



Jednota®

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OFFICIAL PUBLICATION OF THE FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA

Volume 134

WEDNESDAY, SEPTEMBER 10, 2025

NUMBER 6055

SPECIAL OFFER

7.00%

8 Year Flex Annuity or IRA

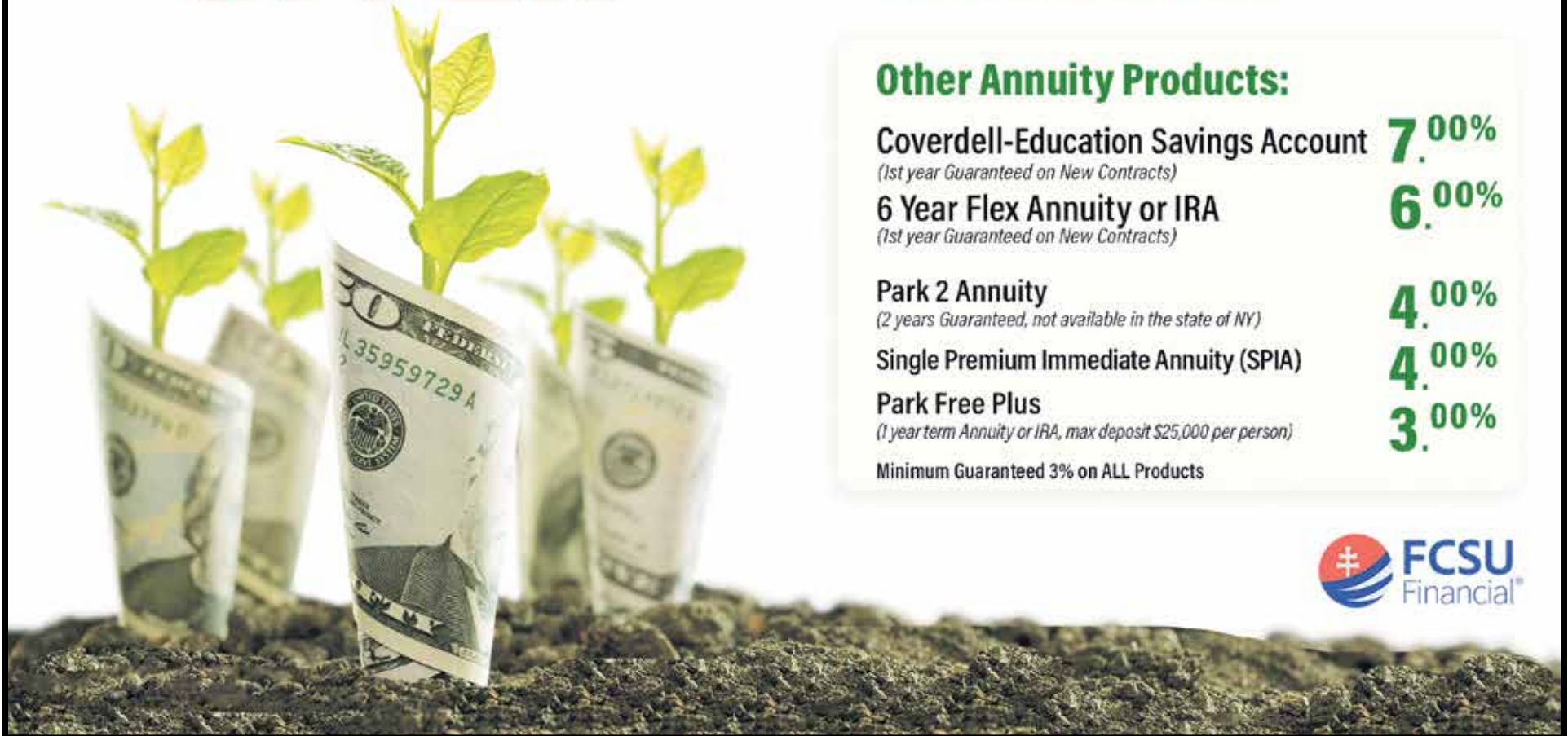
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9/1-12/31 2025

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Minimum Guaranteed 3% on ALL Products	



Kenneth A. Arendt
President, CEO

Message from the President

I am pleased to share that the special offer on our 8-Year Flexible Premium Deferred Annuity has now begun. For a limited time, new contracts will receive a guaranteed 7.00% APY in the first year—an excellent way to build a strong foundation for your financial future. With a minimum investment of just \$500, this annuity offers both security and flexibility, allowing you to grow your savings with confidence.

This offer is available September 1 through December 31, 2025, and I encourage you to take advantage of it while it lasts. Our Home Office is ready to answer any questions and help you get started.

September is recognized nationally as Life Insurance Awareness Month, a time to reflect on the importance of protecting those we love. Life insurance is more than just a policy—it is a promise of security for our families and peace of mind for the future. At FCSU Financial®, we take pride in offering products that not only safeguard your loved ones but also reflect the values of our Slovak Catholic fraternal tradition: faith, family, and community.

Whether you are starting a family, preparing for retirement, or simply reviewing your financial plans, this is the perfect time to evaluate your life insurance needs. It is also important to review and update the beneficiaries and contact information on your life insurance and financial accounts to ensure that your wishes are accurately reflected and your loved ones are fully protected. Our agents and Home Office staff are here to answer questions and guide you in finding the right coverage to fit your situation.

I am pleased to share some very positive news with you regarding the recent mandatory state examination conducted by the Ohio Department of Insurance. Every five years, our organization undergoes this extensive review, which lasts several months and

Continued on Page 3

FOR GOD AND NATION - ZA BOHA A NÁROD



Father Stephen 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

The 2025-2026 academic year has begun. God bless all students, teachers, administrators, and support staff.

Nowadays more schools are self-promoting a STEM based approach to education. STEM is an acronym for Science, Technology, Engineering, and Mathematics. It is believed that by teachers concentrating on these areas of study and integrating them in their classrooms, students will graduate with a more well-rounded education and ready to meet the demands of the 21st century workplace.

STEM also has a role in Catholic education. Rather than STEM standing for Science, Technology, Engineering, and Mathematics, it can represent Scripture, Truth, Eschatology, and Morality.

- Studying Scripture helps us to discover and reflect upon the awe and wonder of Divine Revelation, the love God has for each of us, and God's desire for all to live for him and with him.
- Learning about Truth is learning about Jesus. Jesus is the Truth. The truth of who Jesus is and what Jesus taught never changes.
- Eschatology refers to the end time when each of us will face death, judgment, heaven or hell.
- With Morality, we learn the difference between right and wrong, between good and evil. We learn importance of having a properly formed conscience. The moral person is the person who lives in Christ Jesus.

All forms of Catholic education, from Catholic schools to Parish Religious Education Programs for children, from the Order of Christian Initiation of Adults (OCIA), which helps form those seeking entrance into the Church to other adult faith formation initiatives, should be rooted in those four areas.

A Faith Formation rooted in Scripture, Truth, Eschatology, and Morality, and integrates them into all areas of religious education will contribute greatly in helping people and their families to grow in holiness, ready to face and meet the worldly challenges of our day and the days to come.



**Rev. Thomas Nasta
Chaplain**

LIGHT ONE CANDLE

Love Your Neighbor As Yourself

Tony Rossi, Director of Communications, The Christopher

When Jesus is asked what the greatest commandment is, Mark's gospel cites Him as saying, "You shall love the Lord your God with all your heart, and with all your soul, and with all your mind, and with all your strength...[and] you shall love your neighbor as yourself. There is no other commandment greater than these."

Consider this story: The bullet was meant to kill her. When it didn't, she had it fashioned into a heart-shaped necklace to remind herself that she is a survivor. As reported by Jennifer Antkowiak in the Pittsburgh Catholic, Gina endured "a life of abuse and trafficking" at the hands of her ex-husband, who shot her when she tried to escape from him. Thankfully, she didn't die. Instead, she found help and renewal at Catholic Charities of the Diocese of Pittsburgh, Pennsylvania.

Gina said, "Catholic Charities gave me hope again. I wouldn't be here today without [them] and my faith. They didn't judge me. They took me in and found me a safe space. They helped me with medical care, counseling, and even helped me find an apartment. They were my lifeline."

With its new headquarters, Catholic Charities is initiating a program called Compassion Corner, which will allow them to help even more people in a wide variety of ways. Gina remains thankful. She concluded, "It is because of the Lord that I am here right now...I know He has my back."

This story is a wonderful reminder of how Catholic Charities agencies all around this country serve as a lifeline and reflection of God's love to so many people. Organizations, of course, are made up of individuals who make the choice to get involved and help. That is the case with this next story:

"Fair weather friends are only there when everything's good for you," 64-year-old Lyn Story told CBS News. "But a bad weather friend is there to help you in times of need."

Story is proud to categorize herself as "a bad weather friend." Yet, this was not the case 45 years ago when she was a different person, who was arrested for shoplifting. "I learned to stop it, to be better," the Fort Worth, Texas resident recalled. "I went into therapy and kind of got a feel for why I felt the need...for shoplifting...I was finally diagnosed as bipolar. And that helped, because I got on medication to make me even...That's made a big difference."

Story's improved health inspired her to go the extra mile to help others. Recently, she developed strong friendships with two of her neighbors: Apryl Goodwin, who suffers from uterine cancer, and Kevin Horrigan, who is legally blind, but still needs to work for financial reasons. Story makes sure both her friends get to where they need to go, whether that is chemotherapy or a place of employment. "She's my guardian angel," Goodwin concluded.

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

OCTOBER 2025 ISSUE

COPY DATE - MONDAY, SEPTEMBER 29
ISSUE DATE - WEDNESDAY, OCTOBER 8

NOVEMBER 2025 ISSUE

COPY DATE - MONDAY, NOVEMBER 3
ISSUE DATE - WEDNESDAY, NOVEMBER 12

Message from the Executive Secretary

As our children and young adults are now back in school and the freshness of fall is in the air, it's the perfect time to plan ahead. Don't miss our 8-Year Flexible Premium Deferred Annuity Special, offering a guaranteed 7.00% APY in the first year on new contracts through December 31, 2025.

As preparation is on for the upcoming 53rd Quadrennial Convention the following letters have been mailed out:

- Estimated Branch Delegate Count Letter
- Delegate Credential Form
- Proposed Amendment or Resolution to the Bylaws Form

Thank you to all who have attended our monthly virtual calls. A lot of information and ideas have been shared and we look forward to more members joining the call. This month I am honored to host our first guest, **George Lopata FIC, CLU, ChFC**. After 45 years working directly with a Fraternal Benefit Society, George has been employed by ENDerpersis for the past 7 years as a Senior Consultant. He has an extensive background in Fraternal Sales and Compliance.

We will discuss filling out life insurance and annuity applications. The primary focus will be on understanding the parties involved in the process. (Owner/Annuitant/Beneficiary/Applicant). The discussion will also include understanding the difference between Qualified and Non-qualified product form requirements. This will be a virtual call that you will not want to miss!

Join Us for our Next Virtual Call:

Tuesday, September 16 • 10am (EST)

Tuesday, September 16 • 4pm (EST)

Visit our website at

fcsu.com/about/newsroom/

or scan the QR code to get the Zoom link.



Kevin J. Collins
Executive Secretary, COO



Message from the President, Continued from Page 1

evaluates our financial strength, operations, and procedures. I am proud to report that we received an Excellent Report, meeting or exceeding all state requirements. This outcome is a reflection of the dedication of our Board of Directors and Home Office staff, as well as our shared commitment to safeguarding the future of our members.

As part of the audit process, it was recommended that we continue enhancing our cybersecurity measures. In response, we have implemented new policies, and every member of the Board of Directors and Home Office staff has successfully completed a training course and passed an exam on this important issue. Our next course will focus on Anti-Money Laundering, ensuring that our staff remains vigilant against potential scams or fraudulent activity. We are also committed to providing additional continuing education opportunities to all staff so we remain proactive in protecting both our members and the Society.

Looking ahead, we are also working on establishing a Convention Section on our website. It will provide information for delegates, schedules, along with hotel and travel accommodations. As plans continue to develop, the website will be the best place to find the most up-to-date information about our upcoming Convention. You can also contact your Branch or District officers or the Home Office with questions.

As we welcome the Fall season, I invite you and your family to join us for our Family Fall Festival on Saturday, October 4th at Simmons Farm in McMurray, PA. This special outing is free for all FCSU members and promises a wonderful day of fellowship and fun. Enjoy pumpkins, hayrides, and corn mazes. This is a rain-or-shine event! A delicious meal will be served in the greenhouse area, providing plenty of coverage in case of weather. Please remember to RSVP by September 24th. Each attendee will be able to pick a pumpkin from the field, which can then be carved and used to enter our Spooktacular Pumpkin Carving Contest. With five age groups, three categories, and prizes for first, second, and third place, there are 45 chances to win! Gather your family, host a pumpkin carving party, and let your creativity shine.

JEDNOTA MAILING LIST UPDATES

We are updating our Jednota newspaper mailing list. Please let us know if:

- You want to receive a newspaper but don't
- You prefer not to receive a newspaper but do
- You receive multiple newspapers at your household
- Your address label has an incorrect name

Email changes to editor@fcsu.com or call 800.533.6682 ext. 123



UPCOMING EVENTS



SEPTEMBER 2025


- 9/13** 60th Anniversary of the National Shrine Chapel
- 9/14** Branch 19 - Meeting (Zoom)
- 9/14** Branch 731 - Meeting, Poland, OH
- 9/14** District 1 - Meeting (Election) (Zoom) (RSVP)
- 9/15** Branch 228 - Meeting, Lorain, OH
- 9/16** Home Office - Virtual Call, 10am and 4pm (EST)
- 9/16** Branch 23 - Venue of Merging Arts, Johnstown, PA (RSVP)
- 9/17** Branch 682 - Meeting, Struthers, OH
- 9/20** Branch 844 - Meeting, Fullerton, CA
- 9/20** District 15 - Meeting, Fullerton, CA
- 9/21** Branch 24 - Meeting (Election), Walton Hills, OH (RSVP)
- 9/21** Branch 785 - Feast of Our Lady of Sorrows, Mississauga, ON
- 9/21** District 3 - Meeting (Election), Mt. Pleasant, PA (RSVP by 9/12)
- 9/21** District 10 - Meeting (Election), Walton Hills, OH (RSVP)
- 9/21** District 19 - Feast of Our Lady of Sorrows, Mississauga, ON
- 9/21** District 19 - Toronto Slovak Open Golf Outing, Toronto, ON (RSVP by 9/15)
- 9/24** Branch 553 - Meeting, Akron, OH (Vote)
- 9/25** Branch 260 - Meeting, Struthers, OH
- 9/27** Branch 166 - Ice Cream Social, West Vestal, NY (RSVP by 9/21)

OCTOBER 2025

- 10/2** Branch 200 - Meeting, Ford City, PA
- 10/3** Branch 746 - Mass, Linden, NJ
- 10/4** Branch 132 - Meeting, Whippany, NJ
- 10/5** Branch 746 - Meeting, Linden, NJ (RSVP by 9/26)
- 10/5** District 2 - Meeting (Election), Oak Forest, IL (RSVP)
- 10/9** Branch 856 - Meeting (Election) (Zoom)
- 10/12** District 8 - Meeting (Election) (Zoom)
- 10/12** District 9 - Meeting (Election), Uniontown, PA
- 10/14** Branch 2 - Meeting (Election), Pittsburgh, PA (RSVP)
- 10/16** Branch 401 - Meeting (Election), North Apollo, PA (RSVP by 10/13)
- 10/18** Branch 153 - Meeting (Election), Harwood Heights, IL (RSVP by 10/13)
- 10/18** Branch 853 - Cement City Tour, Donora, PA (RSVP by 10/1)
- 10/19** Branch 7 - Meeting (Election), Ramey, PA
- 10/19** District 16 - Meeting (Election), New York, NY
- 10/25** District 17 - Meeting (Election), Plains, PA
- 10/26** Branch 372 - Meeting (Election), Wilmore, PA
- 10/26** Branch 716 - Meeting (Election), New York, NY
- 10/26** Branch 1 - Pork Chop Dinner, Lakewood, OH (RSVP by 10/15)
- 10/26** District 4 - Meeting (Election), Middlesex, NJ (RSVP by 10/17)
- 10/26** District 7 - Meeting (Election), Wilmore, PA
- 10/28** Home Office - Virtual Call, 12pm and 3pm (EST)
- 10/29** Branch 313 - Meeting (Election), Mokena, IL (RSVP by 10/22)

For more information, go to the Branch and District Announcement pages or visit our website at fcsu.com.

