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NUMBER 6068

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Czech Catholic Union to Merge with FCSU Financial



The Board of Directors of the First Catholic Slovak Union of the United States of America and Canada, along with the Czech Catholic Union, an Ohio nonprofit corporation and fraternal benefit society ("CCU"), have agreed to and executed an Agreement and Plan of Merger (the "Merger Agreement") whereby CCU shall merge with and into the FCSU, with the FCSU being the continuing and surviving corporation under the laws of the State of Ohio.

A copy of the Merger Agreement will be accessible for review on the FCSU's website at fcsu.com/newsroom in accordance with Ohio law. The consummation of the merger is conditioned upon the approval of the Merger Agreement by a two-thirds vote of the supreme governing body of each of the CCU and FCSU, (which for the FCSU is the Board of Directors, per Section 9.04 of the FCSU Bylaws) as well as other approvals and the subsequent receipt of all required regulatory approvals, including approval from the Ohio Department of Insurance and any other applicable federal or state regulatory authority having oversight of FCSU, CCU or the merger. The Board of Directors will vote on the Merger Agreement at the upcoming Board of Directors Meeting on December 5, 2026. If you have any questions regarding the merger, you should contact President, Ken Arendt at karendt@fcsu.com.

FOR GOD AND NATION - ZA BOHA A NÁROD



Father Štefan Furdek and twelve other men formed the First Catholic Slovak Union in 1890. The Jednota branches were instrumental in the founding of hundreds of Catholic parishes in the United States and Canada. The first edition of its renowned bilingual newspaper was published in

1891. Today, *Jednota* is still read by members and people interested in Catholic and Slovak life all over the world.



FIRST CATHOLIC SLOVAK UNION
of the United States of America and Canada

FCSU Corporate Center
6611 Rockside Road, Suite 300
Independence, OH 44131-2398
800.533.6682

VISION STATEMENT

Enhancing your financial future
through fraternalism.

MISSION STATEMENT

Since 1890 the FCSU mission has been to provide financial security for our members through competitive investment products, while offering fraternal and cultural benefits through community-based member events.

Send all articles (English AND Slovak) to:
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Message from the National Chaplain

There are two celebrations on Sundays in October that are well known. Respect Life Sunday on the first Sunday of October, recalls basic teachings of our faith that every person is created in the image and likeness of God, that every person has dignity, that our lives are a gift from God. Respect Life Sunday reminds us all that God is the Lord of life and that the lives of the most weak and vulnerable, especially the unborn, the sick, the elderly, and the dying, merit protection from any and all agents willing to bring them harm.

The third Sunday of October is World Mission Day. This year is the 100th anniversary of its observance. We are called on World Mission Day not only to pray for those engaged in the work of evangelization far from their homes and loved ones, but also to respond to the call to financially support the Society for the Propagation of the Faith.

What does not get that much publicity is the observance on the second Sunday of October. That day is dedicated to Mental Health Awareness.

The United States Conference of Catholic Bishops a couple of years ago developed a novena, a 9-day program of prayer and reflection, for those afflicted with mental health issues. The novena runs each year from October 10 to October 18, the Feast of Saint Luke, patron saint of health care. Each day has a special intention.

- | | |
|---------------------------|--|
| 1. Removing Stigmas | 6. Effects of Racial Discrimination on Mental Health |
| 2. Families | 7. Poverty and Mental Health |
| 3. Mental Health Ministry | 8. Suicide Awareness |
| 4. Children | 9. Grief |
| 5. Youth and Young Adults | |

Most days of the novena are dedicated to a saint that either suffered from or were associated with mental illness during their lifetimes. Among them are Saint Dymphna (patron saint of those with mental illness), Saint John of God, Saint Thérèse of the Child Jesus, Saint Kateri Tekakwitha, Saint Martin de Porres, Saint Teresa of Calcutta, and Saint Jane Frances de Chantel. Servant of God Dorothy Day is also listed.

The novena is available at usccb.org/mental-health-novena.



Rev. Thomas Nasta
Chaplain

SS. Cyril and Methodius Appeal

The Saints Cyril and Methodius Appeal is in its 48th year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. Today, the Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, and previous donors.

As of September 28, 164 donors have given \$23,230.00 for the 2026 Appeal. Among the 51 donations received from Catholic Slovak Fraternal Branches and Districts, Branch 1, Branch 19, Branch 35, Branch 40, Branch 45, Branch 55, Branch 89, Branch 112, Branch 132, Branch 153, Branch 181, Branch 213, Branch 320, Branch 382, Branch 450, Branch 731, Branch 743, Branch 853, Branch 857, District 14, District 17 and the Home Office of the FCSU have donated a combined total of \$4,225.00. Donations have also been received from 10 churches, 18 clergy and religious and 83 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

48th Annual Saints Cyril and Methodius Appeal

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____

Amount \$ _____

Please make check payable to Slovak Catholic Federation and mail to:
Rev. Thomas A. Nasta, National First Vice President

Slovak Catholic Federation
Our Lady of Grace Church • 225 Bellevue Avenue • Penndel, PA 19047-4052

NEWSPAPER GUIDELINES

All copy is due by 4:30pm, THE MONDAY THE WEEK BEFORE THE ISSUE DATE, unless otherwise stated because of special holiday scheduling. All articles are reviewed for possible publication. FCSU reserves the right to edit and format submitted articles and pictures. Remember that *Jednota*® is printed MONTHLY. Submit your articles in ample time for them to be received at the Home Office.

ISSUE DEADLINES

NOVEMBER 2026 ISSUE

COPY DATE - MONDAY, NOVEMBER 2
ISSUE DATE - WEDNESDAY, NOVEMBER 11

DECEMBER 2026 ISSUE

COPY DATE - MONDAY, NOVEMBER 30
ISSUE DATE - WEDNESDAY, DECEMBER 9

Executive Secretary's Message

Thank you to everyone that has been attending the monthly virtual calls. We have had great conversation about how to move forward by doing the yearly 990N data collection. Also thanks to those branches that have reached out to review their status and what data we need going forward.

A reminder to Branches that have not sent in the requested information, the deadline is Saturday, October 31 to have this information to the Home Office.

On Thursday, September 17, the First Catholic Slovak Union, represented by Bradley Matta (Region 5 Director), Gary Matta (General Counsel), and myself, had the opportunity to meet with legislators on Capitol Hill to share our Society's stories. These stories included how we were founded, how we award over \$202,000 in yearly scholarships, and ways we give back to charities through clothing and food drives and donation of time.

While at Capitol Hill we were able to schedule a meeting with Ambassador Andrej Droba. During this meeting we discussed our focus on getting more youth involved in our society. We also talked about future visits of the Ambassador and his support staff to FCSU Events. Finally, we were invited back to the Embassy for an outdoor concert that featured the Slovak dance ensemble Vranovčan. Afterward, everyone was invited inside the Embassy for a reception. See page 5, News from the Home Office, to see some pictures of these events.



Kevin J. Collins
Executive
Secretary, COO

Virtual Call Schedule:

Tuesday, October 13 • 12pm EST and 5pm EST
We will be discussing the updates on 990's.

Visit our website at fcsu.com/about/newsroom/
or scan the QR code to get the Zoom link.



Kenneth A. Arendt
President, CEO

President's Message

As we move into the fall season, there is a lot happening at FCSU Financial®, and I am excited about what lies ahead.

One of the most exciting developments is our upcoming merger with the Czech Catholic Union of Cleveland, Ohio. We are looking forward to welcoming their members into the FCSU family and beginning this new chapter together. Fraternalism has always been about bringing people together, supporting one another and building a strong future, and we are excited about the opportunities this merger will bring.

October is National Financial Planning Month, making it a great time to take a closer look at your financial goals and plans for the future. It is never too early, or too late, to start saving for retirement or to put your money to work for the future.

For the next three months, we are offering a special on new 8-Year Flex Annuity and IRA accounts at 8.00% APY guaranteed for the first year and new 6-Year Flex Annuity and IRA accounts at 6.00% APY guaranteed for the first year. The minimum deposit is \$1,000. Coverdell accounts with a minimum deposit of \$1,000 are also eligible for the special.

These rates are available on new accounts only. If you already have funds in another account, those funds may be transferred to establish a new qualifying account and take advantage of the special rate.

The guaranteed first-year rate begins on the date your new account is opened. You can also continue adding money to your new account during that first year and those additional funds will receive the same guaranteed rate through the original one-year anniversary date of the account. For example, if you open your account on November 15, the guaranteed rate applies through November 15 of the following year, including additional funds added during that period.

If you have been thinking about starting an annuity, adding to your retirement savings or setting money aside for a child or grandchild through a Coverdell, this is a good time to take a closer look at your options.

I am happy to welcome Anna who has joined our Marketing team. She will be responsible for Social Media and Community Relations. We are excited to have her join our team and look forward to working with her as we expand our presence on social media and find new ways to connect with our members and communities.

As always, thank you for your continued support of FCSU Financial®. I hope you take some time this fall to enjoy the changing leaves, spend time with family and friends, and appreciate all that this season has to offer.

UPCOMING EVENTS



OCTOBER 2026

- 10/10** Branch 153 - Meeting, Rosemont, IL (Election) (RSVP)
- 10/10** District 3 - Meeting, Mt. Pleasant, PA (Election)
- 10/11** Branch 23 - Tamburitzans Folk Ensemble, Boswell, PA (RSVP)
- 10/13** Home Office - Virtual Call, 12pm and 5pm
- 10/17** Branch 5P - Meeting, Wyoming, PA (Election)
- 10/17** Branch 853 - Gateway Clipper Cruise and Meeting, Pittsburgh, PA (Election) (RSVP)
- 10/18** Branch 7 - Meeting, Ramey, PA (Election)
- 10/18** Branch 746 - Litmanova & Meeting, Linden, NJ (RSVP by 10/14)
- 10/18** District 16 - Meeting, New York, NY (Election)
- 10/25** Branch 1 - Harvest Festival, Lakewood, OH (RSVP by 10/10)
- 10/25** Branch 199 - Meeting, Latrobe, PA (Election)
- 10/25** District 4 - Meeting, Middlesex, NJ (Election) (RSVP by 10/16)
- 10/25** District 7 - Meeting, Johnstown, PA (Election)
- 10/25** District 17 - Meeting, Scranton, PA (Election) (RSVP by 10/14)
- 10/30** Jednota Benevolent Foundation Scholarship Application Due
- 10/31** 990N Forms Due to Home Office

NOVEMBER 2026

- 11/1** Branch 857 - Meeting, Penndel, PA
- 11/5** Branch 200 - Meeting, Ford City, PA
- 11/6** Branch 401 - Meeting, North Apollo, PA (Election) (RSVP)
- 11/7** Branch 166 - Meeting, Binghamton, NY (Election) (RSVP)
- 11/7** Branch 888 - Meeting (Zoom) (Election)
- 11/7** Lúčina Slovak Folklore Ensemble, Parma, OH (RSVP)
- 11/8** Branch 1 - Meeting & Christmas Party, Parma, OH (Election) (RSVP by 11/2)
- 11/8** Branch 19 - Meeting & Scholarship Awards (Zoom)
- 11/8** Branch 19 - Mass, Bridgeport, CT
- 11/8** Branch 23 - Meeting, Johnstown, PA (Election)
- 11/8** Branch 382 - Meeting, Dunmore, PA (Election) (RSVP by 11/4)
- 11/8** Branch 553 - Meeting, Akron, OH (Election) (RSVP)
- 11/8** Branch 796 - Meeting, Whitehall, PA (Election)
- 11/8** District 10 - Meeting, Akron, OH (Election) (RSVP by 11/2)
- 11/10** Home Office - Virtual Call, 12pm and 6pm
- 11/11** Branch 731 - Mass, Youngstown, OH
- 11/13** Branch 746 - Mass, Linden, NJ
- 11/15** Branch 670 - Meeting, Belle Vernon, PA (Election) (Hybrid)
- 11/15** Branch 731 - Meeting, Poland, OH (Election)
- 11/15** Branch 756 - Meeting, Owosso, MI (Election)
- 11/15** District 9 - Meeting, Smithfield, PA (Election) (RSVP by 11/11)
- 11/15** District 11 - Meeting, Butler, PA (Election) (RSVP by 11/8)
- 11/15** District 12 - Meeting, Belle Vernon, PA (Election)
- 11/17** Branch 60 - Meeting, Wilmerding, PA (Election)
- 11/17** District 14 - Meeting, Poland, OH (Election)
- 11/21** Branch 6 - *How the Other Half Loves*, Streator, IL
- 11/21** Branch 450 - Meeting, Brooklyn, OH (Election)
- 11/22** Branch 24 - Meeting, Brooklyn, OH (Election) (RSVP)
- 11/22** Branch 855 - Holiday Meeting (Election) (RSVP by 11/13)
- 11/22** District 6 - Meeting, West Mifflin, PA (Election) (RSVP by 11/8)
- 11/26** Thanksgiving - Home Office Closed
- 11/27** Thanksgiving - Home Office Closed
- 11/28** Branch 844 - Meeting, Fullerton, CA (Election)
- 11/28** District 15 - Meeting, Fullerton, CA (Election)
- 11/29** Branch 276 - Meeting, McKeesport, PA (Election)
- 11/29** Branch 320 - Meeting, Belle Vernon, PA (Election) (RSVP by 11/19)
- 11/29** Branch 45 - Meeting, New York, NY (Election)



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\$25,000
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YOU CAN
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with one time
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ONE TIME PAYMENT		TOTAL COST IF PAID YEARLY \$27. ⁵⁰ UP TO AGE 25	SAVE
NEWBORN	\$325	\$687. ⁵⁰	\$362. ⁵⁰
AGE 5	\$300	\$550. ⁰⁰	\$250. ⁰⁰
AGE 10	\$275	\$412. ⁵⁰	\$137. ⁵⁰

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*Rate Examples



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N·E·W·S *from the Home Office*

JEP: One Payment. Lifelong Protection.

What if you could provide a child with lifelong life insurance protection with one payment and then be done?

That's the idea behind the Juvenile Enrichment Plan (JEP). Available for children ages 0–21, JEP provides a foundation of financial protection that can begin as early as the day a child is born.

With a \$25,000 JEP policy, the One-Time Payment Plan lets you make a single payment for the coverage rather than making payments year after year. No matter the child's age when the policy is purchased, paying once can save you money.

As the chart on page 4 shows, a \$25,000 JEP policy purchased for a newborn using the One-Time Payment Plan can save more than \$300. At age 5, the savings are \$250, and at age 10, the savings are \$137.50.

JEP also offers guaranteed convertibility to a permanent life insurance policy by age 25, with no medical exam required. This gives the child an opportunity to carry valuable life insurance protection into adulthood.

And the benefits extend beyond the policy itself. JEP policyholders become eligible for FCSU Financial® membership and the many benefits that come with membership, including eligibility for more than \$202,000 in scholarships awarded annually, contests, heritage events and other fraternal programs.

Whether you are planning for a newborn, a young child or a teenager, JEP offers an opportunity to put financial protection in place early. Make one payment and know you've taken an important step toward protecting their future. For those who prefer, yearly premiums are also available.

To learn more about the JEP program, call us at 800.533.6682 or email insurance@fcsu.com.



American Fraternal Alliance Advocates for Fraternal Societies

In September, 63 fraternal executives took to Capitol Hill to share stories of impact with legislators, showcasing the phenomenal work of fraternal societies across the country. Meeting with 36 offices on both sides of the aisle, from both the House and the Senate, these meetings were focused primarily on garnering support for the Fraternal Congressional Resolutions with Members of Congress who sit on key committees of jurisdiction and represent a state with a significant fraternal footprint. The impact was immediate, with Sen. Deb Fischer (R-NE) and Rep. Jake Ellzey (R-TX-6) signing on in support, bringing S.Con.Res.6 up to 32 Senate co-sponsors and H.Con.Res.4 to 121 House co-sponsors.



