

Fraternally Yours®

 **FCSLA**Life

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First Catholic Slovak Ladies Association

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HAPPY

Valentine's

DAY

ŽENSKÁ JEDNOTA

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

EDITOR: Carolyn Bazik

P.O. Box 1617, Reading, PA 19603
E-mail: zjbazik@comcast.net
Phone (610) 373-2743 • Fax (610) 375-8333

FCSLA LIFE

24950 Chagrin Boulevard, Beachwood, Ohio 44122
National President/CEO: Cynthia M. Maleski, Esq. (216) 468-1011
National Secretary/COO: Kimberly Graham (216) 468-1012

BOARD OF DIRECTORS

NATIONAL CHAPLAIN:

Reverend Monsignor Peter M. Polando
Cathedral of Saint Columba, 159 W. Rayen Ave.,
Youngstown, OH 44503. Residence: (330) 744-5233
E-Mail: ppolando@youngstowndiocese.org.

NATIONAL PRESIDENT/CEO:

Cynthia M. Maleski, Esq., 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642. Ext. 1011.

NATIONAL DIRECTORS:

Jeanette E. Palanca, 304 W. Exchange Street,
Crete, IL 60417. Residence: (847) 770-3508.
Email: jeanetteeve@outlook.com.
Kristina Menke, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (216) 223-8220.
Email: kristinamenke53@gmail.com.
Kristine Midcap, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.

NATIONAL TRUSTEES:

Lorraine Gibas, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.
Joseph T. Senko, 24950 Chagrin Boulevard,
Beachwood, OH 44122 (800) 464-4642.

NATIONAL AUDITORS:

Mary B. Andreano, 24950 Chagrin Boulevard,
Beachwood, OH 44122 (800) 464-4642.
Dennis L. Povondra, 102 South Janda Avenue,
Tabor, SD 57063. (605) 661-6508.
Email: povondra@hcinet.net
Barbara A. Sekerak, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.

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The Alphabet of Happiness:

A – ACCEPT others for who they are and for the choices they've made even if you have difficulty understanding their beliefs, motives, or actions.

B – BREAK AWAY from everything that stands in the way of what you hope to accomplish with your life.

C – CREATE a family of friends whom you can share your hopes, dreams, sorrows, and happiness with.

D – DECIDE that you'll be successful and happy, come whatever may, and good things will find you. The roadblocks are only minor obstacles along the way.

E – EXPLORE and experiment. The world has much to offer, and you have much to give. And every time you try something new; you'll learn more about yourself.

F – FORGIVE and forget. Grudges only weigh you down and inspire unhappiness and grief. Soar above it, and remember that we all makes mistakes.

G – GROW Leave the childhood monsters behind. They can no longer hurt you or stand in your way.

H – HOPE for the best and never forget that anything is possible as long as you remain dedicated to the task.

I – IGNORE the negative voice inside your head. Focus instead on your goals and remember your accomplishments. Your past success is only a small inkling of what the future holds.

J – JOURNEY to new worlds, new possibilities, by remaining open-minded. Try to learn something new every day, and you'll grow.

K – KNOW that no matter how bad things seem, they'll always get better. The warmth of spring always follows the harshest winter.

L – LOVE Let love fill your heart instead of hate. When hate is in your heart, there's room for nothing else, but when love is in your heart, there's room for endless happiness.

M – MANAGE your time and your expenses wisely, and you'll suffer less stress and worry. Then you'll be able to focus on the important things in life.

N – NOTICE the poor, the ill, helpless, weak, or suffering. Offer your assistance when possible, and always your kindness and understanding.

O – OPEN your eyes and take in all the beauty around you. Even during the worst of times, there's still much to be thankful for.

P – PLAY, never forget to have fun along the way. Success means nothing without happiness.

Q – QUESTION Ask many questions, because you're here to learn.

R – RELAX Refuse to let worry and stress rule your life, and remember that things always have a way of working out in the end.

S – SHARE your talent, skills, knowledge, and time with others. Everything that you invest in others will return to you many times over.

T – TRY Even when your dreams seem impossible to reach, try anyway. You'll be amazed by what you can accomplish.

U – USE your gifts to your best ability. Talent that's wasted has no value. Talent that's used will bring unexpected rewards.

V – VALUE your friends and family members who've supported and encouraged you, and be there for them as well.

W – WORK hard every day to be the best person you can be, but never feel guilty if you fall short of your goals. Every sunrise offers a second chance.

X – X-RAY Look deep inside the hearts of those around you and you'll see the goodness and beauty within.

Y – YIELD to commitment. If you stay on track and remain dedicated, you'll find success at the end of the road.

Z – ZOOM to a happy place when bad memories or sorrow rears its ugly head. Let nothing interfere with your goals. Instead, focus on your abilities, your dreams, and a brighter tomorrow.

Dear Friends, Life is a miracle; don't let it slip away; open your heart to others and give of yourself each day. See the beauty in everyone. Be encouraging and understanding, the one who spreads love, positivity, joy, smiles and laughter...and who always, always, spreads kindness and love. Never forget that we rise by lifting others.

Until next Month,

Warmly, *Carolyn*



In Memoriam: Honoring Two Pillars of FCSLA

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

My dear Sisters and Brothers in Christ,

Brrrrrr!!! I am quite sure that those “snowbird” members of our Association who are in the southern parts of our country are enjoying the warmer weather than we here in the north! It has been in the lower twenties for the highs and in the teens/single digits for the lows in my neck of the woods. I do, however, enjoy the change of seasons and looking out the windows of my office and rectory to see the marvel of a new snowfall, the sparkling of the diamonds that the sun reflects on the flakes of the snow, and know that sometime in the next few months, spring will overcome the winter. For the time, I accept what God has given to me and to you. And for you in the sunny and warmer parts of our country, do not forget to put on the sunscreen!

It is with a sorrowful heart that I dedicate my monthly article about two members who served as members of the Board of Directors of the First Catholic Slovak Ladies Association, namely, Joann Skvarek Banvich, National Director, and former National Trustee, Suzanne V. Strohl of Arlington, VA.

It seemed to me that Joann was a quiet person at times but when she had something to say, I had to perk up my ears to listen to her concern and/or opinion. I sit at the left side of the President’s table while Joann sat on the opposite side, the last person on that side of the Board of Directors’ room. Although we both sat at opposite ends, I could tell by the way that she was sitting or the looks of her face, how she felt of the discussions going on by the members of the Board. She was the kind of person who knew the ins and outs of the Association and was one who not only cared for the welfare of the Association on the whole but also for her District and Branch as well. I was able to attend her funeral and noted the love that she treasured by the sorrows of her family and immediate friends.

