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# Jednota

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## President's Annual Report for the Year 2018

Presented at the Annual Board of Directors Meeting

Friday, March 15, 2019

Fellow Officers, Members of the Board of Directors and Members of the First Catholic Slovak Union:

First, I would like us to remember and pray for all District and Branch Officers and all of the Members of the First Catholic Slovak Union who have reached Eternal Life since our March 2018 Board Meeting.

I want to thank our employees for their efforts and the Board of Directors for their support, and our Members for your continued interest in and support of the First Catholic Slovak Union. We thank former Board Members for their past service to the Society and welcome our new members Kevin Collins, Tim Graves, Tom Ivanec and Lenny Zilko.

The general U.S. economy has shown signs of significant improvements with added job growth and low unemployment. The nation continues to be divided, centered on ideology, economics, religion and some would say, race.

World-wide interest rates are still low but rising. Stimulus has ended in the US but there is some concern of a possible recession before 2021. The European continent continues to be threatened with the break-up of the common market and possibly the euro.

The price of oil has recovered, apparently stabilized in the \$60 range, subject to world events.

The Ukraine situation has not been in the headlines recently, even the news of the mass migration of potentially millions of people, many of them Muslims, from war torn countries like Syria, Iraq, and elsewhere in North Africa has subsided.

Is this a calm before the storm? Who knows?

The US stock market has regained record



Andrew M. Rajec

highs while interest rates continued to be in a low historic range, however with mixed indications that rates are rising slowly; but who knows how far and how fast. There are record federal budget deficits.

This has continued to cause slightly higher yields on new bond investments. There has also been some "flight to quality" in the bond sector. We continue to take a conservative approach in our bond purchases and are not chasing for higher yields on longer maturities.

The First Catholic Slovak Union must prudently invest our Members' funds while also trying to grow our membership, promote Slovak culture and our Catholic Faith.

Again, in 2018 we did not want to unnecessarily take added risk in our portfolio. Our number one priority is the protection of funds entrusted to us by our Members, whether it be in insurance or annuities. Some other companies, including some fraternal, have chosen to substantially increase their annuity liabilities in a manner we believe is not in our Members' best interest in today's investment environment.

The First Catholic Slovak Union has made a conscious decision not to aggressively increase our annuity sales. In 2018 we had about \$13 million dollars in new annuity sales, which was below our plan. The Board at its December 2018 meeting adopted the 2019 budget that included a sales target of \$20 million.

The competition for sales has increased substantially since my last annual report.

The usual competitors, other fraternal

and insurance companies are still there. However, bank CDs have become competitors especially on short-term products, three years and less. You are aware that we increased the yields on our 6 year and 8 year annuities by ¼ % effective November 1, 2018.

To address this increased competition we also had to increase the commission we pay to agents on our 6 year and 8 year products by ½ %, effective February 1, 2019.

We have historically paid the lowest commissions in the market.

In the past few years 60-70% of our annuity sales came through independent agents. We do not anticipate this to change and it may increase.

You may be aware of our agent sales contest combined with our Membership Cruise to be held in November, 2019.

That being said, I am proud to report that our December 31, 2018 financial report filed as required with the State of Ohio, our state of domicile, as confirmed by our outside Actuary Ed Cowman with Miller & Newberg, and audited by the outside Auditors Hosack, Specht, Muetzel and Wood, LLP, shows that the Society has reached total assets of \$387,325,549. This is an increase in assets of \$190 million dollar in the last twelve years.

In addition, and more importantly, surplus for 2018 increased by \$1,591,738 dollars to new fiscal year record \$32,374,588 at 12/31/2018, even after giving a dividend to our Members slightly above that of 2017. This is an increase in surplus of \$20,818,991 or 180% in the last twelve years.

Keep in mind as of 12/31/1995 the Society had assets of only \$100,267,344 dollars and surplus of only \$3,649,651 dollars.

As I noted in my 2017 report we cannot

# Alleluja! Happy Easter!



He is not here  
for He is risen."

— Matthew 28:6

expect a new record of profits and increased surplus every year. We cannot take these favorable results for granted especially in this very competitive environment.

As of December 31, 2018, FCSU solvency ratio was over 109%, higher than many of the 25 largest insurance companies in the United States. The solvency ratio means that there are assets of \$109 dollars for every \$100 dollars of liabilities.

The FCSU continues to fully fund its an-

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**National Bowling  
Tournament**  
*Details on pp 6 - 7*

**Enter the FCSU's  
Kentucky Derby  
Hat Contest -**  
*Details on p 10*



**National Coloring  
Contest 2018  
Winners - Part I**  
*Details on pp 14-15*

# Insights and Viewpoints



## St. Vincent Archabbey — Homily, Father Killian Loch, O.S.B., Father Edward Mazich, O.S.B.

### 37/8 – Palm Sunday - April 14, 2019

On Palm Sunday we gather in joyful anticipation to celebrate the mass at which palm fronds will be blessed and distributed and we will hear the long proclamation of the gospel of the Lord's passion, knowing that the most solemn days of the Church year are now very close. On this unique occasion in the year not one but two gospel readings are read, and the one that begins the mass sounds a clear note of joy:



Fr. Edward Mazich,  
O.S.B.

The whole multitude of his disciples began to praise God aloud with joy for all the mighty deeds they had seen. They proclaimed: "Blessed is the king who comes in the name of the Lord. Peace in heaven and glory in the highest." Some of the Pharisees in the crowd said to him, "Teacher, rebuke your disciples." He said in reply, "I tell you, if they keep silent, the stones will cry out!" (Luke 19:37-40).

Joy turns quickly to a harsher reality in the next reading from the Prophet Isaiah, where we hear the "Servant of the Lord"—a prefiguration of Christ—say: "I gave my back to those who beat me, my cheeks to those who tore out my beard; my face I did not hide from insults and spitting" (Isa 50:6). The psalm we sing today has a plaintive tone to it as well, as we repeat with the Psalmist: "My God, my God, why have you abandoned me?" (Ps 22:2).

As much as we want to place ourselves on the side of the righteous who would be among the crowd on that first Palm Sunday crying "Hosanna!" we must acknowledge that we are also marked by the same sinful rejection of Christ that led the very same crowd to demand his death just a few days later, as they shouted "Away with this man!...crucify him! Crucify him!" (Luke 23:18, 21).

It strikes me that the turning point between these radically different perspectives is found in our natural human struggle to do what is good while we are nonetheless attracted by the apparent freedom to do otherwise—to do what we know is wrong. Saint Paul struggled with this throughout his life and he spoke eloquently of his spiritual battle in his Letter to the Romans: "What I do, I do not understand. For I do not do what I want, but I do what I hate... For I do not do the good I want, but I do the evil I do not want" (Rom 7:15, 19).

For Paul, the struggle was often against the temptation of spiritual pride and arrogance, something that he freely describes in several of his letters, and which he knew was his Achilles heel (see, for example 2 Cor 12:1-10). In the present day the Church as a whole, and especially her members who are her ordained ministers and leaders, are reeling from the shame of another sort of weakness: that of the abuse of her most innocent members and the cover-up of such abuse over a long period of time.

While they do not necessarily extend to the depths of sin mentioned above, we all have various patterns of sin in our personal lives that cause us to turn from the Lord and join the crowd shouting "Away with him!" Lent is the time given to us each year to humbly focus our gaze inward and to ask that God fill us with the grace to let go of whatever keeps us from praising the Lord with "Hosannas" rather than wounding him with our sins.

The good thief said to our Lord: "Jesus, remember me when you come into your kingdom" (Luke 23:42), let us imitate his compunction this Palm Sunday and Holy Week that we might rejoice in the fullness of Christ's redemption on Easter Sunday and beyond.

### April 21, 2019 – Easter

Alleluia! Alleluia! Alleluia! He is Risen!

This is the refrain that is exclaimed over and over again on Easter, and should be sung throughout the year. Easter is not just today, Easter is a Season that we celebrate for fifty days until Pentecost Sunday. Beyond that, every Sunday of the year is considered a "little Easter." Today we are called to rejoice, and not to let up rejoicing, for the Resurrection of Jesus means that Jesus is alive today and every day.

In order to appreciate the powerful meaning of the Resurrection it's helpful to recall that first Easter and the accounts of recorded in Sacred Scripture. We hear that when Mary Magdalene discovered that Jesus' tomb was empty she ran to the upper room to tell the Apostles. Their immediate response was not that of the Halleluia Chorus. They were still mourning and the intensity of their sadness blurred the glory that was before them. The grief present in the upper room, with the disciples who started to return to their former ways, and all who put their hope in Jesus, was real and deep. When the glory of the Risen Lord finally tore through the sadness, they recognized the Risen Lord, and that was when the shouts of "Alleluia!" came forth from them.

For the disciples and apostles Easter was a new beginning. They began to understand the fuller meaning of many of the teachings and miracles of Jesus. The Risen Lord spent forty days with them during which they grew in faith, hope and love. At the time of his Ascension he told them to wait and pray in Jerusalem. They did and on the tenth day they experienced the power of the Holy Spirit on Pentecost. Difficult times did not disappear but took on a new meaning when they saw how the suffering of Christ led to his Glory. Their suffering was united with the suffering of Christ, and Christ's glory became their Glory, and is our Glory, and we are called to live in the hope of Christ's glory.

The experience of the Risen Lord has blessed the Church for two thousand years. There were times when the church faced persecution, suffering, heresy, division, corruption, disappointment, and reform. The Risen Lord was present with the church during all of this and guided, protected, and restored it. The same is true for the millions of members of the Church and all that various experiences they had, the Risen Lord did not let them down. Way back in the early Fourth Century St. Augustine of Hippo said, "We are an Easter People and Alleluia is our Song!" The grace of the Easter Season can remove sadness from our hearts, doubts from our minds and complacency from our souls. It is a grace that can replace these with joy, renewed faith and a new zeal. The blessings of this season are being poured out on us, all we need do is to open ourselves to receive them and stake claim to the power of the Risen Lord in our lives today. We are loved by God and embracing the Risen Lord is accepting this love and allows the beautiful presence of our Risen Lord to break through anything in our lives that stands in the way and fill us with joy. Today and for the next 50 days make an effort not to permit whatever sadness or darkness that might be a part of your life to overshadow the Joy of the Resurrection. The Risen Lord is far greater than any struggle, tragedy or darkness that we might be encountering. Allow the glory of the Resurrection to overshadow all of these so that we may experience the love and joy of the Risen Lord and cry out in our hearts and with our voices, "Alleluia! Alleluia! Alleluia! Jesus is Risen!"



Fr. Killian Loch,  
O.S.B.

Check out the First Catholic Slovak Union website at [www.fcsu.com](http://www.fcsu.com)

## NEWSPAPER DEADLINES

All copy is due by 4:30 P.M., THE MONDAY OF THE WEEK BEFORE THE ISSUE DATE, unless otherwise stated below because of special holiday scheduling. Copy that is not received by this deadline will not necessarily appear in the following Wednesday's issue.

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WEDNESDAY, JULY 10	MONDAY, JULY 1

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## Easter Greeting from the National Chaplain

Pán Ježíš Kristus vstal z mrtvých, Radujme sa!  
The Gospel reading for this year's Easter Vigil Mass comes from the Gospel of Luke. It is here that the oft-quoted words of the heavenly messengers to Mary Magdalene and her companions are spoken. "Why do you seek the Living One among the dead? He is not here, but he has been raised." We can only begin to imagine the initial confusion and later the overwhelming sense of joy these women must have experienced at this moment.

The Living One is not to be found among the dead. It is only natural, then, for us to consider places where he can be or is found in our midst.

The Constitution of the Church in the Modern World from the Second Vatican Council teaches that Jesus, the Risen Jesus, is present in every Mass through the proclamation of the Word, in the person of the priest celebrant, in the consecrated Bread and Wine, and in the worshipping community.

The Risen Jesus is present in the poor. How well we remember his words spoken in the Gospel of Matthew: "Whatever you do to the least of your brothers and sisters, you do to me."

We can also find the Risen Jesus in couples living the Sacrament of Marriage, where their acts of faithful love and total self-giving to each other reflects the ever-faithful and selfless love Christ has for each of us.

The Living One is present at every Mass, in the poor, and in the sacred union of husband and wife. Seek him. Find him. Then follow the example of Mary Magdalene, Joanna, Mary the mother of James, and the others who accompanied them to the Tomb on that first Easter morning. Go and tell others.

You and your families will be remembered in my Masses on Easter.

**Thomas A. Nasta, National Chaplain**



Rev. Thomas Nasta

## Easter Greetings from the Executive Secretary

As we enter the Easter Season, and enjoy the sunshine of longer days, we are reminded of our Lord's Resurrection. May we bask in the light of the Easter message of hope and renewal, remembering our Lord's sacrifice for us. Christ has conquered the grave, and by doing so has given us new life, now and for eternity. On behalf of myself, my wife Theresa, our family, and the Home Office Staff, I wish all of our members and their families all the blessings that Easter brings.

**Kenneth A. Arendt, Executive Secretary**



Kenneth Arendt

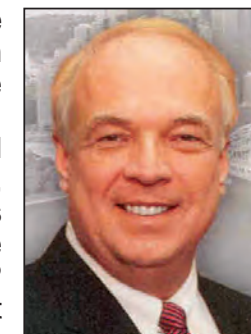
## Easter Message from the National Treasurer

Ash Wednesday is the beginning of the holiest season in the church calendar. The Lenten Season represents a time in which we as Christians, spend time in fasting and prayer as we recall the Lords Forty Days in the desert.

As we approach Holy Week and spend time in reflection and prayer as we recall the suffering, crucifixion and death of our Lord, Jesus Christ, for the remission of our sins. May we realize that His sacrifice was to teach each of us that we are all responsible for the lives we live and how we show that in the actions of our daily lives? As we celebrate the Resurrection of our Lord on Easter morning let each of us reflect on how our Lord wants us to treat each other in these actions and words.

I wish that each of you always find peace and forgiveness in your heart during this Holy Season, and that each of you shine brightly and shed light to others in spreading this peace and forgiveness.

On behalf of my wife Cathy and the entire Matta family, we extend our prayers and thanksgiving, along with the Easter blessing to each of you and your families.



George F. Matta II

**George F. Matta II  
National Treasurer**

## President's 2019 Easter Message

As I write my Easter message for 2019 I am struck with the thought, how many people actually read our newspaper, much less my message.

Do I have a positive effect on our readers?

We hear that people, especially the younger generations, don't read papers anymore; it's the digital age.

Perhaps that's true, but we are also seeing reports of significant increases in mental health issues.

Can some blame be placed on our constant exposure to TV and cell phones, computer screens etc.? After all, our brains function through electrical impulses. It is an organ of the body not unlike our heart. Constant exposure and stimulation of the brain can be detrimental. The brain needs some rest, just like the other parts of our body.

The Easter season gives us the opportunity to rest our brain, get away from the TV, computer screens and cell phones and think about our relationship with Our Lord.

Our past President, the deceased Thomas Hricik, spoke of earlier, and in some ways less troubled, times when he described his memory of Easter past: "Every Holy Saturday the service would be the same but forever new. Fr. Odelga, our pastor, had a booming voice. He would stand at the altar and intone the beginning words of the song Pán Ježíš Kristus vstal z mrtvých (The Lord Jesus Christ arose from the dead). The reawakened organ would erupt and the choir and congregation would respond to Father practically with one voice. The bells would ring and the incense was as thick as Indian smoke signals. Everyone in the church would then join in procession. I still get chills thinking of that night. We were taken to a higher level, and we believed."