Gary Matta, Bradley Matta, Kevin Collins and other Fraternal leaders met with US Congressman Jim Jordan



FCSU Executive Members representing Fraternal societies on Capitol Hill



Gary Matta (FCSU General Counsel), Andrej Droba (Ambassador of the Slovak Republic to the United States), Kevin Collins (FCSU Executive Secretary), and Bradley Matta (Region 5 Director) at the Embassy of the Slovak Republic



Ed Zelenak (Honorary Consul of the Slovak Republic and FCSU Member), Jana Ragucci Trnovcova (Former Consul General of the Slovak Republic in New York) and Kevin Collins at the Embassy of the Slovak Republic

Connect With @FCSUFinancial on Social Media

FCSU Financial is expanding its presence on social media, and we want you to follow along!

You can find us on Facebook, Instagram, and LinkedIn at @FCSUFinancial. With a dedicated team member now managing our social media, you can expect to see more regular updates, including information about our financial products, fraternal activities, history, Slovak heritage, faith and much more.

Each platform will offer something a little different, including announcements, photos, stories and behind-the-scenes content you won't see anywhere else.

Connect with us and stay up to date on what's happening at FCSU Financial!

Facebook | Instagram | LinkedIn: @FCSUFinancial



October Is Financial Planning Month

October is Financial Planning Month, a good time to take a closer look at where you stand financially and where you want to go.

Financial planning isn't just for retirement or people with complicated finances. It can include reviewing your budget, checking your savings, paying down debt, updating beneficiaries, protecting your family with life insurance or making sure your money is working toward your long-term goals.

Take a few minutes this month to ask yourself:

- Do I have an emergency fund?
- Do I have a plan for future education expenses?
- Are my beneficiaries and important documents up to date?
- Am I taking advantage of available retirement savings options?
- Will my current financial plan help me reach my long-term goals?

Small steps today can make a difference over time. Financial planning is an ongoing process, so October can be a good reminder to review your plan and make adjustments as your needs and goals change.



Kevin Collins (FCSU Executive Secretary), Matúš Hutka (Deputy Chief of Mission), Bradley Matta (Region 5 Director) and Gary Matta (FCSU General Counsel) outside the Embassy of the Slovak Republic in Washington DC

Reflection - By Sister Maria Theresa Hronec, SS.C.M.

On October 7 we honor Our Lady of the Rosary. This is not a one-day celebration. The entire month of October is dedicated to the Rosary. Thus, I believe that appropriately the Rosary prayers are a favored delight for Our Lady. What mother does not enjoy hearing her child call her name as it runs to share joys and sorrows with her?

So, too, the twenty mysteries of the Rosary under Joyful, Sorrowful, Glorious, and Luminous categories bring to our mind and heart key events in the lives of Mary and Jesus. In these meditations, Mary hears and thanks us for the rose-garlands we bring to her. So numerous are the documented miracles and answers to urgent rosary prayers!

Within the two most prominently reported apparitions – Fatima (1917) and Lourdes (1858), Mary comes to the visionaries holding her rosary and at times praying with the visionary. In Mary’s petitions at Fatima, she asks, “Pray the Rosary every day in order to obtain peace for the world (May 13, 1917), “Jesus wants to establish in the world devotion to my Immaculate Heart” (June 13, 1917). With this precious gift from Mary, let us pray with our chosen hymn, for this month of October, Holy Mary, Lead us to Jesus with your heart.

HOLY MARY OF THE ROSARY

- Holy Mary, Queen and Maiden of the Rosary,
To your loving care we hasten, hold us tenderly.
Mother of the Rosary, hear your children’s fervent plea,
May your Son, with love and mercy, bless us graciously.
- Holy Rosary, heaven’s blessing, which God chose for us,
Gift received by holy Dom’nic now is shared with us,
Most fragrant flow’rs, roses bright, garland woven with delight,
Mary’s life and intercession, teach us what is right.
- These choice blossoms, like your caring, draw us to your side,
Comfort us with gentle kindness, call us to confide.
May your tender love embrace, guard each child in every place.
Guide us home to Heaven’s glory by God’s gen’rous grace.
- Here on earth no other treasure brings us peace that lasts;
Neither pearls, nor gold or silver, nor can jewels surpass.
This our cherished Rosary, leads us to eternity,
Where with Jesus and His Mother we’ll live happily.

Ľ MÁRIA RUŽENCOVÁ

- O Mária Ružencová naša patrónka!
My sa k tebe utiekame, čistá Panenka.
Tyš Matka dobrotivá, patrónka ružencová:
Primlúvaj sa vždycky za nás u svojho Syna.
- Ten tvoj svätý ruženeček, ktorýs nám dala,
Skrz svätého Dominika nám ho poslala,
Je z krásnych rúž pletený, v nebesiach zostavený,
Aby hriešnik bol na zemi ním potešený.
- Tie ruže nad všetky kvety sú spanilejšie
A v ruženci tom spojené sú najvonnejšie;
Krásna vôňa je jeho pre kresťana každého;
Veď Mária nám ho dala z trónu svojho.
- Na tom svete nechcem iné mať potešenie,
Ani perly, striebro, zlato, drahé kamenie:
Moje drahoceniny je ruženec jediný
A s ním Ježiš, ten Baránok Boží nevinný.



Insights & Viewpoints

Father Edward Mazich, O.S.B.

Matthew 22: 34-40

Gospel Summary

In Matthew’s gospel, Jesus is frequently involved in confrontational situations. This reflects the tensions in the church of Antioch between conservative Jewish Christians and more liberal converts from among the Gentiles. The Pharisees in this gospel represent in some sense a conservative position that emphasizes observance of the law. They want to draw Jesus into their own interminable and sterile disputes about the relative importance of their numerous and detailed legal minutiae.

Jesus responds by quoting the essence of that great text from Deuteronomy (Chapter 6: verses 5 and 6) which as been justly called the heart of Israel’s covenant commitment. In fact, when devout Jews today attach a mezuzah to their door posts, it contains this very text. And it does indeed sum up the divine revelation of the Old Testament. Its importance, therefore, can scarcely be overemphasized.

Life Implications

We all recognize the importance of rules of conduct in our society. The alternative is chaos and the cruel law of sheer power. Laws are often derived from the accumulated wisdom of society. We have learned from hard experience that there can be no real freedom without an order that protects rights and assigns obligations.

At the same time, there are laws that are based on divine revelation and which we may very well not be able to discover by our own wits. The law that Jesus calls the first and greatest of all laws belongs to this category, It has two parts: love of God and love of neighbor.

Love of God always presupposes a prior experience of God’s goodness, and God offers most of us abundant evidence of such goodness, usually mediated through the kindness of others and the beauty of creation. Nonetheless, the awareness of divine goodness may seem to disappear at times, such as at 9/11 or in the terrible consequence of Katrina. Love of God then becomes trust, which is especially pleasing to God, for even among humans it is a rare and precious gift. The experience of God’s goodness that makes such trust possible causes us to be intensely aware of the gratuity of divine love. The proper response to such a discovery is wonder and gratitude.

REFLECT

In the Gospel of Matthew, Christ says, “For where your treasure is, there also will your heart be.” (6:21) In light of the Gospel, we must also consider whether our participation in society in any way prevents us from offering ourselves totally to God. Spend some time reflecting on what it is that you truly treasure. Do you reserve the offering of your heart for God? Or are you giving to the world what should be reserved for God?

PRAY

Immediately following baptism, infants, children, and adults are clothed in a white garment as an outward sign of the grace just received in the sacrament. In the prayer that accompanies this part of the baptismal rite, the celebrant exhorts the newly baptized to bring this garment unstained before the judgment seat of Christ. Take a moment to pray for all the newly baptized in your community, and indeed, for all the baptized – that together, we may strive for the holiness that is fitting for those who have “put on Christ” (Gal 3:27) and so come to share in his heavenly feast.

LIGHT ONE CANDLE Children with Disabilities Reveal ‘Beautiful Diversity’

Tony Rossi, Director of Communications, The Christophers

In 1983, Cubby LaHood was pregnant with her first child and wanted to work from home. She decided to offer daycare for children with disabilities because that’s what she had experience doing. Cubby and her husband Dan came to name their ministry St. Joseph’s House and raised their own kids there, including Joe, who now runs St. Joseph’s House with his wife Natalie.

During a “Christopher Closeup” interview, Joe explained, “When you’re a child growing up in this environment, you adapt to what is around you...I was given so many gifts from the kids, in terms of being able to understand how we are all created in the image and likeness of God, no matter what we look like, what we sound like, if we can walk, if we can’t walk, how we eat, if we’re fed through a tube, or if we’re able to use our hands. Just being able to experience the beautiful diversity of the human person was such a gift to me as a child. And now that Natalie and I’s children get to experience that as well, it’s just incredible.”

Natalie didn’t get to know Joe until 10 years ago, but she had already developed her own passion for helping vulnerable human beings through volunteer work in the U.S. and Thailand. She said, “That instilled in me the importance of being able to be a compassionate presence for anyone in the world. The deepest desire of the human heart is to know that we’re not alone, that we’re loved by God and those around us, and to know that we have someone to accompany us.”

When Natalie met Joe, he was the first person whose values and experiences reflected her own, so they immediately connected. Joe recalled, “We were engaged, and my mom had just died at age 58 after a years-long battle with ovarian and breast cancer. We knew how important this work was to all the families we serve, but we also knew that there were going to be many more families in the years to come and...they can live very isolated lives. We decided that we wanted to [run St. Joseph’s House] for our family, for their families, and to make it part of our greater community, which we have tried to do here in Hyattsville, Maryland.”

The “kids” at St. Joseph’s House range in age from five to 21, and the community they have found there is making a profound difference. Natalie said, “Many are with us, and with each other, for years of their childhood and adolescence. To see a nonverbal autistic child walk into our home and light up with a smile and know...where their friends are... where they know they’re known and loved and...they can come and be themselves, is beautiful to be a part of.”

Joe hopes that through their efforts at St. Joseph’s House—and through interviews like this—society will be more embracing of families dealing with disabilities. He concluded, “[Don’t] be afraid, if you see someone with a disability at the playground or at school, to treat them like a normal child and befriend them, or talk to their parents because it can be very isolating. I feel like that’s our mission at St. Joseph’s House: to help get kids and families out in the world so there can be encounters and real relationships made. We hope that’s what we do in our community, and we hope that that can happen in other communities as well.”

Love of one’s neighbor is profoundly influenced by one’s loving relationship with God, because such human love, at its best, is also gratuitous. The other person is not loved simply because he or she is attractive. Rather, this love comes from the goodness of the one who loves and reaches out instinctively to anyone who is in need. After all, God did not love the Hebrew slaves in Egypt because they were beautiful or cultivated but simply because he is good and they were in desperate need. Such unconditional love, even among humans, creates freedom, confidence and beauty. A person who is loved in this way acquires an inner beauty, which manifests itself by a special personal sparkle. Perhaps that is because, even among humans, such love is really divine.

MEMBER *Spotlight*

LUCIA KAPOGIANNOPOULOS, BRANCH 746

From a Dream in Slovakia to a Life of Service

Growing up in Banská Bystrica, Slovakia, Lucia Kapogiannopoulos never imagined that one day she would be practicing law in New York City, helping immigrants navigate the same complicated process she once experienced herself.

But she had a dream. "I still remember watching American movies and law series growing up in post-communist Slovakia and dreaming about one day being able to live in the United States," Kapogiannopoulos said. "Back then, America felt like a distant place from another world—full of possibilities, freedom and opportunities."

Some of her friends laughed at the idea. She did not. "I never gave up on it."

Today, that dream is her reality. Kapogiannopoulos is a New York attorney whose practice has focused primarily on immigration law for the past 12 years. She also remains active in the Slovak-American community. (She practices under her maiden name of Lucia Kollarova).

Kapogiannopoulos was born and raised in Banská Bystrica, a historic city in central Slovakia near the Lower Tatras. Her parents, brother and much of her extended family still live there, and she returns every year. "Banská Bystrica has always been home to me," she said.

She earned her law degree there with a focus on international law. After graduation, she moved to Prague and began working for the Czech government's Ministry of Transport. Her responsibilities included international law, transportation and waterways regulations, as well as negotiating international treaties and representing the Czech government at conferences and meetings in Brussels.

Her legal career took another turn in 2007 when she was admitted to Temple University Beasley School of Law in Philadelphia. Moving to the United States was a major personal and professional transition. Her own experience as an immigrant eventually became an important part of the work she chose to do.

After completing her U.S. legal education and being admitted to the New York bar, Kapogiannopoulos began practicing immigration law. Her international background and knowledge of multiple languages were a natural fit for the field.

More importantly, she understood what her clients were going through. "I understood many of the challenges immigrants face because I had experienced the process of building a new life in another country myself," she said.

For Kapogiannopoulos, immigration law is ultimately about people, not paperwork. "Every case represents a person, a family, or a dream," she said. "I am grateful for the opportunity to help others navigate the complex immigration system and pursue their own American dream in the same way that I was fortunate enough to pursue mine."

Building a career in the United States has not meant leaving Slovakia behind. Kapogiannopoulos continues to maintain close ties to her family and her Slovak heritage. Her involvement with the Slovak community extends well beyond FCSU. She volunteers with several Slovak and Czech-Slovak organizations, but one of her primary commitments is Slovak PRO, a network connecting and supporting Slovak professionals in the United States and Canada.

Kapogiannopoulos serves on the Slovak PRO Board of Directors and leads the organization's New York chapter. The organization helps Slovak professionals establish themselves in North America, develop professional and business relationships, and create opportunities for investment and entrepreneurship in Slovakia.

She is also working to establish Slovak PRO Legal, an initiative that would connect attorneys of Slovak and Czechoslovak descent throughout North America. The

goal is to provide opportunities for lawyers to exchange knowledge, mentor younger attorneys and develop professional relationships across borders.

"I am particularly passionate about creating bridges between Slovakia and the United States and helping members of the Slovak diaspora remain connected to their heritage while building successful lives abroad," she said.

Kapogiannopoulos joined the First Catholic Slovak Union in 2018 and remains an active member of Branch 746. She participates in branch activities and serves on the branch scholarship committee, helping provide educational scholarships to members. "Supporting education and creating opportunities for younger generations is something I find especially meaningful," she said.



Lucia and her husband, George continue serving by donating blood together.



Kapogiannopoulos serves on the Slovak PRO Board of Directors



A visit home to Banská Bystrica, Slovakia



Lucia and George's May 2020 destination wedding was canceled so they eloped on the Top of the Rock (Effeller)



Lucia at the FCSU 53rd Quadrennial Convention

CONTINUED ON PAGE 8

MEMBER Spotlight

CONTINUED FROM PAGE 7



Lucia and her husband, visiting Santorini, Greece

greatly appreciated the opportunity to contribute to the Society in this capacity,” she said. “I hope that the work of our committee helped strengthen the Society and improve its functioning for the benefit of its members.”

For her, community involvement is a natural extension of her professional life. Whether she is representing an immigrant family, helping a young person pursue an education or connecting Slovak professionals across borders, she sees value in helping people move forward.

Kapogiannopoulos’s path from Slovakia to New York was not as simple as the dream she had as a young girl watching American television. The journey was challenging, but she stayed with it. “And now, after all these years, I can say it: my dream is true. I live in the USA and I am a successful lawyer,” she said.

What makes that achievement particularly meaningful to her is what she has been able to do with the opportunities she found. “What makes it even more meaningful is that I get to do what I am most passionate about, helping people, building connections, and bringing others together.”

Outside of her professional and community commitments, Kapogiannopoulos enjoys traveling with her husband. They try to visit at least two new destinations each year and enjoy experiencing different cultures, learning about history and traditions, and meeting new people. She also enjoys spending time outdoors and reading, particularly horror and dramatic fiction.

Looking back, Kapogiannopoulos says the dream was ultimately about more than moving to America. “It was about creating a life that felt meaningful and authentic to me.” And perhaps the simplest way she describes the journey says the most: “I dreamed it. I believed in it. I persevered. And I made it happen.”