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Free Estate Planning Organizer Available from FCSU Financial

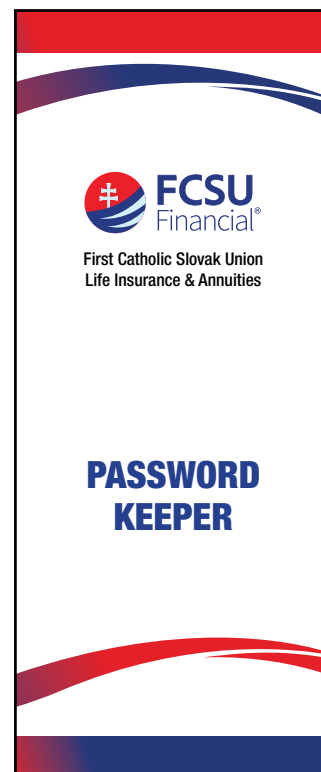
At FCSU Financial, we've built our Society on values that protect and honor family. Our life insurance and annuity products are designed with those values in mind—offering security for your loved ones and peace of mind for you. Now, we're proud to offer another important resource to help you care for those you cherish most: a FREE Estate Planning Organizer for all our members.

This easy-to-use booklet helps you gather and organize the critical details your family may need in the event of illness, injury, or loss. From medical and financial information to insurance policies, real estate holdings, and final wishes, this personal record keeper ensures your most important information is in one secure, accessible place. It's a simple tool, but one that can provide clarity and comfort to your loved ones during a difficult time.

Life changes quickly. Milestones such as marriage, the birth of a child or grandchild, divorce, or the death of a loved one can all impact your life insurance needs and estate planning documents. That's why it's so important to review your policies and update your beneficiary designations regularly. Insurance companies are legally bound to pay benefits to the beneficiary listed on your policy. Once a claim is submitted, we are required to honor that designation—regardless of your current situation. Keeping your information updated ensures your benefits go exactly where you intend.

Beyond insurance, your final wishes—regarding funeral arrangements, guardianship of dependents, and management of your assets—should also be clearly documented. We strongly recommend working with an estate planning attorney to create or update a will, trust, healthcare directives, and power of attorney.

To support you in this important process, FCSU Financial offers our Estate Planning Organizer both online and as a printed booklet—at no cost to our members. This valuable tool helps ease the burden on your family and provides clear direction when they need it most.



In addition to our Estate Planning Organizer, FCSU Financial also offers a coordinating Password Book—a convenient way to track your online accounts, usernames, and passwords. In today's digital world, access to online banking, utilities, insurance portals, and social media accounts is just as important as traditional documents. This companion tool helps ensure your loved ones can access essential digital information when needed. Request your free Password Book along with your Estate Planning Organizer to keep everything in one organized, easy-to-find place.

You can access the digital version anytime at fcsu.com, or request a printed copy by calling us at 800.533.6682. If you'd like help reviewing your policies or updating your beneficiaries, our team is always ready to assist.

Your peace of mind matters. Taking the time to document your wishes is one of the most thoughtful gifts you can give your family—and we're here to help every step of the way.

Life Insurance Misconceptions

September is Life Insurance Awareness Month — the perfect time to take a closer look at your financial protection. Unfortunately, many people put off life insurance because of common misconceptions. Let's clear up some of the most frequent ones.

“I don't need coverage because I'm young and single.”

Buying life insurance early allows you to lock in lower premiums before age or health conditions make it more expensive. Even without dependents, coverage can help with final expenses or debts, ensuring your loved ones aren't left with the burden. If you choose a permanent policy, you can also begin building cash value that may be useful later in life.

“My work policy is enough.”

Employer-provided life insurance is a valuable benefit, but it's often limited to just one or two times your salary. The coverage doesn't follow you if you leave your job or retire. Having your own personal policy ensures you're always protected.

“Life insurance is too expensive.”

Many people assume the cost is out of reach, but that's rarely the case. For example, a healthy 30-year-old woman could secure \$100,000 of 20-year term coverage for about \$10 a month. Actual costs vary based on age, health, coverage amount, and type of policy. The key is to compare options and find the plan that fits your needs and budget.

“I'm a stay-at-home parent — I don't need coverage.”

Think again. The cost of replacing childcare and household support is significant. Life insurance helps ensure your family has the financial resources to cover those needs.

“My kids are grown, so I don't need life insurance anymore.”

Even if your children are independent, life insurance can still cover final expenses, medical bills, and outstanding debts. It can also serve as a meaningful inheritance or legacy for your loved ones.

“It's smarter to just save money instead.”

Savings and life insurance serve different purposes. Savings are flexible for everyday use, but life insurance provides immediate, guaranteed protection your family may not be able to match with savings alone. Many families benefit from having both.

Take time to review your coverage. Life insurance isn't just about replacing income — it's about protecting your loved ones and giving yourself peace of mind. The sooner you secure coverage, the more affordable it can be.

Contact your local branch officer or call our Home Office today to discuss your options and request a personalized quote. Don't wait — protect what matters most.

Contact the Home Office to request printed versions of the Estate Planning Guide and Password Keeper. Digital versions of both are also available at fcsu.com.

N·E·W·S *from the Home Office*

It's Never Too Early to Save for Your Future

When it comes to saving for the future, the best advice is simple: start early. Even small contributions made today can grow into something significant tomorrow. Whether you are preparing for retirement, setting aside money for your child's education, or simply building a safety net, time is your most valuable ally. That's why our annuity products and Coverdell Education Savings Accounts (ESAs) can make such a meaningful difference.

A Strong Start with Our Annuities

Right now, our 8-Year Flex Annuities offer a guaranteed 7.00% APY interest rate for the first year. This makes them a powerful tool for those looking to grow their savings with confidence.

While annuities are often most beneficial for members who are closer to retirement, younger members should not overlook them. Even if retirement feels far away, starting now means more years for your savings to compound, and more security when you'll need it most. The peace of mind that comes with guaranteed growth is hard to beat.

Saving for Education with a Coverdell ESA

For families, another smart savings option is the Coverdell Education Savings Account. This tax-advantaged account allows you to save specifically for your child's educational expenses—from kindergarten through college. Starting early means you can take advantage of tax-free growth and withdrawals when it's time to pay for tuition, books, or even technology your child needs for school.

Why Start Now?

The earlier you begin, the more options you create for yourself and your family. You'll have the flexibility to weather life's unexpected turns, the security of knowing you're planning ahead, and the satisfaction of building a foundation for your loved ones.

Whether you're a young parent thinking about education, or a member considering how best to prepare for retirement, our 7% annuity special and Coverdell Education Savings Accounts are two strong ways to make your money work for you.

Because when it comes to saving for your future, remember—it's never too early to begin.

Annuity Designed for Your Goals Education, Career, and Retirement



Effective 9/1-12/31, 2025

8-Year Flex Product:

- 1st year: 7% guaranteed
- 2nd year: Based on current flex rate (4.50%)
- Guaranteed minimum 3%
- Minimum deposit \$500
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- FCSU Financial® Founded in 1890
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(L-R) Martin Javor, Ken Arendt, Milan Kobulsky, Juraj Javor and Kevin Collins

Jednota Book Author, Martin Javor, visits the Home Office

The Home Office got a surprise visitor earlier this month when author Martin Javor and his son Juraj, popped in. He shared the news that his book, *Jednota, The First Catholic Slovak Union In North America 1890 - 1945*, is being translated into English. Former Jednota Editor and Branch 23 member, Michael Kopanic (not pictured) is editing the translation into English.

Accompanying the Javors was Milan Kobulsky, President of the Slovak Institute in Cleveland, OH and Branch 450 member.

Fraternalism in Action – Giving Back This Season

As the days grow shorter and the air turns crisp, we are reminded this season is a great time to give back to our communities. From Thanksgiving meals to Christmas collections and warm coats for the cold months ahead, this is the time of year when our Branches and Districts have a unique opportunity to make a difference.

Through the Fraternalism in Action (FIA) Program, Branches and Districts can unite members in service while receiving support from the Home Office. Once your project is completed, the Home Office will donate \$250 to the charitable organization you choose, extending the reach of your generosity.

Some Branches/Districts host collection drives—gathering school supplies, socks and coats, or canned goods for those in need. Others volunteer their time—serving meals, sorting donations, or visiting veterans, nursing homes, and animal shelters. However you choose to give, these projects bring our members together in the true spirit of fraternalism, uniting faith, service, and community.

To participate, please keep these important guidelines in mind:

- The FIA Eligibility Form must be completed and the charitable organization approved by the Home Office.
- An announcement must be submitted at least 30 days before a collection or volunteer project to appear in the Jednota and on our website.
- Members must have a clear way to participate, whether by donating items at branch or district meeting or by volunteering time at the scheduled event.

Branches and Districts may take part in the FIA Program up to four times per year, creating multiple opportunities to give back in meaningful ways.

Guidelines, Eligibility Forms, and Reimbursement Forms are available on our website. If you have any questions, please contact the Home Office at 800.533.6682 ext. 119.



September Reflection

September brings us two prominent holy days which support each other with great meaning: on September 14, the Exaltation of the Holy Cross; on September 15th, Our Lady of Sorrows. My own mother, a native Slovak, as was customary in her life in Slovakia at the time, had a profound devotion to both celebrations. True to her faith the cross was very meaningful to her since this is how she and her husband (my father) pronounced their wedding vows as they placed their hands on the crucifix. Thus, God blessed them with His strength throughout their lives—while they lived in Slovakia and later here in the United States. For me, this example of my mother's lived faith became a powerful conviction for me. I believe God has ways of directing our lives with encounters meant to bring us to trust His ways more intimately.

Our Slovak nation, for many years, had lived under the shadow of the cross and restrictive controllers. One consoling gift was to have our Sorrowful Mother Mary as a heavenly resource person. She had suffered with Jesus, her Son, and understands her children when they pray. As the hymn chosen for September develops our cry for help, we know that Mother Mary will bring us to trust in her Son's loving blessing.

Sister Maria Theresa Hronec, SS.C.M.

CHRISTIANS, LET US GRIEVE (Kresťania Nariekajte)

1. Christians, let us grieve and lament,
Racked with weeping, now sadly spent.
Mourn with broken hearts, as we see
Jesus tortured so painfully.
2. There is no compassionate care,
Mercy is not visible where
Jesus, overwhelmed, stands in pain,
Shown no pity—cruelly slain.
3. See your tortured body, O Lord,
Wounded hands, feet, side, which you bore,
Can we behold and pity show,
If our caring heart feels no woe?
4. Hear the stones now crumble and crack,
Sun and moon are fading and slack;
All on earth is heartbroken, sad,
Only sinners feel they are glad.
5. Now accept the penance you need,
Weep for sins and your evil deeds.
Lo! For you see Christ Our Lord
Offer self upon the Cross.
6. See His Mother weeping, distraught,
Stand beneath the cross of her Son.
Let us hasten to weep with her,
Mother wounded by seven-fold grief.

KRESŤANIA, NARIEKAJTE

1. Kresťania, nariekajte,
Od žiaľu zomdlievajte;
Plač, kvil srdce každého,
Ježišovi verného.
2. Nemá cit človečenstva,
Nezná milosrdenstva,
Kto Kristove trpkosti
Neľutuje v žalosti.
3. Tela Tvojho strýznenie,
Rúk, nôh, boku ranenie,
Kto vidí bez ľútosti,
Pravej nemá ten čnosti.
4. Hľa, skaly sa pukajú,
Slnko, mesiac stmieľajú;
Pre smutný je svet celý,
Len hriešnik je veselý.
5. Pokániu sa oddávaj
A hriech svoj oplakávaj.
Hľa, pre teba Kristus Pán
Vydáva sa na kríž Sám.
6. Matka Jeho narieka,
Tam pod krížom horeká:
Bežme k nej a plačme s ňou,
S Matkou Sedembolestnou.

LIGHT ONE CANDLE

Pope's Tailor Highlights Dignity of Work

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

The election of a new pope this past spring has inspired numerous pieces of journalism about our Church. Looking beyond the pieces relating to politics and Church governance, one can find fascinating stories about people whose lives are uniquely intertwined into this moment in history. One such piece is Solène Tadié's recent story for the National Catholic Register about Raniero Mancinelli, who has been tailor to four popes: St. John Paul II, Benedict XVI, Francis, and now Leo XIV. "They each had their own style, their own way," Mancinelli told Tadié. "But I saw in all of them the same desire to serve Christ and the Church."

As a teenager, Mancinelli began working as a tailor under the mentorship of a Salesian priest whom he credits with having "a wise and generous spirit," adding, "I realized early on that what he was giving me was something precious." Now 86 years old, Mancinelli still works by hand out of his shop in the Borgo Pio neighborhood near the Vatican's main gate of Porta Sant'Anna. He laughed off a question about retirement, saying, "Me, retire? No way. In fact, I fully intend to continue serving the next popes!"

Mancinelli's spirit exemplifies the dignity of work as expressed so beautifully 134 years ago by Pope Leo XIII in "Rerum Novarum," an encyclical that established Catholic social teaching during the industrial age and that Pope Leo XIV recently referenced as a document that remains foundational in our own rapidly changing technological age. At the heart of "Rerum Novarum" is the call for the dignity of each individual to be respected in relation to their work. In his encyclical, Pope Leo XIII writes, "Workers are not to be treated as slaves; justice demands that the dignity of human personality be respected in them."

The core message of "Rerum Novarum" has been echoed by every pope that followed Leo XIII. Early in his pontificate, on the Feast of Saint Joseph the Worker, Pope Francis said, "Work is fundamental to the dignity of the person. Work, to use an image, 'anoints' with dignity, fills us with dignity, makes us similar to God who has worked and still works, who always acts."

In his encyclical "Laborem Exercens," John Paul II writes, "The word of God's revelation is profoundly marked by the fundamental truth that man, created in the image of God, shares by his work in the activity of the Creator and that, within the limits of his own human capabilities, man in a sense continues to develop that activity and perfects it as he advances further and further in the discovery of the resources and values contained in the whole of creation."

In striving for a standard that all people deserve in their work, it is helpful to look at someone like Raniero Mancinelli because he has such a deep understanding of work's importance to his own human dignity. Tadié writes of Mancinelli, "For him, tailoring is not simply a craft, but a deep calling rooted in faith."

A focus of Tadié's piece is the way in which Mancinelli's work ties into what she describes as "a renewed fascination with Catholic beauty [that] has swept across the world, rekindled in particular by the solemn rites of Pope Francis' funeral and the conclave that followed." Mancinelli sees this as the work of Providence and notes that, when approached from a Catholic perspective, "Beauty is not an end in itself, but a powerful way of revealing the Person of Christ."

