on their feet with the expectation that everyone living there is expected to give back in some way for the help they receive. The Anawim Foundation is deeply grateful and honored to receive this award in order to continue their important ministry in the community. Dziękuję Ci, First Catholic Slovak Ladies Association!

Congratulations to these organizations on their awards as we continue to pray and support you in your work and ministries. (To see additional photos from these events go to <http://www.fcsla.org/district/chicago/gallery.php>)



silence for all deceased members. Flora Funtal was called upon for the invocation. Members then enjoyed a delicious veal dinner with all the fixings. A cookie tray with delicious homemade cookies was placed on each table for members to enjoy as dessert.

Dorothy then informed members that Branch 88 had five scholarship members this year and Jr. Branch 157 had one scholarship winner. She then announced the 50 year members: John Kruska, Regis Satina, Paul Beatty, Janice Fidazzo, Sherrie Martin, Michael Puskar, Randal Rosemeier, Diane Panichello and Lisa Forchette. She then informed members that the PA Fraternal Alliance recognized Charles Urbanowicz as their Fraternalist of the year in Hershey this past October.

Members were reminded that the Sr. branch conducted two Matching Funds projects this past year. One for the Monessen Public Library and one for St. Frances of Assisi Parish. Jr. Branch 157 conducted one for Epiphany of Our Lord Car Show and one for St. Sebastian vender show. Each of these received a check from the home office for \$600.

Members were informed of our quadrennial convention held in October in Tampa, FL. Flora Funtal, our branch recording secretary was re-elected to the office of Court of Appeals and Dorothy Urbanowicz was re-elected to the Board of Directors as National Auditor. This convention awarded donations to Epiphany of Our Lord Parish – \$15,000, St. Francis of Assisi – \$11,000, Seven Dolars Church – \$5,000, St. Sebastian Church – \$5,000, St. John the Evangelist – \$7,000, St. Vincent Parish – \$50,000, Madonna School – \$10,000, St. Vincent Seminary – \$45,028, Epiphany Shall Ministry – \$1,000 and Monessen Museum – \$,4000. A total of one million dollars was awarded in donations. We should be very proud of this.

Members were reminded to keep their address and beneficiaries up to date. They were also reminded that scholarship applications will soon be available for those interested.

Thanks were extended to Robert Funtal for his donation of 12 bottles of wine for door prizes, Cindy Pawelec for her donations, By George Restaurant, La Eda's Restaurant and Cedarbrook for their gift certificates.

Door prizes were then distributed and all present received a door prize.

On behalf of the officers, Dorothy extended best wishes for a Very Healthy and Merry Christmas to all and wished everyone a safe trip home.

 Find us on  
**Facebook**

**FIRST CATHOLIC  
SLOVAK LADIES ASSOCIATION**

## YOUNGSTOWN DISTRICT HOLDS CHRISTMAS PARTY

The Youngstown District ushered in the Christmas season with a sit-down dinner at the Avalon Country Club at Squaw Creek, Vienna, OH. President of Branch 422, Emma Burin, which hosted the event, welcomed the crowd and thanked them for their continued support of Branch and District events. President Bernadette Demechko, thanked members for continuing to purchase FCSLA insurance for their children and grandchildren who then can enjoy the benefits of the society.

Instead of the opening prayer, the group sang "Oh Come All Ye Faithful". A special song sheet containing both English and Slovak carols had been placed at each setting. Tables were decorated with lit candles and tall, decorated Christmas trees were standing at each of the four corners of the room.

After a delicious dinner, the President called the meeting to order and Secretary Dolores Sonoga, called the roll with 170 members present. She read correspondence from scholarship winners and also the May meeting minutes. There were no corrections to the minutes.

Mary Lou DiPillo, Auditor, gave the report of the June Board Meeting audit with all financial records in order. An announcement was made that the second Auditor, Nancy DeWitt, had resigned her position because of a move to Columbus, OH.

Shelly Zura, Treasurer, announced that she was still awaiting expenses for the transportation costs of several branches. The District paid the costs of transportation to/from airports in the area and Tampa, FL.

The President spoke about the convention. There were 26 delegates from the Youngstown District with seven branches represented. Fourteen area delegates served on various committees. Therese Leonard, along with five other young adult members, worked on the Hospitality Committee, responsible for hosting the delegates. The Committee decided to advertise the area of the State in which they lived. Therese had the opportunity to publicize her Alma Mater, Youngstown State University, with YSU t-shirts, coffee mugs, etc. used for doorprize drawings. Six of our delegates were first time attendees. Four of our branches had made requests for donations for their parish. Overall, we had seven such requests and were awarded \$58,000 for our area.



**L-R – Branch 422 Committee: Stephanie Furano, Sandi Saluga, Mary Zorn, Emma Burin, Michelle Kubicina, Bernadette Demechko.**

A special meeting had been held in 2015 to amend the FCSLA By-laws. Although there were 32 amendments to the By-laws from various branches, only three passed. All but two members were re-elected to the Board.

Bernadette reminded the group that there was a new category of FCSLA scholarships available for \$1,250, titled Trade/Technical School. Five of these will be awarded. FCSLA scholarships will be available in December. Applications for two local scholarships, Anna S. Granchay, and Katherine L. Sedlacko were on the table. Agnes Lisko, representative of the Sedlacko Family Trust, announced that the family fund has been distributed and this would be the last year for that Scholarship.

Patty Granchay announced that Dorothy Wagner, long time officer in Branch 156 had passed away following a long illness. Patty stated that Dorothy was her mentor when she agreed to take over Branch 156 in 2011. She familiarized her with the regular branch activities like Matching Funds, Junior and Senior Activities, etc.

Loretta Ekoniak, President of the American Slovak Cultural Association, reminded everyone that the annual Villia dinner it sponsors will be held December 8 at the Byzantine Center at the Grove.

The President thanked the branches who had been asked to bring a gift to the raffle. She thanked the catering staff and Emma Burin and her committee for hosting a lovely event.

It has been a long-standing tradition to have Marie Yurko give a Slovak Vinc. Her daughter, Nancy Clausen, explained why her mother was not present. On the way to a doctor's appointment, she slipped getting out of the car and twisted her ankle, ending up in the hospital Emergency. In her place, the President gave the Slovak Vinc she had learned when she was six years old and recited to all visitors at their home during the Christmas holidays.

The meeting closed with the singing of "Silent Night" in Slovak and the prayer for deceased and ill members.