Region 1 Director Meets Slovak President

Region 1 Director Sabina Sabados (Branch 746, Linden, NJ) had the honor of meeting H.E. Peter Pellegrini, President of the Slovak Republic, during events surrounding the 81st Session of the United Nations General Assembly. President Pellegrini was in New York for UN General Assembly High-Level Week, where he addressed the General Assembly and also attended the fifth annual Oneness Festival – Slovaks in Concert, held at Lincoln Center. The special evening was also attended by Czech President Petr Pavel and Austrian President Alexander Van der Bellen, along with members of their respective delegations.



Taking Slovak Studies Beyond the Classroom

Submitted by Roman Kozusko and Amelia Gerringer, Pitt Students

The University of Pittsburgh offers an unforgettable experience regarding cultural and linguistic affairs in the nation of Slovakia through its Summer Language Institute (SLI). The Institute provides several different opportunities for a variety of learners. The full SLI program is a ten-week-long experience in which six weeks are held domestically and four weeks are held abroad. Throughout the first six weeks, classes are held either on Zoom or in person at the University of Pittsburgh, depending on the students’ proximity to campus. The next four weeks consist of two weeks of journeying throughout the country, experiencing a wide range of historical and cultural sites. The final two weeks are held at Comenius University’s Studia Academica Slovaca (SAS), a summer language school that focuses on either introducing students to the Slovak language or improving their preexisting language skills.

Our names are Roman Kozusko and Amelia Gerringer. We are Pitt students who participated in SLI this summer. However, this program is available to students, non-students, working professionals, and retirees. We are both pursuing the Slovak Studies minor, which this program helped supplement. We have completed elementary-level 1 and 2 Slovak and sought to improve our language skills.

During the six weeks, daily meetings are held via Zoom from 9am to 2:50pm with adequate breaks. In addition to language classes, we watched Slovak films, attended lectures on politics and culture, made traditional food, and learned about the Slovak lifestyle, art, and cuisine. The six-week intensive language classes are equivalent to two semesters of in-person classes.

Over the next two weeks, we traveled to Bratislava and settled into the air-conditioned housing accommodations provided by the program. Excursions during these two weeks included activities such as exploring historic castles, art exhibits, and museums, remarkable city centers, and enjoying Slovak cuisine. Throughout these journeys, we observed the daily routines of Slovak people, allowing us to develop a unique perspective on the lifestyles of Slavic people. It was fascinating to note the differences and similarities between our two nations. On the surface, Slovaks appear to be reserved, but once a personal connection is established, they demonstrate their warmth and hospitality. We also discovered that we share many similarities with regard to our daily habits and behavior, which fostered a feeling of comfort and made us feel at home.

Over the final two weeks, we were enrolled in the language classes at SAS. These took place at the historic Comenius University in the Old Town of Bratislava. We were placed into classes based on our proficiency in the Slovak language. Because of this opportunity to participate in a foreign language school, we befriended students from all across the globe.

Other activities provided by SAS included: the screening of films, concerts, unique cultural and socioeconomic lectures, and the chance to visit even more fascinating cities and sites. Attending SLI was an overwhelmingly positive experience, which deepened our language proficiency and our understanding of Slovak culture.

Slovakia is a beautiful country laden with gorgeous landscapes, historical churches, captivating castles, delicious food, lovely people, and convenient public transit. Bratislava is very visitor-friendly, filled with countless opportunities for a unique travel experience. These experiences would not have been possible without the SLI program. They provided us with the chance for scholarships, housing, public-transit passes, tickets to exhibits and museums, and a robust itinerary. We cannot recommend SLI enough; it is the opportunity of a lifetime.



Nov. 1, 2026

Sunday, 12p.m.-4p.m. Cathedral of Learning
1st Floor, University of Pittsburgh (Oakland)

- Ethnic Food
Klobasa, halushki, holupki, pirohy, pastries, and more!
- Cultural Displays and Lectures
- Slovak and Eastern European Vendors
Crafts, gifts, baked goods, and fun!
- Musical and Folk Dance Performances

youtube.com/SlovakHeritageFestival
facebook.com/SlovakHeritageFestival





**FRATERNALISM
IN ACTION**
GIVING BACK

**Show your impact—share your
Fraternalism in Action event and inspire
others to do the same!**



Branch 162 Provides Supplies for Cancer Patients

Members of Branch 162 collected items for cancer patients receiving chemotherapy infusions. The donations included adult coloring books, colored pencils, crayons, word search and crossword puzzles, erasers, markers, lunch bags and pencil sharpeners.

The items were delivered to Uniontown Hospital by branch officers. Activities such as coloring and puzzles can help patients pass the time and provide a welcome distraction during what can be long and difficult treatment sessions. The branch's thoughtful donation offers patients a little comfort and something positive to focus on while receiving care.

**October is Breast Cancer
Awareness Month**, a time to
remember the importance of breast
health and encourage the women in
our lives to take care of themselves.



Breast cancer is one of the most common cancers among women, but when found early, it is often easier to treat. Regular screenings, including mammograms when recommended, can help detect breast cancer before symptoms appear. Talk with your health care provider about your personal risk and when you should begin regular screenings.

It is important to know what is normal for you. If you notice a new lump, swelling, skin or nipple changes, or anything else that concerns you, contact your health care provider.

This month, make your health a priority. Remind your mother, sister, daughter, friend or fellow member to do the same. A simple reminder to schedule a screening could make a difference.

The Unbroken Spirit of 9/11

*Submitted by Sabina Sabados, Region 1 Director
Photo credit: Emily Martinka*

As New York marked the 25th anniversary of September 11, communities across the city came together to remember the lives lost, honor the courage of first responders, and reflect on the resilience and solidarity that followed one of the darkest days in the city's history.

Among the commemorations was "The Unbroken Spirit of 9/11," held at the Consulate General of the Slovak Republic in New York in cooperation with Slovak PRO. The event brought together members of the Slovak and American communities as well as members of Jednota Branches 45 (NY), 716 (NY), and 746 (NJ) for an evening of remembrance featuring personal reflections from H.E. Ambassador Andrej Droba, Ambassador of the Slovak Republic to the United States, former NYPD Chief Joe Fox, and Slovak-born New York photographer Paul Martinka. Martinka documented the attacks and their aftermath through his photographs. His images captured not only the devastation of that day, but also the extraordinary courage of first responders and the solidarity of New Yorkers in the days that followed. His photographs were displayed as part of the evening's commemoration, providing a powerful and deeply personal visual record of an event that changed New York and the world.

The program also featured music by renowned Slovak composer Juraj Filas, whose Requiem: Oratio Spei (Prayer of Hope) was dedicated to the victims of terrorism. The evening provided a meaningful Slovak perspective within New York's broader commemoration of 9/11, honoring those who were lost while remembering the courage, compassion and solidarity that emerged in the aftermath. The event received wide media coverage including in local news broadcasts.



Photographer Paul Martinka and wife Dorota, Consul General of the Slovak Republic in New York, Beatrice Szabóová, and H.E. Ambassador Andrej Droba, Ambassador of the Slovak Republic to the United States



Pictured: Fr. Martin Kertys (Branch 716), Dorota Martinka, Marcus Gurega (Branch 45), Mary Ann Gurega (Branch 45), Fr. Stefan Chanas (Branch 45), NYPD Chief Joe Fox, Consul General of the Slovak Republic in New York, Beatrice Szabóová, Paul Martinka (Slovak-American renowned photographer), FCSU Region 1 Director Sabina Sabados (Branch 746), Katarina Lukac (Branch 716), Eva Lysakova (President, Branch 716), Maria Bozakova (Branch 716) and Jana Ragucci Trnovcova



Katrin Gurega (Branch 45) and Peter Krajnak viewing the impactful photos of the scenes immediately after the attack on the Twin Towers captured by photographer Paul Martinka.



Ambassador Andrej Droba, Region 1 Director Sabina Sabados (Branch 746), and James Stevko reflecting on the events of 9/11.



Mary Ann Gurega (Branch 45) and Fr. Stefan Chanas (Branch 45).



Executive Director of Slovak Pro Jana Trnovcova Ragucci, Lucia Kollarova Kapogiannopoulos (Branch 746), fashion designer Diana Egenbeg, and Saskia Jakubcin

Father Murgas: A Slovak Pioneer of Radio Technology

Submitted by Martha Zavada, Region 3 Director

Members of the Slovak Heritage Society, the Father Murgas Radio Club, and the First Catholic Slovak Union welcomed Slovak Embassy officials, Matúš Hutka and Paula Kollarikova, to the Father Murgas Room in Kings Collage, Wilkes-Barre, PA.

The embassy representatives were researching people of Slovak Heritage who made significant contributions to this country, and Father Murgas is credited with making a monumental contribution to the development of radio technology. The embassy plans to host a display of important Slovak contributors to America's 250 years of history.

Father Murgas was an artist, a botanist, and an inventor.

The event was coordinated by Michael Stretanski, Curator of the Murgas Room and a board member of the Slovak Heritage Society. The guests to the event visited the Murgas room as well as the memorial site at Sacred Heart cemetery in Dallas, PA. A dinner for all guests was hosted by the Slovak Heritage Society.



Matúš Hutka delivers a gift to Rev. Brogan Ryan.



Shown in the Murgas Room at King's College (L-R Front Row): Anna Hudock, Paula Kollarikova, Elaine Palischak, and Tony Palischak. (L-R Second Row): Michael Novrocki, Thomas Mayka, Michael Stretanski, Matúš Hutka, Bob Zavada, Martha Zavada, and the Rev. Brogan Ryan



Shown at the Murgas Memorial (L-R): Robert Zavada (Branch 5P), Paula Kollarikova, Anna Hudock (Branch 173), Martha Zavada (FCSU Regional Director), and Matúš Hutka. Robert Zavada and Anna Hudock are also board members of the Slovak Heritage Society.



A New Chapter for Holy Family Parish, Linden, New Jersey

Written by Sabina Sabados, Region 1 Director, Branch 746

On Saturday, September 19, 2026, the Holy Family Roman Catholic Slovak American Church in Linden celebrated the installation of Rev. Dr. Tadeusz Mierzwa, Ph.D., as pastor, marking an important new chapter in the life of this Slovak parish. The Mass was celebrated in the presence of Most Rev. Elias R. Lorenzo, O.S.B., Auxiliary Bishop of Newark, along with fellow priests, parishioners and Jednota members, family, friends and members of the Slovak, American and Polish communities.

Founded in 1955, Holy Family was the result of the faith, sacrifice and determination of Slovak immigrants who dreamed of having a church where they could worship together and hear Mass in their native language. Members of Jednota Branch 746 were among those who helped make that dream a reality, beginning their efforts as early as 1939 as documented in our Jednota newspaper articles. The parish remains an important center for Slovak Catholic life, with Slovak-language Masses and the Lipka Academy helping to pass the faith, language and heritage to a new generation.

Father Tadeusz brings to Holy Family a rich pastoral and academic background. Before becoming pastor, he served as administrator of Holy Family beginning in 2024, following ministry at parishes including Our Lady of Mount Virgin in Garfield and St. Michael the Archangel in Lyndhurst. His ministry has also included pastoral service in Italy. He holds a doctorate in sociology and pursued advanced studies in biblical theology in Rome, while also completing postgraduate studies in choral conducting at the Academy of Music in Bydgoszcz. Father Tadeusz also speaks several languages. He is also a member of Branch 746.

His installation represents a continuation of a legacy built by generations of Slovak Catholics who created Holy Family as a place where faith, family, language and culture could flourish together. With Father Tadeusz now officially at the helm, the parish looks forward to building on that legacy and carrying it forward for generations to come.

May God bless Father Tadeusz in his ministry and bless Holy Family Parish, its families and the entire Slovak-American community. May the Holy Family—Jesus, Mary and Joseph—continue to guide and protect this special parish.





(L-R) Michael J. Slovenkai, Sr., Michael John Slovenkai, William Motichka, William Roman, Laura Christianson, Joshua Christianson, and Rebecca Czankner

District 17 Annual Baseball Game

Submitted by Martha Zavada, Region 3 Director

Our fraternal organization had a great night out at PNC Field on August 7 as the RailRiders took on the Rochester Red Wings. Over 60 members and friends attended, and although the RailRiders fell 13–5 the evening was still packed with plenty of fun and fellowship.

An additional highlight of the evening was seeing world champion eater Joey Chestnut take on a RailRiders' pierogi eating challenge. Between the baseball, good food, and time spent together as a group, there was something for everyone. We capped off the night with a spectacular post-game fireworks show that lit up the sky over PNC Field. Next year's event will be held on August 6, 2027.



(L-R) Marion Rubino, Joseph Rubino, Gary Rubino and Lilly Rubino



Annadele Kenderes from Denver, CO enjoys meeting Champ the mascot



(L-R) Emerson Rivera, Ronald Ungvarsky, and Carl Ungvarsky



(L-R) Billy Wallick, Diane Wallick and Dee Congdon

"Pray, believe, and love."
Our Lady of Litmanová

Save the Date!

LITMANOVÁ

A MESSAGE FOR TODAY
A Journey of Faith, Hope and Peace

Hora Zvir
Litmanová, Slovakia

FEATURING A DISCUSSION WITH

Katarína Česelková-Vislocká

One of the young visionaries who witnessed the Marian apparitions on Mount Zvir near the village of Litmanová, Slovakia, between 1990 and 1995.

SUNDAY
OCTOBER 18, 2026

10:30 AM
Immediately following
the Slovak Mass
(which starts at 9:30 AM)

HOLY FAMILY CHURCH
210 Monroe Street
Linden, NJ 07036
(Church Basement)

Light refreshments will be served.

Organized by
First Catholic Slovak Union
Branch 746

in collaboration with
Holy Family RC Church, Linden, NJ

RSVP to Joanne by Oct 14th to (732) 762-3148

FAITH • HERITAGE • COMMUNITY

Branch 24 Members Fran Strekal and Rose Ivanec Are Meant to Bee Winners

*Submitted by Terri Kysilka,
Branch 24 Member*



Branch 24 members Fran Strekal and Rose Ivanec are beekeepers and co-founders of Meant To Bee Apiary, a small, family-run apiary and homestead business in the Bainbridge/Chagrin Falls area southeast of Greater Cleveland, OH.

Their expanding line of homemade products have become favorites at local festivals and fresh market venues. These include raw honey, lip balm, whipped body butter, sugar scrubs, soap bars, foaming hand soap, shampoo bars, bug repellent bars, beard balms, sunscreen, and whipped tallow. They also make homemade vanilla extract, candied jalapeños (cowboy candy), and blueberry jam made with berries from bushes planted by their grandfather nearly 50 years ago. With each event they attend throughout the year, the sisters share not only the small-batch products they make with careful attention to quality, but their passion for homesteading and the joy it brings to share the benefits of natural, handcrafted products.

This year, their passion and attention to quality scored Meant to Bee big wins at the Great Geauga County Fair. Held annually each Labor Day weekend in Burton, OH, the Great Geauga County Fair is Ohio's oldest continuous county fair and one of the oldest existing agricultural fairs in the nation. The fair has over 15,000 total exhibits and entries across all departments.

The sisters won coveted ribbons in every category they entered: three 1st Place Ribbons for Peppermint Lavender Soap Bars and Blueberry Jam, 2nd Place for their "Better than Bert's" Lip Balm, and 3rd place for their Whipped Tallow Body Butter. Check out all of their products on Instagram or Facebook @Meant.To.Bee.Apiary.

Annual Slovak Vilija Dinner

Sunday, December 13 at 4pm

Slovak J Club
485 Morgan Ave • Akron, OH
\$25 Per Person

For Reservations Call 330-786-9972
After 3pm or Sign up at the Bar



Sauerkraut / Mushroom Soup • Baked Cod • Perohi • Mashed Potatoes
Oplatky & Honey • Bobalky • Kolaci • Peas • Apples & Nuts • Bread & Butter

48th Slovak Heritage Festival in NJ

Submitted by Sabina Sabados, Region 1 Director; Written by Jane Konzelmann

The sounds of Slovak music and dance filled the Middlesex County Fairgrounds in East Brunswick, New Jersey, as Slovak Americans from across the United States and special guests from Slovakia gathered September 19 and 20, 2026 for the 48th Slovak Heritage Festival.