And then there was Suzanne. She sat next to National Director Jeanette Palanka (whose mother, Rosemary Mlinarich, was previously Vice President of the Association and sat left of me during her term in office). I liked Suzanne because she just spoke

out the way it was and what was needed to make the Association what it is today! I liked her personality because on the outside, she was a lioness, but inwardly and sometimes sheepishly, she was a downright good person who was a tribute to herself, her family, and her friends. I admired her for the ambition to run for president of the Association at our last convention in Indianapolis. She, like the other members of the Board of Directors, assisted in making FCSLA what it is today in its Catholicity and dedication in serving the needs of the Association in between national conventions as an honor.

The words of Alfred Tennyson come to my mind as you and I pray for our two friends. It comes to my mind as a peaceful need at the time of death since my childhood when I first heard it. This poem is entitled, *Crossing the Bar*. As one publisher noted, it was Tennyson’s farewell to life as he died soon thereafter.

1. *Sunset and evening star,
And one clear call for me!
And may there be no moaning of the bar,
When I put out to sea,*
2. *But such a tide as moving seems asleep,
Too full for sound and foam,
When that which drew from out the boundless deep
Turns again home.*
3. *Twilight and evening bell,
And after that the dark!
And may there be no sadness of farewell,
When I embark;*
4. *For though from out our bourne of Time and Place
The flood may bear me far,
I hope to see my Pilot face to face
When I have crossed the bar.*

Eternal rest grant unto them, O Lord. And let perpetual light shine upon them! May they rest in peace. Amen. May their souls and all the souls of the faithful departed, through the mercy of God, rest in peace. Amen. Our Lady of Sorrows, pray for them. Saints Ann and Joachim, pray for them.

Message from our National President

CYNTHIA M. MALESKI



“We are the light of the



Dear fellow members,

There is much discussion these days about the value of “character” and what it means to all of us as Americans. Each of us is hopefully taught and nurtured in a value system by our parents, families and those around us who impart solid values to us with the overarching guiding stars of faith, hope and love. FCSLA’s rock solid values are ensconced

with the values inherent in the doctrine of our Roman Catholic Faith. Strength of character is a value we all aspire to, but what is it? It embodies integrity, honesty, forthrightness and striving to find meaning and purpose in life. It means being a practitioner of good, benevolent works, sharing knowledge and wisdom with others. It means humility. A leader who has character does not abuse that power when they have it and strives to serve the common good.

As designated and elected at the 2011 Quadrennial Convention I have been honored to continue to serve as National President/CEO during this historic time. During this time, our focus has been to fulfill the mission of providing financial security to our members while embracing our Catholic values and Slovak/Slavic traditions. Our goal is to work towards that mission with our strategic plan, objectives and actions every day. We are proud of the affinities we have built and sustained over the years to achieve this lofty goal.

During my tenure since 2012, I have presided over 3 National Conventions (2015, Louisville, KY; 2019, Tampa, FL and 2023, Indianapolis, IN); and one special convention in 2014 that approved a complete revision to the organization’s bylaws. In addition, I was responsible for the first ever special convention by mail to approve mergers with two like-minded fraternal organizations in 2016. As National President/CEO, I also served as Chair of the Board of Directors until our 2024 first time change to a separate Chair of the Board.

I have been fortunate, indeed, to be able to work alongside and develop a number of committed and

smart leaders over the course of these years as we strive to reach our common purposes at FCSLA. We embarked on a noble, exciting journey together across the landscape of American life. We built several new functional areas, including human resources.

During my tenure, FCSLA’s insurance in force exceeded \$1 billion dollars and assets have grown to over \$1 billion (from \$676 million in 2011), surplus exceeds \$108 million (from \$85.8 million in 2012), solidifying FCSLA Life as one of the top sustainable fraternal benefit societies in the United States. The organization has maintained an A.M. Best rating of A- (Excellent), as we also fortify and continue our broad and generous fraternal benefits. Through the board of directors, a long-term association Strategic Plan was introduced and guided by the National President/CEO; a national committee was formed to plan and present national and district events to celebrate the association’s 125th anniversary and we have expanded FCSLA’s footprint through the opening of 26 new branches in growing areas of the United States, including in New York, California, and Alaska. The Association is comprised of approximately 400 branches, is licensed to do business in 48 states and the District of Columbia, with about 100,000 members, an increase since 2012.

There have been significant insurance and annuity product changes as well, leading to long-term sustained growth without sacrificing the safety of our members’ assets which we hold.

At the 2023 Quadrennial Convention, as Convention Chair, the historic bylaw changes were adopted in a transition and hiring plan for a Chief Executive Officer and of a separate function of board chair from the elected directors.

During my tenure we initiated four national appeals for charitable causes including relief in West Texas, aid for “at risk” children, an anti-hunger drive and the establishment of an Anna Hurban Scholarship Program for long-term sustainability.

Our branches and districts perform a myriad of charitable projects in our communities, energized by increases in our matching funds projects. Many

world”

include food drives and outreach to those in need in the communities where we live and work. Members and branches are afforded a wide array of benefits, second to none in the fraternal insurance industry.

The national sales team has been realigned and expanded, a new Family and Friends sales referral program was initiated, a short application and a new illustration and e-app system was implemented and the Association adopted FCSLA Life as its marketing name along with a new logo. We are well on our way to other significant digital changes as well.

Our board of directors embraced the creation, modeling and launch of strategic planning board committees for key functional governance areas to bring specific recommendations from the named committees to the board, increasing transparency, engagement and dialogue. We have developed and continue to refine an Enterprise Risk Framework for the organization and established a framework for a Cultural Awareness Strategic Plan. We created, launched and work with young adult leaders through a Young Adult Leadership Council.

We achieved this success while enduring the worst pandemic in a century, a volatile economic environment and a new “normal” in workplace culture.

With humility and love, let us all serve as bridges to the future and younger generations as we move forward. I am ever grateful to my family, especially my dear husband and daughter who unselfishly gave me up for over 13 years as I have spent countless hours every day steering this mighty ship. Let us all use our time and talents on this earth wisely to benefit and show love to promote the common good and peace!

We are the light of the world!

With love and respect, I am

Cynthia M. Maleski, J. D.
National President/CEO



Pre-Lenten Dance – Slovak League of America Assembly 20

The Milwaukee Fasiangy (Pre-Lenten Dance) sponsored by Slovak League of America, Milwaukee Assembly 20 will be held on Sunday, February 23, 2025, at 12 NOON at Sacred Heart Church Hall, 917 N. 49th Street Milwaukee, Wisconsin. Slovak food and bakery will be available. A live band will provide music for dancing and your listening pleasure. The Tatra Slovak Dancers will have a performance. Donation is \$5.00 per person. For more info, contact Betty at 414-425-6137 or Ellen at 262-893-7483.