My Easter prayer is that we all can be taken to a higher level and also believe.

Happy Easter to you and your family from me and my family.

Happy Easter, Christ is Risen, let us rejoice and be glad!

**Andrew M. Rajec  
National President**



Andrew M. Rajec

## Easter Greetings from the National Vice President

On Easter morning, we will get our Sunday's best ready to attend Mass, where we will reflect on our Lord Jesus who died so we could live. He rose again so we would believe. His Resurrection is the renewal of life; what more beautiful time to remember our Lord Jesus, than as the beauty and newness of nature is springing up around us? Spring, after all, is the beginning of new life.

On behalf of my family, and myself, may the blessings of Jesus guide you, protect you and be with you this Easter season and always.

**Andrew R. Harcar, Sr,  
National Vice-President**



Andrew R. Harcar Sr.

## LIGHT ONE CANDLE

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

### "Alleluia is Our Song"

St. Augustine once said, "We are an Easter people and alleluia is our song!" What a beautiful reminder of the joy that accompanies this season of resurrection and redemption.

But being joyful isn't always easy, even during the Easter season. So how do we get beyond the things of this world that drag us down so we can more fully experience the joy of the Resurrection in our own lives?

Of course, Lent is a preparation for Easter in that we practice detachment in order to open ourselves to the gifts of the spirit. But transitioning from Lent to Easter can sometimes be a challenge. Gathering in celebration with family, friends, and loved ones can help awaken our Easter joy. Something to focus on in these gatherings is making others joyful. This is the way of Christ, to put our own cares aside in favor of serving the needs of others. Before we know it, we will have connected with Christ in such a deep way that the joy of Easter found in our own sacrifices will come alive.

Another way to awaken our Easter joy is to consider the many ways Christ has already affected resurrections in our own lives and in the world around us. Christ's Resurrection is both a miraculous and an historical event, demonstrating that sin and death have been completely overcome. But we don't need to wait around for our own resurrection from the dead to be convinced of Christ's power at work in the world.

Think of the many times Christ has brought people and situations back from the brink. He does this in our lives all the time. He brings good out of bad situations. He rescues us from failure and opens new doors for us to pursue our own unique calling in life. Consider that, no matter what tragedies have occurred in our lives, each and every one of us stands at a point where God allows us to be for a very specific reason. And when we open our hearts to this reality, the future holds out amazing and life-changing possibilities.

Our Christopher News Note on Easter recounts the story of Benjamin Mofta, a Coptic Christian priest living in Egypt. One day, Mofta and his fellow Coptic priest Samaan Shehata were traveling to Cairo on a pastoral visit when an ISIS terrorist jumped in front of their vehicle and attacked them, injuring Mofta and killing Shehata. Far from allowing this horrible incident to cripple him with fear, Mofta explains, "I feel like I can move even more freely. I just do what God asks of me. Fear would make me passive.... I live my life with Christ. In Jesus, there is no fear of death. Father Samaan is in a good place now with Christ, whom he loves so much."

Consider the faith it must require to wake up every day in a world of such violence and persecution and stay committed to doing good. This is faith in the Resurrection. It's faith in a Christ who overcame death. But it's also faith in a Christ who can help us rise again from every tragedy and setback we face in this life. Living in this way is what it means to be an Easter people. So let's embrace the opportunity this season provides to realize the Risen Christ at work in our lives, to allow the joy of the Resurrection to enter our hearts, and to share that joy with everyone we meet.



# President's Annual Report for the Year 2018

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nuity reserves from the date of deposit, which means that FCSU's reserving method establishes annuities at full fund account value, without adjustment for surrender penalties.

As I have reported previously the NAIC (National Association of Insurance Commissioners) and the various State Insurance Departments have been more aggressive in monitoring the financial strength of all insurance companies and fraternal.

As a measure of an insurance company's financial health, all states require each company's Actuary to run and provide what are called "Cash Flow Studies" every year. These are complex and costly to the FCSU and to all other insurance companies and fraternal.

"Risk Based Capital Calculation" (RBC) - many State regulators consider the test to be a litmus test of financial strength. A RBC ratio of under 300 is a red flag warning. Under 200, a State Insurance Department can start regulatory action, which could include forcing the company to raise capital, cease writing new business, and even liquidate. There is talk of making this ratio even more stringent.

In fact, the recent changes in the corporate tax rate by the U.S. Congress had an unintended impact on fraternal, including the FCSU.

I am pleased and proud to report that the First Catholic Slovak Union, even with the more stringent rules has a Risk Based Capital ratio of 943, a sign of financial strength. Under the old rules the RBC would have been about 10% higher.

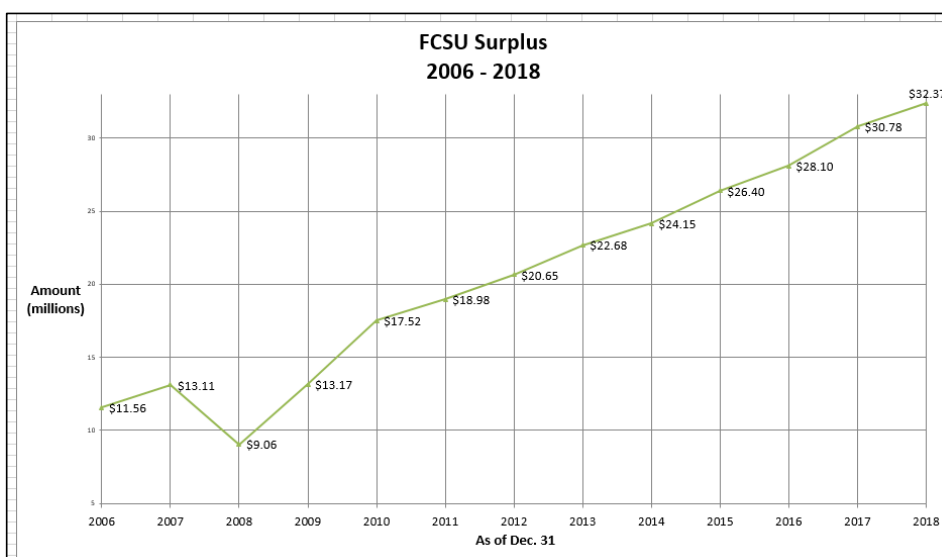
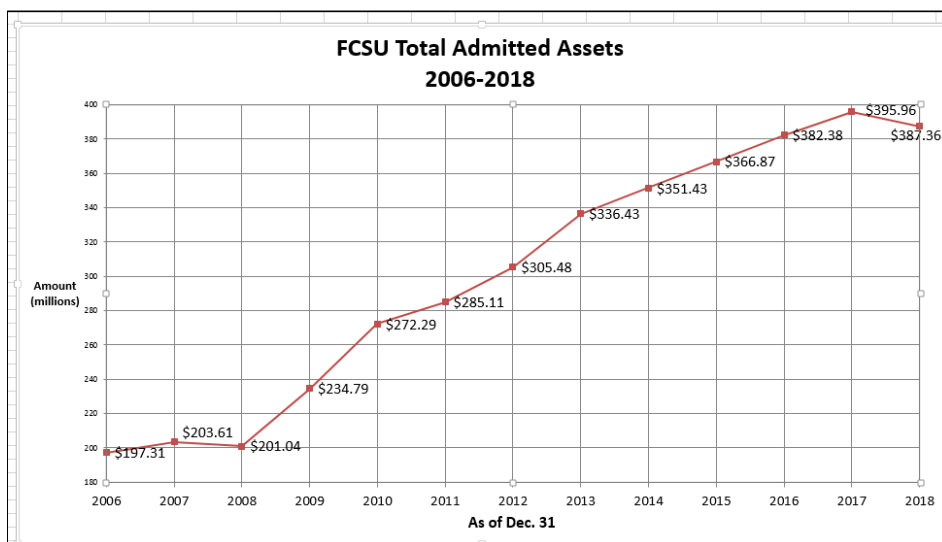
Surplus is very important. If we want to attract young, financially savvy new Members, we must show financial stability and strength. While this can be a volatile number, we have one of the highest RBC ratios in the fraternal world.

Those fraternal with the strongest financials will survive and thrive.

While we have been criticized for stressing surplus and RBC ratios, financial strength is paramount. I have said many times it's harder to be fraternal when you don't have money to fund fraternal activities or causes.

The challenge, however, continues for us in many areas and for various reasons, which I will discuss. As I have said before, our Society wants to have a goal of attaining an A.M. Best rating of A- within four years. We will discuss this later in the meeting. It will not be easy.

Attached is a graph showing the change in assets and surplus from 2006 thru 2018. Total assets were reduced by the reduction of \$14 million in FHLB advances.



## 2019 CHALLENGES

The challenges the Society faces in 2019 are varied and some are not new. They include the investment environment, interest rates, the number of Recommenders, new agents, existing and new Branches, membership and fraternalism.

We have seen many fraternal dwindling in membership and most Slovak parishes closing or combining. Why? Because the first and second generation Slovak Americans assimilated into American society in a relatively short time. Today the issues and problems of 75 or 100 years ago are vastly different from those when Slovak immigrants struggled to survive

the Great Depression, poor working conditions, and a language barrier.

Today fraternal and the FCSU must refine their goals or continue to lose membership and premium income or face total extinction.

Jednota membership peaked in 1964 at 105,000 members. By 1990 the membership had declined to the 70,000 range. Today we have slightly under 50,000 members.

We have actively explored merger of Slovak fraternal; so far without positive responses. However we are joining with other Slovak fraternal in joint fraternal activities. More on this later.

Today, increasing our membership and helping Slovaks are still the primary goals of the First Catholic Slovak Union.

## MEMBERSHIP AND MARKETING

We have made some strides in membership aided by our very competitive annuity rates. We did not meet our budgeted annuity target. Therefore, to remain competitive in the market we raised most annuity rates and commissions. We want controlled growth to protect our Members investments in uncertain interest rate environment. Our model has proved successful as evidenced by our RBC ratio and our continued surplus growth. We have heard thru our consultants that some fraternal are experiencing RBC problems. We addressed the issue of licensing PA Recommenders and are looking at a method to give a "referral fee" in all other states.

We will continue to add more independent agents. We took steps starting in late 2012 to contract more independent agents. We now have over 300 independent agents, and with our new commission rates (up 1/2 %) we expect this to grow.

We increased the stipends to branches and districts in 2018. Too many Branches receive the annual FCSU stipend and don't use it for membership activities. Too many Branches are not active enough to even qualify for the stipend, even branches of some of our harshest critics. In Compliance with our By-Laws we have combined a number of Branches in 2017 and 2018.

In addition we will be introducing a "matching funds" program to involve our members through their branches and districts. To administer this program we plan to add a staff member to aid our Branches and Districts to make this successful.

Our recently elected fraternal activity director, Kevin Collins, has some new ideas to promote interest, including the "March Madness" contest and a "Kentucky Derby" contest, both intended to attract both young and older members.

In addition we have announced our intention to have a joint bowling tournament with the GCU and Sokols in 2019, and joint bowling and golf tournaments going forward in 2020. I named a new fraternal activity committee chaired by Kevin that recently met to discuss future activities.

We intend to restart national or regional picnics in 2020. We need to inject new life into our Society.

## FRATERNALISM and HERITAGE

The Society was originally founded by Slovak immigrants in 1890 and attracted and served as means of bonding together like-minded people sharing a common language, heritage and religion in a strange new land. As time passed newer generations gradually assimilated into the American fabric and common ethnic bonds stretched, as to be expected and as experienced by all ethnic fraternal.

We have heard some criticism from a few people that we are not fraternal enough and put too much stress on financials. However, good business practices and oversight by the Ohio Insurance Department reinforces this necessity. Fraternalism must be, not only from the top down but also from the bottom up. Our Branch and District Officers and Members must be willing to make the effort to build their Branches and Districts, holding events such as Christmas parties, Vilijas, kids' events, community and church projects, etc., and attending funeral wakes for deceased Members. Other fraternal have had some success in these areas. The Home Office can assist Branches and Districts.

We continue to add to and change displays in our museum at our Home Office in Independence. We welcome donations of artifacts. We also are considering expanding our museum at the Home Office.

The delicate issue of our Convention costs has been raised with our Board members as well as with our general membership. We have already received comments from state regulators and the American Fraternal Alliance. The 2018 Convention cost were \$ 1.2 million.

We also continue to publish and improve the contents of our newspaper, the Jednota, our own FCSU website, as well as support various Slovak and Catholic organizations, and causes, including the Slovak Catholic Federation, Slovak League of America as well as many others, including charities in Slovakia. I pledge to continue to support our Slovak heritage and Slovak and Catholic organizations, and causes, as well as a continuing relationship with the Slovak Republic through its Embassy in Washington, D.C. I want to thank Editor Terri Ivanec for the job she has done and also Anna Sutherland for her work on the Slovak section of the Jednota.

## SEWER LINE - SALE OF PROPERTY

The sewer line issue that most of you are aware of, serving the Jednota Building No. 2 in Middletown, Pennsylvania has been settled. Without this issue being addressed the sale of the property probably could not happen.

There have been several inquiries and offers of purchase for the Jednota estate/ Middletown properties subject to contingencies. The Board has been fully aware of these offers and in fact attended presentations by the two parties at the Home Office on January 23rd and 24th, 2018. We had retained atty John Feichtel, a real estate specialist. Both the Board and Atty Feichtel had the opportunity to extensively question the presenting parties. The Board passed a motion to accept offers of at least \$12,500,000. There were several professional appraisals over the years, the latest in 2017. The offer by D&H and Kinsley Corp. was for

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# 2018 Annual Report of the Executive Secretary

## March 15, 2019

Reverend Father, Mr. President and Members of the Board of Directors of the First Catholic Slovak Union of the United States of America and Canada; it is my pleasure to present this 2018 report to you, the Board of Directors of the FCSU.



**Kenneth Arendt**

The Society enjoyed continued successful operating results for the year 2018 despite the preparation and execution of its convention. Operating profits and net income were comparable with 2017 results when 2018 convention costs are factored in. The Society has enjoyed a long string of profitable operations. Net gain from operations before capital gains amounted to \$1,534,236 (-34%). Due to repayment of FHLB advancements, total asset value decreased 2.2% (-\$8,636,953) per the Annual Statement. Invested assets increased by over \$6,300,000 absent of the advancement repayments. Realized capital gains were \$97,832 and unrealized capital losses \$162,804, primarily from bonds and short term investments. Liabilities decreased \$10,228,642 (-2.8%) mainly resulting from the pay downs of FHLB advancements. Surplus increased 5.2%. Details follow:

Write-ins for Investment Income	693,202)
Total Investment Income	\$ 17,296,903

**Investment Expenses:**

Depreciation on Real Estate and Other Investment Expenses (Investment Taxes, License Fees, etc.)	\$(1,359,909)
Net Investment Income	\$15,936,994

Listed below is a five-year comparison of assets, premium income, investment income, net income and surplus.