The festivities began Saturday, September 19th with a performance by Vranovčan, one of the premier folk dance ensembles from Vranov nad Topľou in eastern Slovakia. Sunday, September 20, began with a Greek Catholic Mass, followed by the festival's main program in the early afternoon. MC Katarina Briggler welcomed the crowd and introduced opening remarks from Festival President Marek Šoltis, Vice President Jane Konzelmann (Branch 716), and East Brunswick Mayor Brad Cohen.

The festival also welcomed distinguished guests from Slovakia, including Martina Šimkovičová, Minister of Culture of the Slovak Republic; Kamil Šaško, Minister of Health of the Slovak Republic; and Beatrice Szabóová, Consul General of the Slovak Republic, along with other dignitaries.

Slovak fraternal organizations were well represented throughout the celebration. Members of the First Catholic Slovak Union attended from Branch 746 in Linden and Branch 716 and Branch 45 in New York City. Among those in attendance included Executive Secretary Kevin Collins, Region 1 Director, Sabina Sabados (Branch 746), former Chairwoman of the Festival Mrs. Nina Holy (Branch 716), and Director of the Slovak Institute in Cleveland and Program Director

of the Cleveland Slovak Radio, Milan Kobulsky (Branch 450).

Throughout the afternoon, the stage came alive with performances. Young dancers from the Limboračik Folk Ensemble of New York showcased the enthusiasm and talent of a new generation of Slovak Americans. The audience also enjoyed performances by Anna Hradský of San Diego, California, along with Slovak performers Martin Brxa and Tomáš Bezdeda.

A special highlight was the return of Vranovčan, whose spirited combination of traditional Slovak music and dance brought the audience to their feet and provided a memorable reminder of the rich regional traditions that continue to thrive both in Slovakia and abroad.

Vendors offered traditional Slovak kroje, handmade crafts, and an assortment of unique Slovak products. The aroma of homemade Slovak specialties filled the grounds, with favorites such as bryndzové halušky, grilled klobása, nut rolls, poppy seed cakes, and other traditional treats.

Adding to the excitement was a soccer tournament on Sunday featuring five teams, giving participants another opportunity to enjoy friendly competition and community spirit.

From the youngest dancers taking the stage to longtime members of the Slovak-American community



reconnecting with friends and traditions, the 48th Slovak Heritage Festival offered something for everyone.

The success of the Slovak Heritage Festival is made possible through the generous support of the Úrad pre Slovákov žijúcich v zahraničí (USZZ) and private donations. Organized as a non-profit organization, the festival is led by a dedicated committee that works throughout the year to bring together a vibrant celebration of Slovak heritage and culture. The committee includes Marek Šoltis, President; Jane Holy Konzelmann (Branch 716), Vice President; Zuzana Barlíková, Secretary and Vendor Coordinator; Hanka Džadiková Sherry, Treasurer; Daniel Charvat, Festival Design; Janka Charvat, Marketing Coordinator; Katarina Briggler, Program MC; Milan Cuba, Honorary President; and Nina Holy, Honorary Co-Chair.

The committee extends heartfelt thanks to all attendees, participants, volunteers and supporters who helped make this year's Festival a wonderful celebration of Slovak heritage. The 49th Slovak Heritage Festival will be held in September, 2027!



2026 Applications Must Be Received By MIDNIGHT OCTOBER 30

THE JEDNOTA BENEVOLENT FOUNDATION, INC.

2026 SCHOLARSHIP FUND

APPLICATIONS DUE 10/30/26



**THE COMMITTEE SHALL AWARD UP TO TEN (10) \$500 SCHOLARSHIPS
TO THE CANDIDATES WHO BEST SATISFY THE AWARD CRITERIA.**

Jednota Benevolent Foundation Award Criteria:

1. Any individual of Slovak descent and Catholic faith who is currently enrolled in college or another post secondary educational institution is eligible for a Scholarship.
2. Applicants will be required to describe accomplishments they believe would qualify them for recognition in general, and specifically, accomplishments in the areas of:
 - Scholarship
 - Leadership
 - Service to school, church and community
3. Applicants will also be required to provide:
 - An official high school or college transcript of grades and all standardized test scores achieved
 - One (1) letter of recommendation authored by a teacher, counselor, administrator or an employment supervisor familiar with the applicant;
 - Examples of applicant's community involvement;
 - A list and description of leadership positions held by applicant;
 - A list of awards received by applicant for scholastic excellence, community involvement, or leadership ability;
 - A description of the applicant's academic or career objectives;
 - A statement demonstrating an applicant's need for education financing.

Applicants, even those who are previous recipients of this scholarship, may apply yearly.



For applications, please contact:

Jednota Benevolent Foundation, Inc.
First Catholic Slovak Union, 6611 Rockside Road, Suite 300
Independence, Ohio 44131
Phone: 800.533.6682 • Fax: 216.642.4310
E-mail: scholarship@fcsu.com

Download applications from fcsu.com/membership/scholarships/

Family members of the Scholarship Committee are not eligible to apply for this scholarship.

BRANCH ANNOUNCEMENTS

Send Branch Announcements to branch@fcsu.com

TO MEMBERS OF BRANCH 259KJ
Struthers, OH

There has been a merger between Branch 259KJ Struthers, OH and Branch 682KJ Youngstown, OH. All members of Branch 259KJ will now hold membership in Branch 682KJ.

This merger has taken place as of September 1, 2026. If you should need any service on your policy, or new or additional insurance, please contact:

FIRST CATHOLIC SLOVAK UNION
6611 ROCKSIDE RD, STE#300
INDEPENDENCE, OH 44131
800.533.6682

We wish to thank all the past officers for their dedication and efforts through the years performed in the spirit of fraternalism.

Sincerely,
Kevin J. Collins

CALIFORNIA

BRANCH 844 – LOS ANGELES, CA *Milan Konkol, Secretary*

St. Joseph the Guardian Society will hold our annual meeting on Saturday, November 28, 2026. Meetings begin at 11:30am and are held at the Slovak American Center, 1690 Placentia Ave., Fullerton, CA. The agenda includes the Election of Branch Officers, preparations for the Slovak Christmas Mass, and planning activities for 2027. After the meeting lunch will be served at the Olive Garden.

CONNECTICUT

BRANCH 19 – BRIDGEPORT, CT *Deborah M. Nelson, Secretary*

The St. Joseph Society will hold a Zoom meeting on Sunday, November 8, 2026, at 10am. The distribution of our annual donations will be discussed.

The recipients of the John A. Zahor Scholarship are invited to join us. This scholarship was established in recognition of the many years Mr. Zahor served as president of the St. Joseph Society and his commitment to the education of its young members. College freshmen Kara Chromczak and Owen McMullan are the winners.

In addition, the recipients of the Andrew J. Imbro Grant are invited to join us. This grant was established in recognition of the many years Mr. Imbro served as financial secretary of the St. Joseph Society and his commitment to the financial support of its young members. College juniors Ma'Lena Skye Coriano, Peter Monks and Megan Sherriff will be awarded this grant.

The funds will be mailed to each recipient. We look forward to celebrating the accomplishments of our young members. If you have any questions, contact me at csteacher3@gmail.com.

Link: tinyurl.com/Br19Nov26
Meeting ID: 893 8571 1196
Passcode: 543062

A mass will be offered for our deceased members on November 8 at 8:30am at Sts. Cyril & Methodius Church, 79 Church St., Bridgeport.

FLORIDA

BRANCH 888 – WEST PALM BEACH, FL

David Rafaidus, President

The Holy Trinity Society, Branch 888, will hold its next two meetings on Saturday, November 7, 2026, at 3pm and December 12, 2026, at 6pm, respectively. Both meetings will be virtual. Contact David Rafaidus, President, at 561-801-3249 or jednota888@yahoo.com for further information.

You don't want to miss the guest speakers scheduled for our next two meetings!

On the agenda for the November 7 meeting will be the nomination and Election of Officers, future branch activities, the financial report and a brief presentation by Dr. Miriam Rafaidus, the author of the recent book, "Czechoslovakia's Cold War Refugee Children." The Zoom link is tinyurl.com/Br888Nov7.

The December 12 meeting will present Dr. Cecilia Rokusek, President and CEO of the National Czech and Slovak Museum & Library, who will speak on "A Bridge to the Future." The Zoom link is tinyurl.com/Br888Dec12. All members are invited to attend both meetings.

ILLINOIS

BRANCH 6 – STREATOR, IL *Paul Chismar, Secretary*

The St. Stephens Society will hold its annual meeting and Election of Officers on Saturday, December 19, 2026, at Good Morning Good Day Cafe, 417 E. Main St., Streator at 1pm. All members are urged to attend. Please RSVP to 815-822-8851.

All branch members are invited to attend the play *How the Other Half Loves* on Saturday, November 21 at 2pm at the Engle Lane Theatre, 1012 Columbus Rd., Streator. The tickets for this fraternal event will be provided by the branch. Members are encouraged to attend.

BRANCH 153 – CHICAGO, IL *Dorothy Jurcenko, Financial Secretary*

St. Stephen Society will hold a meeting on Saturday, October 10, 2026, at 11:30am. PLEASE NOTE THE NEW LOCATION is Harry Caray's Italian Steakhouse, 10233 W. Higgins Rd., Rosemont. The meeting will include the Election of Officers, charitable donations, and convention reports. Reservations are required. RSVP to Dorothy at 708-995-7378. Hope to have good attendance.

MICHIGAN

BRANCH 721 – BANNISTER, MI *Joseph Beno, Recording Secretary*

The branch will hold their fall meeting on Sunday, December 13, 2026, at 2pm at the Remenar home at 8977 S. Mason Rd., Bannister. We will hold the Election of Officers.

FRATERNALISM IN ACTION: Since our branch meets only twice per year, we are blessed to support two local organizations at this meeting.

Coats for Kids through the Knights of Columbus. We ask that members participate by bringing cash for the cause.

OFFICERS' Corner

2

PER YEAR

Qualify for Yearly Stipends

Branches and Districts must have 2 meetings per year in order to qualify for the yearly stipend. Meetings must be announced no later than 30 days prior to the event.

4

PER YEAR

Fraternalism in Action

Branches and Districts may organize up to four Fraternalism in Action projects per year. With FCSU donating \$250 each time, the contributions can enhance your reach by \$1,000.

30

DAYS PRIOR

Election Announcements

Remember to include the Election of Officers in your upcoming announcements. Elections must be announced a minimum of 30 days prior to your meeting.

45

DAYS

Reimbursement Forms

Turn in Branch and District Reimbursement Program and Fraternalism in Action forms quickly. Ideally no more than 45 days after the event.

Every dollar collected will be used to purchase new coats to be donated to Coats for Kids.

Elsie Baby Pantry. We ask that members bring baby items such as baby shampoo, soap, lotion, wipes and socks. Thank you for living out the spirit of fraternalism and helping us make a difference for families in our community.

BRANCH 743 – STERLING HTS., MI *Joseph C. Rimarcik, President*

The St. Joseph Society will hold its annual Christmas meeting on Sunday, December 6, 2026, at 1:30pm in the Church Social Hall at SS. Cyril and Methodius Church, 41233 Ryan Rd., Sterling Heights. Members are urged to attend the Slovak Mass before the meeting at 11:30am. On the agenda will be officers' reports, financial report, discussion of branch activities, and other FCSU business. We will summarize the election and results of the 53rd Quadrennial Convention. We will also hold the Election for Branch Officers. Members who need policy assistance regarding a change of address or to change a beneficiary should contact the Financial Secretary of Branch 743, Joseph C. Rimarcik, 4945 Wavewood Dr., Commerce Twp., MI 48382 or call 248-714-9620.

BRANCH 756 – OWOSSO, MI *Gary Gregoricka, President*

The branch will hold a meeting on Sunday, November 15, 2026, at Tim Hortons, 323 W. Main St., Owosso at 1pm. We will hold the Election of Branch Officers and review the FCSU Convention. For questions, please contact Gary Gregoricka at 989-277-8787.

NEW JERSEY

BRANCH 746 – LINDEN, NJ *Mary Kapitan, Recording Secretary*

You are cordially invited to attend a discussion featuring Katarina Ceselkova-Vislocka as she shares her experience as a witness to the Marian apparitions on Mount Zvir near the village of Litmanova, Slovakia. Her presentation will begin at 10:30am (immediately following the 9:30am Slovak mass) at Holy Family Church, 210 Monroe St., Linden on Sunday, October 18, 2026. Light refreshments will

be served. Please RSVP to Joanne Tkach-Polt at 732-762-3148 by October 14. See the ad on page 11.

Our branch meeting will follow this event. The agenda will include a re-cap of the Convention, annual branch donations, discussion of plans for the Christmas party and 2027 activities. Lunch will be served after the meeting. Please RSVP to Joanne Tkach-Polt at 732-762-3148 by October 14.

FRATERNALISM IN ACTION: Branch 746 members are asked to volunteer for Thanksgiving baking on November 14 throughout the day in the basement of the Holy Family Church. We are also volunteering for Christmas baking on December 12. We will be baking kolachi. The church will be selling nut, poppy seed, prune and cheese rolls for \$20. Proceeds from both sales will go to Holy Family Church. The Home Office will support our volunteerism with a donation of \$250 each day.

Our last meeting of the year will be held on Sunday, December 6 at Bistro 1051, 1051 Raritan Rd., Clark. The meeting will start promptly at 1pm. We will hold Election of Branch Officers. A Christmas luncheon will follow the meeting (\$50 for non-members). RSVP to Mary Ann Ranahan at 732-589-1608 by November 29.

Members are encouraged to attend Friday Holy Masses at 7pm (in Slovak) at Holy Family Church in Linden, NJ. Masses are offered for the intention of all branch members living and deceased as follows: Friday, November 13; Friday, December 4; and Tuesday, December 22, 2026.

NEW YORK

BRANCH 45 – NEW YORK, NY *Maria Juras, Financial Secretary*

The St. Matthew the Evangelist Society will hold a meeting on Sunday, November 29, 2026, at 1pm after the Slovak mass at the rectory of St. John Nepomucene Church, 66th St. and 1st Avenue, New York. On the agenda will be a financial report, officers' reports, a report on last year's activities, Election for Officers, and a discussion on events for the upcoming year. We urge all members to attend this meeting.

BRANCH 166 – BINGHAMTON, NY*Diane Wallick, Secretary*

The St. Joseph the Guardian Society will hold their fall semi-annual meeting on Saturday, November 7, 2026, at Denny's Restaurant, 1250 Front St., Binghamton at 10:30am. A brunch is available for all members. We will hold an Election for Officers. Please respond to Morgan Dendler at catholicfcsu@gmail.com or 607-206-7243. Hope to see you there!

OHIO**BRANCH 1 – LAKEWOOD, OH***Barbara J. Golias, Secretary*

The next meeting of the Saint Joseph Society will be held on November 8, 2026, at 1pm at Das Schnitzel Haus, 5728 Pearl Rd., Parma where we will hold our Election of Officers for 2027. Following the meeting we will have a Christmas Party including a delicious dinner. Members are free; guests pay \$25. RSVP to Rochelle Popovich at 216-789-6390 by November 2. All members are welcome to attend.

The members of Branch 1 are invited to attend the Annual Harvest Festival and Pork Chop Dinner held on Sunday, October 25, 2026, in the St. Clement's Parish Hall at 2022 Lincoln Ave., Lakewood. Dinner will be served from 12-4pm. Tickets are \$25.

Dinner tickets for Branch 1 members are free if you attend the event; the free ticket per member is not eligible for takeout. Dinner includes pork chops, mashed potatoes & gravy, green beans, sauerkraut, applesauce, and cake. This family event is more than a delicious dinner. There will be a Gift Card Raffle, Grand Raffle, and Split-the-Pot Drawing. Reservations are required. Reserve your ticket by calling Mary Dubber at 216-228-0654 or Barb Golias at 330-296-6832 by October 10.