**L-R: Frank Chervinko, Patty Granchay, Dolores Sonoga, Bernadette Demechko, Shirley Zura, Emma Burin, Mary Lou DiPillo, Melanie Leonard, and Sandi Saluga.**

# Magdalen I. Iskra District Celebrates the Birth of Christ

Magdalen I. Iskra District, Wilkes-Barre, PA celebrated Christmas with a Junior Branch Christmas party held at Amber Palace on Sunday, December 1, 2019. The branches that participated in the celebration were J362 Martha Iskra, President; J042 Diane Gregor, President; J168 JoAnn Klinessmith, President; J073 Antoinette Kravits,

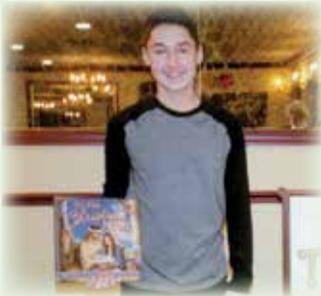
President. Invocation was by Jacqueline Barkus, Jr. Branch 42 Treasurer.

A buffet menu of salad, chicken, roast beef with mushrooms, mashed potatoes, corn, halushky, coleslaw, rolls, coffee and soda was served, ending with an ice cream bar.

Maxwell Gregor (J362) read "The Christmas Story". The children made

crafts and played games led by Linda Shemansky (S172) and Lauren Shemansky (J312). "Jingle Bells" was sung by everyone as Santa arrived bringing gifts for all the children.

A Matching Funds project was sponsored by Jr. Branch 73 President Antoinette Kravits to benefit our District Scholarship Fund.



Maxwell Gregor read "The Christmas Story."



Alexandra Pehala (J362) won 1st place in 2019 Art Contest age group 13-15 Drawing: Ocareny Hardy (Enchanted Castle in Slovak), Martha Iskra (J362) President.



Children with door prizes.



Riley Mellas and Andrew Arnone



Playing plinko.



Decorating Christmas trees.



Ann Dougher (J168) Secretary/Treasurer, Martha Iskra (J362) President.



Waiting to play plinko.



Diane Gregor and family.



Fun playing Musical Chairs.



The Pehala Family.

## Sr. Branch 156 Holds Annual Christmas Party in Austintown, OH

Branch S156 held their Christmas Party at Tavola's in Austintown, OH. Sixty people attended the branch party. The menu included manicotti, chicken franchise, baked white fish, green beans with almonds, mashed potatoes, house salad, rolls and drinks. We had an assortment of cookies and fudge for dessert. All the cookies were homemade by Patti Granchay, Ashlee Hull, and Ann Schur. We were told we had enough cookies for a wedding. The tables were set with white tablecloths, green and red napkins; the centerpieces were candles with several different kinds of Christmas arrangements. We had several door prizes and a 50/50 drawing which included a homemade wreath by Ann Schur. Ann Schur also donated six different homemade Christmas wreaths for door prizes. We gave everyone a flexible colander from the home office. The branch gave Home Depot gift cards to the men and J.C Penny gift cards to the women. We had live music by Steve Medovich from Hubbard, OH. He sang lots of different Christmas songs and a variety of other music. Guests which included our District President Bernie Demechko and her husband Ed and with the President of St. Vincent De Paul at St. Joseph Church, Bonnie Zoldak. A good friend of Patti's, Jeannie and Ron Joan drove over two hours to come to the party. Two young girls, Leah Hunter and Victoria Dilallo, volunteered to pass out the gifts and helped with the drawings.



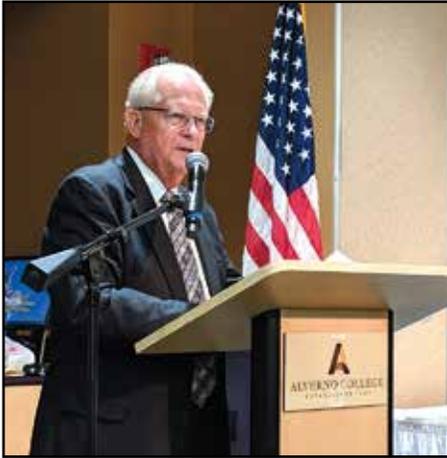
## Branch W033 Christmas Party

Branch W033 held their annual Christmas party and meeting on Sunday, December 1, 2019. Everyone enjoyed a delicious pot luck dinner with the branch supplying the spiral ham, hot dogs, buns, refreshments and table settings. Over 40 adults and children attended. After dinner the children went with Jenae Kuennen to the lunchroom to make Christmas crafts while the annual meeting was conducted. Julie Hayek was introduced as the new agent for the area and she gave a short talk to those in attendance and encouraged members to review their insurance needs. Reports were given on National and State meetings. Donations were voted on and Santa arrived with gifts and goodies for all. After Santa left, six branch scholarships were awarded to members: Shayla Kuennen, Kaya Klimesh, Cade Klimesh, Sara Apab, Rachel Stika, and Karissa Stika. After the meeting concluded with prayer, door prizes were awarded and games including bingo were played.



# DISTRICT MEMBERS ATTEND ST. ANN'S DAY IN WISCONSIN

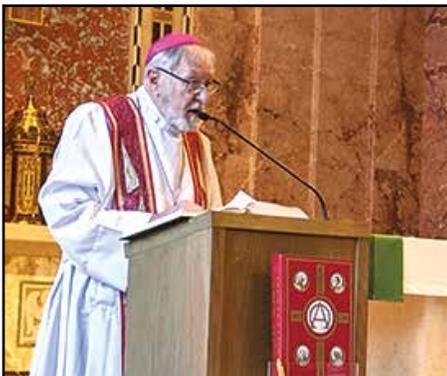
The St. Ann's Day celebration was held at Alverno College in Milwaukee, WI and attended by 84 district members from Illinois, Indiana, and Wisconsin. A Mass was celebrated in the beautiful Alverno College Chapel by Monsignor Polando, National Chaplain and Bishop Richard J. Sklba.



Patrick Braun giving a talk.



Monsignor Polando and the late Margaret Abidula.



Bishop Richard J. Sklba giving the Homily at the Mass.



Monsignor Polando and National President Cynthia Maleski.



L-R: Benjamin Spiegelhoff, Monsignor Polando, Bishop Sklba, Kai Braun.