	2014	2015	2016	2017	2018
Assets	351,426,549	366,868,306	382,380,128	395,957,087	387,320,134
Prem Income	16,870,446	18,573,260	21,457,823	19,448,102	12,068,358
Inv Income	14,710,566	15,210,048	15,527,524	15,764,562	15,936,994
Net Income	1,368,485	2,153,545	1,990,356	2,326,018	1,534,236
Surplus	24,149,682	26,397,416	28,099,397	30,782,846	32,374,585

**Total Operation and Capital Gains Profits for 2018**

Gain per Page 4, Line 29	\$ 1,534,236
Total Capital Gains	\$ 460,928
Subtotal	\$ 1,995,164
Deferred Capital Gains (IMR)	\$ (363,096)
Net Gain Page 4, Line 31	\$ 1,632,068

The surplus increase of 5.2% was due to several factors in addition to the net income of \$1,632,068. Unrealized gains/ (losses) were as follows:

(a) Bonds	\$ 0
(b) Common Stock	\$ 14,689
(c) Com. St. Jednota, Inc.	\$ 145,505
(d) Other Invested Assets	\$(322,998)
	\$ (162,804)

The following additional items affected Surplus:

(a) AVR	\$ 129,710
(b) Change in Non-Admitted Assets	\$ 2,919
(c) Accrual & Asset adjustment	\$ (10,155)
	\$ 122,474

In 2018 the surplus increased by \$1,591,738. This increase in surplus resulted from the strong operating gains and realized capital gains. Insurance in force decreased \$2,514,000 in 2018.

The Society emphasizes Bonds (92.2%) and Stocks as its main investments, as well as other invested assets. Other invested assets include Hedge, Strategy and Situation Funds.

The Society had \$11,888,225 of cash and \$3,943,679 short term investments on hand at year end.

The Society is a member of the Federal Home Loan Bank and has used funds available at very favorable interest rates to help generate investment income. The funds acquired through the FHLB are managed by an investment management company. During 2018, a portion of FHLB advancements were retired by payment and the balance due remains at \$26,000,000.

Since 2009, the Society has employed the services of AQS (a fraternal benefit society experienced investment management firm) to assist in guiding its investment activity.

There are no known items which would cause the financial results to be inaccurate.

**Financial Position:**

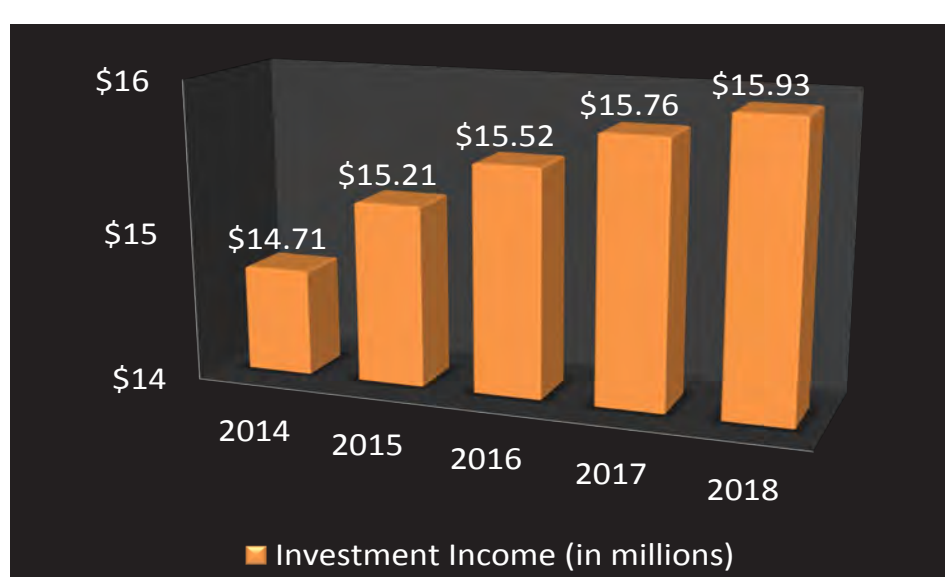
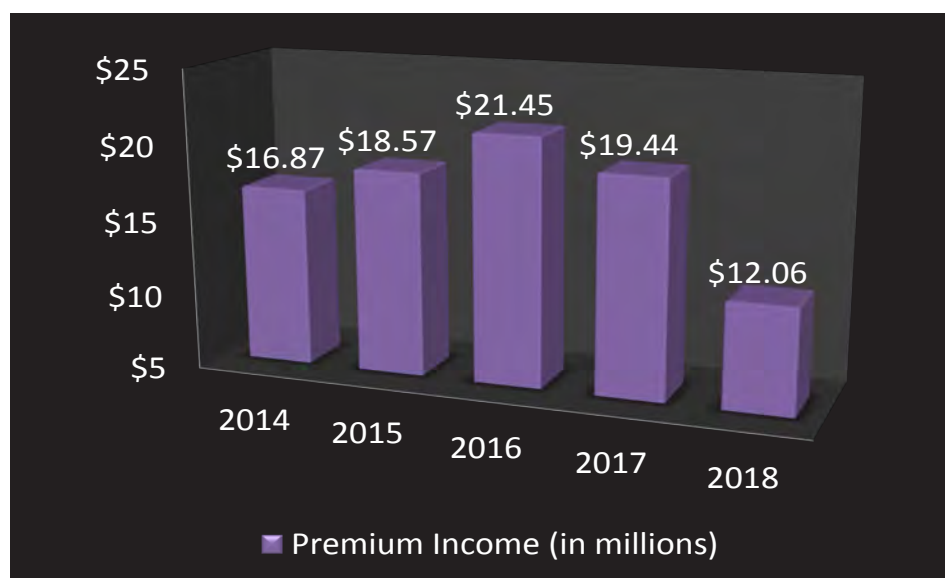
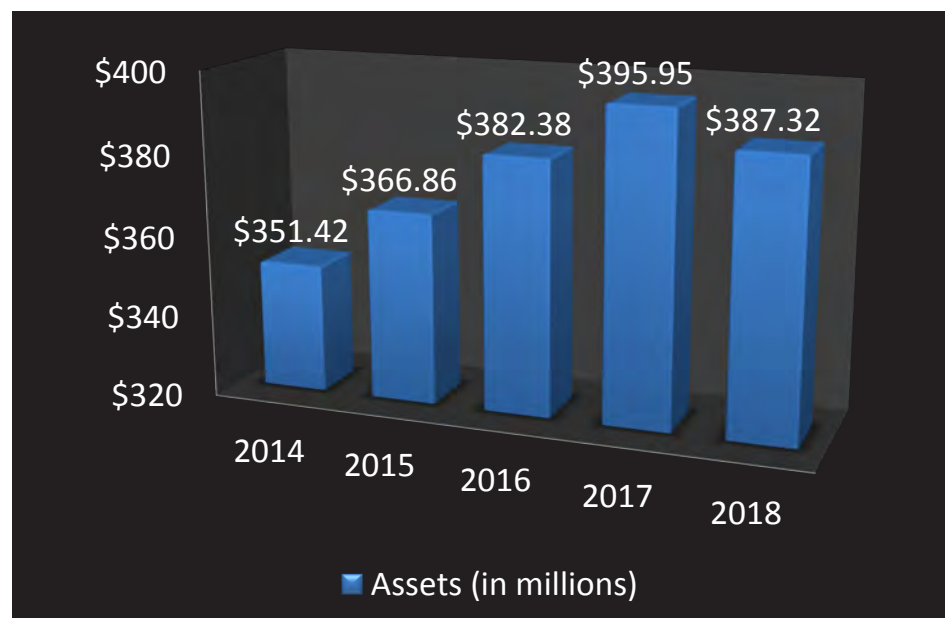
Our 2018 premium income is broken down as follows:

Life Insurance	\$ 1,512,026
Annuities	10,556,332
Total	\$12,068,358

Investment income for 2018 is broken down as follows.

**Investment Income for 2018:**

Government Bonds	\$ 455,022
Bonds	16,378,338
Common Stocks/Un-Affiliates	165,576
Mortgage Loans	36,510
Real Estate	360,294
Certificate Loans	61,880
Short Term Investments	244,145
Other Invested Assets	288,340







# ATTENTION JEDNOTAR BOWLERS



Friday May 17th and  
Saturday May 18th, 2019

No applications will be  
accepted after  
April 15, 2019.

8<sup>th</sup> ANNUAL NATIONAL JOINT SLOVAK B...  
A JOINT TOURNAMENT OF FCSU, GCU &  
"USBC MORAL SUPPORT C...  
Noble Manor Lanes ♠ Pit...  
Friday, May 17 & Saturday, M...  
Please note: Bowling Fees must accompany this application for

**Friday:**

**Teams Event** – Opening Ceremonies to begin at 5:15PM. The Team Events will start at 5:30PM and 8:00PM at AMF Noble Lanes.

**Hospitality Night** - Hospitality Night begins at 7:00PM. Enjoy food, refreshments, and socializing at AMF Noble Lanes.

**Hotel** – Rates: \$99.00/night plus tax. Single or Double Beds  
Hampton Inn (Greentree) 555 Trumbull Dr. Pittsburgh, Pa. 15205 412-922-0100  
Rebecca Gourley (Contact) Block Code: NBT (1.2 Miles from Noble Lanes)  
\*\*\*Pittsburgh Plaza Hotel (Greentree) 401 Holiday Drive Pittsburgh, Pa. 15205 412-922-8100  
Barbara Christian (Contact) Block Code: GCU (1 Miles from Noble Lanes)  
**BANQUET LOCATION**

**Saturday:**

**Doubles/Singles Event** - To begin at 9:30AM and 1:00PM.

**Mass** - TBD

**Banquet** - will be held at The Pittsburgh Plaza Hotel (Greentree) Please see above for address.

**Social** - 6:00PM. Followed by banquet.

**AMF Noble Lanes:** 2440 Noblestown Rd., Pittsburgh, Pa. 15205, 412-922-4622

If you require additional information, please contact Kevin Collins at your convenience at 813-493-1515 or kevinfcsu@outlook.com

BOWLER INFORMATION (LIST CAPTAIN FIRST)	
Name: _____	
Address: _____	
Phone: _____	Last 4 Digits SS# _____
E-mail: _____	
Name: _____	
Address: _____	
Phone: _____	Last 4 Digits SS# _____
E-mail: _____	
Name: _____	
Address: _____	
Phone: _____	Last 4 Digits SS# _____
E-mail: _____	

Please check one:  Men's Application  Women's Application

TEAM EVENT—FRIDAY, MAY 17

5:30 PM  8 PM

Team Name: \_\_\_\_\_

(Please place team bowlers in the order they will be bowling.)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

Name of your Local USBC: \_\_\_\_\_

Association Secretary: \_\_\_\_\_

Address: \_\_\_\_\_

Make all Checks or Money Orders payable to: First Catholic Slovak Union

Mail to: Kevin Collins, 628 Heather Brite Cr, Apopka, FL 32712.

Important: Every Individual and Captain on this entry agrees to relinquish his rights to prize money if it should be found that any information herein is false.



**Sts. Cyril & Methodius  
Slovak Roman Catholic  
Parish**

**85<sup>th</sup>  
Anniversary  
Celebration**

**Sunday, May 12, 2019**

**10:30 am Mass**

**Celebrated by Cardinal Thomas Collins**

**Followed by luncheon at noon**

Luncheon Tickets: Adults - \$45 Youth 5-12 yrs - \$20 Children under 5 - Free  
Order tickets by May 5:  
Anne Mitro: 905-279-8154 Maria Mrva: 905-712-8707 Helen Panov: 437-580-3228



# BOWLERS: SAVE THE DATE IN MAY



**BOWLING TOURNAMENT**  
**& SLOVAK CATHOLIC SOKOL**  
**"CERTIFIED"**  
 Pittsburgh, PA  
 May 18, 2019  
 All bowlers to be registered in the tournament.

No applications will be accepted after April 15 2019.

**Important to All Tournament Entrants**  
**Read Carefully Information Given Below**  
**Rules and Regulations of Annual FCSU/**  
**GCU/SCS Bowling Tournament**

1. The Tournament shall be conducted in compliance with the rules and regulations of the United States Bowling Congress (USBC).

2. This event is being sponsored by the First Catholic Slovak Union, Slovak Catholic Sokol and GCU. The goal of the tournament is to promote fraternalism and good sportsmanship and to generate nationwide interest in the Slovak fraternal organizations. The National Officers of the First Catholic Slovak Union, Slovak Catholic Sokol and GCU wish to extend to all members a cordial invitation to attend the tournament.

3. **ELIGIBILITY:** This Tournament is open to all First Catholic Slovak Union male and female bonafide MEMBERS IN GOOD STANDING. All winners will be checked before any prize money is awarded.

4. **CONSENT RULES:** Any grade or high school student who has not attained the age of eighteen (18) must have written consent of his/her parents or guardian in order to participate in USBC Certified Tournament where cash or merchandise prizes are offered. Said written consent must be on a form approved by USBC and must be on file with Tournament Committee at least one week before the bowler is eligible for tournament competition unless the student is accompanied by his/her parents, in which case the parental consent form may be filed up to the time the student starts to bowl. USBC Rule No. 13.

5. The total cost per person for each event shall be:  
 a. Prize Fee \$10.00  
 b. Bowling Fee \$7.50  
 c. Hospitality Fee \$4.50  
**TOTAL COST (per event) \$22.00**  
 Banquet Fee (Optional) \$29.00  
 \*All Events (Optional) \$5.00  
 \*Only bowlers paying the \$5.00 for the All-Events will be eligible for the cash awards.

**PRIZE FEE WILL BE RETURNED 100 PERCENT IN EACH EVENT**

At least 1 of 10 of participants in each event will win prizes.

Note: Contestant may win only one cash prize event (gross or net), whichever cash prize is higher. Excluding special prizes. Awards will be presented to the Contestants who roll the highest gross and highest actual net scores in each event.

6. **SUBSTITUTES.** Bowlers may compete only once in each event. However, the tournament manager may allow a bowler who has previously bowled to substitute on a four bowler team when one of its original entrants is absent. The score of such bowler in the team event rolled with his entering team must count for all events. No one may bowl in this tournament except those originally entered before the tournament opens or such substitutes who may be authorized by the captain of a team or his appointee provided the individual whose name appears on the entry blank is unable for sufficient reason to attend the tournament at the time scheduled. The National Fraternal Director shall have power as to the substitutes that are offered by the captain or his legalized representative, and if accepted, each substitute must bowl each event under his full name and only at scheduled time in each event. In keeping with the FCSU's fraternal objectives, if there are no substitutes available for the team or doubles events, a blind draw may be held from the eligible participants to complete a four person team or to supply a doubles partner if needed. The substitutes score and handicap from the said event will be used.

7. Any contestant whose current average as of March 15, 2019 of at least 21 games is ten pins or more above his highest average from the previous season must use his current average.

**HANDICAP - Handicap (Men)** allowed will be 85% of the difference between 240 and last season's 2017-2018 highest sanctioned league average of at least 21 games. Bowlers who have no established average will use their highest sanctioned league average of at least 21 games as of March 15, 2019. Male bowlers who have no established average for this year or last year will be listed as 175 average and will be handicapped accordingly. Male bowlers with an average over 240 will receive no handicap and will bowl scratch in the tournament.