BRANCH 24 – CLEVELAND, OH*Fran Strekal, Frat. Activities Director*

November 7, 2026 – We are offering discounted tickets to celebrate the 45th anniversary of the Lúčina Slovak Folklore Ensemble taking place at 5:30pm at Pokrova Hall, 6812 Broadview Rd., Parma. The night will be filled with a variety

of entertainment including Harmonia featuring Beata & Alex Fedoriouk, a fujara solo by Mike Anderko and performances by the Lúčina Slovak Folklore Ensemble dancers! Branch 24 members must purchase their ticket in advance, at full price, online at tinyurl.com/lucinas45. The tickets are tiered pricing at \$60/\$65/\$75. We will subsidize the cost of your ticket so that your final cost is \$24*. Reimbursement will take place when you check in at the gala. Member priced tickets are non-transferable. *Please note there is an option to pay a Zeffy processing fee but it is not required to pay. The branch will not reimburse this fee.

November 22, 2026 - Branch 24 will be hosting a meeting at St. Thomas More parish in Utopia Hall at 1pm. The address is 4180 N Amber Dr. Brooklyn, OH, and the Utopia Hall entrance is attached to the school. We will hold the Election of Officers for 2027. A light lunch will be provided. Please contact Fraternal Activities Director Fran Strekal (216-308-1728) to RSVP. Contact Secretary Anna Gibson (216-272-4657) if you intend to run for office.

FRATERNALISM IN ACTION: We are having a Thanksgiving food drive! We will be collecting non-perishable food items for the Brooklyn Heights Food Pantry (Project Hope). When you make a donation, you will be entered into our Door Prize Raffle.

December 6, 2026 – St. Andrew Abbey in conjunction with the Cleveland Slovak Radio Club will be hosting a Vilija (traditional Slovak Christmas Eve Supper) at 10510 Buckeye Rd, Cleveland beginning with Mass at noon. Branch 24 is again providing special members only pricing for the St. Andrew Abbey Vilija Dinner on Sunday, December 6, 2026, at Benedictine High School in Cleveland, Ohio. Branch 24 members may purchase a Vilija dinner at the full price of \$25 and will be reimbursed \$21 at the event. This special discount price of \$4 is for Branch 24 members only. It is non-transferable and may not be used for carryout orders. The regular cost per dinner is \$25 and may be purchased at this price for non-members. Reservations are required. Call or text Fran Strekal, Branch 24 Fraternal Activities Director, at 216-308-1728. Make checks payable to Branch 24 FCSU. The deadline for ordering your meals

from Branch 24 (for members and non-members) is Friday, November 20. This is a very popular event in the Cleveland area with limited seating. Get your tickets ordered early!

The officers wish you a healthy and happy holiday season!

BRANCH 260 – COITSVILLE, OH*Carlie M. Peshek, Vice President*

Please join us on Thursday, December 3 for our holiday celebration and Election of Officers. The meeting will begin at 5pm at Salvatore's Italian Restaurant, 4831 Mahoning Ave., Austintown. Looking forward to seeing all of you and God Bless!

BRANCH 450 – CLEVELAND, OH*Frank Woyma, President*

St. Joseph the Guardian Society will hold its semi-annual meeting on Saturday, November 21, 2026, at 11am. It will be held in the Community Room at the Panera restaurant located at 5090 Tiedeman Rd., Brooklyn. The agenda will include the officers' and financial reports and any correspondence received. We will hold the Election of Branch Officers for the coming year. Lunch will be served after the meeting. Please call me with questions at 216-225-5688. All members are encouraged to attend.

We are offering Branch 450 members discounted tickets for the St. Andrew Abbey Vilija Dinner on Sunday, December 6, at Benedictine High School in Cleveland. Branch 450 members may purchase tickets for just \$4 (the branch will pay \$21). Tickets for non-members may be purchased for \$25. Call Frank Woyma at 216-225-5688 to RSVP. Please make checks payable to St. Joseph Society BR450 FCSU. The deadline to order tickets through our branch is Saturday, November 14. This is a very popular event with limited seating so please reserve your tickets early.

BRANCH 553 – AKRON, OH*Debra Speck, President*

All meetings and events are held at the Slovak J Club, 485 Morgan Ave., Akron. RSVP to 330-786-9972 when requested.

November 8 – We will hold our year end meeting at 2pm where we will hold the Election of Officers for 2027. The following positions are open: President, Vice-

President, Financial Secretary, Recording Secretary, Treasurer & Trustee (Auditor). Please give your letter of intent to run for a position to Linda Hanco at the club or email to lhanko@neo.rr.com by Monday, November 2. Please RSVP for luncheon reservations.

FRATERNALISM IN ACTION – We are collecting children's books for Bright Star Books. We are asking our members to bring new or like new books for ages infant to middle school. Bright Star Books distributes them to limited-resource children in the Greater Akron region so these kiddos can discover the joy of reading.

December 5 – Children's Christmas Party – 1pm – Bowling with Santa

December 13 – Annual Vilija (Christmas) Dinner – 4pm – Ethnic food, music and fellowship!!

BRANCH 682 – YOUNGSTOWN, OH*Drew Hirt, President*

Branch 682 has now officially welcomed the former members of Branch 259 into our membership. Our first meeting as a merged branch on September 23 was very successful.

Our district's annual Christmas party will be at Rachel's on Tuesday, December 15 at 6pm (54 Westchester Drive, Austintown). The cost is \$35 for adults and \$10 for children 6 and under. Must RSVP and be paid by November 30. Make checks payable to Rev. Joseph Kostik District and mail to Tom Krispinsky, 1300 St. Andrews Place NE, Warren, OH 44484. Include your branch number and amount of people attending. All Branch 682 attendees will be reimbursed at the event. We look forward to a festive evening with our members and guests!

As we have the highest level of attendance at this function, we will hold our Election of Branch Officers for the 2027 fiscal year. Contact Drew Hirt at drew@hirt.com or 330-565-2466, if you are interested in an officer position with Branch 682.

ELECTIONS ARE COMING!
Consider Pursuing a Leadership
Role in Your Branch.

JEDNOTA CROSSWORD PUZZLE**Across**

- 1 Actor Lugosi
5 Island near Java
9 Gibbon, for one
12 Ever and ____
13 Musical Joplin
15 Acquire
16 Wasted time
18 One of the Clantons
19 Inquire
20 Arrow poison
21 Sots
23 Chickenfeed, maybe
26 Attempts
28 Warning device
29 They croak until they croak
30 Free swinger
34 Cry of pain
35 Body build
37 Comfort
38 Like some old furniture

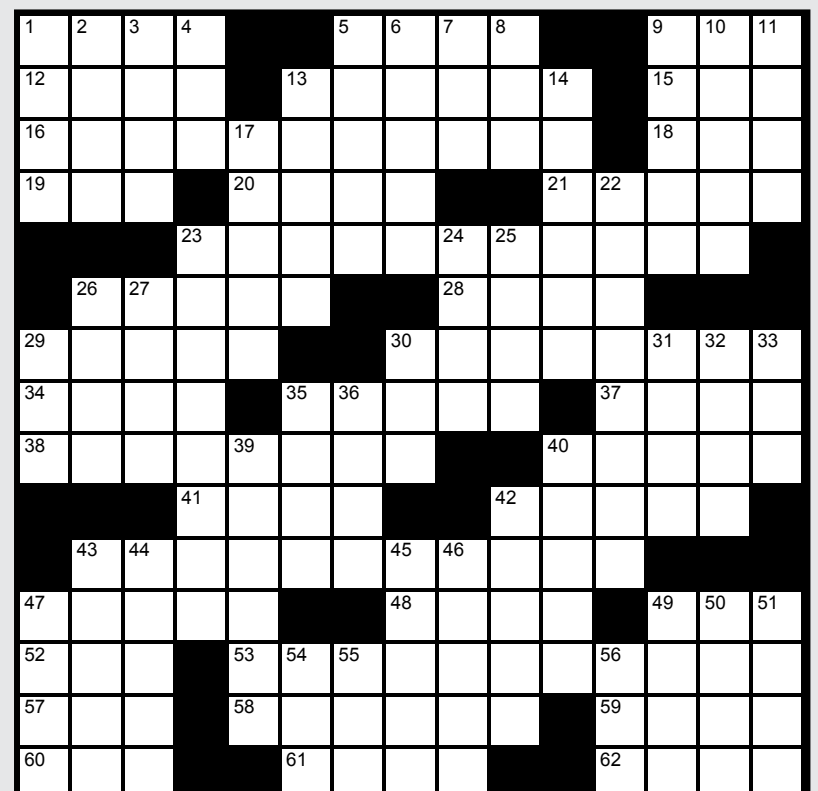
- 40 Hypnotized
41 Jacuzzi's
42 Church officer
43 Ocarina
47 Vestibule
48 Henry VIII's sixth
49 Joule fraction
52 The works
53 Cognomen
57 ____ chi (martial art)
58 Griddlecakes
59 "Tosca" tune
60 Before, in poetry
61 Hardy heroine
62 Trapper's prize

Down

- 1 Rum-soaked cake
2 1961 space chimp
3 Facial expression
4 Cape ____, Mass.
5 Breakfast item

- 6 Heavenly host?
7 Rapper ____ Kim
8 Diamonds, to hoods
9 Winery process
10 Sri Lanka export
11 Quebec seasons
13 ____ Edward Salk
14 The prince in "The Prince and the Pauper"
17 March of ____
22 Malicious
23 Go on tour
24 Sci. course
25 Fine-tune
26 Test choice
27 Fabled fliers
29 On behalf of
30 Mouse's place
31 Stow, as cargo
32 Consumer
33 Boulogne-sur-__

- 35 Social grp
36 Legal defendant (Abbr.)
39 Met productions
40 Extreme
42 Noblemen
43 Kind of energy
44 Poet Elinor
45 Unlocks
46 Accounts
47 Fortune
49 Hibernia
50 Agitate
51 Pesky insect
54 Loan figure (Abbr.)
55 "Ulalume" poet
56 Kind of dance



Answers on Page 17

Lučina Slovak Folklore Ensemble • Ralph Szubski – Accordion Man • Slovak Raffle
Slovak Christmas Cards and Oplatky available for purchase

membership. The agenda will also include reports from the Branch officers and a summary of our Branch Picnic. Members will discuss future branch activities, donations, and the Annual Report for 2026. Information from the Home Office will be disseminated. The Election of officers for 2026-27 will be held. Refreshments and socializing will follow. All members are urged to attend. Please contact the Branch President at 570-344-3854 to confirm your attendance and to allow for adequate food and beverage arrangements. RSVP by Wednesday, November 4, 2026.

Elizabeth M. Slovenkai is branch President. Other officers include Michael J. Czankner, Vice President; Michael J. Slovenkai, Sr., Treasurer; Laura C. Christianson, Recording Secretary; and John J. Slovenkai, Sr., Financial Secretary.

BRANCH 393 – GREENSBURG, PA

Kirstin Meyer, President

The next district meeting will be Saturday, October 10, 2026, at 6pm at St. Florian Social Hall, 4263 Route 981, Mt. Pleasant. We will hold the Election of District Officers. The agenda includes updates from the convention. We look forward to a great turnout!

The George Onda District is hosting a Štedrý Večer on December 6, 2026. We're happy to offer Branch 393 members discounted tickets for \$15 for adults and free for children! Tickets for non-members are \$40. These tickets are limited, so contact Eileen Myers at 724-539-2764 by November 1 to order.

Branch 393 will hold their Christmas dinner and meeting on December 13 at Gianelli's II at 4816 SR 30 East Charter Oak, Greensburg beginning at 5:30pm. Meeting agenda includes general updates. Members are encouraged to bring their family to this Christmas gathering. Please RSVP to Eileen Myers at 724-539-2764 by December 1.

BRANCH 401 – EAST VANDERGRIFT, PA

Kathy Froncek, Recording Secretary

St. Anthony of Padua invites all branch members to attend the semi-annual meeting on Friday, November 6, 2026, at 6:30pm. It will be held at the president's home at 1223 Wysocki Ave., North Apollo. Dinner will follow the meeting. Members

are encouraged to attend as upcoming activities will be discussed, and we will hold the Election of Branch Officers. RSVP via email to kmfroncek@yahoo.com.

BRANCH 410 – UNIONTOWN, PA

Geraldine Buchheit, Rec. Secretary

The SS. Peter and Paul Society will hold a meeting on Thursday, December 10, 2026, at 1pm at the Highland House, 92 West Main St., Uniontown. We will hold an Election of Officers. All members are encouraged to attend this meeting. RSVP by Monday, December 7 at 724-425-2576.

BRANCH 670 – DONORA, PA

Maureen Massafra, Recording Secretary

We invite you to a meeting on Sunday, November 15, 2026, at 11:30am at Bill's Golfland, 210 Bills Ln., Belle Vernon. This meeting will include the Election of 2027 Officers. The meeting will also be held via Zoom for those unable to attend in person.

Please contact branch670secretary@gmail.com a day in advance for the link.

BRANCH 796 – EGYPT, PA

Monica Fabian, Recording Secretary

The branch will hold their semi-annual meeting on Sunday, November 8, 2026, at 1pm at Holy Trinity Roman Catholic Church at 4456 Main St., Whitehall. We will hold the Election of Officers for 2027. We urge all members to attend. We would love to see some new faces and meet other members who regularly attend meetings. A light luncheon will be served after the meeting with our fellow Sokol members #255. Stay Safe! Stay Strong! God Bless!

BRANCH 853 – CHARLEROI, PA

Monica Boone, President

The annual meeting of Branch 853 will take place on Saturday, October 17, 2026, on a Gateway Clipper cruise at 6pm at 250 W. Station Square Dr., Pittsburgh. At the meeting, there will be the Election of Officers and planning the agenda for the 2027 year. If you want a topic discussed but cannot attend, please email the branch at FCSUBranch853@gmail.com. There is no cost for branch members. If a branch member makes a reservation and does not attend, the member will be responsible for the \$35 cost of the ticket. Cost for non-branch members is \$35 and must be paid in advance.

BRANCH 857 – LEVITTOWN, PA

Anna Mae Nasta, Recording Secretary

St. Michael the Archangel will hold its fall meeting on Sunday, November 1, 2026. We will review the convention and past and upcoming fraternal events.

Our winter meeting will be held on Sunday, December 6, 2026. This meeting will serve as the 2026 Annual Meeting, and we will hold the Election of Officers for 2027.

Both meetings will start at 1:30pm and will be held in a meeting room at the Our Lady of Grace Parish Rectory, 225 Bellevue Ave., Pennel.

The officers of Branch 857 wish all members a safe and pleasant Fall season.

WISCONSIN

BRANCH 89 – MILWAUKEE, WI

Mike Novak, President

Please join us for our Christmas Party on December 12, 2026 at 5pm. Members are free. Guests are welcome but will pay for their own meal and beverages.

Branch 89 Event Location:

Bandero County Wood Grill
N96W16865 Cumberland Ct
Menomonee Falls, WI
That is at Highway 41 North
and County Q exit

YOU MUST HAVE AN RSVP TO ATTEND

THIS EVENT. Please RSVP to Mike Novak at 414-445-5382 to make your reservation by December 4.

CANADA

BRANCH 785 – MISSISSAUGA, ON

Anne Mitro, Recording Secretary

The Annual General Meeting (AGM) will be held on Sunday, December 13, 2026, at 2:30pm where we will hold our Election of Branch Officers and discuss convention results, picnic updates and future events. Following the meeting we will have a Christmas Party and catered supper. The meeting and party will be held at Sts. Cyril and Methodius Slovak Church Hall, 5255 Thornwood Dr., Mississauga. Please RSVP to Milan Zoldak at 416-565-3960. Watch for details about our Fraternalism in Action (FIA) event in the next issue.

To receive Branch and District meeting reminders please make sure the Home Office has your current email address.

Why don't ghosts
like rain?

Because it dampens
their spirits!

Why did the skeleton
go to the party
alone?

He had no body
to go with.

What kind of music
do mummies listen to?

Wrap music!

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

Crossword Puzzle Solution from Page 15

DISTRICT ANNOUNCEMENTS

Send District Announcements to district@fcsu.com

DISTRICT 3 – GEORGE ONDA DISTRICT – PA

Kirstin Meyer, Recording Secretary

The next district meeting will be Saturday, October 10, 2026, at 6pm at St. Florian Social Hall, 4263 Route 981, Mt. Pleasant. We will hold the Election of District Officers. The agenda includes updates from the convention. We look forward to a great turnout!