## Donations From FCSLA Convention



Dorothy Urbanowicz, National Auditor and Convention Committee Chairperson presenting donation check to Rev. Paul Liscik of St. John the Evangelist Church in Connellsville, PA. The \$7,000 donation will be used to replace lighting in the church with LED lighting.



Gerald M. LaFrankie, Branch S177 President and Pittsburgh District Vice President and Monica LaFrankie, Branch S177 Financial Secretary, presented Rev. William R. Terza, Senior Parochial Vicar of St. Clare of Assisi Parish, the check that was awarded at the 2019 FCSLA Convention to St. Clare Of Assisi Parish, Clairton, PA. Sr. Branch 177 was started in 1904 in Clairton, PA by a group of Slovak immigrant women. The parishioners of St. Clare of Assisi would like to thank the members of the FCSLA for their very generous donation.

(Continued on Page 15)

*Jr. Branch 66 Recognizes Members*

Jr. Branch 66, Struthers, OH mailed their members the above Christmas Card with a monetary donation as a way to stay connected and say Merry Christmas!

*More Convention Photos in the next Fraternally Yours*

## Anna Hurban Chicago District Lenten Event: The Passion of Christ

On Sunday, April 7, 2019, a special, poignant musical presentation of the Passion of Christ was performed at Sacred Heart Church in Palos Hills, IL in observance of Lent.

Wieczernik, a prayer-theatrical acting group featuring 50 actors under the direction of Cecylia Jablinska re-enacted the final hours of Jesus' life and resurrection. FCSLA Chicago District Branch officers and members in attendance witnessed these events and prayed the Divine Mercy of Jesus Chaplet with the cast and audience to request, trust, and honor God's loving mercy.



## Join us for the 2020 Consular Tour of Slovakia and Its Neighbors

Prague - Krakow - Vienna

August 21 to September 5, 2020

Slovak Honorary Consul Joe Senko has announced his 15th tour of Slovakia! Visit the historic sites of Kosice, Presov, Bardejov, Levoca, Tatras, Trencin, and Bratislava, including a river cruise, several castles, famous churches, wine tasting, a mock wedding, rafting excursion, and spa treatments in Trencianske Teplice.

The total price for this fantastic tour is just \$4,250 per person (double occupancy)). This includes round trip airfare from Pittsburgh, two delicious meals daily, four star hotels, free admission to all the sites, air conditioned bus, a professional guide and more. Compare this itinerary with other tour packages. For a detailed copy of the daily itinerary or more information, contact Joe Senko at [jtsenko@aol.com](mailto:jtsenko@aol.com) or 412-956-6000.

## St. Nicholas Party Held for Junior Members

Branch W187, Saints Mary and Joseph of Valparaiso, NE held a St. Nicholas Party for their junior members. There was the story of St. Nicholas, games, and fun. The evening concluded with each child receiving a FCSLA lunch bag filled with holiday goodies.



## 7th Annual Night at the Races

Saturday, March 7 at 6-10 p.m.

St. Clarence, 30106 Lorain Rd., Olmsted, OH 44070

Doors Open 6 p.m. • Dinner 7 p.m.

Races Begin at 7:30 p.m.

**Tickets Will Be Sold at the Door for \$40**

**This is a Jr. Branch 457 Matching Funds Raffle**  
ALL PROCEEDS BENEFIT JEREMY CARES, INC.

Questions? Please email [mary@jeremycare.org](mailto:mary@jeremycare.org)  
or call 440-222-0926

## Sr. Branch 484 Scholarship Winners



Sr. Branch 484 Officers recently congratulate scholarship winners. Pictured above are Delores Krempasky, Recording Secretary, Grandmother of Vanessa Krempasky, scholarship college freshman; Anne Marie Bachman, Treasurer; Brynn Delvecchio, scholarship college sophomore; and Dolores Neupauer, President and Financial Secretary.

## Four Generations of FCSLA Members



Four generations of FCSLA members recently gathered in honor of Rori Lou Maruska's baptism. Pictured with Rori Lou are her great-grandma, Mary Ann Maruska; grandpa, Paul Maruska; and dad, Andrew Maruska, all of New Prague, MN.



## Donations From FCSLA Convention



Dorothy Urbanowicz, National Auditor presenting \$10,000 donation check to Madonna Catholic School for purchase of computers for third grade class. Pictured above are: Patty Alcorn, third grade teacher, Dorothy and Kathy Miller, Principal.



Renee Johansen, treasurer for Sr. Branch 623 presents Father Thomas Au and Teresa Reese the \$5,000 convention donation check awarded to St. Vincent's Ferrer Church for their kitchen remodel.



Dorothy Urbanowicz, National Auditor and Convention Donation Chairperson presents donation to Daniel Zyglowicz, President of the Greater Monessen Historical Society/Monessen Heritage Museum as Rosemary Betza, Sr. Branch 88 of Monessen looks on. The \$4,000 donation will be used for improvements to the museum.



Christopher J. Fakult, Branch 10, presents pastor, Fr. Richard Burchell the donation that FCSLA convention made to St. Rita School, in Solon, OH. This donation for St. Rita's Little Falcon Learning Center renovation project will greatly help the school continue to provide a quality catholic education for their students.



Convention donation check being presented to Epiphany of Our Lord Prayer Shawl Ministry by Sr. Branch 88 officers. Seated L-R: Betty Gies, of Ministry, Mrs. and Mr. Santa. Standing L-R: Dorothy Urbanowicz, Branch 88 President and National Auditor, Cindy Pawelec, Branch Auditor and Rosemary Betza, Jr. 157 Financial Secretary.



Katheryn Hynek of Branch 88 presents \$5,000 convention donation check to Rev. Richard Ulam of Seven Dolores Church.

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

First Catholic Slovak Ladies Sr. Branch 409 annual Christmas Party was on a beautiful Sunday afternoon on December 1, 2019 at Our Lady of Consolation in Merrillville, IN. Members and guests were greeted by officers of Sr. Branch 409: Agnes Chervenak (President), Jeanette Bramer (Financial Secretary), Agnes DeRolf (Auditor) and Jr. Branch 317 Janice Vasquez (Financial Secretary).

Luncheon festivities started with grace being said by Rosie and Andrew Yurechko (members of Gary Jr. Branch 184).

Janice Vasquez (Jr. Branch 317 Financial Secretary) entertained the Jr. Branch 317 members with various



### W033 Convention Delegates

Branch W033, Spillville, IA sent three delegates to the quadrennial convention in Tampa, FL. Pictured L-R are: Pat Zajcek, Alice Klimesh, and Donna Ryant.