**Handicap (Women)** allowed will be 85% of the difference between 200 and last season's 2017-2018 highest sanctioned league average of at least 21 games. Bowlers who have no established average will

use their highest sanctioned league average of at least 21 games as of March 15, 2019. Female bowlers who have no established average for this year or last year will be listed as 150 average and will be handicapped accordingly. Female bowlers with an average over 200 will receive no handicap and will bowl scratch in the tournament.

Under no circumstances will handicaps be increased after participant has bowled.

Contestants in this tournament are not required to report any tournament prize winnings for the previous 12-month period.

8. **FALSIFYING AVERAGES - PENALTY -** The team captain is responsible for reporting all averages of the individual team members, and they are responsible to him. Should the Tournament Committee find at any time that the averages have been falsified, the team shall forfeit all claims for prize money as well as their entry fee and will be subject to disqualification and suspension from organized bowling.

All prize winners are subject upon request to submit an affidavit of correct league averages.

9. **Rerating of Bowlers -** According to USBC Rule No. 319 A-E, bowlers may be rerated by the Tournament Committee.

10. All entry applications and bowling fees are to be sent directly to: Kevin Collins, 628 Heather Brite Cr, Apopka, FL 32712; not later than April 15, 2019. Rule 310-A2 is in effect.

11. Bowlers who participate in tournament games must be dressed in a presentable manner to appear before public and when possible to use an emblem attached to shirt or dress so that participant can be identified.

12. Both USBC and eligible non-USBC members may participate in moral support tournaments with high score protection automatically extended to USBC members. Eligible non-USBC members can qualify for high score protection at their option by paying a \$21.00 fee for which the Congress will issue an unattached membership card.

13. **NO MONEY WILL BE REFUNDED.** All prize fee money will be paid in prizes.

14. In the Doubles contest the names of both members of the team must be given, because entries with the word "Partner" will not be accepted. Entry blanks so compiled will be returned and the entry money retained until proper blank is received. If both entrants in the Doubles event appear when scheduled, it is understood that they must bowl as they have been entered on the original entry blank and no change in position will be allowed at any time after entry blank has been filed.

15. **Assignment of Alleys -** The Tournament Committee will make up the alley assignments for all entrants in the Doubles, Singles and Team Events. Entrants in the Doubles and Singles Events are required to report fully 30 minutes prior to the time they are scheduled to bowl.

Captains of teams must report their line-up at least 30 minutes before scheduled to bowl.

16. In the Doubles & Singles Events bowling entrants will bowl all six of their games on the same pair of lanes. Bowlers entered in the Singles Event only will be assigned to alleys by the Committee.

17. A team may use a name other than its league name for tournament entry without the payment of additional membership dues as formerly required.

18. Failure to use the correct average shall disqualify score if submitted average is lower than correct average thereby resulting in a lower classification or more handicap. Prize winnings shall be based on the submitted average if it is higher than the correct average. However, corrections in averages may be permitted up to the completion of the first game of a series.

**Entries will close at midnight April 15, 2019.**

*Please note: all forms must be filled in completely and sent to: Kevin Collins, 628 Heather Brite Cr, Apopka, FL 32712. Entry fees, as stated on the front of this entry blank, must accompany this entry. All incomplete forms will be returned to team captain for resubmission.*

FCSU TOURNAMENT INFORMATION	
Highest Avg. 2017-18 _____	USBC No. _____ Branch/District _____
Team: _____	
Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application:	
<input type="checkbox"/> Team <input type="checkbox"/> Singles <input type="checkbox"/> Doubles <input type="checkbox"/> All Events	
Highest Avg. 2017-18 _____	USBC No. _____ Branch/District _____
Team: _____	
Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application:	
<input type="checkbox"/> Team <input type="checkbox"/> Singles <input type="checkbox"/> Doubles <input type="checkbox"/> All Events	
Highest Avg. 2017-18 _____	USBC No. _____ Branch/District _____
Team: _____	
Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application:	
<input type="checkbox"/> Team <input type="checkbox"/> Singles <input type="checkbox"/> Doubles <input type="checkbox"/> All Events	
Highest Avg. 2017-18 _____	USBC No. _____ Branch/District _____
Team: _____	
Please Check Tournament Events Bowler at Left Is Submitting Payment for on this Application:	
<input type="checkbox"/> Team <input type="checkbox"/> Singles <input type="checkbox"/> Doubles <input type="checkbox"/> All Events	

**DOUBLE & SINGLES EVENT—SATURDAY, MAY 18**

9:30 AM     1 PM     We could bowl Sunday if necessary.

**Financial Totals for this Application**

_____ Singles Event..... @ \$22 ea. =	\$ _____
_____ Doubles Event..... @ \$22 ea. =	\$ _____
_____ Team Event..... @ \$22 ea. =	\$ _____
_____ All Events..... @ \$5 ea. =	\$ _____
_____ Banquet Fee (Optional).... @ \$29 ea. =	\$ _____
Total Enclosed	\$ _____



# A Successful 26th Annual Slovak Ball

The 26th Annual Slovak Ball, hosted by the Slovak-American Cultural Center, took place on February 23, 2019, at the Royal Manor in Garfield, NJ. This year's Slovak Ball was again an enchanting evening of special entertainment, fine food and drinks, and community spirit, with over 420 guests in attendance. Guests were immersed in a magical "Under the Sea" theme as they entered the grand reception area featuring a guest harpist who played music ranging from opera to rock. The theme was echoed in stunning table centerpieces accentuated by submerged orchids, as well as whimsical mermaid decorations and starfish details on all tables, and a stage flanked by ocean waves. The highlight of the Slovak Ball was special guest Pavol Humenne, the legendary Slovak singer, songwriter, and guitarist, who performed for 30 minutes to an enthusiastic crowd who sang along to his greatest hits. Express Band, led by Marek Soltis, had the dance floor swinging all night to Slovak and American hits.

Ballroom dancers Slovak-American Vaneša Falisova, born in Humenne, and her partner, Yusif Amsatr, opened the Slovak Ball with a traditional waltz and later performed their signature Latin moves with style and flair.

Guests enjoyed a variety of delicious foods during cocktail hour. An exceptional traditional Slovak cauliflower soup was served as the first course at The Royal Manor, which recently hired a Slovak chef from Košice! Main courses included a choice of chateaubriand, salmon, and chicken rossini, served with a side salad. For dessert, guests enjoyed tiramisu as well as an SACC-themed cake. As a midnight snack, guests feasted on roast pig, pirohy, and Slovak halušky. A three-foot tall ice sculpture in the shape of a mermaid spewed vodka shots throughout the evening.

Sabina Sabados, Chairwoman of The Slovak Ball and President of the Slovak-American Cultural Center, along with Secretary and Master of Ceremonies Peter Krajnak, welcomed the honored guests from the diplomatic community, including Permanent Representative of the Slovak Republic to the United Nations, Michal Mlynár, and his wife, Andrea; Miroslav Jenča, Assistant Secretary-General for Europe, Central Asia and the Americas at the United Nations; Consul General of the Slovak Republic in New York, Ladislava Begec; Consul General of the Czech Republic in New York, Miroslav Rameš; Deputy Consul General of the Slovak Republic in New York, Matej Saloň; Deputy Consul General of the Czech Republic in New York, Karel Smékal and his lovely wife; and, from the Office of the Slovak Ambassador to the United States, traveling from Washington, DC, Jana Bilotti and her husband, Justin.

The First Catholic Slovak Union was well represented, with members from Branches 45, 716, and 746 in attendance, as well as members Fr. Marek Visnovsky, Mrs. Miriam Visnovsky and Terezia Rozmus from Branch 24 attending. Mrs. Nina Holy represented the First Catholic Slovak Ladies Association and the Slovak League of America, while Estera Mlch, President of the Czech and Slovak Association, and her husband traveled from Boston to attend The Slovak Ball. The LUX New York team, including Mrs. Aneta Lisa Jimenez and her husband, Omar,



Jednota members at the ball



Fr. Francis Conka wins the grand prize painting from well-known Slovak artist Brona Wingell



Slovak diplomatic community at the Slovak Ball



FCSU Home Office Staffers Terezia Rozmus (L) and Miriam Visnovsky (R) flank the lucky winner of the FCSU Basket



Branch 746 members with Slovak legend Pavol Hammel



and Mr. Michal Lysak were also present. Pastors and parishioners from various Slovak parishes in New Jersey and New York were also in attendance: Branch 45 member Fr. Richard Baker and Fr. Martin Kertys from St. John Nepomucene; Fr. Ed Cimbala; Fr. Marek Visnovsky, pastor of St. Mary Parish in Cleveland, and representative of the Eparchy of Parma; Fr. Mariuz Luksza; Fr. Francis Conka; Fr. Roman Palecko; Fr. Peter Bujdos; Fr. Martin Vavrak and his lovely wife Anna; and Fr. Patrik Hakos from Slovakia.

Once again, this year's Slovak Ball Raffle did not disappoint. Once-in-a-lifetime prizes included lunch for four with the newly appointed Slovak Ambassador to the United States, dinner for eight at the residence of the Slovak Ambassador to the United Nations, a weekend in the Hamptons, an original painting by Slovak artist Brona Wingell, a signed NHL hockey stick and puck by Boston Bruin Zdenko Chara, a weekend in Costa Rica's VIP Treehouse hotel, a collection of Goral Vodka Master, and so much more! For information on the Slovak Ball sponsors and corporate donors please visit [SlovakAmericanCC.org](http://SlovakAmericanCC.org). Photo credits to: Cody Raisig Photography and Maynard Wallace. All photos of The Slovak Ball 2019 are featured on the website.

The Slovak-American Cultural Center cordially invites you to the Slovak Ball 2020, which will take place at the Royal Manor on 2.22.20!

- Submitted by Sabina Sabados, Region 1 Director



# Easter Traditions From Slovakia

Lubos Brieda, slovakcooking.com

## Bear Paws (Medvedie Labky)



1 yolk, 2 cups flour, 2 sticks margarine, 100g ground walnuts, 100g powdered sugar, 1 packet of vanilla sugar  
Mix all ingredients until you get a sticky dough with the consistency of play-dough. Grease and dust with flour crescent-shaped metal baking forms. Press the dough into the forms and bake for 8 minutes at 375F. Coat with powdered sugar or dip ends in chocolate.

## Hearts (Srdiečka)



4 cups flour, 2 cups powdered sugar, 1.5tsp baking powder, 200g margarine, 2 eggs  
Knead the dough until you get a smooth texture. Then roll out and cut out various shapes. Bake for 12 minutes at 350F. Join two matching halves with jam (raspberry and red currant work great) and sprinkle with powdered sugar.

## Rings (Venčeky)



250g flour, 250g margarine, 100g ground hazelnuts or almonds, bit of salt, half a spoon of cinnamon, 1 teaspoon of orange zest and juice, 1 egg, 5 spoons of white wine  
Combine the ingredients to make the dough. Roll out and use dough circle cutters of two different sizes to cut out the ring. Bake for 15 minutes at 350F. Coat in powdered sugar combined with vanilla and cinnamon. Combine the cut out dough and repeat.

## Rum Balls (Rumové Guľky)



2 cups powdered sugar, 2 cups ground walnuts, 1 yolk, shot of rum  
Mix all ingredients together and roll into a ball. Coat in powdered sugar, chocolate, or coconut shavings. That's it, no baking required!

## Walnuts (Oriešky)



Dough: 150g ground walnuts, 5 cups flour, 1.5 sticks butter, 1-2 eggs, 0.8 cups sugar, 2 tbsp cocoa  
Cream 1: 4 eggs, 0.5 cups powdered sugar, 1 packet vanilla sugar. Cream 2: 1.5 sticks butter, 0.5 cups powdered sugar  
Mix the dough ingredients together and bake in a greased and floured metal form for 8 minutes at 375F. Whisk ingredients for Cream 1 in a double boiler until it becomes like honey. Let cool down. Whip Cream 2 ingredients together and add to Cream 1. Use the cream to join two halves to make a delicious walnut.

## Chocolate Truffles (Šuhajdy)



Chocolate: 150g chocolate, 3/4 stick of Crisco, 3 tsp cocoa  
Filling: 100g of ground nuts, 150g powdered sugar, 1/2 stick of Crisco, 2 teaspoons of cocoa, 0.4 cups milk  
Melt the chocolate in a double boiler or on low heat. Stack paper cups on a tray and pour quarter inch of chocolate into each. Save half the chocolate for later. Let cool. Cook the ingredients for the filling on low heat. Spoon onto the chocolate. Top off with the remaining chocolate and a walnut for decoration.

You will find all these recipes along with step-by-step photo instructions at [SlovakCooking.com](http://SlovakCooking.com)

## Fánky



2 cups flour, 1/2 tsp baking powder, 1/2 tsp salt, 2 yolks, 2 tbsp powdered sugar, half a stick unsalted butter, 4 tbsp cream, 2 tbsp white wine (or rum), 1/2 cup of milk

Mix the ingredients and place the dough in a fridge to cool. Then roll out to 1/6th inch. Cut into rectangles the size of your palm. Cut two slits near the short edges. Tread the ends through the slits to make bow ties. Fry in hot oil until golden brown. Top with powdered sugar.

## Šišky (Donuts)

2 cups flour, one yolk, 3/4 cups milk, one packet yeast, 2 tablespoons powdered sugar, 1/5 stick unsalted butter, dash of salt. Topping: jam filling and powdered sugar



Mix all ingredients to get a smooth dough. Let rise. Then roll out on a dusted board to one inch thick. Dust the rim of a drinking glass with flour and use it to cut out circles. Fry in oil. Top with jam and sugar.

Easter Treats!

# SINGLE PREMIUM INSURANCE SPRING SPECIAL

### EXAMPLES

male	female
<b>NEWBORN</b> \$5,000 for \$410	<b>NEWBORN</b> \$5,000 for \$345
<b>AGE 5</b> \$5,000 for \$475	<b>AGE 5</b> \$5,000 for \$410
<b>AGE 10</b> \$5,000 for \$565	<b>AGE 10</b> \$5,000 for \$485
<b>AGE 15</b> \$5,000 for \$670	<b>AGE 15</b> \$5,000 for \$570

Purchase Single Premium Whole Life Insurance coverage for your children or grandchildren (0 -18) and receive a

## FREE \$10.00 GIFT CARD

with the certificate

### Features:

- Pay one premium and have fully paid-up Insurance
- Issued in any amount (\$5000 or more)
- Excellent gift for children or grandchildren

Call us: 800-533-6682



**FCSU Financia®- First Catholic Slovak Union**  
Contact your branch officer or the Home Office  
6611 Rockside Rd, #300, Independence, OH 44131, 800.533.6682







**"THE MOST EXCITING TWO MINUTES IN SPORTS"**  
**SATURDAY MAY 4<sup>TH</sup>, 2019**  
**1<sup>ST</sup> ANNUAL F.C.S.U. KENTUCKY DERBY HAT PHOTO CONTEST**

Ladies & Gentlemen, Children of All Ages: Help us celebrate the 145<sup>th</sup> running of the Kentucky Derby by submitting a picture of yourself in your Derby Hat and attire!!!

Listed below are some suggestions, however the more creative the better chance of winning.