Insights and Viewpoints

Fr. Killian Loch, O.S.B.

Gospel: Luke 16:1-13

This passage is known as The Parable of the Dishonest Steward. A steward was responsible for the management of his master's possessions. It seems that this steward squandered those possessions, rather than investing them so as to increase the value. He was serving two masters: his employer and himself. As usually happens with those who defraud, he was caught. The steward was told to prepare a full account of his work for the employer, for his service was about to come to an end. When the steward calls in the debtors he reduced their debts. This act is not seen as cheating his master whom he had already made money on, nor is it an act of good will or charity. In addition to squandering his masters' money his dishonesty may also have been the high amount of commission that he added to their debts. By removing the commission he was preparing for his dismissal so that

he would be well liked by the debtors, and hopefully would find work with one of them.

The first lesson is this; do not follow the example of the steward in his dishonesty. When it comes to our serving the Lord we are to do so wholeheartedly and with total commitment. We cannot be both faithful stewards of the Lord, and self-serving. We cannot serve two masters, whether it be the Lord and some other individual, group or ourselves. We can only be faithful to one master, and for the Christian our Master is the Lord. Who is the Master whom we are serving? Is it the Lord, or have we allowed other people or things to dominate us in such a way that we have made them masters of our lives, thus straddling between the Lord and some other master.

The second lesson is to learn from the steward's clever dealing with the debtors. In the midst of undoing his

crooked ways he cleverly repays the debtors. Regardless of the motive, this took creativity. Jesus calls on us to take the time and use our creativity to live and proclaim the Gospel. It is easy to become comfortable and sail through life in the nice pattern we have made for ourselves. Jesus calls us to work at ways that will make us better stewards and draw others to him. This might move us from being comfortable and away from our daily routine, and lead us to new experiences of living God's presence.

Finally, he tells us that if we can be trusted with small matters, then we can be trusted with larger ones. Sometimes it is better to start small so as to gain knowledge and confidence. For some this might be increasing daily prayer, for others volunteering, and still for others generosity towards the Lord's work. Whatever it is, may we be faithful stewards of the Lord.

We live in an era in which we can become very devoted to sports teams, celebrities, or some other activity. We can be so devoted that we spare no expense in traveling to events, purchasing memorabilia, decorating our vehicles and homes with signs and banners, all to show our support for a particular interest. In doing this are we elevating these interests to a level in which we become so preoccupied and committed that they take away time and resources that rightly should be given to the Lord? If we are guilty of this, are we not like the dishonest steward in the Gospel, squandering what truly belongs to the Lord? This is a question that is good for us to ponder.



MEMBER *Spotlight*

BEEKEEPING SISTERS FRAN & ROSE

September is National Honey Month, and Branch 24 members Fran Strekal and her sister, Rose Ivanec, have certainly been busy bees over the past year! Together, they launched their own beekeeping business, tending hives and harvesting golden honey. What began as a shared interest quickly grew into a small business, offering pure honey and a variety of honey-based products that showcase both their hard work and passion for nature's sweetest gift. Fran writes our FRANTastic Cuisine column where she loves to feature traditional Slovak recipes. This month, she shares her recipe for Medovníky, made with honey on page 19.



Busy Bees, Sweet Rewards

Honey has become an important part of daily life for sisters and Branch 24 members Fran Strekal and Rose Ivanec and who are beekeepers and co-founders of Meant To Bee Apiary. Their homesteading business, located on family land affectionately called "The Compound," was first inspired by their matriarch, Terri Ivanec. With Rose already raising a few dozen chickens, Terri suggested adding bees to the mix. Soon, hives were buzzing, honey was being harvested, and Meant To Bee Apiary was born.

Today, the sisters maintain three healthy hives with plans to double that number next spring. Using 100% raw honey and beeswax, they craft honey, lip balm, body butters, sugar scrubs, lotion bars, and beard balms. If honey is not your jam, they also make homemade vanilla extract, sunscreen, laundry detergent, and hand sanitizer. Their signature blueberry jam is made with berries from bushes planted by their grandfather nearly 50 years ago and recently won third place at the Geauga County Fair! With each market they attend throughout the year, the sisters share not just their products, but their passion for homesteading and the joy it brings to their family.

When people ask them about their bees, they start by explaining just how busy and complex a hive really is. An average hive can hold anywhere from 20,000 to 80,000 bees, depending on the time of year, the health of the colony, and how much food and water are available. Inside, there are three castes of honey bees, each with its own role.

The Queen is the star of the show—she's the only fertile female, and her entire job is to lay eggs, thousands of them in her lifetime. Then there are the Worker bees, the ones who really run the place. They're sterile females, and they do it all: foraging for nectar and pollen, building the wax comb, capping the honey when it's ready for long-term storage, tending to the Queen, feeding the young, and keeping the hive in order. And then, of course, there are the Drones, the males. Their single purpose is to mate with the Queen. Once summer ends, they're kicked out of the hive and don't survive the winter.

Each bee's life is tied to its role. Worker bees live only four to six weeks in the summer, but they can stretch it to four months during winter. Drones usually last about eight weeks, while a Queen can live one to two years.

In their managed hives, Rose and Fran give the bees structure by placing wooden or plastic frames inside their boxes. The bottom box, called the brood box, is like their nursery. That's where the Queen lays her eggs, the brood are raised, and food is stored for the colony. On top of that, they stack smaller honey supers. Those are the boxes where the bees store their excess honey. Harvest time is one of their favorite parts of beekeeping. They carefully pull the frames, uncap the wax cells, and place them in a spinner to extract the honey. After filtering it, they bottle it themselves. "Holding those jars, filled with golden honey straight from our own bees, always feels like the sweetest reward of all," said Fran.

Our Pollinator Friends

Beekeeping season runs from spring through early fall, with the busiest days and sweetest rewards in the summer. Winter is a time of survival for the hive—their bees need 70 to 90 pounds of honey to make it through the cold in northern climates. By early spring, their pantry is nearly empty, and the first blossoms—often dandelions—are absolutely vital to their survival. Rose stated, "We've learned to see those little yellow flowers differently. To us, they're not weeds but lifelines for the bees."

Honey itself is remarkable. Beyond its sweetness, it has antimicrobial properties that help protect against bacteria, viruses, and fungi. Every jar feels like a gift from nature—nourishing, healing, and timeless. They also remind friends and neighbors that there are simple ways to help pollinators thrive: plant native, bee-friendly flowers, set out a shallow dish of water with pebbles so bees can land safely, avoid pesticides in the garden, and leave a quiet corner of the yard undisturbed for wild bees to nest. Even small efforts matter. Buying honey from local beekeepers, volunteering with bee conservation groups, or simply sharing the story of how important pollinators are can all make a difference.

A Symbol of Our Faith

Caring for bees has also deepened their connection to their Catholic faith. The Bible often uses honey as a symbol of blessing and abundance—the Promised Land was described as "flowing with milk and honey," and John the Baptist was sustained by wild honey in the wilderness. Among the saints, St. Ambrose is honored as a patron of bees and beekeepers. Legend says that as a child, bees swarmed around him but left him unharmed, with only a drop of honey on his cheek—a sign of the "honeyed tongue" he would one day use to spread God's word. St. Abigail, another beloved figure, was a beekeeper and healer who used honey in her remedies and, according to tradition, once defended her church from robbers with a swarm of bees.

The Church's connection to bees is both practical and spiritual. Beeswax candles, especially the Paschal candle at Easter, have been part of Mass for centuries. And at Christmas, Slovak families still drizzle honey on oplatky during Vilija, a beautiful reminder of God's grace and the sweetness of life.

Our Honeyed Heritage

This bond with bees runs deep in Slovak history as well. As early as the 5th century, honey was gathered from wild hives, and by the 12th century nearly every household cared for bees. Over the centuries, beekeeping grew from a simple family practice into an important part of agriculture, eventually leading to Slovakia's first scientific beekeeping institute in Liptovský Hrádok. Today, Slovak honey is treasured around the world for its purity and flavor. At the open-air beekeeping museum in Kráľová pri Senci, visitors can still see historic hives, tools, and traditions come to life.

Both sisters agree: "For us, knowing this history makes our own beekeeping feel even more meaningful. It's a way of honoring our faith, heritage, and God's buzzing creations."



NATIONAL FRATERNAL *Activities*



SPOOKTACULAR PUMPKIN CARVING CONTEST

Carve your Scariest, Funniest or Most Realistic Jack-o-Lantern for a chance to win \$100, \$75 or \$50!

Entry Deadline:

Entries must be received no later than November 10, 2025

Contest Rules:

- Your entry may be a real pumpkin or gourd of any color. Craft or foam pumpkins/gourds are not permitted.
- Pumpkins must be carved and/or shaved. Paints or markers may also be used in the design.
- Props may be attached to the pumpkin, if an integral part of the design.
- Craft machine die cuts or pre-cut decals, stickers, etc. are not permitted as part of the final design.
- Carved pumpkins should be illuminated with non-flammable candles or other battery-operated lights.
- All participants must be current members of the FCSU.
- FCSU Members may enter once per category, but cannot enter the same pumpkin in multiple categories.

Submit 3 Photos:

Submit three photos of your pumpkin (only the pumpkin) with the COMPLETED entry form:

1. Photo of your pumpkin prior to carving.
2. Photo of your carved pumpkin in daylight.
3. Photo of your carved pumpkin illuminated at night.

Prizes:

First Place \$100 / Second Place \$75 / Third Place \$50

Winners:

First, second and third place winners will be selected in each category per age group



Pick your perfect pumpkin at the Family Fall Festival, October 4th

The decisions of independent judges are final.

2025 Spooktacular Pumpkin Carving Contest

Email: Send digital photos and completed entry form to jfibbi@fcsu.com with "Pumpkin Contest" in the subject line.

Mail: Send your entry form(s) and printed photos to:
Joanne Fibbi, Fraternal Activities Director
1741 Hempstead Lane, Pittsburgh, PA 15241

Name: _____

Address: _____

City, State, Zip: _____

Branch: _____

Email: _____

Phone: _____

Age Group: 8-12 13-19 20-34 35-54 55+

Select One Category: Scariest Funniest

Most Realistic* (Subject: _____)

* Most Realistic may be a representation of any living creature, plant, person or fictional character.

FREE ADMISSION AND PARKING FOR ALL FCSU MEMBERS



PICK YOUR OWN PUMPKIN!



COME RAIN OR SHINE

Wear seasonal clothing and sturdy shoes for a comfortable outdoor visit.



Family Fall Festival

National Picnic at Simmons Farm

Saturday, October 4 • 11am-4pm

170 Simmons Rd • McMurray, PA • simmonsfarm.com

- Hayrides
- Corn Mazes
- Tire Mazes
- Hay Mazes
- Slides
- Petting Zoo
- Photo Ops!
- Peddle Cars
- Piggy Race Ride
- Pumpkin Corn Hole
- Human Hamster Wheel
- Rubber Duck Races
- Basketball
- Corn Hopper
- Apple Rock Labyrinth

Guests are welcome to join us for the catered lunch at no cost and may purchase activities wristbands at the registration table for \$20/person.

Check-in begins at 10:45am in the Greenhouse
Wristbands are required for the hayride/field activities

Register by September 24th

Email events@fcsu.com or Call the Home Office at 800.533.6682 ext. 122

BRANCH, DISTRICT & REGIONAL *Activities*



Branch 5P Goes Out to the Ball Game(s)!

Members Enjoy An Exciting Yankees Minor League Baseball Game

Submitted by Martha Zavada, Region 3 Director

Members of Branch 5P attended a Scranton/Wilkes-Barre Railriders baseball game on June 13th. Attendees enjoyed the game from a suite including buffet food and beverages. The event was held in conjunction with the Fraternal Societies of Northeastern PA whose 70 members were also in attendance with their own outdoor deck. All societies including the FCSU were announced on the Jumbotron. This annual event, usually held around flag day, was enjoyed by all.



Bob Zavada, Elaine Zavada, Joe Rubino, Marion Rubino, Martha Zavada, and Tina Stempien.

Members Enjoy Baseball and Fireworks at a Railriders Game

Submitted by Joseph Wojcik

Twenty-three members and guests of Branch 5P attended a Scranton/Wilkes-Barre RailRiders baseball game on August 15th. The region had arranged for a suite at the home of the Yankees minor league team, and it included a ballpark buffet for attendees to enjoy.

The RailRiders lost a close game despite several attempts to mount a comeback. The beautiful summer evening was capped off with a firework show.

Branch 5P members had a chance to attend and socialize with other groups from the region.



Lynn Mylet, Colleen and Jerry Matthey



Martha Zavada, Tina Stempien, Helene Maszeroski



Daniel and Carolyn Duggan



Our Lady Queen of Angels Parish in Central City, PA Made Their European Pilgrimage

Submitted by Rev. Aron Maghsoudi, Branch 181 Member



This past June, forty-one people—students and their families—from Our Lady Queen of Angels Parish in Central City, Pennsylvania made a deeply meaningful pilgrimage to Europe to visit the lands where their ancestors lived and prayed. Most of the pilgrims were Slovak-Americans, and this journey served as both a spiritual and cultural homecoming. We are deeply grateful to the Home Office, Branch 181 (United, PA) and to many generous individuals who made this pilgrimage possible. Through their exceptional support, every student and one parent per family were able to travel for twelve days at no cost—a remarkable gift that reflects the fraternal spirit of our community.

Pilgrimage is a universal human experience. People across cultures and religions feel a natural pull to journey—to leave the familiar behind in search of something deeper. The Catholic Church has long spoken of itself as a “pilgrim Church,” on a journey through life toward union with God. A true pilgrimage is not a vacation; it challenges us, stretches us, and helps us grow. The goal is not simply to rest, but to return changed—wiser, more mature, and more deeply aware of our identity as children of God.

Our group traveled through multiple countries

in Central and Eastern Europe, but Slovakia held particular significance. For many of us, it represented both our spiritual and ancestral home. We entered Slovakia by rafting along the pristine waters of the Dunajec River. With no cell reception and only the rhythmic sound of the oar in the water, it became a meditative journey—one that called to mind how our ancestors lived in harmony with nature and held great reverence for God’s creation. Later that evening, we were treated to a private performance by the renowned Vagonar folk ensemble from Poprad. Their award-winning choreography and traditional Slovak music awakened something powerful in our group. For many, it felt as though something lost had been rediscovered—ancestral voices singing back to life with energy and joy. The evening ended with a shared meal, rich in the noble simplicity of Slovak cuisine.

Our days were anchored in prayer. Students and parents celebrated Holy Mass daily and prayed the Liturgy of the Hours. One especially moving liturgy took place at Červený Kláštor (the Red Monastery), an ancient monastic site founded in 1307. Though it no longer functions as a monastery, celebrating Mass in that space offered us a profound sense of continuity with those who had gone before us.

Another highlight of the pilgrimage was our journey through ancestral regions in northeastern Slovakia, where many Slovaks who immigrated to Central City once lived. We passed through the village of Plavnica, home to two families on our pilgrimage, and even drove through my own family’s village of Sambron. I had the rare chance to surprise my cousin with an unannounced visit. As she brought out homemade baked goods to share on our bus, I was overwhelmed by the strength of family bonds—bonds that not even distance or time can erase.

The pilgrimage included educational and lighthearted stops as well. At the skanzen (folk village) in Stará Ľubovňa, we saw how our ancestors once lived. In Levoča, the students got a laugh from the historic “Cage of Shame.” At the cathedral in Rožňava, we admired sacred stenciling that we plan to replicate in our church back home.