## 2020 Slovakia Heritage Tour September 11-20, 2020

Experience Slovakia's culture and history, up close and personal, on the 2020 Slovakia Heritage Tour, September 11-20, ten-day, small-group tour. Genealogical research, and ancestral village and family visits available. For details: contact Judith Northup-Bennett, 978-544-5144, slovakiaheritagetours@gmail.com or visit [www.slovakiaheritage.com](http://www.slovakiaheritage.com)

crafts. Everyone enjoyed crafts and caroling by our Junior members'.

Joann Skvarek Banvich National Director conducted a Memorial Service for members passed this year Elizabeth (Betty) Yurechko, Branch 289, financial secretary for many years, and also past national FCCLA auditor for many years; Margaret Vriik S452; Marjorie Strbiak S81 and Margaret Abidula S81 President and also President of Helen Kocan District.

After the Memorial Service Joann introduced Agent John Zabersky S289 who informed us about new FCCLA products and changes in the organization. The main event of the afternoon of course was a visit from Santa (Mike DeRolf). Santa distributed gifts of a wide variety: character soccer balls, basketballs, footballs and gift cards. Senior members were given gift bags of homemade kitchen towels, wine and candy. Gifts from the home office were also distributed to all of our guests, pot holders and cooler bags. Many thanks to all members of our branch and other branches for all your great help.

## Annual Scholarship Fund Raising Fruit Sale

Branch S627, Council Bluffs, IA held their annual Scholarship Fund Raising Fruit Sale starting in October and ending December 2019. The branch sold 151 orders and individuals picked up their orders on December 17th at FCCLA agent Karen Ruby's home. The branch also elected a new president, Tom Bernemann. Special thanks to agent Monica Scribner for taking the photos.



# CRUISE TO THE NEW MEMBERSHIP DRIVE

CONGRATULATIONS TO OUR WINNERS WHO RECRUITED 5+ NEW MEMBERS!

## *Contracted Agents*

Matthew Dresden  
Michael Guillatt  
Gayle Jendzejec  
Ronald McBroom  
Karen Ruby

➤ *Scott Schiermeister*  
Grand Prize Winner!

## *Licensed Recommenders*

Dorothy Urbanowicz

## *5 Friends & Family Referrals*

Charles Urbanowicz



## 9th Annual 5K Run/ Walk/Ruck

May 23, 2020 at 8:00 A.M.  
Plainfield North High School  
12005 S 248th Ave.,  
Plainfield, IL 60585

### RUN FOR THE BRAVE

**RUN FOR THE BRAVE 5K** helps us fulfill our mission supporting those who protect our Freedom. They face many challenges returning from deployment, sometimes multiple deployments and often injuries, both seen and unseen. We proudly support all branches of the US Military.



Donations and fundraisers enable us to help Veterans needing our support with: riding lawn mowers, ActionTracker Mobile Wheelchairs, furniture for Wounded Warriors given a mortgage-free home, furniture for Veterans who have been living out of their car and now are given the opportunity to live in subsidized housing, airfare for parents to visit their wounded son/daughter at Bethesda, sometimes food or to help with burial expenses, and many other ways helping those who serve our Country so that we may be free! Please visit OWYH Acts of Kindness on [www.welcomelyouhome.org](http://www.welcomelyouhome.org) to see how we've helped our Veterans.

Visit [www.welcomelyouhome.org](http://www.welcomelyouhome.org) to register Now!

Operation Welcome You Home, NFP 1750 W. Ogden, #2062, Naperville, IL 60567 Not-for-profit 501(c)(3)



USAF TIMED

## CALENDAR OF EVENTS

### Tabor, S.D. Branch W093

**April 26** – Easter Party, Potluck and Meeting, Beseda Hall, Tabor at 5 p.m.

**May 1** – Deadline for Nomination for Fraternalist of the Year  
**June 7** – Czech Days Float Assembly at Joyce Sestak Shop at 1:30 p.m., volunteers needed

**June 19-20** – Czech Days, volunteers needed

**July 1** – Deadline for W093 High School Seniors to apply for Branch W093 local scholarships. Contact W093 Officers for application.

**July 12** – Monthly Meeting after Mass in Tabor, SD

## Ohio Fraternal Alliance 2020 Scholarship Program

The Ohio Fraternal Alliance annually awards a college scholarship to a graduating high school senior up to \$500.

Scholarship applications and requirements may be obtained from any Ohio Fraternal Alliance member fraternal home office or contact:

Michael Czarney 440-420-0995  
mczarney@hotmail.com

All applications and supporting documentation are due by March 27, 2020.



# IN MEMORIAM

## Frances "Luree" Riha, W149



Frances "Luree" Riha, 86, of Vining, IA passed away on January 2, 2019. Luree was born November 22, 1932 in the Victor, IA area, the daughter of Patrick and Verla (Septer) Carney. After graduating high school, she attended Practical Nurse's Training at Mercy Hospital of Nursing in Iowa City. She then worked at Mercy Hospital in Cedar Rapids before moving on to the Watts Hospital in Marengo. On May 10, 1955, she married Paul Riha at St. Bernard's Catholic Church in Millersburg. They started married life living in Vining, IA where Paul was involved in the family Ford Auto Dealership, Riha Auto Sales. She enjoyed dancing her entire life well into her later years. She taught her brothers how to dance and they would go dancing every week at Dayton Hall. Luree and Paul went dancing often, and passed that love of dance onto her children. Over the years, she maintained a close relationship with five special classmates and they would get together often. Luree had many friends and made more wherever she went. She brightened the lives of everyone who knew her. She is survived by her husband of sixty-three years, Paul of Vining; three daughters, Angie (Kerry) Dellamuth of Belle Plaine, Paula (Larry) Rohach of Toledo, and Janine (Brent) Coselman of Cedar Rapids; seven grandchildren; four great-grandchildren; two brothers, Gerald (Joyce) Carney of Ames, and Melvin (Barb) Carney of Shawnee Mission, KS; one sister-in-law, Janice (Jerry) Olson; many nieces and nephews; and an "adopted daughter", Amy Holland of Belle Plaine.