2025 Slovakia Heritage Tours

Sept. 12-21 and June 20-29, 2025



Reconnect with your Slovak heritage and homeland on these ten-day, small-group tours that helps you discover your homeland and reconnect with your family roots. Explore age-old cities, medieval towns, folk-life museums, the Tatra mountains picturesque villages, festivals, castles, and more. Optional genealogical research, and ancestral village and family visits available. For more information: Visit www.slovakiaheritage.com for a detailed itinerary, price, registration etc. or contact Judith Northup-Bennett, Slovakia Heritage Tours, 978-544-5144 (text 978-894-6622), or slovakiaheritagetours@gmail.com to discuss your travel plans.

• PACCF 2025 Youth Trip to Poland •

The Polish American Congress Charitable Foundation is again sponsoring a Cultural Program for American teenagers of Polish descent in the summer of 2025. This has been made possible due to the success of several previous summer programs.

This time we will be sending one group of 25 participants ages 13 to 15. Participation is open to students of Polish descent who are U.S. citizens. Preference will be given to insured members of a Fraternal Benefit Society, active members of the Polish Scouts (Harczerze) and students enrolled in an accredited Polish Language School. Participants will be selected by a lottery system. In order to allow as many students as possible the experience of such a trip, previous participants will not be eligible. **The group will depart from Chicago on Saturday, July 19, 2025 and will return on Saturday, August 2, 2025.** Participants will be chaperoned during their travel to and from Poland and for the duration of their stay in Poland.

This year, the program is organized through the Jagiellonian University in Kraków, which has a long history of offering excellent study programs to students from foreign nations. The program will include 30 hours of Polish language instruction provided by teachers trained to work with young people. A placement test will be administered on the first day to determine students' knowledge of Polish and classes will be structured accordingly. Sightseeing tours of Kraków and surrounding sites of relevance, Warsaw, Guido Coal Mine in Zabrze, Ogródzieniec Castle, Obwarzanek Museum and Krakow Mounds are planned, along with sports activities, dance, art and culinary workshops.

The cost of the trip is \$ 3,750.00 U.S. per person. This includes round-trip airfare, lodging, all meals, luxury coach transport, and entry fees to venues. Of this cost, participants will pay \$ 900.00 and the PACCF will pay the balance of \$ 2,850.00 per person. A non-refundable deposit of \$ 450.00 is due no later than March 15th and the balance is due by May 1st. Deposits should be sent with the form below. (Deposit will be returned only if your child is not selected).

Should you have any questions, please do not hesitate to contact Eva Szubzda at 773-763-9942 or Antoinette Trela at 847-323-1005. Via email paccf@paccf.org.

PAC CHARITABLE FOUNDATION – DEPOSIT FORM

Enclosed is a check for \$450.00, representing a non-refundable deposit payment for the following student to be accepted in the Youth Education Exchange in Poland - Summer 2025.

CHILD'S NAME _____ AGE _____

HOME ADDRESS _____

CITY _____ STATE _____ ZIP _____

HOME PHONE _____ WORK PHONE _____

CELL PHONE _____ E-MAIL _____

Member Of (if applicable) _____ Group/Branch# _____

PARENT OR LEGAL GUARDIAN _____ (Print Name)

_____ (Signature)

Please make check payable to "PAC Charitable Foundation" and mail it to
PAC Charitable Foundation, Attn: Youth Trip 2025
6645 N. Oliphant Ave., Suite A, Chicago, IL 60631

to arrive no later than March 15, 2025



Branch Z356, Omaha, Nebraska holds Children's Christmas Party

Branch Z356 held a Children's Christmas Party on December 15, 2024, in Omaha, NE. The children played bingo and sang a Christmas carol for the adults. They enjoyed refreshments of cookies and lemonade. Children twelve and under were given a gift card for Christmas. Everyone had a wonderful time.



W137 Visited Area Care Center to Spread Christmas Joy

On Sunday, December 8th, members of FCSLA Life Branch W137 of Cedar Rapids, Iowa, visited area care centers, singing Christmas carols to FCSLA members and members of St. Ludmila Church. We also gave each person a miniature poinsettia. Many requested their favorite Christmas songs and joined in singing with us.



W137 members caroled for W137 member Theresa Wieser.



W137 members caroled for St. Ludmila member Joyce Janovec and gifted her a miniature poinsettia (held by her friend, Donna).

Members of S030 Attend Vilija Dinner



Members and guests of St. Ann's Branch S030, enjoyed the beautiful Vilija dinner sponsored by the American Slovak Cultural Association (ASCA) of the Mahoning Valley on December 15, 2024. The event was held at St. Christine Parish Center in Youngstown, Ohio.

CHRISTMAS PARTY AND LUNCHEON FOR BRANCH S376, MILWAUKEE, WI



On December 14, 2024, Branch S376 in Milwaukee, WI organized a Christmas party and meeting for its members and guests. The festivities were filled with cheerful holiday spirit, creating a warm and joyful atmosphere throughout the restaurant. Thirty-four members and two guests attended the event. We all enjoyed delicious food, cake, door prizes, and beautiful centerpieces. Additionally, all members received gifts from our branch. It was truly a treat. During the meeting, the assembly elected Elizabeth Peterson as vice president of Branch S376, a position that had been vacant. We also took time to honor and pray for our deceased and sick members. The event lasted most of the afternoon. We are truly blessed to be part of this wonderful organization, and our Branch here in Milwaukee is particularly thankful for its members.

"Veselé vianoce a šťastný nový rok."

W130 Christmas Party



On December 8, 2024, twenty-two members attended the Branch W130 of Clutier, IA Christmas Party and annual meeting. A lunch including chili, beefburgers and cookie bars was furnished. Our annual meeting was held after lunch. Apples were passed out for all to take home.



J157 Christmas Party

Branch officers with Santa: Kathy Harhai, Flora Funtal, Cindy Pawelec and Dorothy Urbanowicz.



Jr. Branch 157 of Monessen, PA held their annual Christmas Party with Breakfast with Santa on Sunday December 8, 2024. Members were treated to breakfast of french toast sticks, homemade sausage and juice. Each child had the opportunity to speak with Santa and tell him what their Christmas wishes were, then received a treat bag.

W013 Prague, NE Family Advent/Christmas Party

The FCSLA Branch W013 from Prague, Nebraska held a Family Advent/Christmas Party on Saturday, December 7, 2024, in the St. John's Church Hall. Father Carson Kain opened with a prayer, and then all enjoyed a pizza dinner followed by ice cream sundaes. There were games for the kids, and a visit from Santa. Door prize drawings were held. A few reminders were given about the up-coming Annual Branch Member Meeting in January, and the FCSLA Scholarship process and dead-line.