Perhaps the most touching moments were the unexpected ones: when a parent spotted a handwoven rag rug and remembered a nearly identical one from their grandmother’s home, or when someone heard a folk tune that sparked memories of stories told by their baba. These “aha” moments connected our pilgrims to a heritage they didn’t always realize was their own.

When Father Furdek founded the First Catholic Slovak Union, he saw immigrants who had left everything familiar behind—people facing an unfamiliar and often hostile world. He gave them a sense of belonging and a way to preserve their faith and culture with their fellow krajania. That mission is still very much alive. This pilgrimage gave our students a powerful sense of where they come from, and in doing so, provided a deep source of identity and spiritual grounding.

Spending twelve days in prayer, reflection, and joyful encounter—with God, each other, and the legacy of our ancestors—was an extraordinary experience. As we walked the streets of villages where our great-grandparents once lived and prayed, we were reminded that our lives are part of something much bigger, something rooted in things that last.



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Branch 419 Teen Excels on International and National Ice Hockey Stages

Submitted by Tom Monko, Branch 419 Member

Kathryne “Kat” Monko, age 14, a proud member of Branch 419, Saint Stephen Martyr Society, Mountain Top, PA, has achieved remarkable milestones in her ice hockey career this year.

In July, Kat represented the United States as part of an elite team competing in the prestigious World Selects Invitational Ice Hockey Tournament. The tournament was played in Prague, Czech Republic. Playing as a defenseman, she registered an impressive 4 goals and 2 assists over the course of the tournament. Her team advanced to the semifinals, where they faced the 16U Slovakia National Team—a squad they had defeated earlier in the week—ultimately falling in a hard-fought rematch. Kat’s outstanding play earned her a Best Game Player award, highlighting her skill and leadership on the international stage.

In August, Kat accepted a spot in the exclusive #CCM68 Girls Tournament, presented by Premier Ice Prospects and 200x85. The four-day competition brought together the top 68 U.S.-born girls and the top 68 Canadian girls from the 2011 birth year, pitting the best from each nation against one another in a showcase of elite skill and competition. Kat’s selection places her among the most promising young female hockey players in North America.

This fall, Kat will attend Bishop Kearney Selects in Rochester, NY where she will continue pursuing her hockey goals alongside her academic studies. The program’s combination of elite training and strong academics will provide Kat with the foundation to excel both on the ice and in the classroom.

Kat’s dedication, talent, and sportsmanship continue to inspire her community and represent the values of the Jednota organization on and off the ice.





Region 1 Annual Summer Picnic in NJ – Sun, Fun, and Slovak Flavor!

Submitted by Sabina Sabados, Region 1 Director

Neither sizzling temps nor the threat of thunderstorms could stop the good vibes at the Region 1 Annual Summer Picnic, hosted by Branch 746 on Sunday, July 20, 2025. With temperatures soaring past 90 degrees, the towering trees and gentle breeze at Al Kalla Park in Linden, NJ offered much-needed shade and kept the laughter and conversation flowing.

Nearly 70 members and friends from near and far gathered to enjoy a day of community, heritage, and summer fun. Familiar faces mingled with new ones as guests caught up, shared stories, and soaked in the sunshine.

Of course, no Slovak picnic is complete without amazing food—and again this year did not disappoint! The air was filled with the aroma of traditional Slovak dishes lovingly prepared by Julie and Steve Rada Catering, including holubky, BBQ ribs, and savory sausages. Anna Javorova’s homemade apple pastries were the star of the dessert table, disappearing within minutes!

The kids had a blast on the playground and open fields, where soccer and baseball games broke out in full force. A highlight for all ages was the arrival

of the “It’s Delicious Ice Cream” truck from Clark, offering a refreshing variety of homemade flavors and toppings that hit the spot on such a hot day.

The festivities wouldn’t be complete without singing a cheerful “Happy Birthday” in Slovak, English and Rusyn to Alenka Jakubikova Donicova! Her beaming smile said it all—this was a day to remember.

One of the most meaningful moments of the picnic was the awarding of the Jednota Branch 746 Scholarships to three exceptional young women—Nicole Stas, Liana Stas, and Teresa Zentko—each receiving \$1,500 for their academic excellence and community involvement. We’re proud of their achievements and wish them continued success! Read more about each of them on page 13.

A heartfelt thank you to everyone who attended, especially members of Branches 290, 716, and 746, for keeping this cherished tradition alive. The Region 1 Picnic was a beautiful reminder of the strength of our community and the joy of celebrating Slovak heritage—together.

We’re already looking forward to next summer—see you there!



District 10 Attends Lake Erie Crusher's Baseball Game

Submitted by Thomas Ivanec, Region 6 Director

On the evening of Saturday, August 2, 2025, District 10 gathered for a minor league baseball game at Mercy Health Care Stadium in Avon, OH. Among the officers in attendance were National President Kenneth A. Arendt, Executive Secretary Kevin Collins, District 10 President Gregory Petrasek, Branch 228 President Luis Palos, Branch 553 President Debra Speck, and Branch 855 President and Home Office Branch Liaison Barbara Sutula.

We had a great response for the event, with 93 members and guests from the district, including Branches 1, 24, 228, 553, and 855 signing up. The event kicked off at 6:05pm with an all-you-can-eat buffet of ribs and pulled chicken with various sides and desserts in the stadium's open-air BeatBox Party Plaza. The picnic-style dinner was followed by a match up won by the visiting Washington Wild Things over the host team, Lake Erie Crushers, 6-4. The night ended with spectacular fireworks.

Thanks to the Home Office for supporting this popular event, and to all our members who came out to enjoy an evening of fun and fraternalism!





Branch 746 Awards Three Scholarships

Submitted by Sabina Sabados, Region 1 Director

On Sunday, July 20, 2025 at the Region 1 Picnic, Jednota Branch 746 Scholarships were announced. Three outstanding young women each received \$1,500 in recognition of their academic achievements and community involvement:

Nicole Stas, a summa cum laude graduate of Monmouth University, is now pursuing a Master's degree in Physician Assistant Studies. With clinical experience in dermatology, internal medicine, and physical therapy, Nicole is committed to a future in compassionate, hands-on patient care. She is also a proud alumna of Lipka Academy, the Slovak language school at Holy Family Church in Linden.

Liana Stas, a recent graduate of Sayreville War Memorial High School, will also attend Monmouth University to study Health Science with plans to pursue speech pathology. A dedicated student-athlete and captain of her school's varsity tennis team, Liana's interest in forensic science reflects her passion for research and helping others. She, too, attended Lipka Academy for many years.

Teresa Zentko, a graduate of Mount Olive High School, is headed to George Washington University to study Cognitive Neuroscience. In addition to academic excellence, Teresa played club soccer, served as Vice President of her class board, and proudly represented the Slovak U17 Women's National Team, training internationally and embracing her heritage on and off the field.

Congratulations to Nicole, Liana, and Teresa! We are so proud of your accomplishments and wish you continued success in your academic and professional journeys.

District 12 Ice Cream Social

Submitted by Nicole Hyatt, District 12 Activities Coordinator

Members of District 12 enjoyed their 2nd Annual Ice Cream Social at Bill's Golfland! Our range of members, from the youngest to the most seasoned, had fun playing UNO, tackling an FCSU word scramble, and enjoying delicious pizza and ice cream. A few even tested their putting skills on Bill's mini golf course, proving that a little friendly competition makes the day even sweeter!



THE JEDNOTA BENEVOLENT FOUNDATION, INC. 2025 SCHOLARSHIP FUND

NOW ACCEPTING APPLICATIONS

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

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.



For applications, please contact:

Jednota Benevolent Foundation, Inc.

FCSU Financial • 6611 Rockside Road, Suite 300 • Independence, OH 44131

Phone: 800.533.6682 • Fax: 216.642.4310 • E-mail: scholarship@fcsu.com

Download applications from [fcsu.com/membership/scholarships/](https://www.fcsu.com/membership/scholarships/)

APPLICATIONS MUST BE RECEIVED BY MIDNIGHT OCTOBER 31, 2025

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

Branch 55 Makes Pilgrimage for 2025 Jubilee of Hope

Submitted by Helena Gaydos, Secretary-Treasurer

The officers and members of Branch 55 of Philadelphia, PA, made a wonderful Pilgrimage on Sunday, July 27th, 2025, to the Shrine of Our Lady of Czestochowa in Doylestown, PA, which is allocated as a Sacred Pilgrimage Site.

Our Branch Vice President, Cathie Litwinowicz, who is also District 8's Vice President, is an active member of the Shrine Church and a volunteer at Shrine events. She served as our Tour Guide as well as Pilgrimage Director and did an excellent job of scheduling an agenda of Chapel visits with specific devotional prayers for each Chapel. Those included: Holy Mass was in the Main Church Altar followed by A Rosary Procession to the beautiful Outdoor Rosary Garden that has twelve foot high statues depicting each of the twenty Mysteries of the Holy Rosary, and where we saw the President Trump Family Donation to the Shrine of a Stone Sculpture of Pentecost, for the Third Glorious Mystery: The Descent of the Holy Spirit; we commemorated the Feast Day of Saints Joachim & Anne at St. Anne's Chapel; visited the Barn Chapel, and the Lower Chapel, which is a replica of Jasna Gora in Poland; and lit devotional candles.



Branch members Anna May Hilpl, Suzanne Prajer, Mary Velas-Mahon, and Kathleen Pisechko



Branch 55 Officers Erik Payne, Cathie Litwinowicz, and Helena Gaydos at the Shrine Main Altar

We enjoyed a tasty lunch of Slovak favorites – Halupky, Pirohy, and Kolachky – in the Shrine Cafeteria where we also celebrated Grandparents Day in honor of Saints Joachim and Anne, followed by our Branch Meeting via Zoom. Attending was Erik Payne (President), Catherine Litwinowicz (Vice President), Helena Gaydos (Secretary-Treasurer), Annarose Payne (Fraternal Director), Laurie Payne (Auditor), Anna May Hilpl (Delegate), George Hardiman & John Gaydos (Zoom Technicians), Amy Gaydos, Cyril Methodius Gaydos, Cyril Nicholas Gaydos, Kurt Payne, Lilyanna Payne, Mary Velas-Mahon, Kathleen Pisechko, Suzanne Prajer, Annamarie Hardiman, and Justin Hardiman.

It was a beautiful spiritually fruitful day that we all felt grateful for the opportunity to partake in this Blessing Jubilee Pilgrimage. We highly recommend you make this pilgrimage, and we especially encourage that you consider going while the weather is still pleasant.

District 10 Supports Cleveland Slovak Radio Club 2025 Slovak Festival

Submitted by Thomas Ivanec, Region 6 Director

On the afternoon and evening of July 19, 2025, the Cleveland Slovak Radio Club hosted its popular Slovak Festival. The event was held on the beautiful picnic grounds of St. Sava Parish in Broadview Heights, OH. Five local-area FCSU Branches participated by offering their members food and beverage tickets. All in all, 113 members of Branches 1, 24, 450, 553, and 855 came out to enjoy a wonderful afternoon and evening supporting our shared heritage. FCSU participation greatly contributed to the well-attended crowd of almost 500. We were honored to have Deputy Chief of Mission Matuš Hučka from the Slovak Embassy in Washington, DC, and his family with us this year. He was very complimentary about how the Slovak Radio Club and the FCSU continue to encourage and promote our Slovak culture – and I was particularly proud to learn his family hails from the same central Slovak region of Horehron as my family, a fact uncovered by his enthusiastic notice of my license plate “Polomka.”

Attendees enjoyed delicious Slovak food including klobasa, halusky, schnitzel, pirohy, and halupky prepared onsite by the Cleveland Slovak Radio Club, many of whom also are FCSU members. Karin Scally is the Radio Club Treasurer and also Branch 855 Vice President; Radio Club Trustees Vlad Cvicela and Dana Glova are members of Branch 24; and Radio Club Trustee Martin Kulik is a member of Branch 1. Other members of both organizations who worked at or contributed to the event included Jana Horvath, Terezia Nosek, Anna Nosek, Lexi Glova, Tim Scally, Joe Elias, Susie Halley, Maria Cvicela, Joe Oros, Tom Ivanec, and Terri Ivanec.

Music by the Harmonia Band – featuring Branch 24's Beata Begeniova-Fedorouk on vocals and Alex Fedoriouk on cimbalom—was provided for dancing and listening pleasure under a large, covered pavilion. There also was face painting for kids and those young-at-heart as well as opportunities to join in lively games of corn hole and soccer on the adjacent spacious field and basketball on the nearby courts.

Again, thanks to the FCSU Home Office and District 10 branches for helping to sponsor the event and our many members who worked and attended. Together, we are keeping our great Slovak traditions alive! We look forward to seeing even more of you next year. Mark your calendars for the 2026 Slovak Radio Club Festival on July 11th, on the grounds of St. Sava Parish in Broadview Heights, OH.



“113 members of Branches 1, 24, 450, 553, and 855 came out to enjoy a wonderful afternoon.”

BRANCH ANNOUNCEMENTS

**All BRANCH ANNOUNCEMENTS
should be emailed to branch@fcsu.com**

FCSU 53RD QUADRENNIAL CONVENTION June 20-23, 2026

Embassy Suites by Hilton
Golf Resort & Conference Center
Greenville, South Carolina

CALIFORNIA

BRANCH 844 – LOS ANGELES, CA

Milan Konkol, Secretary

The St. Joseph the Guardian Society will hold the following meetings:

- Semi-Annual Meeting on
Saturday, September 20, 2025
- Annual Meeting on
Saturday, November 29, 2025

All meetings will be at the Slovak American Center, 1690 Placentia Ave., Fullerton. Meetings will start at 11am with an agenda of officers' reports and financial report.

The Annual Meeting will have the Election of Officers for 2026. In addition, we will hold the Election of Delegate(s) and Alternate(s) to the 53rd Quadrennial Convention. We will prepare for the Slovak Christmas Mass and plan activities for next year. Lunch will be at the Olive Garden after the meeting.

CONNECTICUT

BRANCH 19 – BRIDGEPORT, CT

Deborah M. Nelson, Secretary

The St. Joseph Society will hold a regular meeting in-person for the Executive Board at the offices of Kurt P. Solek in Fairfield and via Zoom for members on Sunday, September 14, 2025 at 10am. We will plan our scholarship meeting for November 2nd. Email csteacher3@gmail.com with questions. We look forward to reconnecting with our members.

Zoom link: tinyurl.com/FCSUBr19
Meeting ID 871 9564 0926
Passcode: 027496

ILLINOIS

BRANCH 153 – CHICAGO, IL

John Jurcenko, President

The St. Stephen Society will have a meeting on Saturday, October 18, 2025 at 11:30am at Cucina Biagio, 7319 West Lawrence, Harwood Heights. Election of Branch Officers and charitable donations are on the agenda. A luncheon will follow. RSVP by October 13th to Dorothy 708-995-7378.

BRANCH 313 – ORLAND PARK, IL

Jennifer Carlton, Financial Secretary

Happy Autumn all! Branch 313 will be hosting its second annual meeting of 2025. We welcome any Branch members to attend! Get Festive For Fall! Dress up in your favorite Fall best, a family friendly costume for Halloween or come as you are! We will be glad to have you!

The meeting will take place on October 29, 2025 at 12pm at Fox's on Wolf restaurant at 11247 W. 187th St., Mokena. The agenda will include the Election of Branch Officers. RSVP to President

Marge Dickinson at 708-226-8157 by October 22, 2025. We look forward to seeing you!! Have a Blessed Holiday Season!