## Harold Martin Vosejпка, W056



Harold Martin Vosejпка, 83, of Lonsdale, MN died, January 17, 2019. Harold was born November 10, 1935, in Lonsdale, to Emil and Otilia (Malecha) Vosejпка. He graduated from New Prague High School. He joined the United States Army and served from 1955 to 1957, then continued his service in the Army Reserve for an additional two years. Harold married Elizabeth Ann (Betty) Marek on June 18, 1960. He was an active 40 year member of the Lonsdale Volunteer Fire Department where he served as Assistant Fire Chief for 14 years and Chief for 10 years, and was a lifetime member of the Minnesota State Fire Chiefs' Association. Being a charter member of the Lonsdale Lions Club, he served in many roles including President. Harold was very active in the Lonsdale American Legion and served as commander from 1985-1986. He was very active in the City of Lonsdale serving on the council for several years and Mayor for 10 years. He played a large role on the Veterans Memorial Task Force, contacting donors and helping with its construction. He was a member of the KD's and the New Prague Knights of Columbus and frequently volunteered at church. Harold is survived by his wife of 58 years, Betty; sons, Allen (Robyn) of Champlin, Mark (Lori) of New Prague, and David of Gilroy, CA; three grandchildren; one great-grandson; Sisters, Irene Flicek of Wabasha and Clara Nohava of Lonsdale; brother-in-law and sister-in-law, Fritz and Arlene Trcka of Sartell, sister-in-law, Rita Dreissig of Elk River and brother-in-law, Joe Marek (Terri Brandt) of Lonsdale.

## Khloe Papousek, W080



Khloe Kathleen Papousek received her angel wings on December 9, 2018 after a two-and-a-half-year battle with cancer. Khloe was born December 15, 2012, to Kyle and Kari (Schulze) Papousek in Norfolk. Although Khloe's time on earth was short, her star burned bright. She was Daddy's girl, and Mommy's little helper. Khloe adored being a big sister and was a role model to younger brother, Hunter. She would enjoy showing Hunter new milestones for him to learn, and anywhere Khloe was, Hunter was never far behind. At the age of three and a half, Khloe was diagnosed with Acute Myeloid Leukemia. She spent over nine months of her two-and-a-half-year battle in the hospital, fighting the dreaded disease, and many more months at home working to regain her strength and as much of her regular life as possible. Khloe is survived by her parents, Kyle and Kari; her brother, Hunter; maternal grandparents, Tom and Julie (Brabec) Schulze; paternal grandparents, Allyn and Karen (Johnson) Papousek; maternal great-grandmother, Valdene (Roether) Brabec; her aunts and uncles, Roy and Laurie (Schulze) Pinn, Greg and Katriona Schulze, Nathan and Erin (Schulze) Herling, Joe and Stefanie (Schulze) Stanek, Anthony Papousek and Kaleb Papousek; and her cousins, Ethan and Kaden Pinn, Liam Schulze and Emery and Miles Stanek.

## Jarmilla Hanis, W017



Jarmilla Hanis, 80, of Bruno, NE died January 25, 2019. She was born January 25, 1939 in David City, NE to Anton L. and Helen (Pokorny) Sabata. She attended a rural country school near her home, later attended David City High School for 2 years and graduated from Marietta High School in 1957. On April 18, 1959 she was united in marriage to Joe A. Hanis at St. Mary's Catholic Church in David City. She lived her entire married life with Joe on the farm east of Bruno, where they farmed and raised livestock side by side. Jarmilla was a member of SS. Cyril & Methodius Catholic Church, Plasi and a member of the Plasi Altar Society. Jarmilla is survived by her husband Joe of Bruno, daughters and son-in-law Deb (Kirk) Marushak of Bruno, Connie Scholz of Bellwood; 5 grandchildren; 7 great-grandchildren; sister Bernie (Jerry) Tuma of Schuyler; and sister-in-law Marce Sabata of David City.

## Elizabeth Ann Hazler, S74



Elizabeth Ann Hazler, 69, died peacefully in her sleep, on January 28, 2019 following a courageous battle with leukemia. She was born in Bethlehem, PA to the late Anthony J. and Elizabeth A. (Lawrence) Hazler and was a member of Incarnation of Our Lord Parish, formerly SS. Cyril and Methodius Church in Bethlehem. She was a graduate of the former St. Francis Academy and received her degree in Health Information Management from Stephens College in Columbia, MO. She worked in Medical Records at Sacred Heart Hospital, Allentown PA for over thirty years and in recent years as Director of the Depart-

ment. She spent her free time shopping, spending time with family especially with Reagan and Parker and sharing her creative art skills with family and friends. Elizabeth is survived by brother, Fr. George Hazler of Troy, MI; sister Mary Ann Bednar and husband Steve of Bethlehem; nephew Daniel of Dallas, TX; David and wife Jamie of Bethlehem Township; grand-niece Reagan Bednar and grand-nephew Parker Bednar; companion James Zondlo of Center Valley, PA; and close friend and caregiver Marie Silfies of Emmaus, PA. In lieu of flowers: St. Luke's Hospice House, 240 Union Station Plaza, Bethlehem, PA 18015.

### **Dolores A. (Morgan) Deliman, S154**



Dolores A. Deliman, 90, of Chester Hill, PA died on February 1, 2019. She was born on December 9, 1928, in Snow Shoe, a daughter of the late Joseph L. and Sarah "Sadie" E. (Hauser) Morgan. She was a 1949 graduate of the former Snow Shoe High School. She was a member of SS. Peter and Paul Catholic Church, Philipsburg. Dolores was first employed at the paper mill in Lock Haven; she was then employed at the former Quehanna facility of the

Curtiss-Wright Corp. Dolores was married on June 11, 1955, in St. Mary's Catholic Church, Snow Shoe, to John M. Deliman. Dolores was actively involved with her local community. She volunteered for a number of organizations including the local chapters of the Red Cross, American Heart Association and American Cancer Society; the local Boy and Girl Scouts of America and the former Chester Hill Mother's Club. Her efforts with the Boy Scouts were recognized with her being awarded the St. George Medal through the National Catholic Committee on Scouting and the Silver Beaver Award through the Bucktail Council, BSA. Dolores is survived by two daughters, Patricia A. Ammerman and her husband, Douglas, of Chester Hill and Barbara J. Neff and her husband, Dale, of (Hudson) RD Philipsburg; one son, David J. Deliman and his wife, Angie, of Kylertown; seven grandchildren; two great-grandchildren; one sister, Rosemary Deliman, of Philipsburg; one brother, Donald Morgan, of Snow Shoe; and numerous nieces, nephews and other extended family members.