Louise M. Yash District, Milwaukee, WI hold Annual Christmas Party



On December 7, 2024, Louise M. Yash District of FCSLA Life (Milwaukee) held their annual Christmas party/meeting at Alioto's Restaurant in Wauwatosa, WI. The District meeting started at noon, District President Laurie Muffler, introduced the board and welcomed members and guests. District Vice President, Cassie Muffler, offered a prayer for the sick and deceased members. District Secretary Kathy Valent then read the minutes of the previous meeting and District Treasurer Betty Novak gave her treasurer's report. Members voted and welcomed our new District auditor, John Kaniewski. We would like to thank Tom Bresnahan for serving as auditor. Our guest speaker Former Yash District President and Former National Director Patrick Braun, spoke

about how important having FCSLA Life insurance, annuities and talked about the book he wrote. He then played the guitar, and we sang Christmas carols before our delicious lunch was served. The luncheon/meeting concluded with the drawing for raffle prizes. Non-perishable food items were collected and donated to a local Food Pantry.



S88 Annual Christmas Party

Members of Senior Branch 88 of Monessen, PA were treated to their annual Christmas party on Saturday, December 7, 2024. The party was held at the Cedarbrook Country Club in Belle Vernon, Pa. President, Dorothy Urbanowicz welcomed everyone, and Kathleen Harhai gave the invocation. Following dinner a brief meeting was held. Dorothy reminded everyone of the importance of keeping beneficiaries up to date. She also announced this year's winners of scholarships from S88 and J157 were: Casey Allshouse, Tori Bergstedt, Tristan Todd, Madison Sepesky, Abigail Yatsko, Alyvia Yatsko, Callid Kane and Kara Kane. Dorothy reminded everyone to have their children apply and that the applications are now available online. Fifty-year award members this year were Cynthia Bizet, Paula Borowy, Julia Bartolozzi, Lisa Barbao, Christine Zelinsky, Daniel Currena and Roxane Gilman. Matching funds



Officers L to R: Dorothy Urbanowicz, Kathleen Harhai, Flora Funtal and Cindy Pawelec.

projects completed for 2024 2343 were the Epiphany Parish purse bash, Monessen Fire Department, Veterans and Epiphany Turkey Bingo. Members were reminded to keep their address up to date with the home office. A vote was then taken to change the party back to the first Sunday of December. Door prizes were then awarded, and each member received a door prize. Flora Funtal gave the benediction and Dorothy wished everyone a safe trip home and a Very Merry Christmas and Blessed New Year.



District 11, St. Isidore, Nebraska Annual Advent Party



District 11, St. Isidore, Nebraska held its annual Advent Party on December 2, 2024. Members and guests met at Abie's Place in Abie, Nebraska. Registration featured a candy bar pull with some bars containing notes for a larger prize. Father Carson Cain led the memorial rosary for all deceased members. A traditional pork and sauerkraut dumpling meal with cheesecake for dessert was enjoyed by fifty-five guests. Following the meal, the annual meeting was held. A new president, Amy Hull was elected. Cecilia Hall was thanked for her 13 years of service. Following the meeting, a cultural display of Czech Branch and District memorabilia was enjoyed. Everyone received a gift from the home office in Beachwood, Ohio. The awarding of door prizes concluded the event.



FSCCLA Life Branch W033 Spillville, IA, Annual Christmas Party



*\$250.00 check presentations to Fire Departments
L-R: Ridgeway, Brian Peter; Protivin, Brad Moudry; Calmar,
Branch Treasurer Rita Fjelstul accepted for Aaron Brinks;
and Fort Atkinson, Jay Scwaman and Ron Franzen.*



*Branch president Dan Silhacek with Andrew, Haley, Kinsley
and Noah Unga, who are Dan's daughter and family. Noah
won a \$25 door prize.*



*Branch W033 \$250.00
Scholarship winners:
L-R Ron Stika, accepting for
his son Joshua, Sarah Opat,
and Alayna Kuennen.*



*Bingo callers Frank Ryant,
branch director and Tom Novak,
branch vice-president*



*Lilian Maldonado visits with
Santa*



*Mom, Hannah Lowery and
daughter, Bristol, playing bingo.
Bristol was the lucky winner of a
\$25 door prize.*

FCSLA Life Branch W033, Spillville, IA held their annual Christmas Party Sunday, December 1, 2024, at the Spillville Library beginning with a social hour and the presentation four checks of \$250.00 each to representatives of the Fort Atkinson, Calmar, Ridgeway and Protivin Fire Departments.

A delicious potluck dinner followed with twenty-seven adult members and seven children present. The branch supplied ham, refreshments and table settings. Members brought a delicious variety of food to add to the occasion. Santa arrived and passed out treat bags to the children and adults and stayed for pictures to be taken. A meeting followed that began with a prayer and the pledge of allegiance. Minutes, the treasurers report, yearly branch report and a district meeting report followed. Scholarships of \$250.00 each were awarded from the branch. Recipients were Alayna Kuennen, Sarah Opat and Joshua Stika (accepted by his dad, Ron). Election of officers followed with all officers agreeing to serve another term. After the meeting concluded, everyone enjoyed bingo with prizes coming from on and around the Christmas Tree, plus some cash prizes too. Two containers of Christmas Candy were set-up, one for adults and one for children to guess just how much candy was inside. Donna Ryant won the adult prize, and Remi Clark was the children's winner. The day ended with eight door prizes being given and wishes for a very Merry Christmas.

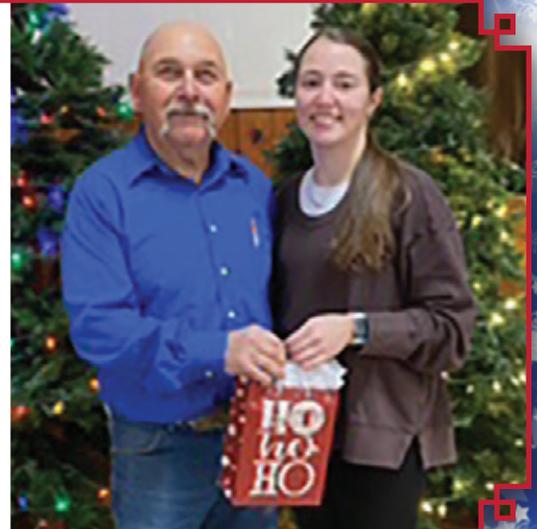
S077 Holds Annual Christmas Party

McKeesport, PA Branch S077 held its annual Christmas party on Sunday, December 1, 2024, at the Sunset Room in Elizabeth Township, PA. Members and guests enjoyed appetizers and the music of International Gypsy. A memorial service was held to honor members of the Branch who passed away this year and election of officers was held. A delicious dinner was served, followed by prize drawings.