Ladies - examples:

- Babuška
- Pillbox
- Fascinator
- Beret
- Cocktail

Men - examples:

- Klobuk
- Fedora
- Bowler
- Cowboy
- Panama

Examples of attire: cocktail dresses for the ladies; seersucker suits for the men

**ENTRIES WILL BE JUDGED IN THE FOLLOWING CATEGORIES:**

**FEMALE: 3 CATEGORIES: 40 – older; 16 – 39; 15 – younger**

**MALE: 3 CATEGORIES: 40 – older; 16 – 39; 15 – younger**

**FAMILY: 1 CATEGORY**

**PRIZES FOR EACH CATEGORY:**

1<sup>st</sup> Place - \$250

2<sup>nd</sup> Place - \$150

3<sup>rd</sup> Place - \$75

**WINNERS - To be Announced In Jednota**

All National Officers and Home Office Employees are ineligible to participate

**RULES:**

- 1) All entries must be postmarked no later than 11:59pm. Friday May 10<sup>th</sup>, 2019
- 2) Contestant in Photo AND ALL Contestants in Family Photo must be:

**Members of F.C.S.U.**

**And in Good Standing**

**To be eligible for prizes.**

- 3) **ENTRIES WITHOUT a Branch Number filled in will be disqualified.**
- 4) Contestant must be holding a current Jednota 2019 Newspaper in picture.
- 5) All pictures must be 8 x 10.

**Any other sizes will not be accepted.**

- 6) Please write on back of the photo:

Name

(All family names must be written on back of Family Photo)

Branch Number

Entry Category

- 7) Mail to:

Kevin Collins  
 Fraternal Activities Director  
 628 Heather Brite Cr.  
 Apopka, Fl. 32712



**ENTRY FORM:**

**NAME:**

Certificate Number:

Branch Number:

Street Address:

City, State, Zip

Phone Number:

Email Address:

**CATEGORY:**

If entering Family Category; please fill in information for each person in the photo as below:

**NAME:**

Certificate Number:

Branch:

**NAME:**

Certificate Number:

Branch:



## Greetings from the Derby Day Ladies

Enjoy Derby Day and let's hope for a Triple Crown winner!

- Submitted by Joanne Tkach Polt, Vice President Branch 746

[Editor's note: FCSU members – it's not too late to enter your current derby photos for the FCSU Derby Contest. See rules on this page and enter today!]





## 2019 TOUR OF SLOVAKIA YOUNGSTOWN/SPIŠSKÁ NOVÁ VES SISTER CITIES TOUR



Mark your calendars—July 15-29, 2019, pack your bags, grab your passports and get ready to fly to Slovakia for the time of your life.

We are one big family on our tours. Everyone watches out for each other.

First class hotels, great food, entertainment, large roomy air-conditioned bus with rest room—best tour guide and bus driver in all of Slovakia.

We have people coming back for 7 and 8 times, so we must be doing things right. Visit family and friends, walk the streets of your ancestors, reconnect to your heritage.

Previous tour participants are willing to talk with you regarding the tour and their experiences.

For further information contact Kay and Jim Bench. This will be their 19th trip to Slovakia. Tour arrangements are being made by Paul Hudak, Adventure International Travel Inc. Phone 216 228 7171—800 542-2487 Jim Bench, Phone 724-858-5843 or Kay Bench Phone 724-771-7900.

Don't wait, space is limited, be ready for a fantastic time.



Members and friends celebrating at Bohemian Hall in Astoria: (Starting from the right) Joseph and Maria Jurasi, Anna Zeman, Antonia Krajkovic, Maria Zakovic, Jan Zeman, Milan Zakovic, Dusan Krajkovic, Anton Kucharovic, Zelka Beckova-Kucharovic, Anna a Jozef Korcak and Maria Seewald.

## St. Matthew's Society - Branch 45- Celebrated Porkfest in New York

The St. Matthews' Society, Branch 45, held a Porkfest celebration at the Bohemian Hall in Astoria NY, for its members, and welcomed guests with a beautiful atmosphere of live music and great traditional food.

- Submitted by Jozef Jurasi, Branch 45

### JEDNOTA Publication Schedule for 2019

**Issue Date**

**Deadline to  
Receive Information**

**May 8**

**April 29**

**June 12**

**June 3**

**July 10**

**July 1**

**August 14**

**August 5**

**Sept 11**

**Sept 3**

to accommodate Labor Day

**October 9**

**Sept 30**

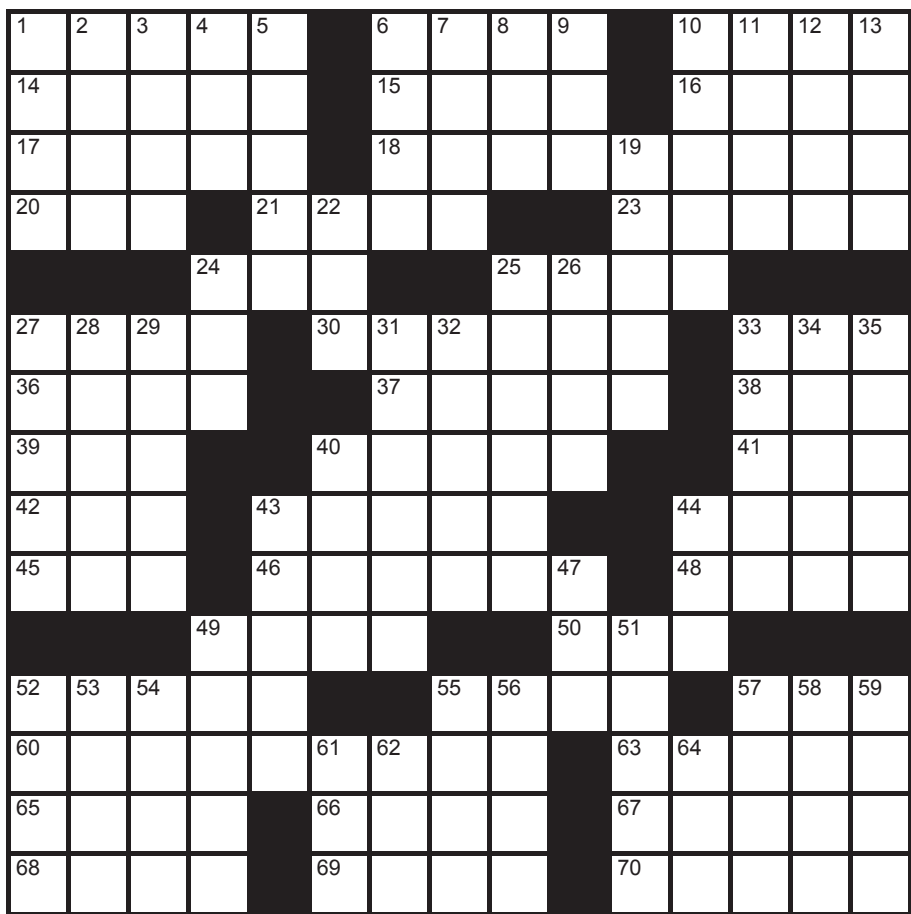
**November 13**

**November 4**

**December 11**

**December 2**

# Jednota Crossword Puzzle



**Across**

- 1 Take a powder
- 6 Horse hangout
- 10 Justice's garb
- 14 Fragrance
- 15 Mishmash
- 16 African antelope
- 17 Pine product
- 18 Collective
- 20 Blow away
- 21 Minute amount
- 23 Carpet slippers
- 24 Race unit
- 25 Water carrier
- 27 Steadfast
- 30 Skill
- 33 Actress Tilly or Ryan
- 36 Hospital area
- 37 Robust
- 38 Miss. neighbor
- 39 Outward flow
- 40 "Good job!"
- 41 Toast topping
- 42 Attorneys' org.
- 43 Daniel, Debbie or Pat
- 44 Referendum
- 45 Relatives
- 46 Hogfish
- 48 Aphrodite's lover
- 49 Beach, basically
- 50 Cyst
- 52 *A Doll's House* playwright
- 55 Noodle concoction?
- 57 Sixth sense
- 60 Pomegranate juice syrup
- 63 Campfire holder
- 65 Aromatherapist's substances
- 66 Sea predator

**Down**

- 67 Artist's stand
- 68 Function
- 69 Bluish green
- 70 Limerick
- 43 Master, in Swahili
- 44 Delivery vehicle
- 47 Member of the flock
- 49 Good judgment
- 51 Gung-ho
- 52 Frankenstein's assistant
- 53 Vivacity
- 54 Auction off
- 55 Ancient Peruvian
- 56 Do business
- 57 Effortless
- 58 Flower holder
- 59 Brazilian soccer legend
- 61 URL part
- 62 Intense anger
- 64 Stadium cheer
- 1 "\_\_\_ Smile" (1976 hit)
- 2 Work party
- 3 Wine choice
- 4 Pal for Pierre
- 5 Delirium
- 6 Tender, e.g.
- 7 Pond organism
- 8 18-wheeler
- 9 \_\_\_'easter
- 10 Scalawag
- 11 Word-of-mouth
- 12 Computer memory unit
- 13 Former spouses
- 19 Vacant
- 22 Select
- 24 Conducted
- 25 Nettles
- 26 Data, briefly
- 27 Fine-tune
- 28 Spiritual leader
- 29 Citified
- 31 Overseas
- 32 Lists
- 33 \_\_\_ Domo
- 34 Fill with joy
- 35 Olympics, e.g.
- 40 Kind of loser

See Solution on Page 20



# BRANCH ANNOUNCEMENTS

## BRANCH 1 – CLEVELAND, OHIO

The Saint Joseph Society, Branch 1, will hold its next meeting on April 10, 2019 at 7:00PM. The meeting will be held at the Sts. Cyril & Methodius Hall located at 12608 Madison Avenue, Lakewood, OH 44107. All members are encouraged to attend.

**Marie A. Golias, Secretary**

## BRANCH 2 – PITTSBURGH, PENNSYLVANIA

St Michael's Branch 2 will be holding a meeting on May 7th 2019 at Kretzlers on Babcock Blvd. Meeting will start at 7 pm. We will be discussing upcoming fraternal activities. Please RSVP to Joanne at 412-715-5577

**Joanne Lako, Secretary**

## BRANCH 23 – JOHNSTOWN, PENNSYLVANIA

Branch 23 will hold its first Annual Branch Meeting. The meeting will be held 1:30 PM Sunday, May 19, 2019, at Denny's Family Restaurant on Theatre Drive, Johnstown PA. We encourage all members of Jednota Branch 23 to Attend. We welcome You!!

The meeting is always a good time to hear what the status of our Membership and the First Catholic Unions' situation is. You have an investment in this Company, come to see what it's all about.

The percentage rates of our company for annuities are very good. The insurance that is offered is very good. A good place to invest. We are a fraternal organization, we are family. Please Attend. If you have any questions you can call Theresa at 814-254-2532.

**Theresa Cassat, Secretary**

## BRANCH 35 – BRADDOCK, PENNSYLVANIA

St. Michael's Branch 35, will hold its semi-annual meeting on Sunday, May 5, 2019 at 12:00 p.m. at 1987 Centurion Drive, Forest Hills, PA. The agenda will include officers' reports and a discussion of district and branch activities.

**Janet Sullivan, Recording Secretary**

## BRANCH 38 – WHITE OAK, PENNSYLVANIA

Holy Trinity Society, Branch 38 will hold its semi-annual meeting on Thursday, April 25, 2019 at 7:00 pm at Red Robin: 175 E Waterfront Drive, Homestead, PA 15120. The agenda will include officers' reports and discussion on 2019 fraternal social activities. All Branch 38 members are urged to attend.

If anyone is interested in FCSU Annuities or Life Insurance, please call Florence Matta at 412-466-7460.

**Logan Haselhoff, President of Branch 38**

**Florence Matta, Secretary/  
Treasurer of Branch 38**

## BRANCH 162 – UNIONTOWN, PENNSYLVANIA

The St. Wendelin Society, Branch 162, will hold its quarterly meeting on Sunday, June 9, 2019, at 8:30AM at the Ramada Restaurant, 700 West Main Street, Uniontown, PA, 15401.

Officers' reports will be given, and upcoming events and branch activities will be discussed. Regional Director James Marmol will advise us of developments from the Home Office.

All members and guests of Branch 162 are cordially invited to attend the brunch meeting. Call for reservations by June 1, 2019, to Dolores Marmol at 724-437-4983 as well as any changes for policies or address changes.

**Dolores Marmol, Secretary**

## BRANCH 181 – UNITED, PENNSYLVANIA

St. John the Baptist Society - Branch 181 of United, PA – will meet on Saturday, April 27, 2019, after the 5PM Mass in the St. Florian Church Social Hall. Refreshments will be served. All members are encouraged to attend. Plans for the annual family picnic in June will be discussed. Contact Vicki for more information at 724-547-0803.

**Vicki Hricik, Recording Secretary**

## BRANCH 200 – FORD CITY, PENNSYLVANIA

Branch 200 wants to extend wishes for a happy and blessed Easter to all members of the FCSU.

We invite all members to attend Branch 200's meetings held in the upstairs Social Hall @ 910 6th Avenue, Ford City, PA 16226. The Officers and Board of Directors meet @7:00PM with the members to meet directly following. The meeting dates for 2019 are as follows: 05/02/19, 08/01/19, 09/05/19,

10/03/19, 11/07/19 with Nomination of Officers, and 12/05/19 with Election of Officers. There are no meetings in June or July. [See p13 for District 11 Mtg]

We are asking our members to attend the meetings and we welcome any involvement you are willing partake.

Branch 200's 125th Anniversary is coming in 2020.

**Vicki Schaub, Financial Secretary**

## BRANCH 228 – LORAIN, OHIO

St. John the Baptist/Holy Trinity Lodge, Branch 228, has meetings on the 3rd Monday of each month except for the months of January, February, July and August when no meetings are held. All meetings start at 7PM and are held at the American Slovak Club on 30th and Broadway in Lorain, OH. All meetings begin at 7 PM and are held at the American Slovak Club. Delicious food is served by Theresa Arendt at the last meeting of each calendar quarter. The branch will hold its annual election of officers and bylaw review during each December meeting. The exact date for this year's election meeting is December 16, 2019. At that time, we will also elect two (2) representatives to serve on the American Slovak Club Board of Directors. This past December, incumbent officers President Leonard Zilko, Vice-President Luis Palos, Financial Secretary Lisa Trifletti-Palos, Activities Director/Auditor Theresa Arendt and Recording Secretary Thomas Zuffa were re-elected to their respective offices. Ken and Theresa Arendt were re-elected to a 3-year term on the American Slovak Club Board of Directors representing our local Branch 228.

Once again, I ask that our members plan to attend our meetings whenever possible. It is pleasing to see the attendance at our monthly meetings slowly trending upward. Let's keep that trend going. Our District 10 officers are currently discussing ways to increase fraternal activities in our district. Attendance at our Branch 228 meetings can give you first-hand knowledge of items and events being discussed. All of this helps to promote comradery. Please attend the branch meetings to stay informed. Visit the websites for the FCSU at fcsu.com and the Slovak Club at americanslovakclub.com for an update on current activities. You won't be disappointed.

**Thomas B. Zuffa, Recording Secretary**

## BRANCH 276 – MCKEESPORT, PENNSYLVANIA

Branch 276 will hold its next 2019 Spring meeting at 1 PM on Sunday, May 19. The meeting will be held at Woody's Restaurant in Versailles PA. A Fall meeting is planned for November 17.