### **Karen Ann Nelson, W139**



Karen Ann (Vopalensky) Nelson, 73, passed away in Bremerton, WA on February 6, 2019. Karen was born September 15, 1945 to Joseph and Josephine Vopalensky in Portland, OR and is survived by husband Michael Nelson of Port Orchard, brothers Robert (Paulette) Vopalensky of Richland, WA, Richard (Shirley) Vopalensky of Scappoose, OR and children

Stephanie (Kevin) Burgess of Moses Lake, Janet (Chris) Lipton of Fayetteville, GA, Bob (Valerie) Nelson of Port Orchard, and Mary (Patrick Tan) Nelson of Woods Cross, UT. She is also survived by brothers and sister's in-law Jim and Linda Nelson and Dick and Mary Niemeyer, 8 grandchildren 3 great-grandchildren and numerous loving cousins, nieces, nephews, dear friends and colleagues. Karen grew up on a small family farm in Scappoose, OR. Her parents were first-generation immigrants from Poland and the Czech Republic. Karen's families were among the found-

ing members of St. Wenceslaus Catholic Church established for the large community of Czech immigrants in Scappoose. Karen attended Seattle University where she earned an undergraduate degree and later a master's in Education. Karen was a passionate educator for over 50 years. Discovery Montessori has been a South Kitsap institution for almost 40 years and has impacted thousands of students and families. Under Karen's leadership the school was expanded from a one class preschool to a full elementary school. Karen also served her community through involvement in her kids' and grandkids' schools and activities. She was a faithful and devout parishioner and youth educator at St. Gabriel Catholic Church. In lieu of flowers, donations to "Discovery Montessori Scholarship Fund", Kitsap Bank, PO Box 1515, Port Orchard, WA 98366.

### **Emily K. Ardolf, W001**



Emily K. Ardolf, age 104, of New Prague, MN died peacefully on February 6, 2019. Emily was born on September 8, 1914 in Wheatland Township, Rice County to Math and Mary (Novak) Ruzicka. She attended Hopkins High School before she married Joseph F. Ardolf at Veseli on September 8, 1936. Emily was a farm housewife and homemaker and raised five children. Emily was one of the oldest living residents in New Prague. Emily is survived by

her children Bernard (Mary) of Faribault, Joyce Koktavy of Faribault, Myron (Terry) of Fairmont, Jeanne (Mark) German of Chisago City, and John (Annette) of Apple Valley; many grandchildren and great-grandchildren. Emily was a very kind and thoughtful wife, mother, grandmother, sister, and friend. She loved to garden and she spent hours working the earth, and nothing pleased her more than sharing the bounty from her green thumb, making pickles and sauerkraut then giving them away to her family, because she knew they enjoyed them so much. She dearly loved her children and felt blessed with the many grandchildren, great-grandchildren and her great-great-grandchildren. Emily was a gentle soul and she will be missed by all of us.

### **Robert J. Spay, Sr., S156**



Robert J. Spay, Sr., 81, passed away February 12, 2019 after a hard-fought battle with bladder cancer. Robert was born December 12, 1937 to Joseph S. and Catherine (Tremko) Spay in Struthers, OH and had been a Green resident since 1968. He was a veteran of the Navy. He was employed by Goodyear Aerospace for 36 years, retiring in 2000. He was a faithful member of Queen of Heaven Catholic Church. Robert is survived by his beloved wife of 56 years, Joann (Premeč); children, Patricia (Christopher) Thibodeau, Stephanie (Dr. Christopher) McHenry, Robert J. Spay, Jr. and Barbara (Mark) Figuray; 9 grandchildren, 1 great-grandson; and brothers, Thomas (Sue) and Joseph (Lola); sister-in-law, Karen Spay. In lieu of flowers, donations may be made to Summa Hospice and Palliative Care or the American Cancer Society.

# MATCHING FUNDS ACTIVITIES

## Jr. Branch 58

### Fannie May Fundraiser

Due to changes with the Fannie May company, FCSLA Jr. Branch 58 was extremely busy this year. Officers and members compiled and distributed sale forms throughout the school and churches. Next, we tallied forms and sales, then transferred all orders to a spreadsheet to deliver to Fannie May. A few weeks later a bulk delivery was made to the school, ready to be sorted and packed in red FCSLA bags that were donated by the home office. There was no room for errors and double checking was a must because we were responsible for the orders that were turned into Fannie May. Schoolwide contests were held for all students and classrooms. Junior members, Allannah Bayus came in first place and Reagan Klapak came in seventh place for their efforts. On distribution day, we were met with smiling faces of our customers as they were delighted with the FCSLA bags to hold their candy. Junior members volunteered their time and muscles to help carry out orders. Our branch was able to generate \$3,552.00 including the matching funds from the home office. These funds will be used by St. John the Baptist School in Whiting, IN to improve curriculum and encourage a better Catholic education in our area. We appreciate all families, parishioners and members who participated in our yearly fundraiser.



## Jr. Branch 207

### Toy Bingo

Branch J207, sponsored the Toy Bingo at St. Andre Bessette Parish, Wilkes-Barre, PA as a Matching Funds Project to help the parishes Social Justice Council with funds to feed the hungry. Pictured L-R: Pat Baron, Chairlady; Rita Kcenich, President J207; Fr. Ken Seegar, Pastor; and Florence McCabe, Secretary/Treasurer, J207.



(Continued on Page 22)

# Scenes from the 42nd Quadrennial Convention



# MATCHING FUNDS ACTIVITIES

## Sr. Branch 161

### Basket Auction

On December 8, 2019, the St. Elizabeth Society, Sr. Branch 161 participated in FCSLA's Matching Funds program with the American Slovak Cultural Association by participating in their Basket Auction at their annual Vilija Dinner. The money raised by the auction is used to raise funds for the two \$1,000 scholarships that they present at the Vilija dinner. These scholarships were presented to two students (Nadine Jones and Karlie Blissenbach) who were recommended by members of the ASCA and will be or are attending Youngstown State University (though the applicants may attend a college or technical school anywhere in the United States). We are very happy that one of the winners (Nadine Jones) is a member of Sr. Branch 161, from Poland, OH. If you would like the requirements for the 2020 Scholarship application or an application, please contact Loretta Ekoniak, 9660 New Buffalo Rd., Canfield, OH 44406 or email her at [loretta.ekoniak@gmail.com](mailto:loretta.ekoniak@gmail.com).