District 3 will be sponsoring a Štedrý Večer, a traditional Slovak Christmas Eve Dinner, on Sunday, December 6, 2026, at Christ Our Shepherd Center in Greensburg.

Schedule: 2pm - Mass

3:30pm - Advent & Christmas Pageant provided by the Pittsburgh Slovaks

4:30pm - Dinner

Cost: \$40 (ages 12+) / \$10 (ages 6-11) / Free (Children under 6).

A limited number of tickets available. Do not delay ordering your tickets as this event routinely sells out. Reservations are taken on a first come, first served basis and MUST be made by November 15 by calling Darlene Patty at 724-493-8712.

DISTRICT 4 – MSGR. JOHN E. RURA DISTRICT – NJ

Mary Kapitan, Secretary

Branch 290 will host the next district meeting on Sunday, October 25, 2026, at 1pm at Carpaccio Ristorante, 651 Bound Brook Rd., Middlesex. The agenda will include the Election of 2027 Officers, a re-cap of the Convention, and discussion of activities for next

year. Lunch will be served after the meeting. Please RSVP to Steve at 908-507-0505 or minarovich@hotmail.com by October 16.

FRATERNALISM IN ACTION: Members are encouraged to bring non-perishable food items for donation to the Food Bank Network of Somerset County. The FCSU Home Office will kindly donate \$250 to the organization on behalf of our district.

DISTRICT 6 – PITTSBURGH DISTRICT – PA

Margaret A. Nasta, Recording Secretary

Branch 254 will host the fall business meeting on Sunday, November 22, 2026, at 1pm at the Holy Trinity church hall of St. Thomas the Apostle Parish, 529 Grant Ave. Ext., West Mifflin. We will discuss district business matters, review the recent convention and hold the Election of 2027 District Officers. RSVP by November 8 to Joe Senko at jtsenko@aol.com or 412-945-6000.

FRATERNALISM IN ACTION: At our November meeting, we will be collecting non-perishable food items for the Greater Pittsburgh Community Food Bank. The first 30 members who donate 2 or more items will receive a Little Blue Book of Spiritual Reflections for the Advent season.

Other announcements of local interest:

- WPSCA meets first Mondays at the Mt Lebanon Public Library at 7pm.
October: Slovak Cookies; November: No Meeting; December: Show & Tell.
- WPSCA sponsors scholarships and hosts other events. Consider joining the organization and get the newsletter.
- Slovak Heritage Day at Pitt: Sunday, November 1 – 11am to 4pm – free admission – food, entertainment, vendors.
- Western PA Slovak Radio Hour: WPIT 96.5 FM/730 AM – Sundays.

As always, members are urged to check the Jednota for FCSU business matters as well as social events and contests. Be sure your beneficiaries are up to date. Check the web site for forms, gift shop and other useful information.

DISTRICT 7 – REV. JOHN MARTVON DISTRICT – PA
Mary Kuzilla, Recording Secretary

Branch 23 will host the next district meeting on Sunday, October 25, 2026, at 1pm at Hoss’s Steak & Sea House, 441 Theatre Dr., Johnstown. We will hold the Election for District Officers. Please consider coming if you are a member in a branch in our district. If you have any questions, please call Theresa Cassat at 814-254-2532. We look forward to seeing you!

DISTRICT 9 – FRANK T. HOLLY DISTRICT – PA
Barbara A. Holly, Recording Secretary

The district will hold their next meeting on Sunday, November 15, 2026, at 1pm at Jamie Lynn’s Café, 1618 Georges Fairchance Rd., Smithfield. Members who attend will be asked to donate \$5 toward their meal. We will hold the Election of Officers. President Patty Speshock will be informing members of upcoming Jednota events. All members are urged to attend. RSVP by Wednesday, November 11 by calling Patty Speshock at 724-317-3763.

DISTRICT 10 – REVEREND STEPHEN FURDEK DISTRICT – OH
Gregory Petrasek, President

All members of District 10 in Branches 1, 24, 228, 450, 553 and 855 are invited to join us for our final meeting of the year on Sunday, November 8, 2026. The meeting will take place at 3pm at the Slovak J Club, 485 Morgan Ave., Akron. We will hold our Election of Officers for 2027. The meeting will be hosted by Branch 553. RSVP to Barbara Sutilla by November 2 by emailing Ohiodistrict10@yahoo.com or texting/calling 440-864-4744.

FRATERNALISM IN ACTION: We are collecting children’s books for Bright Star Books. We are asking all members and guests to bring new or like new books for ages infant to middle school. Bright Star Books distributes them to limited-resource children in the Greater Akron region so these kiddos can discover the joy of reading.

Folks, we have a lot going on in our area! Look in this issue of the Jednota for details of the 45th Anniversary of the Lučina Slovak Folklore Ensemble taking place November 7. Have you ever experienced a Slovak Vilija (traditional Christmas Dinner)? You can see what it’s all about in Cleveland on December 6 at St. Andrew Abbey and on December 13 at the Slovak J Club. Please join your fellow members at these unique events.

DISTRICT 11 – MSGR. JOSEPH TISO DISTRICT – PA
Karen Greggs, Recording Secretary

The semi-annual meeting of Msgr. Joseph Tiso District will be held on Sunday, November 15, 2026, at 2pm at the Monroe Hotel, 400 E. Jefferson St., Butler. The Election for District Officers will be held. We will also discuss upcoming events and initial plans for 2027. Please RSVP to Karen Greggs at 724-372-0690 or kgreggs39@gmail.com by November 8. We hope to see all of you there!

DISTRICT 12 – MSGR. ANDREW HLINKA DISTRICT – PA
Monica Boone, Recording Secretary

The Monsignor Hlinka District will hold its annual meeting on Sunday, November 15, 2026, at 1pm at Bills Golfland, 210 Bills Lane, Belle Vernon, PA. The Election of District Officers, the memorial service remembering deceased Hlinka district members and planning the activities for 2027 are on the agenda.

The district will also participate in the FRATERNALISM IN ACTION program by collecting shelf stable food items for the Greater Pittsburgh Food Bank, Duquesne location. Please be as generous as your situation allows.

Contact your branch president or the district secretary, hlinkadistrictsecretary@gmail.com, if you would like to attend by electronic means or if you have any questions. Hlinka district members are encouraged to attend.

DISTRICT 14 – REVEREND JOSEPH L. KOSTIK DISTRICT – OH, PA
Jacquelyn Bobby, Recording Secretary

We will have a meeting on November 17, 2026, at 6pm at the Fireplace Restaurant, 2075 E. Western Rd., Poland. We will hold the Election for District Officers.

Our annual Christmas party will be at Rachel’s, 54 Westchester Dr., Austintown, OH, on December 15 at 6pm. The cost is \$35 for adults and \$10 for children 6 and under. Reservations are required and must be paid by November 30. Make checks payable to Rev. Joseph Kostik District and mail to Tom Krispinsky, 1300 St. Andrews Place NE, Warren, OH 44484. Include your branch number and amount of people attending. We look forward to a festive evening with our members and guests! Remember, there will be a short meeting prior to the party.

DISTRICT 15 – PRINCE PREBINA DISTRICT – AR, CA, KS, MN, OR, WA
Paul Skuben, President

The annual meeting will be on Saturday, November 28, 2026. All meetings begin at 11am and are held at the Slovak American Center, 1690 Placentia Ave., Fullerton, CA. The agenda includes officer reports and the financial report.

The annual meeting will include the Election of 2027 District Officers, preparations for the Slovak Christmas Mass, and planning activities for 2027. All Branches in our area are encouraged to participate and have their concurrent annual meeting. Lunch will be at the Olive Garden after the meeting.

DISTRICT 16 – MSGR. STEPHEN KRASULA DISTRICT – NY
Renata Jurasiova-Vasil, Financial Secretary

The district annual meeting will be held on Sunday, October 18, 2026, at 1pm at St. John

STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION of the “JEDNOTA”

Name of Editor: Shannon Travise
Owner: First Catholic Slovak Union of the United States and Canada
Publisher: First Catholic Slovak Union of the United States and Canada
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13. Publication Title Jednota		14. Issue Date for Circulation Data Below 08/12/2026	
15. Extent and Nature of Circulation		Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Total Number of Copies (Net press run)		20278	20457
b. Paid Circulation (By Mail and Outside the Mail)	(1) Mailed Outside-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	19971	20053
	(2) Mailed In-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	0	0
	(3) Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS®	0	0
	(4) Paid Distribution by Other Classes of Mail Through the USPS (e.g., First-Class Mail®)	0	0
c. Total Paid Distribution [Sum of 15b (1), (2), (3), and (4)]		19971	20053
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	(2) Free or Nominal Rate In-County Copies Included on PS Form 3541		
	(3) Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g., First-Class Mail)		
	(4) Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	250	250
e. Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3) and (4))		250	250
f. Total Distribution (Sum of 15c and 15e)		20221	20275
g. Copies not Distributed (See Instructions to Publishers #4 (page #3))		75	75
h. Total (Sum of 15f and g)		20296	20350
i. Percent Paid (15c divided by 15f times 100)		98.30	98.29

16. Electronic Copy Circulation	Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Paid Electronic Copies	0	0
b. Total Paid Print Copies (Line 15c) + Paid Electronic Copies (Line 16a)	19971	20457
c. Total Print Distribution (Line 15f) + Paid Electronic Copies (Line 16a)	20221	20275
d. Percent Paid (Both Print & Electronic Copies) (16b divided by 16c × 100)	98.7%	99%

☒ I certify that 50% of all my distributed copies (electronic and print) are paid above a nominal price.

17. Publication of Statement of Ownership

☒ If the publication is a general publication, publication of this statement is required. Will be printed in the 9/9/26 issue of this publication.☐ Publication not required.

18. Signature and Title of Editor, Publisher, Business Manager, or Owner

Shannon Travise

Date
08/14/2026

I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

Nepomucene Church hall located at 411 E. 66th St., New York City. The agenda will include discussion of upcoming activities for year 2027. The Election of 2027 Officers will also take place. After our meeting, refreshments will be served. We are kindly asking all officers and members to attend.

Oznamujeme členom nášho spolku, že sa uskutoční výročná členská schôdza Okresu č. 16 – Msgr. Stephen Krasula v New Yorku po slovenskej svätej omši v nedeľu 18.októbra, 2026 o 13:00 hodine v hale slovenskeho kostola sv. Jána Nepomuckého na 66th Street a 1st Avenue, New York City. Na schodzi prejedname mozne aktivity na rok 2027 a taktiez prebehnu aj volby pre clenov noveho vyboru na rok 2027. Láskavo žiadame našich členov o aktívnu účasť na tejto schôdzi.

DISTRICT 17 – SS. CYRIL & METHODIUS DISTRICT – NY, PA
Michael J. Slovenkai, Sr., President

Saints Cyril & Methodius will conduct their Annual Fall Meeting on Sunday, October 25, 2026, at 1pm. Members will gather at Cooper’s Seafood Restaurant, 701 N. Washington Ave., Scranton, PA. The agenda will include reports from the officers and the Regional Director, future activities, and donations. Members will also hear a summary of the FCSU Convention. The Election of District Officers for 2026-2027 will take place. A luncheon buffet and socializing will follow. All branches are urged to send representatives to this meeting. Branches must contact Michael J. Slovenkai, Sr. at 570-342-7562 to confirm attendance by Wednesday, October 14. The restaurant requires an accurate count 10 days prior to the event.

DISTRICT 19 – MSGR. MICHAEL SHUBA – MISSISSAUGA, ON
Anne Mitro, Recording Secretary

The Annual General Meeting (AGM) will be held on Sunday, December 13, 2026, at 2pm at Sts. Cyril and Methodius Slovak Church Hall, 5255 Thornwood Dr., Mississauga. We will have the Election of Officers for the new year, convention information and future events. Please RSVP to Mike Kapitan at 416-543-4111. Watch for information on our Fraternalism in Action event in the next issue!

Registration Forms, Contest Entries and Monthly Puzzles are available to download at FCSU.com/community/events

LIGHT ONE CANDLE
'I Give Them Jesus'

Fr. Ed Dougherty, M.M., The Christophers' Board of Directors

October 29 is the Feast of Blessed Chiara Badano, who died at the age of 18 in the same northern Italian village where she was born in 1971. Her parents, Ruggero and Maria Teresa Badano, waited and prayed for 11 years to have a child before being blessed with Chiara, and she lived up to her name, which means "bright" or "luminous," because she brought such light into their lives.

A child greeted with that kind of love and hope is bound to have an innate sense of God's love, and that's how it was for Chiara. On a website started by her parents, her mother tells of a time when Chiara was just four years old and decided to give away some of her toys to poor children.

"Intrigued, I peek into her room," writes Maria Teresa. "Chiara was dividing her toys in two very distinct piles and then asked me for a shopping bag. I brought it to her, and she began to fill it. 'Chiara, but those are new!' I tell her. She said: 'I can't give old toys to poor children!'"

Chiara grew to love sports and the outdoors, and she had many friends who would confide in her. Though she had a fervent faith, she once told her mother that she didn't always talk to her friends about Jesus, instead saying, "I give them Jesus."

"And how do you do that?" her mother asked. "First of all, by listening," she said, "then with the way I dress, but especially with my way of loving."

This exchange demonstrates Chiara's profound insight about spiritual matters because she understood that the best way to share Christ is to allow Him to radiate from within. In this way, others can simply see that Christ animates all we do, and they might come to understand that He is at work in their lives as well.

At age 16, Chiara was diagnosed with a bone cancer called osteogenic sarcoma. Both the condition and the treatment it requires are very painful. But when Chiara was offered morphine, she refused, saying, "It reduces my lucidity and there's only one thing I can do now: to offer my suffering to Jesus because I want to share as much as possible in His sufferings on the cross."

When the Archbishop of nearby Turin, Italy, heard about Chiara's condition and her fervent faith in the face of profound suffering, he paid her a visit. Upon seeing her, he said, "The light in your eyes is splendid. Where does it come from?" Chiara responded, "I try to love Jesus as much as I can."

After she died, Chiara's mother recounted some of the last words she spoke, including words that resonate to this day. "Oh, Mama," Chiara declared, "young people...they are the future. You see, I can't run anymore, but how I would like to pass on to them the torch, like in the Olympics! Young people have only one life, and it's worthwhile to spend it well."

What a beautiful message she left for us all to contemplate the immense value of life and the need to make the most of the gifts bestowed upon us by God. Let us pray that the courage she showed in facing death inspires young people searching for role models to live the best lives they possibly can. And may Blessed Chiara Badano intercede for us to have the courage to turn to Christ with all our love.

Why an Emergency Contact May Not Be Enough

Most of us have someone we would want contacted in an emergency. But would that person know where to find your important financial information if something happened to you?

An emergency contact may know who to call, but that doesn't necessarily mean they know about your bank accounts, insurance policies, retirement accounts or other important financial documents.

Take some time to create a simple financial inventory. Include the names of your financial institutions, insurance companies and other important accounts, along with contact information. Make a list of important documents and note where they are kept. You don't need to include account numbers, passwords or other sensitive information in a document that could be easily lost or accessed by others. Instead, make sure a trusted person knows where secure information can be found and how to access it when appropriate.

It's also important to keep beneficiary information up to date. Major life changes, including marriage, divorce, the birth of a child or the death of a beneficiary, are good reasons to review your designations.

Finally, let someone you trust know that you've created this information and where it can be found. Being prepared isn't about expecting something to happen. It's about making things easier for the people you care about if the unexpected does happen.

Rest in Peace Our Departed Members

The First Catholic Slovak Union has a Mass said for each of our deceased members at St. Andrew Abbey in Cleveland, Ohio.



Eternal rest, grant unto them O Lord, and let perpetual light shine upon them. May the souls of all the faithful departed, through the mercy of God, rest in peace. Amen.