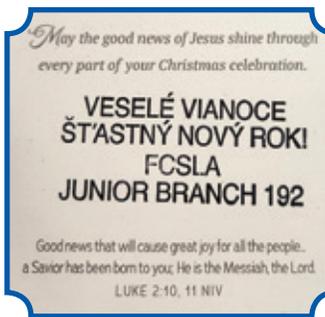
W093, Tabor, SD Presents Scholarship winner with a gift

Branch W093 Tabor SD president Terry Sestak presented our local and national scholarship winner Jurni Vavruska with a congratulatory gift at our December 1st meeting. Jurni attends South Dakota State University and is majoring in architecture.

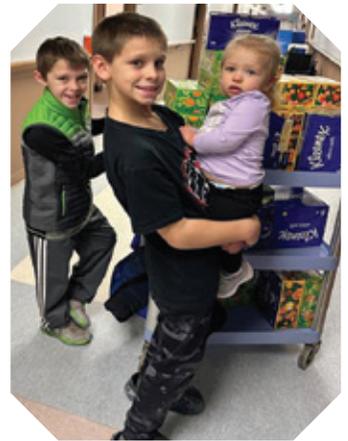


J192 Sends Christmas Card & Gift to Members

Each year, members of FCSLA Life J192 receive a Religious Christmas Card with a Slovak message from their branch. The card includes a \$5.00 bill and are mailed to junior members who live all across the United States.



W130 Distributes Kleenexes to Area Nursing Homes



Branch W130 of Clutier, IA distributed over 300 boxes of Kleenex as Christmas gifts to residents in 4 area nursing homes. Helping their grandmother, Barb Svoboda, volunteer are 3 of her grandchildren. You are never too young to learn the gift of giving!

Pierogi Making FCSLA Style

The annual family tradition continues as 3 generations of Joliet, IL S53 members get together at Rosemarie Hamerla's home, making 16 dozen potato & cheese, and sauerkraut pierogis for the Christmas feast!



Members of S030 Attend District Christmas Celebration



Members of St. Ann's Branch S030, attended their annual Christmas Celebration in conjunction with Okres Maria E. Grega on Sunday, November 17, 2024, at Park Inn by Radisson in West Middlesex, PA. Everyone enjoyed being together during this beautiful season.

150th Anniversary Gift Given to St. Michael The Archangel Church, Schererville IN



FCSLA presents a 150th anniversary gift of the founding of St. Michael The Archangel Catholic Church in Schererville IN to Rev. Martin Dobrzynski, St. Michael's Pastor and Deacon Gary Wolfe both of which are wearing vestments made for the anniversary celebration depicting scenes from St. Michael's stain glass windows. Presenting the anniversary gift are Lillian and John Zaborske of S289, Gary IN.

MEMBER OF S030 RAISES MONEY FOR NATIONWIDE CHILDREN'S HOSPITAL HOSPICE & PALLIATIVE CARE PROGRAM



Deanna Lee (S030), member of the Butterfly Guild of Nationwide Children's Hospital in Columbus, Ohio, recruited her dad, Gary DiPillo (S030), for the annual November Beard fundraiser. Gary grew his beard during the month of November and raised \$1100 dedicated for the hospital's Hospice and Palliative Care program. Stylists donated their time to shaving the beards at the end of the month. Thanks to several Branch members for their contributions.

S111 Saints Simon & Jude Pre-School Donation

Twin brothers Ethan and Thatcher Holowaty presented a check for \$200.00 in support of their pre-school from Branch S111, Charleroi, PA. Pictured left to right are Thatcher Holowaty (J170), Regina Berner, (S)111, Ethan Holowaty (J170) and Amy Baumgart, school director. Saints Simon and Jude Pre-School is a faith-based Christian school with over 200 in attendance. The school is located in Greentree, PA and is in the Diocese of Pittsburgh. Ethan and Thatcher Holowaty are grandsons to William and Anna Marie Bury. The twin brothers are 5th generation members of FCSLA Life.



FCSLA Celebrates Sisters Helen Scasny and Regina Kusnir for Their Extraordinary Service

The First Catholic Slovak Ladies Association (FCSLA) is thrilled to honor two of its remarkable members, Sister Helen Scasny, SC, (S114) and Sister Regina Kusnir, SC, (S533) who were celebrated at the 2024 Light the Way Gala hosted by Light of Hearts Villa. This milestone event, marking the Villa's 35th anniversary, highlighted the profound impact these Sisters have had on the organization and its mission of compassionate senior care.

Sister Helen Scasny, SC, received the prestigious Radiant Heart Award for her unparalleled dedication and innovative leadership. As the founding force behind the Sr. Helen T. Scasny, SC Benevolent Fund, she ensured that no resident would be turned away due to financial hardship. Adding to the excitement of the evening, Hollywood star Catherine O'Hara, a family friend, presented Sister Helen's award virtually. The surprise presentation brought joy to the gala attendees and underscored Sister Helen's widespread influence and the love she inspires in those who know her.

Sister Regina Kusnir, SC, was honored with the surprise naming of the Villa's chapel, as

the Chapel of Light, in her honor. This heartfelt tribute recognizes her decades of spiritual guidance and her commitment to fostering a strong, faith-filled community at Light of Hearts Villa. Her legacy of love and service continues to be a source of inspiration for all.

FCSLA is proud of its longstanding partnership with Light of Hearts Villa. From contributing to the Benevolent Fund to supporting impactful events like the Light the Way Gala, FCSLA is committed to ensuring the Villa's continued success. Financial support strengthens its programs and mission. And our Join Hands Day efforts not only beautify the landscaping, but builds relationships with the residents and staff.

We are overjoyed to celebrate Sisters Helen and Regina, whose lives embody the spirit of faith, service, and community. Their awards are a testament to their extraordinary contributions, and FCSLA joins Light of Hearts Villa in celebrating their legacy.

Congratulations to Sisters Helen Scasny and Regina Kusnir on these well-deserved honors—you make us so proud!



Annuity Rates

These rates became effective for new business 10/1/2024

SILVER ELITE ANNUITY

- Flexible Premium Deferred Annuity (Contract FPA(5)-0713)
- **4.75% APY current credited interest rate effective October 1, 2024***
- **3.00% APY minimum guaranteed rate**

GOLD ELITE ANNUITY

- Flexible Premium Deferred Annuity (Contract FPA(7)-0713)
- **4.85% APY current credited interest rate effective October 1, 2024***
- **3.00% APY minimum guaranteed rate**

PLATINUM ELITE ANNUITY**

- Flexible Premium Deferred Annuity (Contract FPA(10)-0415)
- **5.00% APY current credited interest rate effective October 1, 2024***
- **3.00% APY minimum guaranteed rate**

**Our credited rate may go up or down at anytime, but will never go below the minimum guaranteed rate.
**This product is not available in New York - Call for details.*

For more information, please contact one of our knowledgeable representatives.