MICHIGAN

BRANCH 743 – STERLING HEIGHTS, MI

Joseph C. Rimarcik, President

The St. Joseph Society will hold its annual meeting on Sunday, December 7, 2025 at 1:30pm. Members are urged to attend the celebration of the Slovak Mass before the meeting at 11:30am at SS. Cyril and Methodius Church, 41233 Ryan Road, Sterling Heights. The meeting will follow the mass in the Church Social Hall. On the agenda will be Officer's Report, 2025 Financial Report, approval of the 2026 budget, discussion of branch activities, and other business pertaining to the Branch and FCSU. An Election of Branch Officers will be held. There will also be an Election of Branch Delegate(s) and Alternate Delegate(s) for the 53rd Quadrennial Convention. Please come enjoy our annual Christmas meeting with your fellow branch members.

Members who need policy assistance in regards to a change of address or beneficiary should contact the Financial Secretary of Branch 743, Joseph C. Rimarcik, 4945 Wavewood Dr., Commerce Township, MI 48382. Phone 248-714-9620. I can also provide you a no obligation quote for insurance coverage for any family member including grandchildren with just a birth date and gender.

NEW JERSEY

BRANCH 132 – BOONTON, NJ

Susan Salko, Secretary

Save the date for our 2025 meetings:

- October 4th
- December 6th

All meetings will be at the home of Sue Salko, 56 Lefke Ln., Whippany and start at 7:30pm. We will discuss ideas for winter 2025-26.

BRANCH 746 – LINDEN, NJ

Mary Kapitan, Secretary

Our next meeting will be held on Sunday, October 5, 2025 at 1pm in the basement meeting room of Holy Family Church in Linden. We will discuss plans for the Christmas party, annual Branch donations, and activities for 2026. Lunch will be served following the meeting. Please RSVP to Joanne Tkach Polt at 732-762-3148 by September 26th.

FRATERNALISM IN ACTION: Please bring non-perishable food items for donation to the St. John the Apostle Food Pantry. Our efforts will be matched by the Home Office with a \$250 donation to the food pantry.

Members are encouraged to attend Friday Holy Masses at 7pm (in Slovak) at Holy Family Church in Linden. Masses are offered for the intention of all Branch members living and deceased as follows: October 3rd, November 7th, and December 5th.



American Slovak Club FRIDAY FISH FRY

Every Friday All Year Long

2915 Broadway Avenue • Lorain, OH

Please call ahead for reservations for parties of six or more.

440-245-5146 • AmericanSlovakClub.com/Fish-Fry

NEW YORK

BRANCH 45 – NEW YORK, NY

Maria Jurasi, Financial Secretary

The St. Matthew the Evangelist Society will hold our annual meeting on Sunday, November 30, 2025 at 1pm after the Slovak mass at St. John Nepomucene Church, 66th Street and 1st Avenue, New York City. On the agenda will be a financial report, officers' reports, a report on last year's activities, Election of Branch Officers, and a discussion on events for the upcoming year. We urge all members to attend this meeting.

Oznamujeme našim členom, že ročná schôdza sv. Matúša Č. 45 1KSJ v New York bude v nedeľu 30. novembra 2025 o 13:00 hodine (po slovenskej svätej omši) v osadnej hale slovenského kostola sv. Jána Nepomuckého na 1st. Avenue a 66th Street. Na programe budú podané správy úradníkov, finančnej správy, hodnotenie činnosti za uplynulé obdobie. Potom budú nasledovať voľby do nového výboru, ktorý vypracuje program činnosti na ďalšie obdobie. Úctivo Vás žiadame o účasť na tejto výročnej členskej schôdzi.

BRANCH 166 – BINGHAMTON, NY

Judie Dendler, Secretary

Greetings members! It's September already, where did the summer go? We had a fun time at Cone's for our ice cream social! The weather was beautiful and it was nice to see all who attended!

We will have our next event Saturday, September 27, 2025 from 1pm-3pm at Chuckster's, 1915 Vestal Parkway West, Vestal, NY. Join us for a game of mini golf and a frozen treat! Member's game and treat are free. Come out for a fun time! RSVP by September 21st to Morgan Dendler at 607-206-7243.

We are having our semi-annual meeting on Saturday, November 15, 2025 at 10:30am at Denny's, 1250 Front Street, Binghamton. We will hold the Election of Branch Officers. All are encouraged to attend. RSVP by November 1st to Morgan Dendler at 607-206-7243.

Stay well and enjoy the rest of your summer! Hope to see you at Chuckster's!

BRANCH 716 – NEW YORK, NY

Emily Lysáková, Recording Secretary

The St. Stephen Society will hold its second meeting on Sunday, October 26, 2025. The meeting will be held at St. John Nepomucene Church, 411 E. 66th St., NY, following the conclusion of the Slovak Mass at 12:30pm. The agenda will include the 2025 financial report, an overview of branch activities throughout the year,

and the Election of Branch Officers for 2026. Refreshments will be provided and all members are encouraged to attend.

OHIO

BRANCH 1 – LAKEWOOD, OH

Mary Dubber, Treasurer

& Barbara J. Golias, Secretary

MEETING: The next meeting of the Saint Joseph Society will be held on Sunday, November 2, 2025 at 1pm at Burntwood Tavern, 19304 Detroit Rd., Rocky River. We will hold the Election of Branch Officers for 2026. We will also hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. Please RSVP to Rochelle Popovich at 216-789-6390 by October 15th. All members are welcome to attend.

PORK CHOP DINNER: Members are invited to attend the Annual Harvest Festival and Pork Chop Dinner held on Sunday, October 26, 2025 in the St. Clement's Parish Hall at 2022 Lincoln Avenue, Lakewood. Dinner will be served from 12-4pm. Tickets are \$25 for adults and \$13 for children.

Festival 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 by October 15th.

BRANCH 24 – CLEVELAND, OH

John Moynihan, President

We will hold a meeting on Sunday, September 21, 2025 starting at 12pm. Members will meet in the multi-purpose room of the Walton Hills Community Center located at 14660 Alexander Rd., Walton Hills. This is about 3 miles west of our usual community room. Please enter using the Nodding Hills entrance. Lunch will be served at the conclusion of the meeting. All members must RSVP to Fran Strekal at 216-308-1728. The agenda includes Election of Officers, general branch business and fraternal activities. All members are welcome. We encourage you to stay for the District 10 meeting taking place at the same location after our meeting.

FRATERNALISM IN ACTION: We will conduct a School Supply Donation Drive to support Shoes & Clothes for Kids. Requested supplies include colored pencils, composition and spiral

**ELECTIONS ARE COMING! If you enjoy helping people,
consider pursuing a leadership role in your branch.**

notebooks (wide ruled), crayons, erasers, wide ruled filler paper, markers (dry erase & washable), pencils, pens, pocket folders, & scissors. The Home Office will generously donate \$250 to Shoes & Clothes for Kids on our behalf.

BRANCH 228 – LORAIN, OH

Thomas B. Zuffa, Recording Secretary

The St. John the Baptist/Holy Trinity Lodge will hold their next meeting on Monday, September 15, 2025 at 7pm at the American Slovak Club on the northeast corner of 30th and Broadway in Lorain. We will discuss future activities and review past summer events. Refreshments will be served.

We respectfully ask our members to attend our meetings and please pray to our Lord for a calm environment and Peace on Earth.

BRANCH 259 – STRUTHERS, OH

Vivian Sedlacko, Secretary

The St. Michael the Archangel Society will hold their Annual Meeting at DonaVito's Restaurant, 139 S. Bridge St., Struthers, on Wednesday, December 3, 2025 at 1pm. We will have an Election of Officers for the coming year. We will also have an Election of Delegate(s) for the 53rd Quadrennial Convention followed by a luncheon. We hope as many members will attend as possible. Please RSVP by calling 330-755-8316.

BRANCH 260 – COITSVILLE, OH

Carlie Peshek, Vice President

We will have the following 2025 meetings: Thursday, September 25th, and Thursday, December 4th (this will be our election of officers and holiday celebration). All meetings will begin at 5pm and are held at Belleria Restaurant, 1010 Youngstown-Poland Rd. in Struthers. Hope to see all of you and God Bless!

BRANCH 553 – AKRON, OH

Debbie Speck, President

Members are invited to the District 10 meeting on September 21, 2025 at 2pm at the Walton Hills Event Center, Walton Hills. See the District 10 announcement to see how to participate in the Fraternalism in Action program.

The following meetings will be held at the Slovak J Club, 485 Morgan, Ave., Akron.

- Wednesday, September 24 - 6pm
Vote on Bylaw amendments
- Sunday, November 23 - 1pm
Election of Branch Officers
- Sunday, February 15 - 1pm
Election of Convention Delegate(s)

BRANCH 682 – YOUNGSTOWN, OH

Drew Hirt, President

The next regular meeting is scheduled for noon on Wednesday, September 17th, 2025 at Materials Research Laboratories, 290 N Bridge St. in Struthers. We will address plans for the remainder of the year.

BRANCH 731 – YOUNGSTOWN, OH

Anna Schwanitz, Recording Secretary

Our next branch meeting will be Sunday, November 16, 2025 at 5pm at Coaches, 3032 Center Rd, Poland. This meeting will include the Election of Branch Officers for 2026. We will also hold an Election of Branch Delegate(s) for the 53rd Quadrennial Convention.

A Mass for deceased members will be held November 11th at 12:10pm at St. Columba Cathedral, 159 W Rayen Ave., Youngstown.

BRANCH 764 – WARREN, OH

Bill Hrusovsky, Recording Secretary

The Branch will be meeting on November 3, 2025, at 10am at Panera Bread, 3641 Elm Road NE, Warren. We will review our fundraising effort for the Matthew D. Karlovic Memorial Fund and St. Vincent De Paul Kitchen. We will also hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention.

FRATERNALISM IN ACTION: We will be selling soup after each mass at St. Teresa Parish in Warren the weekend of November 1-2, 2025 with proceeds being donated to the Mathew D. Karlovic Memorial Fund. Branch members will also be cooking soup, packaging for sale and manning sale sites at the three churches within the parish on Saturday and Sunday. The Home Office will generously donate \$250 to this fund on our behalf.

If you need information or would like to volunteer, contact me at 330-372-1948 or hrusovskyw@embarqmail.com.

BRANCH 855 – CLEVELAND, OHIO

Stephanie Sutila, Activities Director

The branch will hold a meeting on Sunday, November 23, 2025 at 12pm. The meeting will be held at Ruma's Restaurant, 12841 State Rd., North Royalton. On the agenda will be the Election of Branch Officers for 2026, a wrap of the years' events and plans for next year. The meeting will be followed by a Thanksgiving party that you won't want to miss!

All members are invited to attend. Please contact Branch President, Barbara Sutila, by November 14th with your RSVP by text at 440-864-4744 or by email at fcsu855@gmail.com. Guests are invited to join us at a cost of \$25 payable to FCSU Branch 855.

FRATERNALISM IN ACTION: We are fortunate to gather for food with our fraternal friends but there are those who have trouble putting a meal on the table. Our FIA project for this meeting will be collecting non-perishable food for the Parma Hunger Center. Please be generous in the spirit of the holidays. "Whoever is generous to the poor lends to the Lord."

BRANCH 23 – JOHNSTOWN, PA

Theresa Cassat, Financial Secretary

Branch 23 will be attending an Art Exhibition and Luncheon at the Venue of Merging Arts (VOMA) on Tuesday, September 16, 2025. VOMA is located at 307 Chestnut St., Johnstown in the Arts District. Our Branch 23 President, Marian Hockycko's paintings will be on display. A light lunch will be served and Branch 23 will pick up the cost for our members. The Luncheon will start at 1pm. RSVP to me at 814-254-2532. We plan to make a donation to a local food pantry and ask all who attend to donate canned goods or household necessities such as cleaning supplies, detergents, etc.

The branch will hold a meeting on Sunday, November 16, 2025 at 1pm at the Greystone Family Restaurant on Theater Drive in Richland. Lunch will be included. Please arrive 15 minutes early to order your meal. We will hold the Election of Branch Officers. All members are encouraged to attend. Contact me with questions at 814-254-2532.

BRANCH 200 – FORD CITY, PA

Vicki Schaub, Secretary

Please join us at our regular Board Meetings on the 1st Thursday of each month. Our next meeting is October 2, 2025. The meeting will be held at the Slovak CU at 910 6th Ave., Ford City. The Board meeting starts at 7pm. All other members will be called in at approximately 7:20pm.

The Nomination of Officers will be on November 6, 2025 with the Election of Branch Officers on December 4, 2025. We look forward to seeing you there!

BRANCH 276 – McKEESPORT, PA

Margaret A. Nasta, President

Our next meeting will be held Sunday, November 16, 2025 at 1pm at Tillie's Restaurant, 308 36th St., McKeesport. We will hear reports from the treasurer and financial secretary. An Election of Branch Officers for 2026 will be held. In addition, an Election of Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention will be held. Meeting dates for 2026 will be approved.

PENNSYLVANIA

BRANCH 2 – PITTSBURGH, PA

Linda Collins, Secretary

The St. Michael the Archangel Society will hold their annual meeting on Tuesday, October 14, 2025 at 7pm at Longhorn Steakhouse in McCandless Crossing, 9150 Covenant Ave., Pittsburgh. We will hold the Election of Branch Officers for the coming year. Ideas for upcoming activities will also be considered. RSVP to 412-266-2119 or lindaco243@gmail.com.

BRANCH 7 – HOUTZDALE, PA

Joseph C. Cervenak, President

The Sacred Heart of Jesus Society will hold a meeting on Sunday, October 19, 2025 at 9am at Holy Trinity Catholic Church Parish Hall, 52 Parish St., Ramey. Election of Branch Officers will be held.