Odpočinutie večné daj im, Pane, a svetlo večné, nech im svieti. Duše všetkých verných zomrelých, pre milosrdenstvo Božie, nech odpočívajú v pokoji. Amen

BRANCH	NAME	BRANCH	NAME
001P	Marie Toth	292K	Thomas J Pipon
002K	George A. Lako	293K	Dawn M. Feuerstein
002K	Kevin P. Brown	313K	Stephen Kalus
003P	Catherine M. Dougherty	393K	Martha Blondina Smolka
005P	Elaine Pavidus	401K	Carolyn Rusiewicz
005P	Joseph L. Wroblewski	419K	Leo Borisuk
038K	John J. Keane	553K	Beverly A. Craig
038K	Margaret Pikunas	581K	Thomas Novotny
038K	Susan L. Nestico	628K	John Sterback
055K	Jean Bendas	729K	Mildred Podmolik
112K	Susan M. Collins	743K	George Nota
152K	Bernadine C. Martin	746K	Barbara Payer
153K	Robert D. Schueler Sr.	746K	Mary Saksinsky
162K	William L. Rozzell Jr.	780K	Dorothy Bowerman
166K	Mark Robert Dvorscak	796K	John M. Rosenberger
173K	Marie Bauman	831K	Edward J. Chodelka
173K	Paul T. Onzik	855K	Susanne M. Andolsen
181K	Conrad M. Firment	900K	Rose M. Haas
181K	Robert Skovira	904K	Barbara J. Moeller
181K	Vianna Butala	904K	Clara Beth Ortner
200K	Elizabeth Mester	916K	Donald W. Nordtvedt
200K	Nicholas Balazik	916K	Leland D. Musser
200K	Suzanne M. Prazenica	919K	Michael L. Fussman
228K	Thomas G. Tartal	921K	Yvonne L. Berhow
254K	Joseph E. Dugas		
254K	Joseph Kasko		

* Processed in the month of September 2026

Remembering Susan Collins Ahern, a Life of Faith and Family

Susan Marie Collins Ahern of Fruitland Park, Florida, died on August 8, 2026, at home surrounded by her family.

Born in Brookhaven, Pennsylvania, to the late John and Irene Engle Collins, Susan graduated from Sun Valley High School and was a proud graduate of Pennsylvania State University.

She is survived by her husband, Matt, of Fruitland Park, Florida; her brother Kevin Collins of Cleveland, Ohio; and aunts, uncles, and cousins. She was predeceased by her maternal grandparents, Steven and Helen Angle of Mahanoy City, Pennsylvania; her paternal grandparents, John and Genevieve Collins of Delano, Pennsylvania; her brother Jack Collins of Ridley Park, Pennsylvania; and many aunts, uncles, cousins, and friends.

Susan worked in the social welfare



field before returning to publishing, where she spent many years selling textbooks to colleges and universities across the United States.

She was a member of Branch 112, St. John the Baptist Society of Mahanoy City,

Pennsylvania. Susan won the FCSU slogan contest for the 37th Jednota Convention. Her winning slogan was "Join a Fraternal-Join the Best-Jednota". Susan's brother, Kevin Collins, is our Executive Secretary. She was also a life member of the Penn State Alumni Association.

Susan will be remembered by all who knew, cherished, befriended, and loved her. One of a kind, she lived life to the fullest. She touched many lives with her humor, patience, fortitude, and bravery in facing life's challenges. She remains a beacon of light for those who follow. May Susan rest in peace.

FCSU Search-A-Word

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

October Word List



SPOOKY	DUCH (Doo-hch, Ghost)
WITCH	LISTY (Li-stee, Leaves)
BAT	JESEŇ (Yeh-senh, Autumn)
MOON	DESIVÝ (Deh-see-vee, Scary)
SWEATER	ÚRODA (Ooh-roh-dah, Harvest)
FOG	SLADKOSTI (Slahd-koh-stee, Candy)

Name: _____

Address: _____

City: _____

State: _____ Zip: _____

Email: _____

Branch #: _____ Phone: _____

Search-A-Word Rules

Five monthly winners will receive \$50!

All FCSU members are eligible to enter. One entry per member! Complete the puzzle and email it along with your name, address, email and branch number to puzzle@fcsu.com. Or mail puzzle and form to: FCSU PUZZLE
6611 Rockside Road • Independence, OH 44131

Entries must be received by November 26, 2026.
Five winners will be drawn from all correct entries.

August Puzzle Winners

Mary Ann Gillooly.....Branch 587
Daniel Marian..... Branch 900
Gayle Marzano.....Branch 916
Michael R. Solga Branch 796
Amelia Whisenhunt..... Branch 855

Congratulations and Keep Puzzling!



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Slovak Folklore Ensemble



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IN WASHINGTON DC

45th Anniversary Celebration



November 7, 2026
Doors open at 5:30pm
Pokrova Banquet Hall
6812 Broadview Rd, Parma

Join Lúčina alumni and current members in celebrating forty-five years of Slovak Folk Dancing in Cleveland, Ohio!

PROGRAM:
Dance Performance by Lúčina featuring former dancers
Musical Performance by Harmonia
Fujara Solo by Michael Anderko

Tickets include dinner and access to open bar.

Adults \$75
Seniors \$65
13 to 20 \$60
Former Dancers \$65
12 & Under \$15

For tickets, scan the QR code or call these numbers: (440) 623-8481 (440) 668-7797

Get your tickets by October 29

NOVEMBER 7th, 2026 at 5:30pm



Slovak News - Slovenské Správy



Slovak Roots Inspire a New Musical Chapter

For Akron, Ohio musician and writer Brian Lisik, his Slovak heritage has always been a source of curiosity. It has also found its way into his music, writing and, most recently, the title and inspiration for his 10th album.

...presents *The Slovak Club* is scheduled for release Oct. 30 on Cherokee Queen Records. The album grew out of a casual recording session with Lisik's younger brother, Craig, at his home studio in Akron's Firestone Park neighborhood. The brothers, both musicians, began recording songs together and eventually realized they had the makings of an album.

The title came almost as casually. "We were recording and I started half-jokingly calling us The Slovak Club," Lisik said. "Music by The Slovak Club ... produced by The Slovak Club." Then, while driving home from a recording session, Lisik passed the Akron Slovak J Club on Morgan Avenue. He stopped to take a photo as the sun was setting behind the building.

"The setting sun in the background looked amazing," he said. "So the next time we got together I told Craig, 'I don't know what we are making here, but I think I have the album cover.'" The connection was more than a clever album title. Lisik grew up attending St. John the Baptist Church, near the Slovak J Club in Akron.

Lisik traces his Slovak roots through his father's side of the family. His great-grandfather, Stefan Lisik, was born in Slovakia in the late 1800s, and came to Grassflat, Pennsylvania, where he built a home in the early 1900s. Family stories have kept that history alive for Lisik, even though much of his family's earlier history remains uncertain.

His grandfather, John Lisik, was born in Pennsylvania in 1909, and his father, John Lisik Jr., moved to Akron in the 1950s after serving in the U.S. Air Force. Lisik says his heritage on both sides of his family has always intrigued him.

"Where 'I' came from and why I'm here seems important," he said, "and has actually informed a lot of my music and writing." That connection between writing and music has been a constant throughout Lisik's career.

He began writing professionally in the early 1990s, working for publications including Scene Magazine in Cleveland. He later spent 13 years with the Sun Newspapers chain and has been a freelance writer in Northeast Ohio for the past 13 years. He is currently working on a book related to his years as a music writer for Scene and the former Cleveland Free Times.

Music started early, too. Lisik and his two brothers grew up listening to their parents' record collection, and an acoustic guitar that originally belonged to his older brother, Brock, eventually made its way to Craig and Brian.

By his mid-teens, Lisik was writing songs and playing guitar. He joined bands in high school and began performing regularly around Ohio by his late teens and early 20s. He has since released nine albums, with ...presents *The Slovak Club* marking his 10th.

Lisik sees little separation between his two careers. "Each has certainly informed and influenced the other," he said. "I always say as a journalist I'm a pretty good guitar player, and as a musician I'm a really good reporter."

The new album brings those two sides together in a particularly personal way. Most of the instruments were played by Brian and Craig, with friends Steve Norgrove and Don Dixon contributing to the project. Dixon also mixed the album, bringing considerable experience to the project. His production and mixing credits include work with R.E.M., The Smithereens, Gin Blossoms, Counting Crows and Marshall Crenshaw. He has also worked on two of Lisik's previous albums, *Gudbye Stoopid Whirled* and *Hotsy Totsy!*.

Lisik considers it a familial album in more ways than one. The songs may not be specifically about Slovakia but the record grew out of a return to the way he and his brother first made music together. "The Window," "Romanian Eyes" and "Try to Do" tell stories centered on people looking for peace in a troubled world, while "Pays to Be Paranoid" and "Abattior" take a darker look at anxiety and unease.

"I personally think it might be the best collection of music I've ever put out," Lisik said. While the album may not contain the traditional Slovak music some listeners might expect from its title, the connection is genuine. He hopes listeners will simply take it for what it is: the latest chapter in a long career shaped by family, music, writing and a continuing curiosity about where he came from. For more information, go to brianlisik.com.



Slovenské korene inšpirujú novú hudobnú kapitolu

Pre akronského hudobníka a spisovateľa Briana Lisika bolo jeho slovenské dedičstvo vždy zdrojom zvedavosti. Našlo si cestu aj do jeho hudby, písania a najnovšie aj do názvu a inšpirácie jeho desiateho albumu.

Album ...presents *The Slovak Club* vyjde 30. októbra vo vydavateľstve Cherokee Queen Records. Album vznikol z neformálneho nahrávania s Lisikovým mladším bratom Craigom v jeho domácom štúdiu v akronskej štvrti Firestone Park. Obaja bratia sú hudobníci a začali spolu nahrávať piesne, až si napokon uvedomili, že majú materiál na celý album.

Aj názov vznikol takmer náhodou. „Nahrávali sme a ja som si z toho zo žartu začal robiť The Slovak Club," povedal Lisik. „Hudba od The Slovak Club... produkoval The Slovak Club." Potom, keď sa vracal autom domov z nahrávania, prechádzal okolo akronského Slovak J Clubu na Morgan Avenue. Zastavil a odfotografoval budovu práve v čase, keď za ňou zapadalo slnko.

„Zapadajúce slnko v pozadí vyzeralo úžasne," povedal. „Takže keď sme sa nabudúce stretli, povedal som Craigovi: 'Neviem, čo tu vlastne tvoríme, ale myslím, že mám obal albumu.'" Toto prepojenie však bolo viac než len vtipným názvom albumu. Lisik vyrastal v okolí kostola sv. Jána Krstiteľa, ktorý sa nachádza neďaleko Slovak J Clubu v Akroni, a pravidelne ho navštevoval.

Lisik sleduje svoje slovenské korene po otcovej strane rodiny. Jeho prastarý otec Stefan Lisik sa narodil na Slovensku koncom 19. storočia a neskôr prišiel do Grassflatu v Pensylvánii, kde si začiatkom 20. storočia postavil dom. Rodinné príbehy udržiavali túto históriu v Lisikovej pamäti, hoci veľká časť staršej histórie jeho rodiny zostáva nejasná.

Jeho starý otec John Lisik sa narodil v Pensylvánii v roku 1909 a jeho otec John Lisik Jr. sa po službe v americkom letectve presťahoval v 50. rokoch do Akronu. Lisik hovorí, že jeho pôvod z oboch strán rodiny ho vždy fascinoval.

„Zdá sa mi dôležité vedieť, odkiaľ ja pochádzam a prečo som tu," povedal, „a táto otázka v skutočnosti ovplyvnila veľkú časť mojej hudby aj písania." Toto prepojenie medzi písaním a hudbou sprevádza Lisikovu kariéru neustále.

Profesionálne začal písať začiatkom 90. rokov, keď pracoval pre publikácie vrátane časopisu Scene Magazine v Clevelande. Neskôr strávil 13 rokov v sieti novín Sun Newspapers a posledných 13 rokov pôsobí ako nezávislý autor v severovýchodnom Ohu. V súčasnosti pracuje na knihe súvisiacej s obdobím, keď pôsobil ako hudobný publicista pre Scene a dnes už neexistujúci Cleveland Free Times.

Hudba prišla do jeho života rovnako skoro. Lisik a jeho dvaja bratia vyrastali pri počúvaní zbierky platní svojich rodičov a akustická gitara, ktorá pôvodne patrila jeho staršiemu bratovi Brockovi, sa napokon dostala ku Craigovi a Brianovi.

Už v polovici tínedžerského veku Lisik písal piesne a hral na gitare. Na strednej škole sa pridral k hudobným skupinám a koncom tínedžerských rokov a začiatkom dvadsiatky začal pravidelne vystupovať po celom Ohu. Odvtedy vydal deväť albumov, pričom ...presents *The Slovak Club* je jeho desiatym.

Lisik medzi svojimi dvoma profesiami nevidí veľký rozdiel. „Každá z nich určite ovplyvnila tú druhú," povedal. „Vždy hovorím, že ako novinár som celkom dobrý gitarista a ako hudobník som naozaj dobrý reportér."

Nový album spája tieto dve stránky jeho života mimoriadne osobným spôsobom. Väčšinu nástrojov nahrali Brian a Craig, pričom k projektu prispeli aj ich priatelia Steve Norgrove a Don Dixon. Dixon album zároveň mixoval a do projektu priniesol svoje bohaté skúsenosti. Ako producent a zvukový mixér spolupracoval s interpretmi ako R.E.M., The Smithereens, Gin Blossoms, Counting Crows a Marshall Crenshaw. Podieľal sa aj na dvoch Lisikových predchádzajúcich albumoch, *Gudbye Stoopid Whirled* a *Hotsy Totsy!*.

Lisik považuje album za rodinný vo viacerých významoch. Piesne síce nie sú priamo o Slovensku, no album vyrástol z návratu k spôsobu, akým on a jeho brat kedysi spolu začínali robiť hudbu. Skladby „The Window“, „Romanian Eyes“ a „Try to Do“ rozprávajú príbehy ľudí, ktorí hľadajú pokoj v nepokojnom svete, zatiaľ čo „Pays to Be Paranoid“ a „Abattior“ sa temnejšie pozerajú na úzkosť a vnútorný nepokoj.

„Osobne si myslím, že to možno je najlepšia zbierka hudby, akú som kedy vydal," povedal Lisik. Hoci album možno neobsahuje tradičnú slovenskú hudbu, ktorú by niektorí poslucháči vzhľadom na jeho názov očakávali, jeho spojenie so slovenským pôvodom je úprimné a skutočné. Lisik dúfa, že poslucháči ho jednoducho prijmú taký, aký je – ako ďalšiu kapitolu dlhšej kariéry formovanej rodinou, hudbou, písaním a neútlachajúcou zvedavosťou po tom, odkiaľ pochádza. Viac informácií nájdete na stránke brianlisik.com.



„...presents *The Slovak Club*"

Desiaty album

Briana Lisika

vychádza 30. októbra.

Minutes of the Quarterly Meeting of the Board Of Directors
of the First Catholic Slovak Union of the United States
of America and Canada • June 19, 2026
Embassy Suites by Hilton Greenville Golf Resort & Conference Center
670 Verdae Blvd, Greenville, South Carolina 29607

OPEN MEETING:

President Kenneth Arendt called the meeting to order at 9am and asked Rev. Thomas Nasta, National Chaplain, to offer the opening prayer. This meeting is being held onsite before the 53rd Quadrennial Convention.

ROLL CALL:

Kevin Collins, Executive Secretary, read the roll call with the following members present:

- Rev. Thomas Nasta..... National Chaplain.....Present

Kenneth A. Arendt..... National President.....Present

Damian Nasta..... National Vice President.....Present

Kevin Collins..... Executive Secretary.....Present

John Tokarsky..... National Treasurer.....Present

Gregory Maurer..... Chairman of Auditors.....Present

Joanne Fibbi..... Fraternal Activities.....Present

Director

Sabina Sabados..... Region 1 Director.....Present

Nicole Nasta..... Region 2 Director.....Present

Martha Zavada..... Region 3 Director.....Present

James Marmol..... Region 4 Director.....Present

Bradley Matta..... Region 5 Director.....Present

Thomas Ivanec..... Region 6 Director.....Present

Timothy Graves..... Region 7 Director.....Present

Milos Mitro..... Region 8 Director.....Excused

Gary J. Matta..... General Counsel.....Present

READING OF THE CALL:

The Executive Secretary read the call to the Quarterly Meeting of the Board of Directors of the First Catholic Slovak Union and stated it was posted on our website and published in the *Jednota*® newspaper.