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Rating Date: October 2024
2024 - 2025 rating period

For the latest Best's Rating, access www.ambest.com

Reconnecting with Family in Slovakia

When the Hricovsky sisters decided to visit Slovakia, their father's and mother's family homeland, they looked forward to walking the streets of Horný Hričov where their father was born and visiting their namesake Hričov Castle. They also looked forward to spending a day in Košice where their mother's father was born and grew up. Vicky, Barb, Margie, Becky, Anne and Lori grew up in LaSalle Michigan and spent their childhood surrounded by Slovak family on both sides. Their family were members of FCCLA since the time of their grandparents.

When Vicky (S149) saw the announcement for the September Slovakia Heritage Tour (organized by Best Slovakia Tours) in *Fraternally Yours* last winter, five of them (Lori was not able to go this year.) signed up, never expecting the reconnections and warm family welcomes that would change their lives.

The family had lost track of both sides of the family since the 1990s. But they were lucky. Best Slovakia Tours, working with genealogical re-searcher Michal Razus, connected them with the relatives their parents had visited in Horný Hričov in 1996 and the family their uncle had met in Košice in 1975.

Since their father's birthplace, Horný Hričov, was just 2 hours north of Bratislava near Zilina, Best Slovakia Tours arranged a driver/translator to take them to the village for a day. When they arrived at the house of their cousin Emil Hricovsky, Vicky said it was as if they had always known them. They were greeted with kolace (cakes) and coffee before Emil, his sister Eva and brother Peter took them on a tour of the village. Eva's daughter who spoke English came from Poland to meet them. They walked the village streets and saw the church and school that their father went to, ending up at the mayor's office for a special reception. The mayor greeted them warmly and gave them books on the town and the area. Next, they did a long hike to the cemetery to see the graves and hear stories of their great-grandparents and other family members.

Returning to Emil's house, they huddled around the small kitchen table to enjoy a chicken paprikash dinner talking and laughing until it was time for the five to leave. "It was like we were kids again with our Slovak aunts and uncles in Michigan," Vicky said. "Everyone hugged and hated to let go."

Rejoining the Slovakia Heritage Tour group after the day with their family, the five continued to explore Slovakia's culture, history and beautiful landscapes. Barb described the tour group of 15, "Traveling with the group, I had the feeling I was with my Slovak-American family from home. They knew our songs. They shared the same experiences growing up." Barb liked the musical events on the tour as well as when they visited places where they could experience the olden times when their grandparents lived in Slovakia as well as meet today's Slovaks. "I had to get up and dance when I heard the accordion and violin. It's in my blood."

The sisters had one more surprise when the tour arrived for two nights in Slovakia's second largest city, Košice. Late in August, just before they left, the researcher made contact with Karol Thiener who was 18 years old in 1975 when their Uncle



Nick visited Košice. Karol, his family and dog Ringo, greeted them with red roses and slivovica at the hotel on their day in Košice. The slivovica toasting continued over lunch in a city café. Karl surprised the group by calling their Uncle Nick in Cleveland so he could be there with the festive group. In the evening, the family, joined by more family members from Košice, gathered for a big restaurant dinner with more slivovica toasting, sharing family stories, laughing, talking, and hugging. Once again, the sisters felt swept back in time to the large gatherings of their childhood with their Slovak-American family.

Since returning home, internet communication has made it easy for them to stay in touch with their reconnected Slovak families on both sides of the Atlantic. Another pleasant surprise was the discovery of Karol's niece, their cousin, who left Košice more than 30 years ago and now lives in Connecticut. They were able to meet Sylvia when she joined their mother's Estvanik family reunion in Ohio the end of September.

Do they have any regrets about the trip? Just two. They were so happy meeting and being with the family in Horný Hričov that they weren't able to climb up to and explore the Hričov Castle ruins. They also wished their sixth sister, Laura, could have joined them. Plans are in the works to rectify these omissions with a return trip in two years to revisit family, climb to their namesake Hričov Castle, and see more of this beautiful country, their homeland.

(The 2025 September Slovakia Heritage Tour will run from September 12 –21 this year. Best Slovakia will also offer a new June Slovakia Heritage Tour from June 13 – 22. For more information on the tours visit www.slovakiaheritage.com or call Judy Northup-Bennett at 978-544-5144. Or text or email at 978-894-6622 or slovakiahertagetours@gmail.com)

Life Insurance is Love Insurance

Paul Smithers, CLU, ChFC, ChSNC, National Sales Manager



Valentine's Day is symbolic of love and caring for others. Life Insurance is a versatile financial tool that can be used to show others you love and value them.

Here are some examples of how life insurance is love insurance:

The typical finances of a married couple with young kids include a mortgage, college expenses, and planning for future retirement just to start. Now factor in ongoing costs of healthcare, and the increase in general living expenses. If an income is lost due to the death of a parent that would result in a catastrophic loss of income. Immediate replacement of the lost income is paramount. This would be a highly emotional time for the survivors and having the life insurance benefit immediately available can take away financial worry. True love is shown when a parent looks after their family even after they are gone.

An older couple are concerned about how they can afford to pay for final expenses including possible health care costs, legal costs and funeral costs. They don't want to be a burden on each other, their children, or their grandchildren. They can use life insurance to make sure there is money available to cover their final expenses. True love is shown in eliminating financial worry and giving the family the opportunity to truly honor the life of the deceased spouse, parent, and/or grandparent.

Parents and Grandparents have a unique opportunity to show love through life insurance for their children and grandchildren. Purchasing permanent life insurance on a child or grandchild gives them a start on having at least some life insurance in place while they are young and healthy.

When life insurance is purchased from FCSLA the insured becomes a member of our society. In addition to being insured they also can benefit from the valuable fraternal benefits that FCSLA offers including the Scholarship Program for both children and adults, branch membership and activities and the Fraternally Yours magazine. With FCSLA the insured gets much more than just a life insurance policy.

This year, show your Valentine love with life insurance!

For more information, please contact your local FCSLA independent agent or recommender. You can also find contact information for our Regional Sales Managers here:

<https://www.fcsla.com/about/rsm/>

Or just scan this QR code



Paul Smithers CLU ChFC ChSNC
National Sales Manager



MATCHING FUNDS ACTIVITIES

BRANCH S011, HOMESTEAD, PA Electronic Bash Event



Pictured from left to right: Appalachia volunteer Billy Pegher, Sr. 011 Branch Secretary/Treasurer Jim Deak, Appalachia volunteer Deanna Lesutis, FCSLA Life National Director and Sr. 011 Branch President Kristina Menke, and Appalachia volunteer Catrisse Lesutis.



Pictured is Linh Nguyen and her daughter with FCSLA Life National Director and Sr. Branch 011 President, Kristina Menke, after winning the 50/50 raffle.