Fraternally,

**Margaret Nasta, President**

## BRANCH 290 – RARITAN, NEW JERSEY

St. John the Baptist Branch 290 will hold a meeting on Wednesday, June 5, 2019 starting at 6:30 pm for all members. The agenda will include officers' reports and a discussion of district and branch activities.

The location will be based on the number of members attending, so please call or text Steve Minarovich at (908) 507-0505 by June 1 if you plan to attend.

**Steve Minarovich, Recording Secretary**

## BRANCH 292 – WINDBER, PENNSYLVANIA

St. John the Baptist Society, FCSU, Branch #292 KJ will hold their semi-annual meeting on Sunday, June 23, 2019.

The meeting will be held at the Slovak Club, 1300 Jackson Avenue, Windber, Pa. 15963 at 12:30 p.m. This meeting will be in conjunction with our annual celebration of our patron, St. John the Baptist. A Mass will be celebrated at SS. Cyril and Methodius Slovak Roman Catholic Church, Windber, Pa. 15963 (see church bulletin for date and time). All members are asked to attend both events. A buffet dinner will be held.

**Edward T. Surkosky, F.I.C., President**

## BRANCH 313- CHICAGO, ILLINOIS

Branch 313, St. John the Baptist Society, will be holding a semi-annual meeting Monday, May 6, 2019 at 11:30AM. The meeting will be held at Fox's Pizza, 9655 West 143rd Street, Orland Park, IL. The meeting will be followed by a complimentary fraternal luncheon. Branch members are welcome to attend. For more info, contact Branch 313 President Marge Dickinson at (708)226-8157.

**Jennifer Carlton, Financial Secretary/Treasurer**

## BRANCH 393 – GREENSBURG, PENNSYLVANIA

St. Joseph Society, Branch 393, will hold a meeting on Sunday, May 19, 2019, at 4:00PM at the New City Buffet, 5142 State Rt. 30, Suite 175, Greensburg, PA,. On the agenda: general branch business. All members are welcome.

**John Nalevanko, Secretary**

## BRANCH 367 – FAIRCHANCE, PENNSYLVANIA

Saint Joseph Branch #367 of Fairchance, PA, 15436, will hold a meeting on Saturday, April 13, 2019 at 1:30 PM. The meeting will be held at the Flamingo's Hollywood Steak House at 660 North Gallatin Avenue Ext., Uniontown, PA 15401. Please call Kathryn Baranek, Secretary at 724-569-1006 or Audrey Balazik, President at 724-438-3887 by Saturday, April 6, 2019 if planning to attend.

**Kathryn Baranek, Secretary**

## BRANCH 484 – CORAL, PENNSYLVANIA

St. Joseph Society, Branch 484KJ, will hold its semi-annual meeting on Sunday, June 23, 2019, at 2:00PM, at the home of Financial Secretary Monica Rura, 819 Power Plant Road, Coral, PA. Discussions will include scholarship applications, increased interest in annuities, "March Madness" results, and more. Information from the April district meeting will be shared.

**Monica Rura, Financial Secretary**

## BRANCH 553 – AKRON, OHIO

St. John the Baptist, Branch 553 will hold our first Lodge Meeting for 2019 on Sunday, April 28, 2019 at 3 pm. The meeting will be held at the Slovak J Club, 485 Morgan Avenue, Akron, Ohio 44311. Mark your calendar and plan to attend.

Upcoming Events:

Lenten Fish Fry –Now through April 19 from 4:30 pm to 7:00 pm

May 2019 – "Senior" Prom – details in the near future

June 29th – Kielbasa Open at Mayfair Country Club. Get your teams together now.

Spaghetti Dinner – 1st Wednesday of every month 4:30-7:00 pm

Attend the meeting and support your Branch – hope to see you soon at the Slovak J Club.

**Linda M Hanko, Financial Secretary**

## BRANCH 587 – ALQUIPPA, PENNSYLVANIA

Branch 587 will hold its semi-annual meeting on June 9, 2019. The meeting will start at 2:00PM at the home of Branch 587 President Joanne Fibbi, 1741 Hempstead Lane, Pittsburgh, PA 15241. On the agenda: discussion/planning of future branch activities. For more information, contact John Fibbi at 412-760-3208 or john.fibbi@comcast.net.

**Joanne Fibbi, President**

## BRANCH 595 – MUSKEGON HTS, MICHIGAN

Sunday, April 28: monthly Branch 595 meeting at 2 pm.

Refreshments every Tuesday and Thursday are .50 off.

Hours are Mon-Fri 1-8 pm, Sat 12 noon-8 pm.

Come down and enjoy yourself. All Events Will take place at Tatra Hall 2536 Sixth Street, Muskegon Heights, MI 49444 231-733-7525

**Cora Garcia, Secretary**

## BRANCH 633 – MT. MORRIS, MICHIGAN

Branch 633 will hold its annual meeting on Sunday, May 19, 2019 at 1pm at Kruse's Deer Lake Inn, 7504 Dixie Highway, Village of Clarkston, MI 48346. At this meeting we will hold officer elections. We ask all branch members to prayerfully consider taking a leadership role. In order to ensure we have enough tables set aside, please rsvp no later than Sunday May 12th with Branch 633 Treasurer Rod Meloni at 248-444-9141. We look forward to a great fraternal gathering!

**Rod Meloni, Secretary/Treasurer**

## BRANCH 633 – MT. MORRIS, MICHIGAN

Branch 633 will hold its annual branch activity on Sunday, June 16, 2019. After considerable discussion among branch leadership about whether to attend another sporting event as a group, it was decided an outdoor barbecue is in order instead. We will gather

at the Marshbank Park pavilion located at 2805 Hiller Road, West Bloomfield Township, MI 48324 at 1pm. Rain date will be June 23rd at the same time and location. In order to prepare enough food for everyone we ask you to put this on your calendar now and rsvp with branch treasurer Rod Meloni by Sunday June 9th. His phone number is 248-444-9141. We look forward to a great day of fun, sun, food and of course, friendly fraternalism.

**Rod Meloni, Secretary/Treasurer**

## BRANCH 682 – YOUNGSTOWN, OHIO

The next meeting for Branch 682 is scheduled for Noon on Thursday, April 25, 2019, at Materials Research Laboratories, 290 N Bridge St in Struthers, OH 44471. Discussion of plans for summer activities and the Slovak Fest at St. Matthias grounds will take place.

**Drew Hirt, President**

## BRANCH 721 – BANNISTER, MICHIGAN

Jednota Branch 721 will have its Spring meeting on Sunday, May 5, 2019, at 2:00PM at the home of Julius Remenar, Financial Secretary. His home is located at 8977 S. Mason Road, Bannister, MI. All members are encouraged to attend.

Respectfully submitted,

**Joseph Beno, Recording Secretary**

## BRANCH 756 – OWOSSO, MICHIGAN

Branch 756 will hold its Spring meeting on Sunday, May 5, 2018, at 10:30 am. It will be held in the Hospitality Room of St. Joseph School, 811 East Oliver Street, Owosso, Michigan. The agenda will include information from the recent District Meeting as well as Branch business.

After a short meeting, we invite you to join us for fellowship at the Knights of Columbus Hall for their famous chicken dinner. All FCSU members and guests are invited. Dinners for the first 12 members to RSVP will be reimbursed for their meal. Please call 989-277-8959 to RSVP, and also to inform us of any policy or address changes.

**Gary Gregoricka, President**

## BRANCH 764 – WARREN, OHIO

Branch 764 will hold a meeting on May 21, 2019, at 9:30AM at Kozy Kitchen Family Restaurant, 2723 Elm Road, NE, Warren, OH 44483. On the agenda: discussion and planning of summer and fall projects.

**William Hrusovsky, Secretary**

## BRANCH 785 – MISSISSAUGA, ONTARIO

Branch 785 invites all members to the 85th Anniversary of Sts Cyril and Methodius Church in the Mississauga/Toronto area of Ontario Canada. On Sunday May 12, 2019, his Grace, Archbishop of Toronto, Cardinal Thomas Collins will celebrate Mass at the church. A luncheon and performance by the Vychodna Dance group will follow. For tickets to the lunch please contact Anne Mitro 905-279-8154 or Helen Panov 437-580-3228 or Maria Mrva 905-712-8707.

**Sharon Tomas, Secretary**

## BRANCH 844 – LOS ANGELES, CALIFORNIA

Branch 844 will holds its annual Slovak Easter Mass on Sunday, April 14, 2019, at St. John Paul II Polish Center 3999 Rose Drive, Yorba Linda, CA. Mass will begin at 1:30PM. Lunch will be served after Mass along with the presentation of gifts for the children. Come and join us in celebrating the Slovak Spirit of Easter. We hope to see you all there, and would like to wish everyone a very special and safe Easter holiday.

Fraternally,

**Milan Konkol, Secretary/Treasurer**



# DISTRICT ANNOUNCEMENTS

## DISTRICT 5- THE MICHIGAN DISTRICT

The Michigan District will hold its semi-annual meeting on Sunday, April 28, 2019, at the Deer Lake Inn located at 7504 Dixie Highway, Clarkston, MI 48346. (that is exit 93 on I-75, and just 1 mile west of I-75). Our meeting will begin at 12:45 pm. Lunch will be served at 1:00 pm. The business meeting will follow the lunch. On the Agenda will be Officer Reports and New Business which includes 2019 District Financial Report.

Branch 633 is hosting this meeting. Please notify Dianna Rimarcik at (PHONE NUMBER) 248-714-9620 with the number of delegates attending from your branch no later than April 20th so the restaurant can be notified of the number of attendees expected. If you are unable to confirm prior to the event but wish to attend, a \$20.00 fee will be collected at the restaurant. Those making advance reservations will NOT be charged.

Branches are reminded that FCSU Bylaws EFFECTIVE January 1, 2019 have been published and additional copies are available from the Home Office.

The Branch representative is asked to bring a raffle item to the meeting.

\*\*\*\*Please remember, a branch delegate must attend at least one District meeting in order to be eligible for compensation from the Home Office.

**Dianna Rimarcik, District Secretary**  
4945 Wavewood Dr., Commerce twp., MI 48382, 248-714-9620

## DISTRICT 7 - THE REV. JOHN MARTVON DISTRICT

All members of District 7, Rev John Martvon, are welcome to attend the 1st annual district meeting of 2019. The meeting will be held on Sunday, April 28, 2019 at 2:00PM. It will be in Windber at St. Cyril Methodius Church. The meeting will be hosted by Branch 242. As always they will have a delicious dinner after the meeting in the church hall. We hope all can come and fellowship with friends. Attendance has been down; we need more people to get involved. Any questions call Sharon Allison, 814-322-1052

**Sharon Allison, Recording Secretary**

## DISTRICT 9 - FRANK T. HOLLY, JR. DISTRICT

The Frank T. Holly, Jr. District of Uniontown, Pa will hold a meeting on Sunday, June 30, 2019, at 1:00 P.M. at the Dairy Queen Grill & Chill at 575 West Main Street, Uniontown, PA.

Regional Director, James Marmol, will brief the group on current events taking place at the Home Office. A Dairy Queen social will follow. All branch members are urged to attend.

**Barbara A. Holly, Secretary**

## DISTRICT 11 - MSGR JOSEF TISO DISTRICT

The semiannual meeting of District 11 will be held Sunday, April 28, 2019, at 2PM. This

meeting will take place at Eat N Park, 1626 Broadview Blvd., Natrona Heights, PA 15065. Lunch will be provided at no cost for members who attend. Any beneficial member is welcome to represent his/her branch at district meetings with or without formal identification by the Branch or to the District Secretary of intent to attend the meetings. On the agenda: Nomination and election to fill the vacancy of Recording Secretary previously held by Grace Charney and topics of discussion for upcoming events.

Questions may be directed to Vicki Schaub 724-763-9229 or vschaub123@gmail.com.

**Vicki Schaub, Financial Secretary/Treasurer**

## DISTRICT 14 - THE REV JOSEPH L. KOSTIK DISTRICT

Reverend Joseph L. Kostik, District 14, will hold its Semi-Annual meeting on Tuesday, May 21 at 6 pm at the Falcon Grill, 39 N. Canfield-Niles Road (Rt. 46) in Austintown. We will be discussing activities for the coming year and how to get our District members to be more active. Your input will be greatly appreciated. Suggestions and ideas are most welcome.

**Grace Kavulic, Recording Secretary**

## DISTRICT 17 - SAINTS CYRIL & METHODIUS DISTRICT

Saints Cyril & Methodius District 17 of Lackawanna and Luzerne Counties in Pennsylvania and Broome County in New York will conduct its Annual Spring meeting on Sunday, April 28, 2019. Branch delegates will gather in the Shrine Room of St. Ann Basilica, 1233 St. Ann Street, Scranton, PA.

District Auditors will meet at 1:00PM to check the books. The business meeting will convene at 1:30PM. Refreshments and socializing will follow.

All branches are urged to send representatives to this meeting. Branches are encouraged to contact District President Michael J. Slovenkai, Sr., at 570-342-7562 to confirm attendance.

**-Michael J. Slovenkai, Sr., President**

## DISTRICT 19 - MONSIGNOR MICHAEL SHUBA DISTRICT

District 19 is pleased to announce and be part of the 85th Anniversary of Sts Cyril and Methodius Church in the Mississauga/Toronto area of Ontario Canada. On Sunday May 12, 2019, his Grace, Archbishop of Toronto, Cardinal Thomas Collins will celebrate Mass. A luncheon and performance by the Vychodna Dance group will follow. For tickets to the lunch please contact Anne Mitro 905-279-8154 or Helen Panov 437-580-3228 or Maria Mrva 905-712-8707.

**Anne Mitro, Secretary**



The officers of the Frank T. Holly, Jr. District, District 9, were sworn into office by FCSU National President Andrew M. Rajec at the March district meeting: (L - R) Tom Kocis, Auditor; Kathryn Baranek, Auditor; Patty Speshock, Vice President, James Marmol, President; Dolores Marmol, Treasurer and Barbara Holly, Secretary.

## District 9's March Meeting

The Frank T. Holly, Jr. District #9 held a meeting on March 10, 2019 at Caporella's restaurant in Uniontown, PA. National President Andrew M. Rajec updated the members in attendance with some of the activities of the First Catholic Slovak Union and Executive Secretary Kenneth A. Arendt presented insurance products and annuities that are available through the FCSU. There were 21 members from the Holly District and five members from the Monsignor Andrew Hlinka District bringing the total to 28 including the national officers. In my capacity as District President, I extend thanks to all those in attendance, and especially the president and executive secretary for sharing their afternoon with all of us.

**- Submitted by James Marmol, Region 4 Director and District 9 President**



## Second Annual Pgh District Pirates Night

When: Friday, May 31, 2019 at 7:05PM  
Milwaukee Brewers at Pittsburgh Pirates

Cost: \$37 per ticket  
\*Free Shirt Friday at PNC Park

Seats: Section 29, along the 3rd baseline

Details: Please RSVP by MAY 24, 2019 to Annie Ondrejco at AONDREJCO@GMAIL.COM. Checks Payable to FCSU Pittsburgh District and Sent to: 100 Bryn Mawr Ct West Apt #517, Pgh, PA 15221

\*\*\*Tickets purchased for the 2018 game will be honored. Please notify Annie Ondrejco if you DO/DO NOT plan to attend. Thank you!\*\*\*





# 2018 JEDNOTA COLORING

## REGION 1

Age Group 4-6

..... Age Group 10-12 .....