JEDNOTA CROSSWORD PUZZLE

Across

- 1 Play group
- 5 Stocking stuffers
- 9 ___ canto (singing style)
- 12 Lab gel
- 13 Asian sea name
- 14 Dairy aisle buy
- 16 Function
- 17 Prune
- 18 Dolphins' home
- 20 Lady's escort
- 22 Life's partner
- 24 Holiday mo.
- 25 Mediator's skill
- 28 India's smallest state
- 29 Compass dir.
- 30 Ultimate degree
- 33 Buyer
- 36 Arles assent
- 37 Mimic
- 38 Small sample
- 41 Rules, briefly

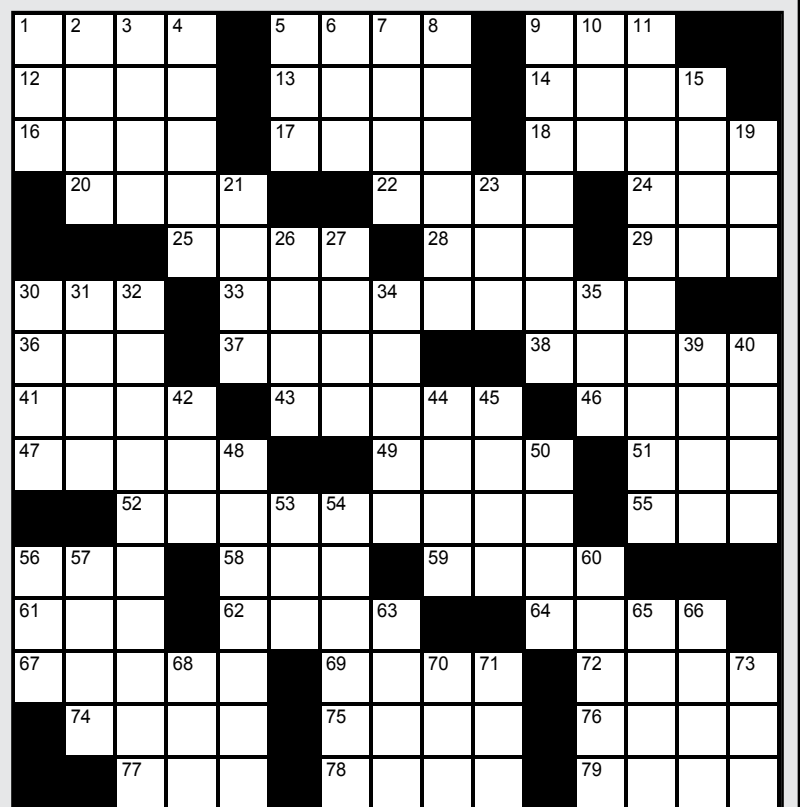
Down

- 43 Reservations
- 46 Red-bearded god
- 47 Hibachi residue
- 49 Disney, for one
- 51 Vacation spot
- 52 Reckless pedestrian
- 55 Latin foot
- 56 Winter woe
- 58 Old French coin
- 59 Genesis garden
- 61 Zodiac animal
- 62 Audition
- 64 Chatter
- 67 Sufficient
- 69 Small fry
- 72 Eye part
- 74 Smile widely
- 75 Brainstorm
- 76 Workshop gripper
- 77 Map abbrs.
- 78 Like a yenta
- 79 Bridge position

Down

- 1 "Wheels"
- 2 Popeyed
- 3 Store sign
- 4 1545 council site
- 5 Spigot
- 6 Mouths, in zoology
- 7 Nobleman
- 8 Pung
- 9 Grandiosity
- 10 Yale student
- 11 General's forte
- 15 Augury
- 19 Hotel freebie
- 21 Spanish appetizer
- 23 Extinct flightless bird
- 26 Golf targets
- 27 Orchard unit
- 30 "A Doll's House" wife
- 31 Calendar abbr.
- 32 Olympic athlete
- 34 Swimming stroke
- 35 Consume
- 39 Muscle quality
- 40 Coastal raptors
- 42 Mermaid's home
- 44 Profits
- 45 See 8 Down
- 48 Kind of analysis
- 50 Deuce topper
- 53 Misfortune
- 54 Texas capital
- 56 Monk's title
- 57 Souvlaki meat
- 60 Innocent
- 63 Uproar
- 65 Young alpaca
- 66 Smooch
- 68 Shaver
- 70 Your (Fr.)
- 71 Utter
- 73 Harden

Answers can be found on Page 18



BRANCH 372 – BEAVERDALE, PA

Ruth Ann Kramer Gerko, Recording Secretary

Our next meeting is scheduled on October 26, 2025. It will follow the District 7 meeting at St. Bartholomew Hall, 185 Church Hill Rd. in Wilmore and we will hold an Election of Branch Officers. Contact me at 814-533-1826 with questions.

BRANCH 382 – SCRANTON, PA

Elizabeth M. Slovenkai, President

Saints Cyril & Methodius Society, will conduct its Annual Fall Meeting on Sunday, November 9, 2025. Officers and members will gather at 12:30pm in the VFW, 110 Chestnut Street, Dunmore.

The agenda will include a report by the Branch officers and a report of our Branch Picnic. We will also discuss future branch activities, donations, and the Annual Report for 2025. Information from the Home Office will be disseminated. The Election of Branch Officers for 2026 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.

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 401 – EAST VANDERGRIFT, PA

Karen Greggs, Treasurer

St. Anthony of Padua invites all members to our annual meeting on Thursday, October 16, 2025 at 6:30 pm. The meeting will be held at 1223 Wysocki Ave., North Apollo. This meeting will include the Election of Branch Officers for 2026. RSVP to kmfroncek@yahoo.com by October 13th. Dinner will follow the meeting at a location to be determined.

BRANCH 410 – UNIONTOWN, PA

Geraldine Buchheit, Rec. Secretary

The SS. Peter and Paul Society will hold a meeting on Thursday, Dec. 4, 2025 at 1:30 at the Highland House, 92 West Main Street, Uniontown. An Election of Branch Officers will be held. All members are encouraged to attend this meeting. RSVP by December 1st to 724-425-2576.

BRANCH 670 – DONORA, PA

Maureen Massafra, Recording Secretary

Our next meeting will be Sunday, November 9, 2025 at 11:30am at Bill's Golfland, 210 Bills Ln., Belle Vernon. It will include the Election of Branch Officers for 2026. If you are unable to attend in person, the meeting will also be held via Zoom. Contact branch670secretary@gmail.com one day in advance for the Zoom link.

BRANCH 796 – EGYPT, PA

Monica Fabian, Secretary

On Sunday, November 9, 2025, the Holy Trinity Society will hold their annual meeting. It will convene at 1pm at Holy Trinity Roman Catholic Church located at 4456 Main St., Egypt. The agenda will include the Election of Branch Officers for 2026. A luncheon will follow the meeting. We welcome all of our members to join us. Fraternal Sokol Group Assembly 255 will be joining us.

BRANCH 853 – CHARLEROI, PA

Monica Boone, President

The branch will attend the Cement City House Tour at the Smog Museum, 595 McKean Ave., Donora on October 18, 2025 at noon. There is no cost for members and those attending will be given \$5 towards lunch after the event. Non-members are responsible for their own costs including the \$15 tour and lunch. Reservations are required by October 1st or until spots are sold out.

The next branch meeting will be on Wednesday, November 4, 2025 at

10:30am at Armandos 583 Fallowfield Ave., Charleroi. The branch will hold the Election of Branch Officers. An Election of the Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention will also be held. Lunch will be provided. The branch will also discuss activities for 2026.

RSVP to FCSUBranch853@gmail.com for seating count.

BRANCH 857 – LEVITTOWN, PA

Anthony Nasta, Recording Secretary

Our Annual Meeting will be in-person and taking place on November 30th. Further details will be sent in the fall.

WASHINGTON, DC

BRANCH 856 – WASHINGTON, DC

Katherine Nowatkoski, President

The branch will hold our fall meeting on October 9, 2025 at 2pm on Zoom. Topics will include how to get more members involved with branch and Jednota functions and our financial report. We will share results of the Branch Essay Contest and review the 60th Anniversary Mass for our chapel, Our Mother of Sorrows. Finally, we will hold the Election of Branch Officers and discuss the 53rd Quadrennial Convention. For more information call me at 919-651-0363.

Zoom Link: <https://tinyurl.com/Fall856>
Meeting ID: 895 0037 7571
Passcode: 9M7ZPF

CANADA

BRANCH 785 – MISSISSAUGA, ON

Anne Mitro, Recording Secretary

We will be celebrating the Feast of Our Lady of Sorrows with a free breakfast after the masses on Sunday, September 21, 2025, at Sts. Cyril and Methodius Slovak Church at 5255 Thornwood Dr., Mississauga, ON. All members are encouraged to attend this annual event. Call Milan Zoldak at 416-565-3960 for details.

John Tokarsky, Activities Director

We will be holding our annual Toronto Slovak Open Golf Outing on Sunday, September 21, 2025 at Centennial Park Golf Centre in Toronto (Etobicoke). The cost per member is \$100 which includes everything. For more information and to register by September 15th, call John Tokarsky at 416-948-6606.

Don't forget to use your Branding Bucks before December 31, 2025!

DISTRICT ANNOUNCEMENTS

Send DISTRICT ANNOUNCEMENTS to district@fcsu.com

DISTRICT 1 – REVEREND MATTHEW JANKOLA DISTRICT – CT, MA

Deborah M. Nelson, Secretary

The Reverend Matthew Jankola District will conduct an Annual Meeting on September 14, 2025 at 11:30am. The Executive Board will meet in-person at the offices of Kurt P. Solek in Fairfield, CT. All other members will meet via Zoom. We will discuss plans for the coming year and hold the Election of District Officers. Please contact me at csteacher3@gmail.com to RSVP. We look forward to seeing our dedicated members.

Zoom Link: tinyurl.com/FCSUDT1
Meeting ID: 847 8986 0228
Passcode: 554867

DISTRICT 2 – REV. JOHN J. SPITKOVSKY DISTRICT – IL, IN, WI

Paul Chismar, President

The annual meeting and Election of District Officers will be on Sunday, October 5, 2025 at the Missionary Sister of St. Benedict, 5900 West 147th Street, Oak Forest, IL. There will be socializing and refreshments at 1:30pm with the meeting beginning at 2pm. Please bring a gift for the raffle. RSVP to Dorothy Jurcenko at 708-995-7378.

DISTRICT 3 – GEORGE ONDA DISTRICT – PA

Kirstin Meyer, Recording Secretary

The next meeting of the George Onda District will be Sunday, September 21, 2025 at 1pm at St. Florian Social Hall at 4263 Route 981, Mt. Pleasant. Election of District Officers will be held. A light luncheon will be served. We look forward to a great turnout!

DISTRICT 4 – MSGR. RURA DISTRICT – NJ

Mary Kapitan, Secretary

The next semi-annual meeting of the District will be held on Sunday, October 26, 2025 at 1pm. Branch 290 will host the luncheon meeting at Carpaccio Ristorante, 651 Bound Brook Road, Middlesex, NJ. Please RSVP to Steve at 908-507-0505 or via email (minarovich@hotmail.com) by October 17th. We will hold the Election of District Officers for 2026 as well discuss plans and activities for next year. Lunch will be served after the meeting.

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 the District.

DISTRICT 6 – PITTSBURGH DISTRICT – PA

Margaret A. Nasta, Recording Secretary

Branch 276 will host the Fall Business Meeting on Sunday, November 23, 2025 at 1pm at Holy Trinity Church Hall of St Thomas the Apostle Parish, 529 Grant Street Ext., West Mifflin. Please RSVP to manasta@verizon.net by November 9th. The agenda will

SLOVAK J CLUB	
485 MORGAN AVE	
AKRON, OH	
*RSVP to 330-786-9972	
SEPTEMBER	
Sept. 17	Fried Fish Dinner - RSVP* 4:30-6:30pm
Sept. 21	Browns vs. Packers - 1pm
Sept. 27	OSU vs. Washington - TBD Karaoke Night Food - 6:30pm Crooning - 7pm-10:30pm *RSVP REQUESTED
Sept. 28	Breakfast Buffet – 9-11:45am All You Can Eat - \$12 Browns vs. Lions - 1pm
OCTOBER	
Oct. 1	Spaghetti Dinner – 4:30-7pm
Oct. 4	Family Fall Festival National Picnic, McMurray, PA 11am-4pm OSU vs. Minnesota - TBD
Oct. 5	Browns vs. Vikings - 9:30am
Oct. 11	OSU vs. Illinois - TBD
Oct. 12	Browns vs. Steelers - 1pm
Oct. 15	Hot Turkey Dinner - 4:30-6:30pm *RSVP REQUIRED
Oct. 18	OSU vs. Wisconsin - TBD
Oct. 19	Browns vs. Dolphins - 1pm
Oct. 26	Breakfast Buffet -9-11:45am \$12 - All You Can Eat! Browns vs. Patriots - 1pm
Oct. 31	Halloween Masquerade
SAVE THE DATE	Nov. 15 125 Club Dinner/Drawing - 6pm Nov. 26 Scotch Doubles - 6pm Dec. 6 Children's Christmas Party & Bowling with Santa Dec. 14 Christmas Vilija Dinner - 4pm

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

include a discussion of proposed changes to district dues policy, nomination and the Election of District Officers for 2026. We will also hold nominations and Election of District Delegate and District Alternate for the 53rd Quadrennial Convention.

Other announcements of local interest:

- WPSA: Meets at 7pm on first Mondays at the Mount Lebanon Public Library. Meetings resume in October. WPSA sponsors scholarships and hosts other events such as wine tastings. Join the organization and get the newsletter.
- Slovak Language Classes: contact Bozena Hilko at bozi@comcast.net
- Slovak Heritage Day at Pitt: Sunday, November 2, 2025 from 1 to 5pm. Performers, vendors, food - free admission
- Western PA Slovak Radio Hour: WPIT 96.5 FM or 730 AM

Members are urged to check the Jednota for updates in FCSU business matters as well as social events and contests and to tune in to the Virtual Call Program hosted by the Home Office. Be sure your beneficiaries are up to date. FCSU insurance information and forms can be found at FCSU.com.

DISTRICT 7 – REV JOHN MARTVON DISTRICT – PA

Mary Kuzilla, Secretary

District 7 will hold their next meeting on Sunday, October 26, 2025 at 1pm at St. Bartholomew Church Hall, 185 Church Hill Rd., Wilmore. A luncheon will be served by Rita's restaurant. We will hold the Election of District Officers. All members are invited to attend. We look forward to seeing you there!

DISTRICT 8 – REV STEPHEN FURDEK DISTRICT – PA, NC

Jo Austin, Secretary

We will hold our semi-annual meeting via Zoom on Sunday, October 12, 2025 at 1pm. We will hold the Election of District Officers. We will also hold the Election of our District Delegate and District Alternate for the 53rd Quadrennial Convention.

Zoom Link: tinyurl.com/D8Meeting
Meeting ID: 811 4127 0822
Passcode: 138538

DISTRICT 9 – FRANK T. HOLLY JR. DISTRICT – PA

Rose Roskovensky, Treasurer

Our next meeting will be held on Sunday, October 12, 2025 at 1pm at Dairy Queen, 575 W. Main St., Uniontown. We will hold an Election of District Officers. We will also hold the Election of our District Delegate and Alternate for the 53rd Quadrennial Convention.

FRATERNALISM IN ACTION: We will be collecting items for Mary House Inc. of Uniontown. Their mission is to help women who are transitioning from homelessness, drug addiction or other difficult circumstances. The home welcomes new blankets, household cleaning and personal care items. The Home Office will donate \$250 to the organization on our behalf. If you would like to arrange a donation pickup or have questions, contact me at 304-266-8921 or President Patty Speshock at 724-317-3763.

DISTRICT 10 – REV STEPHEN FURDEK DISTRICT – OH

Greg Petrasek, President

Join us Sunday, September 21, 2025 in the multi-purpose room of the Walton Hills Community Center, 14660 Alexander Rd., Walton Hills for our Election of District Officers meeting (this location is 3 miles west of the community room where we've met previously; enter using the Nodding Hills entrance). Branch 24 will host lunch at 1pm and the district meeting will follow. Members MUST RSVP to ohiodistrict10@yahoo.com or text 440-864-4744.

FRATERNALISM IN ACTION: We will conduct a School Supply Donation Drive to support Shoes & Clothes for Kids. Requested supplies include colored pencils, composition and spiral notebooks (wide ruled), crayons, erasers, wide ruled filler paper, markers (dry erase & washable), pencils, pens, pocket folders, & scissors. The Home Office will generously donate \$250 to Shoes & Clothes for Kids on our behalf.

DISTRICT 12 – MSGR. HLINKA DISTRICT – PA

Monica Boone, Recording Secretary

The Monsignor Hlinka District will hold its annual meeting on Sunday, November 9, 2025 at 1pm at Bills Golfland, 210 Bills Lane, Belle Vernon. The Election of District Officers will be held. The Election of District Delegate and Alternate for the 53rd Quadrennial Convention will also be held. The District will have the annual Memorial Service for deceased members and plan activities for 2026.

FRATERNALISM IN ACTION: The District will collect food items for the St. Andrew the Apostle Food Bank, which is located in the district's communities of Charleroi, Donora and Monongahela, PA. As the members are being asked to be as generous as their situation allows, the Home Office will generously donate \$250 to St. Andrew the Apostle on our behalf.

Hlinka District members are urged to attend the November meeting. Questions on the meeting can be directed to me at hlinkadistrictsecretary@gmail.com.