PRESENTATION OF THE AGENDA:

President Ken Arendt presented the agenda for the Quarterly Meeting and asked for its acceptance. A motion was made by Damian Nasta and seconded by James Marmol to accept the agenda and to allow the President to change the order of the agenda, if necessary, as he presents each item on the agenda with appropriate comments or recommendations. Motion carried.

ACCEPTANCE OF THE MINUTES OF THE ANNUAL BOARD MEETING MARCH 23, 2026:

A motion was made by Rev. Thomas Nasta and seconded by Nicole Nasta to accept the minutes of the Annual Board of Directors Meeting held March 23, 2026, as presented. Motion carried.

APPOINTMENTS OF COMMITTEES:

The President appointed the following committees:

- DONATION COMMITTEE:

Thomas Ivanec, Rev. Thomas Nasta, Sabina Sabados

AQS REPORT:

Larry White, representing AQS Asset Management, presented an extensive PowerPoint presentation detailing our Investment Portfolio Transaction Report to the Board of Directors. Each member of the Board received a copy of the presentation in advance for his or her review. During and after the presentation, Larry White answered the Board’s questions. Mr. White reviewed our investment policy and stated we are in complete compliance. Mr. White suggested that in the future we make reserve adjustments pertaining to annuity products. This will indicate an increase in reserves to align with compliance.

TREASURER’S REPORT:

Treasurer John Tokarsky presented a detailed report to the Board of Directors and answered the Board’s questions.

FINANCIAL REPORT:

President Kenneth Arendt presented a financial summary report covering Quarter 1 of 2026 and answered the Board’s questions.

Federal Home Loan Bank of Cincinnati

Executive Secretary Kevin Collins submitted a written report to the Board of Directors giving a complete update of the investments and all current transactions with the Federal Home Loan Bank of Cincinnati.

Portfolio Custodian

The Executive Secretary updated the Board of Directors on the report from our portfolio custodian, Key Bank. Everything was found in order, and he answered the Board’s questions.

Investment Updates

The President, Executive Secretary and Treasurer led a review on the investments and transactions with the UBS Fund, MAI Fund, and the Clutterbuck Fund. Following the reports, the President and the Executive Secretary answered the Board’s questions.

PRESENTATION OF THE COMMITTEE REPORTS:

Executive Committee

President Kenneth Arendt gave a report on the Executive Committee Meetings. He stated that in accordance with the Bylaws of the First Catholic Slovak Union, the Executive Committee meets monthly and whenever else it is necessary to take care of the business of the Society.

Investments were made in accordance with the laws of the State of Ohio and with the investment policy adopted by the Board of Directors. All investments are approved by a vote of at least three members of the Executive Committee. The Executive Committee members work very closely with the Society’s Investment Advisor, AQS Asset Management.

DIRECTOR OF FRATERNAL ACTIVITIES REPORT:

Director of Fraternal Activities Joanne Fibbi updated the Board on all upcoming Fraternal activities, including the National Golf Outing, National Picnic, and Family Fall Festival National Picnic. All events will be posted online and will be printed in the *Jednota*®.

IRS FORM 990-N:

The Executive Secretary provided a detailed report on the

status of Branches that have not filed IRS Form 990-N in recent years. He stated that the Home Office will file the necessary forms for Branches that have not filed in several years and will work to reinstate those Branches. The Home Office will also send letters to the affected Branches outlining the reinstatement process. The Executive Secretary stated Branches who have had their Form 990-N filed by the Home Office in the past will continue to have the Home Office file it for them.

The Executive Secretary stated the IRS is coming out with new regulations. Branches will need to submit more information to the Home Office. Branches will be notified of these changes shortly.

SALES:

The Executive Secretary reported on sales and ads. He stated that we are still running television commercials. We are also working on new advertisements for the newspaper and website. We are also working on ads for agents. An extensive discussion was had about our marketing and advertising. The President stated this is an area that we need to greatly improve upon. The Executive Secretary will send more information about advertising to the Board.

DONATION COMMITTEE:

There were no donation requests at this time.

ACCEPTANCE OF ALL REPORTS:

A motion was made by Damian Nasta and seconded by Timothy Graves to accept all the reports as presented. Motion carried.

PAYMENT OF BILLS ASSOCIATED WITH THE ANNUAL BOARD MEETING:

A motion was made by James Marmol and seconded by Gregory Maurer to pay all the bills associated with the meeting. Motion carried.

ADJOURN:

There being no further business to conduct, a motion was made by Damian Nasta and seconded by Timothy Graves to adjourn. Motion carried. Rev. Thomas Nasta closed the meeting with a Mass for our deceased members and officers. The Bylaws Committee met with the Board of Directors to review the suggested changes that will be presented at Convention.

- Kenneth A. Arendt

President, CEO
- Kevin J. Collins

Executive Secretary, COO

Minutes of the Executive Committee Meeting
August 31, 2026 • Teleconference

OPEN MEETING:

President Kenneth A. Arendt opened the meeting at 9am and asked Damian Nasta to lead the prayer.

ROLL CALL:

- Members Attending:

Kenneth A. Arendt.....National President, Present

Damian Nasta.....National Vice President, Present

Kevin J. Collins.....Executive Secretary, Present

John Tokarsky.....Treasurer, Present

James Marmol.....Regional Director, Present

(by invitation of the President)

ACCEPTANCE OF THE MEETING MINUTES:

The Executive Secretary presented the minutes of the July 17, 2026 Executive Committee Meeting. A motion was made by Damian Nasta and seconded by John Tokarsky to accept the minutes as presented. Motion carried.

AQS MANAGEMENT, INC.:

Larry White, representing AQS Management, Inc., presented an extensive Investment Portfolio Transaction and Review Report to the Executive Committee. Each member of the Executive Committee received a copy of the presentation in advance for their review. Following the report, he answered the Committee’s questions. During this report, Larry stated

there are potential write-downs in investments due to the present economic condition. Larry White reviewed possible new investment opportunities that the Executive Committee can take advantage of. Following the report, he answered the Committee’s questions.

TREASURERS REPORT:

Treasurer John Tokarsky submitted a detailed Treasurer’s report to the Executive Committee. Following the report, he answered the Committee’s questions.

ANNUITY RATES:

The President led a discussion on the current rates, and special annuity rates were announced for Q4 2026. For new contracts opened during October–December 2026, the 8-year annuity will offer 8% for the first year, and the 6-year annuity will offer 6% for the first year. These special rates will give independent agents an additional option for clients and help us increase Q4 premium income.

EXECUTIVE SECRETARY’S REPORT:

Investment Updates

The President and the Executive Secretary submitted a written report to the Executive Committee on the investments and transactions with the Federal Home Loan Bank (FHLB), UBS, MAI Fund, and Clutterbuck Fund. The Committee discussed

the report, and the Executive Secretary answered the Committee's questions.

Financial Report

The President presented a detailed summary of the Financial Report for Quarter 2 of 2026 and answered the Committee's questions.

Portfolio Review

The President and the Executive Secretary updated the Executive Committee on the report from our portfolio custodian, Key Bank. Everything was found in order, and they answered the Committee's questions. The President stated he will invite representatives from MAI, UBS and Clutterbuck to attend a future Executive Meeting to review our investment portfolios.

Mortgages and Overdue Mortgages

The President and the Executive Secretary presented the report for the month of July for the Committee's review and answered their questions. The President led a discussion regarding new mortgage investments and answered the Committee's questions.

Monthly Disbursements

The Executive Secretary reported that the following disbursements were incurred and paid during the month of July:

Death Benefits & Accumulations.....	\$118,062.00
Cash Withdrawals & Accumulations.....	\$73,207.48
Matured Endowments & Accumulations.....	\$0.00
Trust Fund.....	\$0.00

The Executive Secretary also presented the Membership and Annuity Report.

The Committee reviewed the remainder of the disbursements, and the Executive Secretary answered all questions.

The President led a review of our FHLB advances and their current rates for possible future advancements.

SALES AND MARKETING:

The Executive Secretary is still working with Districts and Branches to participate in the Home Office's incentive programs, including Fraternalism in Action, Branding Bucks, and the District/Branch Reimbursement Program. He encouraged all Districts and Branches to take part in these programs.

The Executive Secretary will continue the Virtual Calls. He is encouraging everyone to participate in these educational calls. Further details and topics will be on the website and published in the newspaper.

The Executive Secretary is working with our National Sales Director, Amy Porado, to recruit new agents to sell our products in all 38 states that we are licensed in.

FRATERNAL ACTIVITIES REPORT:

The Executive Secretary updated the Executive Committee on the upcoming fraternal activities. He stated the Annual Golf Tournament and the National Picnic at Wiegand Lake Park were both well attended. He stated we are working on details for the Family Fall Festival National Picnic at Simmons Farm in McMurray, PA on October 3, 2026. In addition to the National Picnic, all Fraternal Activities will be published on the website and in the newspaper.

REQUESTS FOR ADS AND DONATIONS:

Requests for donations and ads were reviewed and acted upon.

ADJOURN:

There being no further business to discuss, a motion was made by Damian Nasta and seconded by John Tokarsky to adjourn the meeting. Motion carried. Damian Nasta closed the meeting with prayer.

Kenneth A. Arendt
President, CEO

Kevin J. Collins
Executive Secretary, COO

QUARTERLY BUSINESS MEETING OF THE BOARD OF DIRECTORS OF THE FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA

FCSU HOME OFFICE
6611 ROCKSIDE RD, STE 300
INDEPENDENCE, OHIO 44131

The QUARTERLY BUSINESS MEETING of the Board of Directors of the First Catholic Slovak Union of the United States of America and Canada will be held on:

**Saturday, December 5, 2026
9:00am Meeting
Mass will be after the meeting**

All Officers are requested to consult Section 6.03(b) of our Bylaws for further information concerning officer participation and the conduct of this meeting.

Officers who are required to give reports at the Quarterly Meeting should send them to the attention of the Executive Secretary, COO, Kevin J. Collins, and should be sent for receipt at the Home Office on or before Friday, November 20, 2026.

All correspondence relative to the Quarterly Business Meeting of the Board of Directors should be directed to the attention of the Executive Secretary, COO, Kevin J. Collins and should be mailed for receipt at the Home Office prior to Friday, November 20, 2026.

The Executive Committee Meeting will be held following the Board of Directors Meeting on Saturday, December 5, 2026.

For any additional information contact the Home Office at 800.533.6682.

Kenneth A. Arendt, National President, CEO

Kevin J. Collins, Executive Secretary, COO

Home Office Contacts

800.533.6682 • fcsu@fcsu.com

LIFE INSURANCE

SUZANNE Ext. 115 suzanneb@fcsu.com
Insurance Department Director
Life Insurance Department Services and
Beneficiary Changes, Cash Value / Surrenders
and Medical Assistance Information

FRAN.....Ext. 116 frans@fcsu.com
Life Insurance Claims Department

JULIE.....Ext. 125 juliec@fcsu.com
Life Insurance Department Services, Address
Changes, Policy Payments

ANNUITY DEPARTMENT

TEREZIA Ext. 118..... terezia@fcsu.com
Annuity Department Director
Deposit Agreements / Settlement Options,
RMD, Scheduled Payments and Deposits

SHERI Ext. 126 sherir@fcsu.com
Annuity/IRA Department, New Contracts,
Deposits from-to Existing Policies

KELLY Ext. 127 kellys@fcsu.com
Annuity/IRA Department, New Contracts,
Transfers, Withdrawals, Full Surrenders

DOROTA Ext. 129 dorotap@fcsu.com
Annuity Claims Department, Member Portal,
Annuity Beneficiary and Address Changes

AGENT SUPPORT

ANDREA Ext. 112..... andream@fcsu.com
Agent Coordinator, Commissions

ACCOUNTS PAYABLE

AMBER Ext. 128 amberg@fcsu.com
Accounts Payable, Life Insurance Policy Loans,
Mortgages

BRANCH SUPPORT

BARBARA Ext. 122 branch@fcsu.com
district@fcsu.com
Branch & District Liaison, Activities, Transfers,
Mergers, Deposit Agreements, Fraternal
Activities & Events

PAM Ext. 119 branch@fcsu.com
district@fcsu.com
Branch & District Coordinator, Announcements

COMMUNICATION

BEATA Ext. 114..... beataf@fcsu.com
Chief Marketing Officer, Executive Assistant,
FCSU Scholarships

ANNA Ext. 111 annah@fcsu.com
Marketing Communications Coordinator,
Social Media, Community Relations

SARA.....Ext. 110 saras@fcsu.com
Administrative Assistant

SHANNON Ext. 123 editor@fcsu.com
Jednota Editor, Newspaper Subscription
Requests and/or Changes

MEMBER

Spotlight

email editor@fcsu.com



Do you have...

- Slovak memories?
- A travel adventure?
- A unique story or business?
- An interesting job or hobby?

WE WANT TO HEAR MORE!

DIY HALLOWEEN COSTUME CONTEST

ENTER IF YOU DARE!

Create your **WINNING** costume based on a real or fictional character or develop a unique, original concept.

Compete in one of these categories:

- #1 Individual
- #2 Couple/Duo/Pair
- #3 Family/Group with a Unified Theme



18 Cash Prizes Will Be Awarded - Entry Deadline November 9
Entry Forms Also Available at fcsu.com/community/events/

CONTEST RULES:

- The competition is open to all ages. All persons in the photographs must be FCSU members.
- Duo/couple entries must include two members. Family/group entries must include at least three members.
- Maximum of three entries per member, as an individual, duo and group. No duplicate entries within a category will be accepted. Limit of one prize awarded per member.
- Costumes may be based on real life, fiction, or an original subject.
- Costumes are to be handmade or homemade. Purchased or rented costumes do not qualify.
- Make-up, face painting, and wigs allowed. Props and accessories that are not a main component of the costume may be store bought.
- Photos are to be original without excessive editing, including Photoshop, AI or special effects.
- Please keep the contest Family Friendly. Questionable, graphic, violent, political, or offensive content will result in disqualification.

PRIZES:

- 18 Cash Prizes will be awarded in six categories as shown below. Prize money checks will be issued to the member who submitted the entry.
- All costumes will be judged on Effort, Craftsmanship, and either Creativity/Originality or the Realistic/Accurate Representation of the character(s).
- Prize winning entries may be published in the Jednota newspaper, social media and on our website at fcsu.com.

CATEGORY	1ST PLACE	2ND PLACE	3RD PLACE
1. Individual - Creative	\$150	\$100	\$75
2. Individual - Realistic	\$150	\$100	\$75
3. Duo/Couple - Creative	\$300	\$200	\$150
4. Duo/Couple - Realistic	\$300	\$200	\$150
5. Themed Family/Group - Creative	\$450	\$300	\$225
6. Themed Family/Group - Realistic	\$450	\$300	\$225

DIY HALLOWEEN COSTUME CONTEST

Preferred method of entry:
Email your digital photo and entry form to JFibbi@fcsu.com.
Use Halloween Costume Contest in the subject line.

Optional: Mail your photo (non-returnable) to Joanne Fibbi, Fraternal Activities Director,
1741 Hempstead Lane, Pittsburgh, PA 15241

Member Name: _____ Branch: _____

Address: _____

City, State, Zip: _____

Email: _____ Phone: _____

Title of Costume/Name of Character(s): _____

List the names of all individuals (and Branch #'s) in the photo from left to right: _____

DEADLINE

Entries must be received
no later than
NOVEMBER 9, 2026

- Check One:
- ☐ Individual - Creative
 - ☐ Individual - Realistic
 - ☐ Couple/Duo - Creative
 - ☐ Couple/Duo - Realistic
 - ☐ Family/Group - Creative
 - ☐ Family/Group - Realistic

By entering the contest, you give FCSU the right to publish entry photos in the Jednota, on social media or on our website.