**First Place**  
Ashton Lewis  
Perth Amboy, NJ



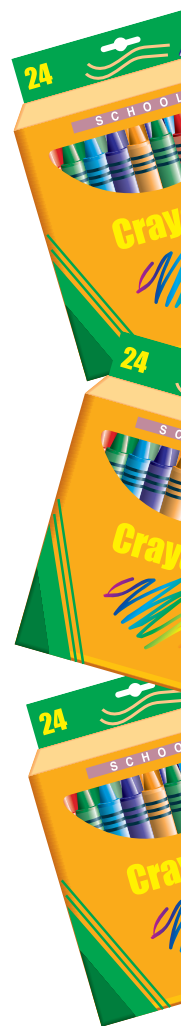
**First Place**  
Violet McNamara  
Point Pleasant Boro



**Second Place**  
Luke Griffis  
Land O' Lakes, FL



**Third Place**  
Christopher Hutchinson  
Mt. Holly, NJ



## REGION 2

..... Age Group 4-6 .....



**First Place**  
Stella Herman  
Bel Air, MD



**Second Place**  
Olive Keller  
Pacifica, CA



**Third Place**  
Zoey Sterling  
Souderton, PA



**First Place**  
Paige Keiser  
Cary, NC



**Second Place**  
Zach Keiser  
Cary, NC

..... Age Group 10-12 .....



**First Place**  
Cabrina Holzman  
Old Forge, PA



**Second Place**  
Noah Pittsman  
Mayfield, PA



**Third Place**  
Caden Jacobson  
White Plains, MD



**First Place**  
Matthew Pafford  
North Royalton, OH



## REGION 4

..... Age Group 4-6 .....



**First Place**  
Tanner Rizza  
McMurray, PA



**Second Place**  
Symeon Kardoheley  
Clearfield, PA



**Third Place**  
Anthony Matinko  
Charleroi, PA



**First Place**  
Leo Divonzo  
Elizabethtown, PA



**Second Place**  
Eva Matinko  
Charleroi, PA



**Third Place**  
Jacob Owens  
Fairview, PA

..... Age Group 7-9 .....





# CONTEST RESULTS, PART I

## REGION 4

..... Age Group 10-12 .....



**First Place**  
Laura Kutschke  
Eighty-Four, PA



**Second Place**  
Sophia Rush  
Oakdale, PA



**Third Place**  
Abigail Dlugos  
Greensburg, PA

## REGION 5

..... Age Group 4-6 .....



**First Place**  
Michael Kroniser  
Findlay Township, PA



**Second Place**  
Cara Zemelman  
Woodbridge, PA



**Third Place**  
Daniel Zemelman  
Woodbridge, PA

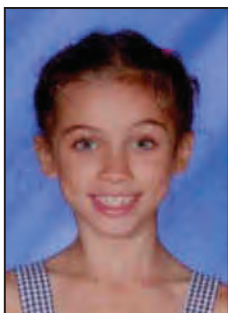
..... Age Group 7-9 .....



**First Place**  
Morgan Skoloda  
Latrobe, PA



**Second Place**  
Ethan Fibbi  
Pittsburgh, PA



**Third Place**  
Laurelei Kroniser  
Findlay Township, PA

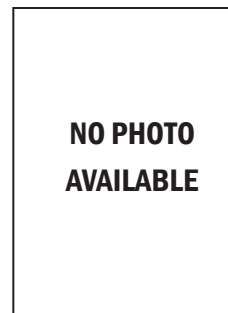
..... Age Group 10-12 .....



**First Place**  
Mary Hlozek  
Oxford, GA



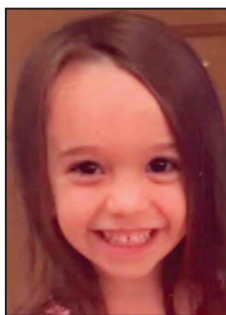
**Second Place**  
Elena Goodwin  
Churchville, PA



**Third Place**  
Matthew Fibbi  
Pittsburgh, PA

## REGION 6

..... Age Group 4-6 .....



**First Place**  
Sarah Wascovich  
Huron, OH



**Second Place**  
Ethan M. Argoso  
Lakewood, OH



**Third Place**  
Georgia Victory  
Akron, OH



**First Place**  
Artem Fedoriouk  
Seven Hills, OH

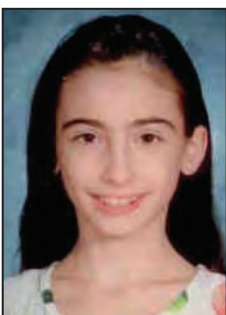


**Second Place**  
Mary Wascovich  
Huron, OH



**Third Place**  
Nina Sinchak  
Youngstown, OH

..... Age Group 10-12 .....



**First Place**  
Sofia Fedoriouk  
Seven Hills, OH



**Second Place**  
Josiah Meinert  
Buford, GA



**Third Place**  
Allison Gizewicz  
St. Charles, IL

Congratulations to all our Coloring Contest Winners, including those to be published in Part II in the next (May 8th) issue.



# 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.

Branch:	Name	Branch:	Name	Branch:	Name	Branch:	Name
001K	Mary Jane Hunady	157K	Joseph William Kalamar	260K	Robert J Augustinsky Jr	581K	Charles A Zondor
005P	Emily Reiss	173K	Theresa Hrivnak	266K	Joseph Yocum	706K	Edward Anthony Uram II
024K	Carol J Buynak	173K	Mary Barbara Marcin	382K	John D Zales	731K	Helen M Garancovsky
038K	Robert J Guidish	173K	Martha Welgosh	401K	Richard Pacuch	746K	Julia Geraghty
038K	Allyn Madrishin	181K	Mary F Sevcik	401K	Margaret Veselicky	746K	Joseph J Ragan Sr
083K	Bernard Lepacek	198P	Theresa Marie Fedorko	417K	John M Deliman	796K	John D Booros
085K	Thomas Kobeski	199K	Mary T Hannak	510K	George John Baltas	926K	Jerome B Sazama
102K	Anne I Reeves	200K	Thomas Holizna	543K	Paul J Kostalik	926K	Lynette J Sazama
157K	James R Anthony	213K	Raymond George Kerston	553K	Charles Edward Williams		

\*Processed through the month of March

## OBITUARIES

### Rudolph Donald Glogovsky, Former FCSU Regional Director, Passed Into Eternal Life March 17, 2019

Rudolph Donald Glogovsky, 84, of Huntley, IL, formerly of Gurnee, IL and Nokomis, FL peacefully passed away with his family present on Sunday, March 17, 2019, at Alden Estates in Huntley. Rudy was born in North Chicago to the late Louis and Mary Glogovsky on June 19, 1934. He attended Mother of God in North Chicago, Waukegan HS, and graduated from the University of Illinois where he was an Evans Scholar. He married his wife of 58 years, Anita Wentz, in May of 1960. He worked in Waukegan for WKRS radio where he was known as 'The Smiling Irishman.' He later began his career in education as a teacher for Lake Zurich Elementary School, where he was also the girls' basketball team coach. He was a parishioner at St. Mary's Church in Huntley. A lifelong member of Jednota (First Catholic Slovak Union), he served in many capacities throughout the years, most notably on the Board of Directors as Region 7 Director and as Financial Secretary for Branch 686 in North Chicago. He is survived by his loving wife Anita; 5 children, Kim (Ron) Nesbitt, Kevin (Kay) Glogovsky, Lisa (Andrew) Gruber, Todd (Joan) Glogovsky, and Terry (Jan) Glogovsky; 13 grandchildren, Ryan Frazier, Brandy Frazier, Alex Frazier, Aaron Frazier, Benjamin Glogovsky, Emma (Luke) Gorst, Patrick Glogovsky, Trevor Gruber, Samuel Glogovsky, Danielle Glogovsky, Owen Glogovsky, Ian Glogovsky, and Julia Glogovsky; 3 great-grandchildren, Adelyn, Aiden, and Brock. He was preceded in death by his parents and his brother Richard Glogovsky.

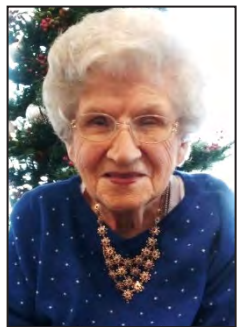


- Submitted by Todd Glogovsky

### MARY (MIZENKO) GONTA SEVCIK BRANCH 181 – UNITED, PENNSYLVANIA

Mary (Mizenko) Gonta Sevcik passed away Wednesday, February 27, 2019. She was born March 22, 1920 in Weltytown, PA, to the late Frank and Veronica (Regiman) Mizenko. She was a member of St. Florian Catholic Church in United, PA, and its Altar Society. She was preceded in death by her first husband, Stephen Gonta II; her second husband, Frank A. Sevcik; a granddaughter, Ann Sevcik; three brothers and six sisters. She is survived by four children; Stephen J. Gonta (Linda) of Greensburg, PA; Darlene Patty (William) of Latrobe, PA; Frank Sevcik (Patti) of Weltytown, PA; and Marie Morgan (Russell) of Latrobe, PA; 12 grandchildren; 22 great-grandchildren; one great-great-grandson; a sister, Catherine Lawrence of Mutual, PA. Mary's father, Frank Mizenko, was a founding member of Jednota Branch 181 in United. Mary's Catholic faith was very important to her. She attended Mass every morning and prayed the rosary every night.

- Submitted by Linda L. Gonta,  
George Onda District

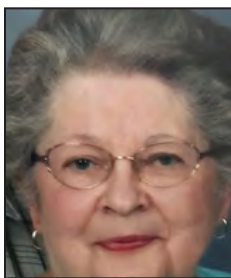


### MARGARET M. GREGA BRANCH 266 – HAZELTON, PENNSYLVANIA

Margaret M. Grega, of Weatherly, PA, mother, "Baba", sister, family matriarch passed away on Sunday, November 18, 2018, at Heritage Hill in Weatherly with her family by her side at the age of 87.

Widow of Edward F. Grega, Sr. she is survived by; daughters, Margaret (Don) McKelvey, Knoxville, TN; Paula (Jim) Gregory, Weatherly; Mary Susan Knepper, Weatherly; Annette (Paul) Wickkiser, Weatherly; Christine (Nicholas) Paisley, Weatherly; sons, Edward F. (Mary Ann) Grega, Jr., Weatherly; Gerard (Catherine) Grega, Weatherly; Mark (Anella) Grega, Weatherly; Lawrence (Maura) Grega, York, PA; sisters, Monica (Edward) Marziarz, Hazleton, PA; Regina Steeber, Hazleton; Annette (Paul) Smerkanich, Hazleton; Marie (Larry) Brady, Hazleton; brother, Paul (June) Steeber, Weatherly; 26 grandchildren; 17 great grandchildren.

Born Wednesday, February 25, 1931 in Beaver Meadows, PA, the daughter of the late George and Anna (Oslovich) Steeber. She was also predeceased by a sister, Claire



Hartz and son-in-law, Barry Knepper.

A Hazleton High School graduate, Margaret had worked for Tung-Sol in Weatherly, and as a Nurse's Aide at Weatherwood in Weatherly. A member of Our Lady of Lourdes R.C.C. of Weatherly, Margaret was an accomplished seamstress who also enjoyed knitting and crocheting. Margaret's happiness in life revolved around her faith in God, devoted and dedicated love to her beloved family, and the heartfelt care of the ill, elderly, and generosity to those in need. She will be greatly missed by all who knew her and the lives she touched.

- Submitted by Edward Grega

### JOHN M. DELIMAN BRANCH 417 – WINBURNE, PENNSYLVANIA

John M. Deliman, Ph.D., 92, of Chester Hill, died on Thursday, January 24, 2019, at Mount Nittany Medical Center.

John was born on October 7, 1926, in Winburne, a son of the late Michael and Mary (Braznock) Deliman.

John graduated from Lock Haven University with a Bachelor's degree in 1950 and a Master's degree in 1953, and received his Ph.D. in Educational Administration in 1968 from Penn State University. John's career in education began as a local area high school teacher and continued in education administration career as a Principal with the Moshannon Valley School District and then Superintendent with the West Branch Area School District until retirement in 1987.

One of the most notable points in all of John's career was in 1962. He and 30 other teachers from across the United States were selected to study atomic chemistry and physics in Oak Ridge, Tennessee.

John was a member of SS. Peter and Paul Catholic Church, Philipsburg, PA, a Life Member and past officer of the Hope Fire Company, Philipsburg, and was involved with the Clearfield-Jefferson Drug and Alcohol Committee and served with the Bucktail Council, Boy Scouts of America.

John was also a proud, hard-working third generation farmer. He enjoyed planting corn and raising Polled Hereford cattle.

He is survived at home by his wife of 63 years, the former Dolores A. Morgan. John and Dolores were married on June 11, 1955, in St. Mary's Catholic Church, Snow Shoe. He is also survived by two daughters, Pa-



tricia A. (Douglas) Ammerman, Chester Hill, PA, and Barbara J. (Dale) Neff, Philipsburg, PA; son, David J. (Angie) Deliman, Kylertown, PA; seven grandchildren, Craig (Jenna) Neff, Brent Ammerman, Morgan (Dan) Jurewicz, Dr. Kurt Ammerman, Danielle Deliman, Brittany Neff and Dustin Deliman; two great-grandchildren, Jacob and Mackenzie Neff; numerous nieces, nephews and other extended family members.

John was preceded in death by sister, Marcella Marie Kopchik and brother, Michael J. Deliman, in addition to his parents. He was the last of his generation.

- Submitted by Rosemary Deliman,  
Branch 417 Treasurer,  
District 13 Secretary/Treasurer

### DOLORES L. LUETTGEN BRANCH 796 – EGYPT, PENNSYLVANIA

Dolores L. Luetzgen, nee Fabrick, 83, of Allentown, PA, was called home to the hands of the Lord, comforted by her loving family on October 19, 2018. She was born in East Mauch Chunk, PA, to the late: Anthony Fabrick and Susan (Lesiscko) and was predeceased by her husband John J Luetzgen Jr., in 2009. Dolores earned her RN degree from Sacred Heart Hospital in 1956, where she continued to work; and in later years she provided care as a private duty nurse. She had been a member of Sacred Heart of Jesus Catholic Church, in Allentown, their Altar and Rosary Society, was an avid philatelist, a great pinochle player, enjoyed books, doing the daily crossword puzzle and Sudoku. Of all her many accomplishments, her most treasured was her family. Survivors: Sons: Stephen M. and wife Tina Luetzgen, Joseph M. and wife Lynne Luetzgen, John A. and wife Luz (Tita) Luetzgen, James A. Luetzgen and Kelly DiVito, David J. and wife Sue Luetzgen. Daughter Joanne B. and husband David Supko.; Daughter-in-law Rhonda Luetzgen. Grandchildren: Ciara and fiancé Preston Stokes, Andrew, Philip and wife Katherine, Jonathan, Daniel, Ellen, David, Emily, Jack, Zachary, Caitlin and Nicholas; Step Grandchildren: Erin Weaver and husband Seth, Lindsey White and husband Eric, Jill Herman and husband Brett. Great Grandson: Zander. Step Great Grandchildren: Ryan, Nathan, Owen, Alex, Matthew, Kaitlyn, and Ava. Sister: Alma Saranchak. Dolores dedicated her life to the well-being of those around her as a nurse, wife, mother, grandmother and great grandmother. Our mother embodied the caregiver: humble, patient, and kind; rarely thinking of herself, always thinking of the needs of others.