DISTRICT 14 – REV JOSEPH L KOSTIK DISTRICT – OH, PA

Jacqueline Bobby, Recording Secretary

The next meeting will be on November 11, 2025 at 6pm at the Fireplace, 2075 East Western Reserve Rd, Poland, Ohio. We will hold an Election of District Officers. We will also hold the Election of our District Delegate for the 53rd Quadrennial Convention which begins June 20, 2026. Hope to see you there.

Why did the
apple pie cross
the road

It saw a fork
up ahead



Why did the
tree giggle?

It heard
acorn-y joke

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

Crossword Puzzle Solution from Page 16

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

Paul Skuben, President

Our upcoming meetings are as follows:

- Semi-Annual Meeting on Saturday, September 20, 2025
- Annual Meeting on Saturday, November 29, 2025

All meetings will be at the Slovak American Center, 1690 Placentia Ave., Fullerton, CA. Meetings will start at 11am with an agenda of officers' reports and financial report.

The Annual Meeting will have the Election of District Officers for 2026. We will also hold the Election of our District Delegate and Alternate Delegate to the 53rd Quadrennial Convention. We will prepare for the Slovak Christmas mass, and plan activities for next year. 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 Msgr. Stephen Krasula District annual meeting will be held on Sunday, October 19, 2025 at 1pm at the rectory of the St. John Nepomucene Church at 411 E. 66th St. in New York City. The agenda will include Election of District Officers, financial report updates and discussion of District 16 activities for upcoming year. Refreshments will be served afterward. We are kindly asking all officers and members to attend.

Renáta Jurášiová-Vasil', pokladníčka

Oznamujeme členom nášho spolku, že ročná schôdza Okresu č. 16 – Mons. Štefana Krasulu sa uskutoční v New Yorku v nedeľu 19.októbra, 2025 o 13:00 hodine po svätej omši na fare slovenského kostola sv. Jána Nepomuckého na 66th Street a 1st Avenue, New York City. Na schôdzi zvolíme funkcionárov, prejednáme plán činnosti na budúce obdobie a taktiež finančnú správu. Po schôdzi bude malé občerstvenie. Láskavo žiadame našich členov o aktívnu účasť na tejto schôdzi.

DISTRICT 17 – SS. CYRIL & METHODIUS DISTRICT – NY, PA

Mary Jo Rubino, Recording Secretary

The Saints Cyril and Methodius District will conduct its semi-annual meeting on Saturday, October 25, 2025. District members will gather at The Cafe, 1120 PA-315, Plains, PA. Lunch will be served at 12:30pm with a business meeting convening at 1:30pm. On the agenda is the Election of District Officers for 2026. All branch members are encouraged to attend.

This is an important meeting as we will review past activities including the Railriders baseball game, Knoebels, and the pilgrimage to the Basilica of the National Shrine of the Immaculate Conception in Washington, DC. The 53rd Quadrennial Convention and other future programs will be discussed. Attendees will enjoy lunch and a time to socialize.

DISTRICT 19 – MSGR MICHAEL SHUBA DISTRICT – CANADA

Anne Mitro, Secretary

We will be celebrating the Feast of Our Lady of Sorrows with a free breakfast after the masses on Sunday, September 21, 2025, at Sts. Cyril and Methodius Slovak Church at 5255 Thornwood Dr., Mississauga, ON. All members are encouraged to attend this annual event. For details call Mike Kapitan at 416- 543-4111.

John Tokarsky, Fraternal Activities Director

Msgr. Michael Shuba District will be holding its annual Toronto Slovak Open Golf Outing on Sunday, September 21, 2025 at Centennial Park Golf Centre in Toronto (Etobicoke). The cost per member is \$100 which includes everything. For more information and to register, call John Tokarsky at 416-948-6606 by September 15th.

**All Branch and District Announcements
and Contest Entry Forms are posted
on our website at www.FCSU.com!**

FCSU Search-A-Word

SEPTEMBER Word List

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

HAYRIDES **ŽALUDE (Acorns)**
FARMERS **LISTY (Leaves)**
HARVEST **VEVERIČKA (Squirrel)**
BONFIRE **JABLKÁ (Apples)**
YELLOW **SVETER (Sweater)**
SEASON **ŠKOLA (School)**



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 contest@fcsu.com. Or mail puzzle and form to:

FCSU PUZZLE

6611 Rockside Road • Independence, OH 44131
Entries must be received by October 30, 2025.
 Five winners will be drawn from all correct entries.

July Puzzle Winners

Anita Greathouse (Branch 831)
 Robert Korhely (Branch 682)
 Diane Kuchinskas (Branch 5P)
 Hanka Martinková (Branch 924)
 Paul Soska (Branch 24)

Congratulations and Keep Puzzling!



Branch 855 Member Wins Lottery Tree

Submitted by Barbara Sutila, President

Branch 855 member Ralph Travise joined us as a first-time participant at the FCSU International Golf Tournament—and luck was on his side! Ralph won a money tree filled with Ohio Lottery scratch-off tickets. While there wasn't a huge jackpot, he did scratch his way to \$75 in winnings. Instead of rushing through them, Ralph enjoyed the anticipation by scratching off just a few tickets at a time, stretching the fun and excitement out for more than a month. Sometimes, the joy is in the waiting!



Branch 746 (Linden, NJ) welcomes the Donic, Forgac and Stas families to FCSU! Pictured here with Region 1 Director Sabina Sabados.

FRANtastic Cuisine

BY FRAN STREKAL

During National Honey Month, I hope you try and enjoy this recipe featuring honey, an ingredient special to many of us. I'm proud of my strong connections to my family, faith and heritage and am happy to share this recipe.



MEDOVNÍKY

½ cup of sugar	2 eggs
½ cup of Raw Honey	½ stick of butter
1 tsp baking powder	1 tsp cinnamon
½ tsp ground cloves	¼ tsp salt
3 ¼ cups of all-purpose flour	
Lemon zest (optional)	

In a medium saucepan, melt butter and sugar until blended. Add honey and remove from heat.

In a separate mixing bowl (I use a stand mixer), combine your dry ingredients. Add the lemon zest and eggs. Then add your honey mixture and mix until all incorporated. Cover the dough and let it rest in the refrigerator for 3 hours or overnight if possible.

Roll out your dough on a lightly floured surface. Cut into shapes of your choice and place on a cookie sheet. Bake at 350 degrees for 8-10 minutes.

Optional Frosting: Feel free to decorate your cookies with Royal icing after they cool. Ingredients: 3 egg whites, 1 pound of powdered sugar, & 1 tsp of (Vanilla Extract or Lemon Extract). Using a mixer, beat the egg whites until frothy, slowly add in the powdered sugar and vanilla OR lemon extract. Continue mixing at medium speed until stiff peaks form. Add food coloring if desired. Transfer to piping bags and decorate your cookies.



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	BRANCH	NAME	BRANCH	NAME
005P	Eileen Sgarlat	085K	Daniel J. Kubik	333K	Richard Brnik	746K	Charles Ference
019K	Robert P. Zahornacky	085K	Nicolina R. Goryl	373K	Gary Jackson	746K	David Witek
019K	Urania Stolicny	112K	Evelyn Messina	382K	Judith A. Czankner	780K	Evelyn M. Damic
023K	Raymond Murgas	162K	Joe T. Joseph	410K	Eleanor M. Babuscak	796K	Paul Strisovsky
024K	Ann C. Gregel	162K	Loretta M. Joseph	571K	Francis E. Korchnak	857K	Caroline Danglo
038K	Edward Obuchowsky	166K	David Croucher	652K	Sandra Ochanas	888K	Rev. Edward Michael Hawkins
038K	Evelyn Marie Frattaroli	173K	Denise Lattanzi	682K	John Chismar	904K	John F. Tapken
038K	Kathleen Joan Sloan	200K	Helen Minarcin	682K	Mary Snelly	916K	Sadame Kanazawa
038K	Larry J. Lakatosh	200K	Joan Pezzana	731K	Delphine Kosmo		
045K	Elaine Kearns	215K	Robert Pupko	731K	Jeffrey Tancabel		
045K	Kristina Zaprazna	228K	Rosemary Kinkelaar	731K	Joseph W. Maxin		
045K	Martha B. Pcola	260K	Anna Swierz	733K	Raymond Michael Mootsey		
075K	Leonard Bednar	313K	Doris G. Compagnoni	743K	James T. Austin		

* Processed in the month of August 2025

OBITUARIES – NEKROLOGY

James “Jim” Austin Branch 743 Sterling Heights, MI



James “Jim” Austin, age 80, of Canton, Michigan, passed away peacefully on July 23, 2025.

Beloved husband of Arlene (née Rimarcik) for 57 years, Jim and Arlene were married on June 8, 1968, in Detroit and built a life rich with love, laughter, and family. Loving father to Pam Austin, Katie (Tony) Bahu, and Kelly (John) Doyle. Proud and devoted Papa to Emily Bahu, Alexa Bahu, Connor Doyle, Austin Doyle, and Johnny Bahu. He is also survived by his dear sister, Gerry (Kenny) Sulewski, and many cherished relatives and friends.

Born on May 8, 1945, in Highland Park, Michigan, to the late Cliff and Mary (née Kaseta) Austin, Jim grew up with a deep appreciation for music, sports and family. He graduated from St. Andrew High School in 1963, where he played both basketball and baseball. He carried his love for classic doo-wop music and dancing throughout his life.

A proud U.S. Army veteran, Jim served in Vietnam, attaining the rank of Specialist 5. He was awarded the Vietnam Campaign Medal and the Vietnam Service Medal with a bronze service star, a testament to his courage and commitment to his country.

Jim dedicated 29 years to Ford Motor Company, working in IT Operations before retiring in January 1996. Retirement didn't slow him down—he spent another decade serving the Plymouth-Canton School District as a beloved crossing guard, where he became a familiar and friendly face to students and families.

A longtime parishioner of St. Thomas a'Becket Catholic Church, Jim found strength in his faith and community. He was a proud member of the Disabled American Veterans (DAV) and lived a full life marked by service, integrity and joy.

Jim had a zest for life and a knack for fun. He enjoyed boating, water skiing, camping and snowbird travels with Arlene. Whether he was playing washers and horseshoes, coaching softball, cruising in a classic car or bowling, he approached every pastime with his signature enthusiasm. Known as a perfectionist, Jim was also known for his warmth, humor and signature phrases: “Peace, love & happiness,” “No fighting,” and the ever-curious, “Is it fresh?”

Mary T. (Hovanec) Katch Branch 292 Windber, PA

Mary T. (Hovanec) Katch, 97, of Windber passed away June 1, 2025 at Windber Woods. Born January 18, 1928 in Windber, daughter of the late Adam and Susan (Ulatsky) Hovanec.

Mary was a devout Catholic and received all her sacraments at SS. Cyril & Methodius Catholic Church. She attended St. Cyril's Catholic School and was a graduate of Windber High. Mary loved to cook and bake. She

wanted to feed just about anybody that came to the house. She was famous for her nut and poppyseed rolls and made the best pierogis, halupki and haluski around. The holidays were extra special to her. Easter was Paska bread, Sirecz, and homemade ground pickled garden beats with garden fresh horseradish. Don't forget the dyed and decorated eggs. She would prepare the traditional Slovak Christmas eve dinner with mushroom soup and bobalki – both sauerkraut and poppyseed of course. Most years, she and Paul would search out and pick the mushrooms themselves, but many friends were always eager to help her out when the supply was low. Her Thanksgiving stuffing is second to none. Speaking of the garden – Paul loved to meticulously prepare a vegetable garden every year and Mary would plan and use everything that grew – she would always use the complete harvest throughout the summer and savored everything.

She loved to root for the Ramblers and enjoyed going to Windber Stadium to watch the football games, and her husband Paul, coach the Rambler's team. She didn't like to vacation and said her vacation was sitting on the swing or the porch enjoying the beautiful Allegheny Mountain's summer air. For many years, Mary and Paul would walk laps at Windber Park for exercise, enjoyment and socializing. Mary was an avid duckpin bowler and bowled in leagues at the alleys in Windber and Geistown over the years. After her bowling years, she would occasionally meet her friends from the league for lunch and fellowship. She also had many friends that she loved from the St. Cyril and Methodius community that were always willing to help and support her.

Preceded in death by husband, Paul; sister, Margaret (DeBarto); brothers, John and Joseph. Survived by son, Paul A. and wife Virginia, Timonium,

MD; daughter, Susan, Swissvale, PA; brother, Andrew Hovanec; niece, Susan Hovanec and nephew John Hovanec and his children Selah and Luka. Nieces, Rose Lapacik (DeBarto) and Jeanne DeBarto. Also, numerous cousins that she loved dearly including the Ulatsky, Ulasky, Kotzan and Snook families and the nephews of the Robatin family that provided so much love and support over the years.

Francis “Frank” Edward Korchnak Branch 571 Johnstown, PA



Francis “Frank” Edward Korchnak, 83, of Romney, passed away on Wednesday, June 4, at Franciscan Health Lafayette. He was born in Johnstown, PA on Oct. 20, 1941, the son of the late Frank John and Anna Cecilia (Pardus) Korchnak. He was a 1959 graduate of Johnstown Catholic High School in Pennsylvania.

After high school, Frank enlisted in the United States Air Force where he served with the 9th Air Weather Squadron and met the love of his life, Pat. He served from 1959-63 during the Cuban Missile Crisis and Vietnam War era. Frank married Pat (Morowczynski) at St. Turibius Church in Chicago, IL on Feb. 16, 1963. After he was discharged in 1964, he moved to Lafayette. He started out working for Louis Rausch Construction and then spent 34 years at the National Cash Register. After NCR, Frank enjoyed his time with BSA working in the scout store as well as working part-time at Meijer & USPS.

Frank was known for his humorous spirit and his passion for sharing joy through his famous “magic” tricks. His kindness and caring nature made him a beloved husband, friend, grandfather and community member.

Frank was not only dedicated to

September is Suicide Prevention Month

This month, we join communities across the country in raising awareness about suicide prevention. It's a time to remember those we have lost, support those who may be struggling, and spread hope that healing is possible. Together, through compassion and connection, we can help break the silence and remind one another that no one has to face their challenges alone. If you or someone you know is in crisis, call or text 988 to connect with the Suicide & Crisis Lifeline.





Branch 23 Hosts a Lively Meeting

Branch 23 held a special meeting on July 20, 2025, to discuss important papers received from the Home Office about Fraternalism in Action (FIA). We also recruited members to help at the Annual Slavic Fest in Johnstown, where Branch 23 represents the FCSU each year. All is good in Johnstown, PA!

OBITUARIES – NEKROLÓGY

his family but also to his faith and community. For 55 years, he was a devoted member of St. Mary’s Cathedral, where he actively served on the Parish Renewal Team and as a Eucharist minister. Furthermore, his commitment to improving couples’ relationships was evident as a member of the Marriage Encounter Team and he served on the Diocesan Scouting committee. Frank’s dedication to serving others extended beyond his church; he was also a proud member of the American Legion Post 11 honor squad, demonstrating his unwavering respect for those who served.

An avid sports fan, Frank took great pride in supporting his favorite Pittsburgh teams—the Steelers, Penguins, and Pirates. He cherished spending time outdoors, particularly going fishing, where the catch of the day was secondary to the peace he found in nature. His greatest joy came from cheering on his grandchildren at swim meets, where his enthusiasm and pride were palpable. Family was

everything to Frank; he found immense fulfillment in being with his loved ones, creating lasting memories that will forever be cherished.

Among his proudest accomplishments, Frank held dear his service in the Air Force, reflecting a profound sense of duty and honor that characterized his life. His presence will be deeply missed by all who had the privilege of knowing him, and his legacy of love, laughter, and dedication will continue to inspire those he leaves behind.