**Scholarship Winners**



**ASCA Officers and Trustees.**



**HAVE YOU SIGNED UP  
A NEW MEMBER RECENTLY?**

# REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF OCTOBER 31, 2019

ASSETS	
Cash & Short Term Investments	\$ 27,275,976
Bonds	965,729,741
Preferred Stock	2,067,249
Common Stock	7,253,088
Investment Income Due & Accrued	13,958,263
Property Plant & Equipment, Net	5,019,549
Certificate Loans & Accrued Interest	2,383,816
Other Assets	787,817
<b>TOTAL ASSETS</b>	<b>\$ 1,024,475,500</b>
LIABILITIES	
Life Reserves	\$ 300,730,444
Annuity Reserves	595,245,313
Death Claims Payable	2,726,506
Unearned Premiums	405,022
Matured Endowments	419,425
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,792,369
Accrued Convention Donations	8,000
Provision for Future Conventions	194,397
Asset Valuation Reserve	9,942,067
Interest Maintenance Reserve	454,913
Other Liabilities	1,741,417
<b>TOTAL LIABILITIES</b>	<b>\$ 918,059,874</b>
Surplus	\$ 106,415,627
<b>TOTAL LIABILITIES AND SURPLUS</b>	<b>\$ 1,024,475,500</b>

## INCOME STATEMENT For the Ten Months Ending October 31, 2019

REVENUE	
Insurance Premiums	\$ 4,611,248
Annuity Premiums	40,207,818
Investment Income	40,855,036
Amortization of Interest Maintenance Reserve	104,368
Rental Income	305,733
Other Revenue	139,059
<b>TOTAL REVENUE</b>	<b>\$ 86,223,261</b>
EXPENSE	
Increase in Reserves — Life	\$ 1,970,444
Increase in Reserves — Annuity	30,813,896
Insurance Benefits	7,252,007
Annuity Benefits	28,836,029
Commission Expense	1,265,744
Surrender Benefits	3,114,348
Post Mortem Benefits	1,325,965
Miscellaneous Member Benefits	75,887
Matured Endowments	118,775
Donation Expenses	97,756
Change in Accrued Convention Donations	210,000
Convention Expenses	137,793
Bank Service Charges	109,932
Data Processing Service Fees	150,115
Accounting Fees	150,059
Actuarial Fees	290,988
Legal Fees	44,048
Consulting Fees	93,008
Branch and District Funding	648,716
Fraternal Activities	104,217
Official Publications	484,751
Scholarship Awards	228,915
Miscellaneous Employee Benefits	480,337
Fees — Directors	137,957
Salaries — Employees	1,698,107
Salaries — Officers	446,971
Interest Expense	292,424
Tax Expense	171,545
Depreciation Expense	201,447
Utility Expense	86,469
Postage and Printing	254,505
Advertising	72,973
Travel Expense	62,478
Insurance Department Fees	77,112
Sales Promotion	124,776
Rental Expense	305,733
Other Expense	537,224
<b>TOTAL EXPENSE</b>	<b>\$ 82,473,450</b>
<b>Income (Loss) from Operations</b>	<b>\$ 3,749,811</b>
Dividends to Members	1,156,721
<b>Subtotal Income (Loss)</b>	<b>\$ 2,593,090</b>
Capital Gains (Loss)	(183,070)
<b>NET INCOME (Loss)</b>	<b>\$ 2,410,020</b>



## Cold Weather Comfort

### LEMON CHICKEN

8 boneless skinless chicken breast halves (2½ pounds)

1 teaspoon lemon pepper  
1 tablespoon vegetable oil  
3 tablespoons lemon juice  
1 teaspoon grated lemon peel  
¼ cup chopped toasted pistachio nuts, if desired  
Lemon slice, if desired

Flatten each chicken breast half to ¼-inch thickness between sheets of plastic wrap or waxed paper. Sprinkle both sides of chicken with lemon pepper.

Heat oil in 12-inch skillet over medium-high heat. Cook chicken, lemon juice and lemon peel in oil 15 to 20 minutes, turning chicken once and stirring juice mixture occasionally, until juice of chicken is no longer pink when centers of thickest pieces are cut.

Serve chicken topped with juice mixture, nuts and lemon slices.

### HAM LOAF

2 pounds ground ham  
1½ pounds ground pork  
2 eggs  
1 cup dried bread crumbs  
1 cup evaporated milk  
½ teaspoon salt  
½ teaspoon ground black pepper  
1 cup brown sugar  
1 tablespoon mustard powder  
¼ cup cider vinegar

Preheat oven to 350 degrees.

In a large bowl, combine the ham, pork, eggs, bread crumbs, evaporated milk, salt and ground black pepper. Mix all together

well and form into a loaf. Place loaf into a lightly greased 9x13 inch baking dish.

Bake at 350 degrees for 90 minutes.

While the loaf is baking, combine the brown sugar, mustard powder and vinegar. Mix well and pour over the loaf in the final 15 minutes of baking.

### LIVER DUMPLINGS

1 pound raw liver, beef or pork  
2 cups fresh bread crumbs  
1 egg  
¼ cup all-purpose flour  
1 dash salt, divided  
ground black pepper to taste  
2 quarts boiling beef broth

Grind liver in a food processor until smooth. Blend in bread crumbs, egg, flour, salt and pepper. Using a wet spoon, drop spoonfuls into boiling broth. Simmer for 25 to 30 minutes.

### CAESAR CHICKEN PASTA

1 carton (32 oz.) chicken broth  
8 oz. angel hair pasta, broken in half  
2 cups chopped cooked chicken  
1½ cups small fresh broccoli florets  
¼ teaspoon garlic powder  
¼ teaspoon salt  
¼ teaspoon pepper  
½ cup refrigerated creamy Caesar dressing  
¼ cup shredded Parmesan cheese

In 4- to 5-quart Dutch oven, add chicken broth, pasta, chicken, broccoli, garlic powder, salt and pepper.

Heat to boiling over medium-high heat. Reduce heat to medium; cook 8 to 10 minutes, stirring occasionally, until most of liquid is absorbed.

Stir in Caesar dressing; cook 1 to 2 minutes longer or until heated through. Remove from heat; stir in Parmesan cheese. Serve with additional Parmesan cheese, if desired.

### CARROT RICE

1 cup basmati rice  
2 cups water  
¼ cup roasted peanuts  
1 tablespoon margarine  
1 onion, sliced  
1 teaspoon minced fresh ginger root  
¾ cup grated carrots  
salt to taste  
cayenne pepper to taste  
chopped fresh cilantro

Combine rice and water in a medium saucepan. Bring to a boil over high heat. Reduce heat to low, cover with lid, and allow to steam until tender, about 20 minutes.