Left to right is FCSLA Life National Director and Sr. Branch 011 President Kristina Menke, Sr. Branch 011 Secretary/Treasurer Jim Deak and Sr. Branch 011 Auditor Linda Deak.

On December 7, 2024, FCSLA Life's National Director and Sr. Branch 011 President, Kristina Menke, along with S011 Branch Secretary/Treasurer, Jim Deak, and S011 Branch Auditor Linda Deak held a matching funds event at St. Maximilian Kolbe Church during their annual Electronics Bash event. The Electronics Bash benefits the Appalachia Work Camp where young members of the diocese, as well as their leaders, organizers and volunteers donate their time, effort, and skills for two weeks in West Virginia, building homes for those in need. For the past several years, Senior Branch 011 members and its officers have been blessed to participate and support this wonderful cause. The winner of the 50/50 raffle that was sponsored by FCSLA Life Sr. Branch 011 was Linh Nguyen who donated her winnings back to the Appalachia Work Camp.

BRANCH J58, WHITING, IN Italian Night Fundraiser

FCSLA Junior Branch 58 sponsored Italian Night at St John the Baptist Panel Room, on Friday, November 22, 2024. The school's cafeteria was transformed into an Italian restaurant. On the menu volunteers, headed by religious coordinator Jamie Sandona, prepared an all you can eat spaghetti dinner. A delicious garden salad, choice of marinara or meat sauce were offered. The room was dressed in red and white checkered tablecloths with bread, parmesan cheese, olive oil and butter available on each table. Patrons were invited to purchase drinks and choice of desserts: cake, nut roll and cookies for children.

It was a wonderful time to visit with friends, family and those you don't get to see often. People stayed and visited enjoying the music and conversation, feeling good about supporting our school and church. A 50/50 raffle was available with Deb Gazda enticing people to purchase tickets, the evening was concluded with a winner being selected.



Unfortunately, the school's heating system will be going through a complete overhaul costing millions of dollars. As the saying goes, "one step at a time". Guests supporting these events means so much. Every project needs support and all those who attended gave us the fortitude to keep going with a great goal in mind. We are grateful for the wonderful volunteers who keep showing up. We are also blessed to have FCSLA Matching Funds help with the cost of our repairs. May God bless everyone who chopped, cooked, washed dishes and cleaned up. We could not have been successful if it had not been for each one of you!



MATCHING FUNDS ACTIVITIES

BRANCH JW093, TABOR, SD

After Prom Bingo Party

Bon Homme School After Prom Committee members present were Chantelle Jungmann, Jennifer Boska, and Kara Zomer receiving a First Catholic Slovak Ladies Association Matching Funds Grant check of \$600 from FCCLA Life National Auditor Dennis Povondra. The amount was earned at the After Prom Bingo party held at the Tyndall Auditorium on November 22, 2024. The committee raised at least \$600 from the BINGO party to receive the Matching Funds Grant. The Tabor Junior Branch JW093 of FCCLA Life sponsored the Matching Funds Grant for the After Prom fund raiser.



BRANCH W187, VALPARAISO, NE

Matching Funds Breakfast

Branch W187, Valparaiso, NE held a Matching Funds Breakfast on November 3, 2024 to benefit a church remodeling project for St. Mary & Joseph Church. \$1,245 was raised and approximately 150 people attended and enjoyed a buffet breakfast to support this worthwhile project.



BRANCH S88, MONESSEN, PA

Purse Bash

Members of Monessen, PA senior branch S88, joined Epiphany of Our Lord Parish for a purse bash matching funds. Total funds generated were \$4512.85 plus the \$600 from the national office of FCCLA.



REPORT OF THE FCSLA NATIONAL TREASURER

Balance Sheet

Income Statement For Period Ended

	<u>09/30/2024</u>
Assets	
Cash & Short Term Investments	\$ 27,212,907
Bonds	1,031,289,927
Preferred Stock	1,020,000
Common Stock	357,565
Investment Income Due & Accrued	13,863,011
Property Plant & Equipment, Net	4,356,353
Certificate Loans & Accrued Interest	1,655,829
Other Assets	580,076
Total Assets	\$ 1,080,335,668
Liabilities	
Life Reserves	\$ 307,859,842
Annuity Reserves	645,164,710
Death Claims Payable	2,438,521
Unearned Premiums	366,834
Matured Endowments	345,444
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,310,616
Accrued Convention Donations	150,000
Provision for Future Conventions	119,932
Asset Valuation Reserve	12,027,598
Interest Maintenance Reserve	(5,396,521)
Other Liabilities	2,018,936
Total Liabilities	\$ 971,805,912
Surplus	108,529,757
Total Liabilities and Surplus Funds	\$ 1,080,335,668

	<u>09/30/2024</u>
Revenue	
Insurance Premiums	\$ 2,647,171
Annuity Premiums	12,188,684
Investment Income	38,114,661
Amortization of Interest Maintenance Reserve	(355,064)
Rental Income	333,256
Other Revenue	26,273
Total Revenue	\$ 52,954,980
Expense	
Increase in Reserves - Life	\$ 332,761
Increase in Reserves - Annuity	(17,210,962)
Insurance Benefits	7,432,968
Annuity Benefits	49,407,813
Commission Expense	528,887
Surrender Benefits	2,103,702
Matured Endowments	35,472
Interest Expense	351,737
Salaries - Employees	555,386
Payroll Tax Expense	44,056
Underwriting Expense	33,249
Life and Annuity Expenses	43,615,071
Revenue Less Life and Annuity Expenses	\$ 9,339,910
Bank Service Charges	159,403
IT Expenses	293,480
Accounting Fees	138,420
Actuarial Fees	150,001
Legal Fees	57,629
Consulting Fees	57,062
Employee Benefits	701,999
Fees - Directors	174,165
Salaries - Employees	1,225,780
Salaries - Officers	380,120
Temporary Office Expenses	74,846
Payroll Tax Expense	138,281
Depreciation Expense	193,945
Utility Expense	94,232
Postage and Printing	191,397
Advertising & Marketing	108,906
Travel Expense	58,787
Insurance Department Fees	61,282
Sales Related Expense	245,056
Rental Expense	333,256
Building Expense	147,969
Insurance Expense	49,538
Office Related Expense	95,083
Dues & Subscriptions	70,810
Human Resources	187,699
Other Expense	15,561
Investment Expense	507,703
Sales and Operating Expenses	5,912,409
Revenue Less Sales & Operating Expenses	\$ 3,427,500
Post Mortem Benefits	1,429,973
Misc. Member Benefits	42,609
Donation Expenses	83,748
Change in Accrued Convention Donations	112,500
Convention Expenses	131,247
Branch and District Funding	572,468
Fraternal Activities	25,763
Official Publications	537,627
Scholarship Awards	209,750
Direct Fraternal Expenses	3,145,684
Income (Loss) from Operations	\$ 281,816
Dividends to Members	1,053,945
Subtotal INCOME (LOSS)	\$(772,129)
Capital Gains (Loss)	825,120
NET INCOME (LOSS)	\$ 52,991

Placing a Memorial in *Fraternally Yours*



A memorial for a deceased member may be placed in *Fraternally Yours* at the request of the family. They are published as space allows and include up to 250 words and a head shot photo. There is no fee associated with publication of the memorial.