Frank is survived by his wife of 62 years Pat Korchnak; daughters Christine Paumer (Joel) and Marianne Kromkowski (Christopher); Son Eric Korchnak (Kristy); grandchildren Casey Kormkowski, Alex Kromkowski, Emma Smith, Nathan Check, Anthony Korchnak, Kenzie Korchnak; sister-in-law Sr. Rosemarie SSJTOSF; brother-in-law Paul Morowczynski. Frank is preceded in death by his parents as well as his sisters Dorothy and Therese Korchnak.

Danville Leadership Team

The Sisters of Saints Cyril and Methodius recently elected a new Leadership Team: Sister Barbara Sable, General Superior; Sister Michael Ann Orlik, Assistant to the General Superior; Sister Pamela Smith, General Councilor; Sister Deborah Marie Borneman, General Councilor; Sister Linda Marie Bolinski, General Councilor. The joyful Eucharistic Liturgy and Installation were celebrated in the Basilica of Saints Cyril and Methodius in Danville. The Leadership Team’s term extends through 2029.



(L-R) Sister Linda Marie Bolinski, Sister Deborah Marie Borneman, Sister Barbara Sable, Sister Michael Ann Orlik, and Sister Pamela Smith

FIRST CATHOLIC SLOVAK UNION

Balance Sheet As of June 30, 2025

ASSETS	
Bonds	\$477,977,569
Preferred Stock	4,750,000
Common Stock	1,603,067
Mortgage loans on real estate	57,882,455
Property Plant & Equipment	606,439
Cash	27,025,421
Certificate Loans	1,257,152
Other Invested Assets	14,701,310
Investment Income Due & Accrued	5,865,599
Uncollected premiums in course of collection	43,162
Total Assets	\$591,712,173
LIABILITIES	
Life & Annuity Reserves	512,361,652
Liability for deposit type contracts	11,648,174
Death claims payable	300,000
Provision for dividend payable	400,000
Interest maintenance reserve (IMR)	2,213
Asset valuation reserve (AVR)	5,836,268
Accrual for future convention costs	750,000
Post retirement reserve	769,082
Amounts retained as trustee	6,605,631
Other liabilities	332,607
Total Liabilities	\$539,005,627
Surplus	52,706,546
Total Liabilities and Surplus Funds	\$591,712,173

Income Statement As of June 30, 2025

INCOME	
Insurance & Annuity Premiums	\$20,602,342
Net Investment Income	12,862,756
Amortization of Interest Maintenance Reserve	156,642
Miscellaneous Income	18,036
Total Income	\$33,639,776
EXPENSES	
Death Benefits	1,339,563
Annuity Benefits	19,729,594
Surrender Benefits	308,177
Interest on deposit-type contracts	715,513
Increase in reserves - Life & Annuity contracts	10,575,805
Commissions paid on new contracts	610,331
General Insurance & fraternal expenses	2,172,334
Insurance taxes, state licenses & fees	111,833
Total Expenses	35,563,151
Net Gain from operations before dividends	(1,923,375)
Dividends paid to policyholders	156,208
Net Gain from operations after dividends	(2,079,583)
Net Realized Capital Gains (Losses)	1,200
Net Income (Loss)	(2,078,383)
CAPITAL AND SURPLUS ACCOUNT	
Capital & surplus, Dec. 31st, prior year	54,418,491
Net Income current year	(2,078,383)
Change in unrealized capital gain (loss)	645,920
Change in asset valuation reserve	(267,203)
Other gains & losses in surplus	(12,279)
Net change in capital & surplus current year	(1,711,945)
Capital & surplus, Dec. 31st, current year	52,706,546

Update on Annuity Product Reserves Due to New NAIC Regulations

In response to recent regulatory changes introduced by the National Association of Insurance Commissioners (NAIC), we have adjusted the reserve allocations for certain annuity products. These changes require us to hold a higher percentage in reserves to maintain compliance and ensure continued financial stability.

To meet these requirements, we have strategically reallocated funds from our surplus accounts. This proactive approach reinforces our commitment to sound financial management and long-term security for our members and policyholders.

We recorded an increase of over \$4 million in total assets during the second quarter and continue on a positive growth trajectory. Despite these adjustments, taken in the second quarter, our society remains financially strong. We appreciate your continued trust and partnership as we uphold the highest standards of financial responsibility.

News from Slovakia - Správy zo Slovenska

Slovak Diana Virgovicova on the Forbes 30 Under 30 List

Diana Virgovicova was born and raised in Slovakia, in a village near Pezinok. Her life's mission to clean water around the globe was sparked at the age of 14, during a backpacking trip in India with her mother, where she first witnessed black rivers. This experience propelled her into the field of quantum chemistry and water purification.



At just 17, Diana used her knowledge in quantum chemistry to discover a novel type of photocatalytic molecule with the potential to purify polluted water from bacteria and viruses. Her discovery earned her a Diploma of Excellence from Princess Victoria of Sweden during World Water Week.

Following this success, Diana was awarded a full international scholarship at the University of Toronto in Canada, where she studied computer engineering with an AI specialization. Leveraging her research and knowledge, she founded Xatoms, a water technology company that combines AI and quantum computing for material discovery in the water cleaning sector.

Xatoms has active pilot projects across Canada, the U.S., Kenya, and South Africa, collectively impacting over 160,000 people, and was featured in the 2024 UN Goals House Impact Report. Diana was named to North America's Forbes 30 Under 30 list. Xatoms received an award from the Swedish Royal Family for her research in water, secured a grant of 100,000 USD from the founder of Reddit, and she has presented at global conferences including the G20 and the World Water Forum in Bali.

Additionally, Diana became an ambassador for the Wavemakers United Foundation, aiming to educate one million youngsters annually about water. Recently, she gave a TEDx talk titled "Quantum Computing and AI: A solution to water pollution and equity?" In her talk, she discussed the interconnection between water, gender equality, and the role of women collectively spending 200 million hours worldwide every day fetching clean water for their families.

Through her work at Xatoms and as an ambassador for Wavemakers United, Diana continues to inspire and motivate young people to join the mission of finding solutions for access to clean drinking water for everyone.

Slovenka Diana Virgovičová na zozname Forbes 30 pod 30

Diana Virgovičová sa narodila a vyrastala na Slovensku, v dedine neďaleko Pezinka. Jej životné poslanie čistiť vodu na celom svete sa zrodilo vo veku 14 rokov počas turistického výletu v Indii s mamou, kde prvýkrát uvidela čierne rieky. Táto skúsenosť ju priviedla k oblasti kvantovej chémie a čistenia vody.

Už ako 17-ročná využila svoje vedomosti z kvantovej chémie na objav nového typu fotokatalytickej molekuly s potenciálom čistiť znečistenú vodu od baktérií a vírusov. Za tento objav získala počas Týždňa vody v Štokholme Diplom excelentnosti od švédskej korunnej princeznej Viktórie.

Na základe tohto úspechu získala Diana plné medzinárodné štipendium na University of Toronto v Kanade, kde študovala počítačové inžinierstvo so špecializáciou na umelú inteligenciu. Využívajúc svoj výskum a poznatky, založila spoločnosť Xatoms, vodárenskú technologickú firmu, ktorá kombinuje umelú inteligenciu a kvantové počítanie pri objavovaní nových materiálov pre čistenie vody.

Xatoms realizuje pilotné projekty v Kanade, USA, Keni a Juhoafrickej republike, ktoré spolu ovplyvnili viac ako 160 000 ľudí. Spoločnosť bola uvedená aj v 2024 UN Goals House Impact Report. Diana sa dostala do zoznamu Forbes 30 Under 30 pre Severnú Ameriku. Xatoms získal cenu od švédskej kráľovskej rodiny za jej výskum v oblasti vody, grant vo výške 100 000 USD od zakladateľa Reddita a Diana prezentovala na globálnych konferenciách vrátane G20 a Svetového fóra o vode na Bali.

Okrem toho sa stala veľvyslankyňou nadácie Wavemakers United Foundation, ktorej cieľom je každoročne vzdelávať milión mladých ľudí o vode. Nedávno predniesla TEDx prednášku s názvom „Quantum Computing and AI: A solution to water pollution and equity?“ (Kvantové počítanie a umelá inteligencia: riešenie pre znečistenie vody a rovnosť?). V nej hovorila o prepojení medzi vodou, rodovou rovnosťou a o úlohe žien, ktoré na celom svete denne strávia spolu 200 miliónov hodín nosením čistej vody pre svoje rodiny.

Svojou prácou v Xatoms a ako veľvyslankyňa Wavemakers United Diana naďalej inšpiruje a motivuje mladých ľudí, aby sa pridali k poslaniu hľadať riešenia pre prístupnosť čistej pitnej vody pre všetkých.

FCSU Financial Welcomes the New Consul General of the Slovak Republic in New York, Beatrice Szabóová

Submitted by Sabina Sabados, Region 1 Director

Consul General Beatrice Szabóová brings to this position extensive experience in diplomacy, communications, international relations, public service, and community engagement. Prior to her appointment, she served at the Ministry of Foreign and European Affairs of the Slovak Republic as Director of the Communications Department. She has also worked as Consul at the Embassy in Madrid and in the Consular Department. In addition, she has held senior positions at the Government Office of the Slovak Republic and at the Ministry of Environment.



She brings great energy and enthusiasm to her work, focusing on collaboration with local organizations, supporting Slovak citizens living in the United States, and strengthening relations between the Slovak Republic and the United States.

During her first week in New York, she met with the Slovak community at St. John Nepomucene Church in Manhattan, including members of Branches 45 and 716, and took the opportunity to engage with leaders of various Slovak organizations and professionals. FCSU Region 1 Director Sabina Sabados (Branch 746), also met with the Consul General in person to present the work of FCSU Financial and how we support our members throughout the United States.

Blahoželáme a veľa šťastia!

FCSU Financial víta novú generálnu konzulku Slovenskej republiky v New Yorku, Beatrice Szabóová

Generálna konzulka Beatrice Szabóová prináša do tejto pozície bohaté skúsenosti v oblasti diplomacie, komunikácie, medzinárodných vzťahov, verejnej služby a spolupráce s komunitami. Pred svojím menovaním pôsobila na Ministerstve zahraničných vecí a európskych záležitostí SR ako riaditeľka Odboru komunikácie. V minulosti pracovala aj ako konzulka na veľvyslanectve v Madride a na konzulárnom odbore. Skúsenosti získala aj na vedúcich pozíciách na Úrade vlády SR a na Ministerstve životného prostredia SR.

Pani generálna konzulka prináša do svojej práce veľa energie a nadšenia. Sústreď sa na spoluprácu s miestnymi organizáciami, podporu slovenských občanov žijúcich v USA a na posilňovanie vzťahov medzi Slovenskou republikou a Spojenými štátmi.

Už počas svojho prvého týždňa v New Yorku sa stretla so slovenskou komunitou v Kostole sv. Jána Nepomuckého na Manhattane, vrátane členov Branches 45 a 716, a využila príležitosť na rozhovory s predstaviteľmi rôznych slovenských organizácií a profesionálov. Naša Regionálna riaditeľka pre Región 1, Sabina Sabados (Branch 746), sa s pani generálnou konzulkou stretla osobne, aby jej predstavila činnosť FCSU Financial a spôsob, akým podporujeme našich členov po celých Spojených štátoch.



Minutes of the Executive Committee Meeting

Thursday, July 17, 2025 • Home Office

OPEN MEETING:

President Kenneth A. Arendt opened the meeting at 8am and asked Damian Nasta to lead the prayer.

ROLL CALL:

Members Attending:

- Kenneth A. Arendt National President
- Damian Nasta National Vice President
- Kevin J. Collins..... Executive Secretary
- John Tokarsky..... Treasurer
- Gregory Maurer Chairman of Auditors
(by invitation of the President)

ACCEPTANCE OF THE MEETING MINUTES:

The Executive Secretary presented the minutes of the June 14, 2025 Executive Committee Meeting. A motion was made by John Tokarsky and seconded by Damian Nasta to accept the minutes as corrected. Motion carried.

AQS MANAGEMENT, INC.:

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

TREASURERS REPORT:

Treasurer John Tokarsky presented his monthly written Treasurer's report to the Executive Committee. Following the report, he answered the Executive Committee's questions.

ECONOMIC OVERVIEW:

Annuity Rates

The President stated that Larry White from AQS and our actuary, Miller & Newburg, have advised us after lengthy discussions that we discontinue the multi-year guaranteed fixed annuity product and lower our existing rates on other products. The President recommended to Executive Committee that we offer a bonus rate on our 8-year and 6-year annuities from September 1, 2025 until December 31, 2025. The President recommended a bonus guaranteed rate of 7% for the first year on an 8-year-flex premium annuity with a minimum deposit of \$500 and a bonus guaranteed rate of 6% for the first year on a 6-year flex premium annuity with a minimum deposit of \$500. He also recommended that we lower our 8-year-flex premium annuity rate from 4.75% to 4.5%, and our 6-year-flex premium annuity rate from 4.5% to 4.25%. In addition, new Coverdell Education Savings Accounts will have a first-year guaranteed rate of 7% with a minimum \$500 deposit.

Motion by Kevin Collins to accept these recommendations, seconded by John Tokarsky. Motion carried.

EXECUTIVE SECRETARY'S REPORT:

Investment Updates

The President and the Executive Secretary submitted a written report to the Executive Committee Meeting 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 and the Executive Secretary presented a detailed summary of the Financial Report for Quarter 2 of 2025 and answered the Committee's questions.

Portfolio Review

The President and the Executive Secretary updated the Committee on the report from our portfolio custodian, Key Bank, found everything in order, and 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 June 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 June:

Death Benefits & Accumulations.....	\$127,658.00
Cash Withdrawals & Accumulations.....	\$60,223.63
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 stated he will continue the monthly Zoom calls with the Districts and Branches to discuss current insurance and annuity products. Further details will be on the website and published in the newspaper.

The Executive Secretary will be sending an email to Districts and Branches outlining talking points for their meetings.

FRATERNAL ACTIVITIES REPORT:

This upcoming weekend we will be holding the annual golf outing at Lakeview Golf Resort in Morgantown, WV. The details for the Fall Fest are being finalized. The Family Fall Festival National Picnic will be held on October 4, 2025 at Simmons Farm in McMurray, PA. All upcoming fraternal activities will be published in the Jednota newspaper and posted on our website.

MISCELLANEOUS:

The President stated the September Board of Directors meeting will be held on Friday, September 12, 2025 at the College Park Marriott Hotel and Conference Center in Hyattsville, MD. This is in conjunction with the 60th Anniversary of the dedication of the Our Mother of Sorrows Chapel at the Basilica of the National Shrine of the Immaculate Conception on Saturday, September 13, 2025.

The President stated preliminary information is being prepared to be sent to Districts and Branches about the upcoming 2026 Convention. The 2026 Convention will be held June 20-23, 2026 at Embassy Suites by Hilton Greenville Golf Resort & Conference Center in Greenville, South Carolina. The call for the convention was published in the Jednota newspaper and posted on our website.

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 John Tokarsky and seconded by Damian Nasta to adjourn the meeting. Motion carried.

Damian Nasta closed the meeting with prayer.

Kenneth A. Arendt Kevin J. Collins
President, CEO Executive Secretary, COO

All Jednota deadlines are posted on our website at www.fcsu.com

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KARAOKE NIGHT 

330-786-9972

SEPT. 27 & NOV. 22

\$15 per person

Food Provided @ 6:30pm

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- **20 YEAR LEVEL TERM**
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