While rice is cooking, grind peanuts in a blender and set aside. Heat the margarine in a skillet over medium heat. Stir in the onion; cook and stir until the onion has softened and turned golden brown about 10 minutes. Stir in ginger, carrots, and salt

to taste. Reduce heat to low and cover to steam 5 minutes. Stir in cayenne pepper and peanuts.

When rice is done, add it to skillet and stir gently to combine with other ingredients. Garnish with chopped cilantro.

### ULTIMATE TWICE BAKED POTATOES

4 large baking potatoes  
8 slices bacon  
1 cup sour cream  
½ cup milk  
4 tablespoons butter  
½ teaspoon salt  
½ teaspoon pepper  
1 cup shredded Cheddar cheese, divided  
8 green onions, sliced, divided

Preheat oven to 350 degrees.

Bake potatoes in preheated oven for 1 hour. Meanwhile, place bacon in a large, deep skillet. Cook over medium high heat until evenly brown. Drain on paper towel, crumble and set aside.

When potatoes are done allow them to cool for 10 minutes. Slice potatoes in half lengthwise and scoop the flesh into a large bowl; save skins.

To the potato flesh add sour cream, milk, butter, salt, pepper, ½ cup cheese and ½ the green onions. Mix with a hand mixer until well blended and creamy.

Spoon the mixture into the potato skins. Top each with remaining cheese, green onions and bacon. Bake for another 15 minutes.

### BANANA SOUR CREAM BREAD

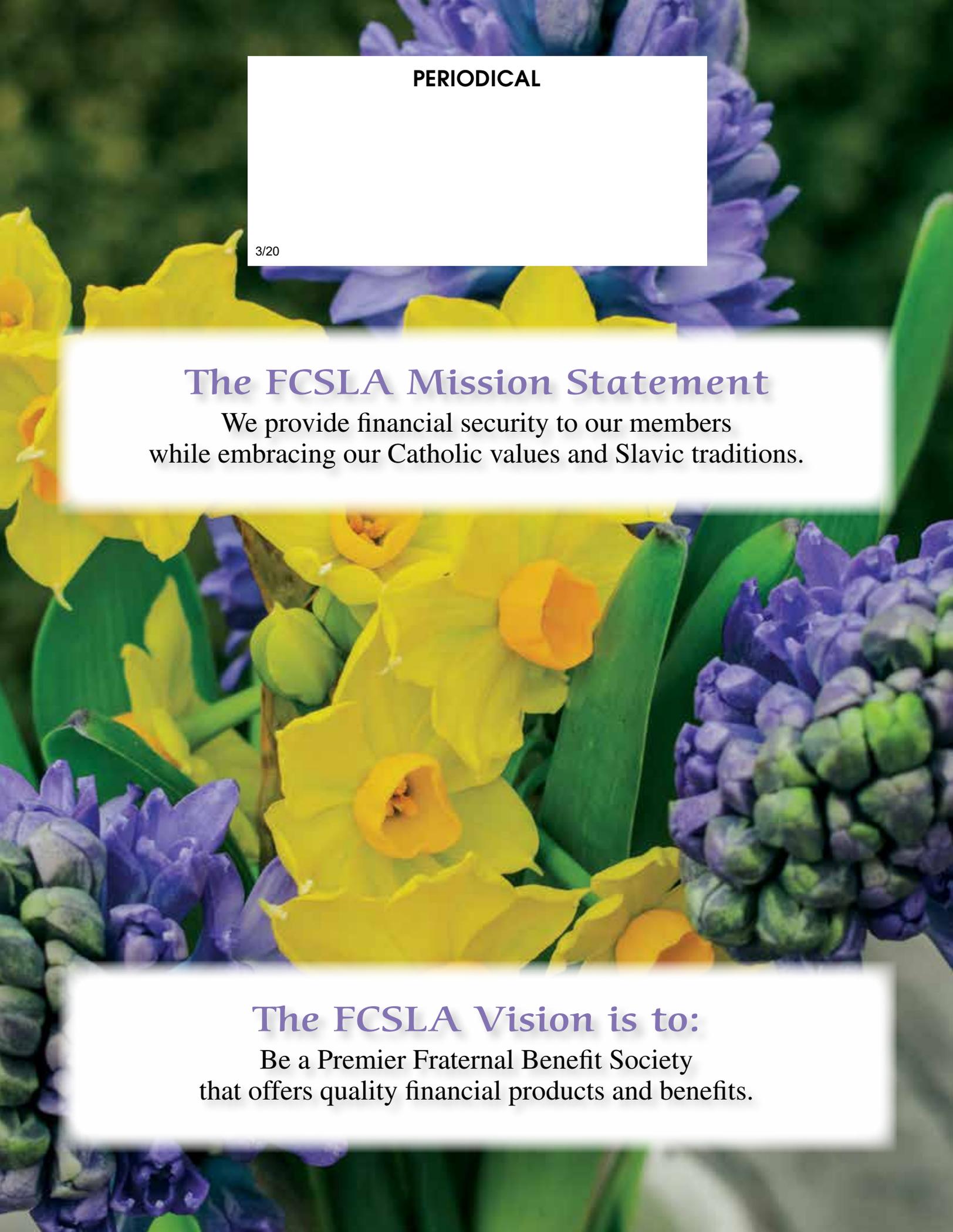
¼ cup white sugar  
1 teaspoon ground cinnamon  
¾ cup butter  
3 cups white sugar  
3 eggs  
6 very ripe bananas, mashed  
1 (16 ounce) container sour cream  
2 teaspoons vanilla extract  
2 teaspoons ground cinnamon  
½ teaspoon salt  
3 teaspoons baking soda  
4½ cups all-purpose flour  
1 cup chopped walnuts (optional)

Preheat oven to 300 degrees.

Grease four 7x3 inch loaf pans. In a small bowl, stir together ¼ cup white sugar and 1 teaspoon cinnamon. Dust pans lightly with cinnamon and sugar mixture.

In a large bowl, cream butter and 3 cups sugar. Mix in eggs, mashed bananas, sour cream, vanilla and cinnamon. Mix in salt, baking soda and flour. Stir in nuts. Divide into prepared pans.

Bake for 1 hour, until a toothpick inserted in center comes out clean.



PERIODICAL

3/20

## **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.