To submit information you may:

Send a link to the on-line memorial to zjbazik@comcast.net; memorials are edited to 250 words or less; email a head shot and your own edited version of what you would like to appear keeping it to 250 words or less to zjbazik@comcast.net or send a hard copy of the information to: Editor, PO Box 1617, Reading, PA 19603-1617.



Valentine's Day Dinner

TOMATO BASIL SALAD

- 3 cups cherry tomatoes halved
- 1/3 cup shallots sliced thin
- 1 cup bocconcini cheese
- 20 basil leaves chopped
- 1/4 cup olive oil extra virgin
- 3 tablespoon balsamic vinegar
- 1/2 teaspoon salt or to taste
- 1/2 teaspoon pepper or to taste

Add the tomatoes, shallots, bocconcini, and half the basil too a large serving bowl. Whisk the olive oil, balsamic vinegar, salt, and pepper in a separate small bowl.

Pour the dressing into the serving bowl. Toss everything well to coat in the dressing. Sprinkle the remaining basil over the salad and serve.

RED LENTIL HUMMUS

- 2 cups water
- 1 cup dried red lentils
- 2 cloves garlic
- 2 tablespoon tahini paste
- 1/4 cup olive oil
- 3 tablespoon lemon juice from a lemon
- 1 teaspoon salt
- 1 teaspoon smoked paprika
- 1/2 teaspoon freshly ground black pepper

Bring the water to a boil and add your lentils. Reduce the heat to a simmer and cook until all the water is absorbed, stirring occasionally, it should take 15 to 20 minutes. Let the lentils cool for 5 to 10 minutes.

Add the cooked lentils to a food processor with the rest of the ingredients. Pulse until everything is blended and smooth.

Scoop the hummus into a bowl, garnish with smoked paprika. Chill until ready to serve.

Make your own pita chips to go with your red lentil hummus! Simply cut the pita into wedges, brush them with a bit of olive oil, and toast them on a sheet pan in the oven at 400 degrees until they start to brown, about 5-10 minutes.

CHEESY CRAB DIP

- 8 ounce cream cheese softened
- 1/4 cup mayonnaise
- 3/4 cup sour cream

- 2 teaspoon Worcestershire sauce
- 1 tablespoon lemon juice
- 1 teaspoon hot sauce optional
- 1 1/2 teaspoon old bay seasoning
- 1 1/2 cup cheddar cheese
- 12 ounce lump crab meat 3 cans (4 oz each), drained

Garnish

- 2 tablespoon green onion chopped, for garnish
- 2 medium tomatoes chopped

Preheat the oven to 350 degrees.

Add the cream cheese, mayonnaise, sour cream, Worcestershire sauce, lemon juice, hot sauce, and old bay seasoning to a large mixing bowl. Beat until well combined and smooth.

Add 1 cup of the cheddar cheese and the drained crab meat to the bowl. Stir to combine evenly.

Spread the dip into a small baking dish, about 8" x 8", or an 8" skillet. Top with the remaining 1/2 cup of cheddar cheese. Transfer to the oven and bake for 20-25 minutes, or until bubbly and slightly browned.

Garnish with green onion and chopped tomatoes and serve hot.

LEMON GARLIC SCALLOPS

- 1 1/4 pound scallops
- 2 tablespoon olive oil
- 2 tablespoon butter
- 1/4 teaspoon salt or to taste
- 1/4 teaspoon pepper or to taste

Sauce

- 2 tablespoon olive oil
- 2 tablespoon butter
- 5 cloves garlic minced
- 1/4 cup white wine, such as Pinot Grigio
- 2 tablespoon lemon juice from 1 lemon
- 1/4 teaspoon salt or to taste
- 1/4 teaspoon pepper or to taste

Remove the side muscle from the scallop the pat them dry with paper towels.

Heat the olive oil in a large skillet on high heat. Gently add the scallops to the skillet, making sure they are not touching each other. Season them generously with salt and pepper, then add the 2 tablespoons of butter to the skillet. Sear the scallops for 2 minutes on the first side

then flip them over and cook for another 2 to 3 minutes on the other side. Season the other side with salt and pepper as well. They should have a golden crust on each side when they are done. Cook in batches if they don't all fit in the skillet. Transfer the scallops to a plate.

In another skillet heat the olive oil over high heat then add the butter and cook until it melts. Add the garlic and saute for 20 to 30 seconds until it becomes aromatic. Don't over cook it, you don't want it to burn.

Add the white wine and lemon juice and season with salt and pepper to taste. Cook the sauce for another minute then turn off the heat. Add the scallops back to the skillet, including all the juices.

Serve immediately over pasta.

TIRAMISU JUST FOR YOU

- 4 egg yolks
- 1 cup sugar
- 1 pound mascarpone cheese
- 3 cups cool whip or whipped cream
- 48 ladyfinger cookies
- 2 cups brewed coffee
- 1/4 cup rum
- 1 tablespoon cocoa powder

Beat the egg yolks with the sugar in your mixer on medium high speed until almost white and thick, could take up to 5 minutes. Add the mascarpone and beat until everything is well combined. The mixture should be quite thick. Fold in the whipped cream or cool whip gently until combined.

In a shallow plate combine the coffee and rum together. Dip the ladyfingers in the coffee mixture one at a time and arrange 24 of them in the bottom of an 9x13 inch baking dish. You don't have to soak them in the coffee for a long time, just briefly dip them on both sides, no more than a second. If you dip them too long, they will disintegrate.

Spread half of the cheese mixture over the first layer of ladyfingers and repeat with the remaining ladyfingers (dipped in coffee mixture), then cheese mixture.

Cover this and refrigerate it for at least 3 hours to overnight. Dust with cocoa powder just before serving. You can also top with white chocolate shavings.

CHOCOLATE MARTINI

- chocolate syrup
- 1 ounce Irish cream liqueur
- 1/2 ounce vanilla vodka
- 1 1/2 ounce chocolate liqueur
- 1/2 cup ice

Swirl a martini glass, from the bottom up, with chocolate sauce.

Add the Irish cream, vodka, and chocolate liqueur to a cocktail shaker with the ice. Shake vigorously for 20-30 seconds, then fine-strain into the prepared martini glass.

PERIODICAL

2/25

The FCSLA Life Mission Statement

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

The FCSLA Life Vision is to:

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