- Submitted by Joanne Supko

Check out the First Catholic Slovak Union • website at [www.fcsu.com](http://www.fcsu.com)



# Centennial of the death of the Slovak Patriot General Milan R. Stefanik, 1880-1919

by Daniel F. Tanzone, President, Slovak League of America; member, Branch 41, Yonkers, NY

On May 4 we will observe the 100th anniversary of the death of one of the most important Slovak personalities, General Milan Rastislav Stefanik. General Stefanik was one of the principal founders of the first Republic of Czecho-Slovakia in 1918 along with Thomas G. Masaryk and Eduard Benes. His death on May 4, 1919 at the young age of 39 concluded a very extraordinary life whose efforts led to the liberation of the Slovaks and Czechs from Hapsburg domination.



Milan R. Stefanik was born on July 21, 1880 in the western Slovak village of Kosariska. He was the son of the local Lutheran pastor. From an early age, he strove to lift his Slovak fatherland up from the social, economic, and cultural oppression of the Magyar rule of Budapest. He enjoyed a great thirst for knowledge. Since he considered science to be fundamental, he registered at the Polytechnical School in Prague. He wavered between this school and the School of Philosophy at Charles University where courses on Astronomy were offered. During the summer semester of 1902 he studied Astronomy in Zurich, Switzerland. A year later, he visited Italy for the first time to visit astronomical observatories there. In November 1904, he went to France. In 1905, he began his career at the scientific observatory in Meudon. Astronomical research took him to many parts of the world including Tahiti, New Zealand, Australia, Brazil, Morocco, the United States and as well as other exotic climes. He soon gained an international reputation in astronomy.

He became a naturalized French citizen in 1912. Following the outbreak of World War I, he volunteered for military service, the French Air Force, which was still in its infancy. His efforts and abilities soon attracted the attention of the French high command, and was elevated to the rank of brigadier general. In 1915, he organized the Czechoslovak Legion made up of almost 100,000 young Czechs and Slovaks who fought on the allied side. They refused to fight on behalf of Austria-Hungary. They fought on the French, Italian and Russian fronts.

During these years however, Stefanik never forgot his desire to help liberate his homeland from Hapsburg rule. In December 1915, he began collaborating with Thomas G. Masaryk and Eduard Benes with the idea of liberating the Slovaks and Czechs. General Stefanik proved invaluable with his many political and cultural connections in Paris and in Italy. The cause soon enjoyed great support. In 1917, he traveled to the United States where he was welcomed by the strong movement promoting Slovak and Czech liberation most notably by Slovak and Czech organizations united in the Slovak League of America and the Czech National Alliance. He met with Slovak Catholic priests to assure them of the place of the Church in the newly proposed Czecho-Slovak Republic. From New York, he traveled to Washington, DC, where he received the strong support of the administration of President Woodrow Wilson and his Fourteen Points program.

The long sought dream of the liberation of Stefanik's fatherland finally was realized on October 28, 1918 when the first Republic of Czecho-Slovakia was proclaimed. The original spelling of the new republic with the hyphen reflected the duality of the new Republic. The hyphen disappeared in 1923.

Sadly in the final months of 1918, Masaryk and Benes issued documents of fundamental importance to the future arrangement of the Czecho-Slovak state, affixing Stefanik's signature to it without consulting him first. The two then ascribed to themselves all the key offices of the government excluding Stefanik. He was nominated as Minister of War even though the war was over. A new Ministry of National Defense was set up, however Stefanik was not named its head. Such actions certainly indicated the intentions of Masaryk and Benes regarding Stefanik.

The early months of 1919 found Stefanik still in Italy. Finally, he looked forward to a triumphful welcome in his liberated Slovak homeland. Thus at 8:07 a.m. on May 4, 1919, he departed in his "Caproni" - a single engine aircraft from Campoformido Airport (Udine) outside Padua. It is said that he indicated that he chose to fly to Bratislava rather than travel by rail "in order not to touch Austrian soil." Approaching Bratislava at 11:30 a.m., on landing, the plane crashed to earth, ablaze. Stefanik and his Italian flight companions were found dead near the airport wreckage. This tragedy ended a very extraordinary life. The unexpected death left Slovaks world-over dismayed. He was a major author of the liberation of Czechs and Slovaks. Interesting enough, the Prague government immediately began bestowing high honors on the Slovak hero. The Prague government even promoted a Stefanik Cult and even went as far as creating the glory of a legend around this deceased individual. All this to promote the ideology, already official, of the "Czechoslovak Nation."

While Stefanik never lived to set foot in a free and independent Czechoslovakia, for the past century he has inspired generations of Slovaks and those of Slovak origin, to promote his legacy during both trying and jubilant years for our ancestral homeland, including: Slovak autonomy for Czechoslovakia in 1938; the war-time Slovak Republic, 1939-45; a return to a centralized Czechoslovakia, 1946-48; the advent of 41 years of Communism, 1948-1989; a free and democratic Czech and Slovak Federative Republic, 1989-1992 and finally a free and democratic Slovak Republic in 1993 which celebrated its 26th anniversary on January 1, 2019.

We celebrate the legacy of General Milan R. Stefanik's greatness on the centennial of his death. May we continue to be inspired by his dedication to the cause of freedom and democracy not only for Slovaks but for all freedom-loving people.

The American Slovak community has a number of monuments honoring General Stefanik in various parts of the United States, including those found in Cleveland, OH, Passaic, NJ, and Yonkers, NY. During World War II, in recognition of the more than \$53 million raised in the sale of U.S. War Bonds, one of the three Liberty Ships named for Slovak heroes honored the memory of General Milan R. Stefanik.

FROM THE DESK OF THE EXECUTIVE SECRETARY  
AS OF FEBRUARY 15, 2019 THE FOLLOWING BRANCHES DID NOT MEET  
ALL OF THE QUALIFICATIONS FOR THEIR 2018 BRANCH STIPEND  
PER BYLAW 4.05 FINANCIAL OBLIGATION &  
PER BYLAW 14.01 RULES GOVERNING LOCAL BRANCHES

Branch #	Branch #	Branch #	Branch #
001P	224K	403K	702K
003K	226P	404K	706K
003P	233K	417K	729K
004K	238K	419K	733K
007K	260K	425K	735K
010K	266K	429K	769K
064K	292K	430K	780K
083K	293K	456K	831K
085K	294K	465K	857K
086K	299K	472K	858K
096K	312K	497K	862K
102K	315K	510K	888K
108K	321P	517K	890K
114P	322K	543K	
122K	330K	571K	
128K	333K	584K	
132K	348K	586K	
144P	353K	595K	
149P	353P	618K	
152K	358K	633K	
165K	362K	636K	
169P	368K	638K	
198P	372K	652K	
213K	373K	667K	
215K	401K	686K	
221K	402K	700K	

## Join us for the 15th Consular Tour of Slovakia And its Neighbors July 13 – July 27, 2019



Visit the historic sites of three beautiful countries for the price of just one tour. Begin in Vienna where you will tour the city including a visit to the Schonbrunn Palace. Then onto Bratislava, the capital of Slovakia, where we will see old town, St. Martin Cathedral, Primatial Palace, Devin Castle and many other historic sites. Along the way, we will visit the nearby towns where we will enjoy a wine tasting, folk music, a traditional folk wedding and the famous Červený Kameň and the Trenčín Castle. You will also have an opportunity to enjoy some spa treatments at Trenčianske Teplice.

Some of the towns that we will see in Slovakia include the Tatras, Čičmany, Levoča, Kežmarok, Košice, Bardejov and Prešov. Other unique features of this tour include Demänovská caves, rafting on the Dunajec, another wine tasting in the Tokaj region and meeting with the Mayor of Prešov. A recent New York Times article on "52 Places to Go in 2019" lists the Tatra Mountains as #19. We will take you there.

While in Poland, we will shop in Zakopane, visit Auschwitz, Pope John Paul II former home, Shrine of St. Stanislaus, shrine of Blessed Faustina, Our Lady of Czestochowa and the Wieliczka salt mine.

The total package price for this fantastic tour is just \$4,300 per person (double occupancy), the same as last year. This includes round trip airfare from either Pittsburgh or New York, two delicious meals daily, four star hotels, free admission to all the sites, air conditioned bus, a professional guide and more. Compare this itinerary with other tour packages. For a detailed copy of the daily itinerary or more information, contact Joe Senko at [jtsenko@aol.com](mailto:jtsenko@aol.com) or 412-956-6000.

## From the Desk of the Executive Secretary –April Holiday Hours



The Home Office and Jednota Estates Office will be closed on Friday, April 19, 2019, in observance of Good Friday.



## President's Annual Report for the Year 2018

continued from page 4

\$13 million, subject to contingencies, which is over the latest appraisal, for the estate property less @ 18 acres NE of the Airport Connector Rd, was approved by the Board in August, 2018. The sale was disclosed to the 2018 Convention with no questions or opposition. Our Jednota monument on the property will be protected for future generations with a perpetual easement of 1 1/2 A.

### MONUMENT

Brick sales are continuing. Several more plaques have been commissioned. The re-bronzing of the Fr. Furdek statue is being done in Pittsburgh and will be dedicated at our Independence property in 2019.

I also made several visits to our properties in Middletown to meet with our Jednota Slovak Editor Anna Sutherland and the maintenance personnel of our land and properties, and oversee our investment. Building No. 2 is fully rented at this time, with leases signed in late 2017. There will be a report on them later by Jim Marmol.

Personally, 2018 has again been a very busy year. I attended meetings in New York, New Jersey, Pennsylvania and Ohio. I still believe that the Society and myself need to be visible to our Members and potential members.

### SUPREME COURT – 2018 CONVENTION

In 2017 a member, Robert Kristofik, filed a Complaint with the FCSU Supreme Court against President Rajec and Executive Secretary Arendt, seeking their immediate removal from office. The complaint also included several members of the FCSU Board of Directors. That Complaint was answered timely by Mr. Rajec, Mr. Arendt and the named Board Members. A hearing by the Court was held on September 21, 2017 at the Home Office with the results published in December 6, 2017 issue of the Jednota.

The Court declined to remove Mr. Rajec and Mr. Arendt from office as Mr. Kristofik had sought. The Convention re-elected both Mr. Rajec and Mr. Arendt in August 2018.

It is of some note that Robert Kristofik filed a complaint with the Supreme Court in 2006 against past President Mr. Thomas Hrick.

Also in 2009 Michael Kristofik, Robert's brother, filed a complaint against Mr. Rajec and Mr. Arendt also seeking to remove them from office. That complaint was also rejected by the Court.

### STATE OF OHIO AUDIT

Every four years the State of Ohio Insurance Department conducts a examination of every fraternal and insurance company domiciled in Ohio. Their very thorough audit of the FCSU started in late 2017 thru early 2018. The time frame is very typical. Their final Report and the FCSU Answer has been given to the Board.

The state was aware of the 2017 Supreme Court hearing, the charges and the responses. They also had a complaint from an apparent ally of Mr. Kristofik that they examined carefully.

The State audit found no errors and certainly no thefts or defalcations or violations of the FCSU Bylaws either by Mr. Rajec, Mr. Arendt or the Board of Directors.

### SUMMARY

Finally, I would like to thank the Executive Committee and the Board for their help and cooperation. With continuing and new challenges, 2019 will require all of our skills and efforts to continue and expand our success. This year's results show, that with the cooperation of our Home Office, the Executive Committee, and all our Officers and Board of Directors working together as a team, we can accomplish outstanding results.

The coming years will require and witness changes in the First Catholic Slovak Union in structure and operation.

We must embrace positive changes where it is required and preserve heritage traditions and Faith where it is demanded.

Also, I want to thank our Members and especially our Branch and District officers for their continued support and commitment to our Society.

Ďakujem. Thank you. Za Boha a Národ – For God and Nation.

Andrew M. Rajec  
President

## Jednota Newspaper Archive on FCSU Website



Looking for information in a past issue? You can browse through 10+ years of digitized Jednota issues. Just go to <http://www.fcsu.com/newspaper> and click on the words Newspaper Archive to access the appropriate PDF.

Or, for questions, email Jednota Editor Teresa Ivanec @ [fcsulifeeditor@gmail.com](mailto:fcsulifeeditor@gmail.com) or call her at the Home Office, 1-800-JEDNOTA, (533-6682).

## Ohio Region 6 Sponsors Pirohy-Making Class in May



**What:** Pirohy- Making Class\*

**Day:** Sunday, May 5, 2019

**Time:** 2:00PM

**Place:** Slovak J Club, 485 Morgan Ave, Akron, OH, 44311

**Instructor:** Milka Anderko, Branch 450

**Assistant:** Maria Cvicela, Branch 24

**Cost:** \$10 per member

**Deadline:** must reserve space by April 26, 2019 by calling Region 6 Director Tom Ivanec at 440-668-7797

Attention Ohio Region 6 Members (which includes all members in Districts 10 & 14):

Want to learn to make pirohy like it's done in "the old country?" Then register for our members-only pirohy-making class, taught by Slovak-born Milka Anderko, Branch 450. Supplies will be provided. Space is limited, so call today!

\*Plus, for anyone accompanying a pirohy-class attendee, the Slovak J Club offers food & beverages for sale – including sausages –& a game's always on in the bar!

## United Slovak Societies Accepting Scholarship Applications



### Scholarship

The United Slovak Societies at the American Slovak Club in Lorain, Ohio, announces 2019 scholarship availability to graduating high school seniors who are entering college and are five year members of our local lodges that include: First Catholic Slovak Union #228, National Slovak Society Assembly 160, Slovak Catholic Sokol Wreath 111, First Catholic Slovak Ladies Association Branch #114 and Ladies Pennsylvania Slovak Catholic Union #77. The one-time scholarship application and rules may be obtained by visiting [www.americanslovakclub.com](http://www.americanslovakclub.com).

Deadline for completion is May 30, 2019.

Submitted by: Michele Mager, FCSU National Auditor, FCSU Branch 228 Member, Secretary-United Slovak Societies Board of Director Member, American Slovak Club- Lorain, OH

## Answer to Puzzle

Solution to Puzzle from page 11

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



# Slovak-American Radio Online: Notes of Slovakia

**Michael J. Kopanic, Jr., Ph.D.**

Slovak Radio is one of the best methods to reach the Slovak-American audience and those interested in Slovakia and its culture. One of the problems many people encounter is that they are not always available to listen when a program is being broadcast. A new online radio show entitled "Notes of Slovakia" has attempted to solve that problem by offering an online recording.

One can listen to it anytime, even in short segments. And it is easy to find on the web, with a simple Google search. Or one may go straight to the website and click on "Listen Now": <https://notesofslovakia.com>. There also is a Facebook site with links: <https://www.facebook.com/NotesOfSlovakia/>.

Every "Notes of Slovakia" program is broadcast in both English and Slovak, so everyone will understand. In the words of the announcers, they "play music from the past, the present, and everything in between." In other words, the show offers a great variety which should appeal to listeners. The program also offers an array of short talks about Slovak culture, history, and the language. And if one wishes to watch while listening, there are pictures of the speakers, the subject matter, and for the music.

Mike Wojtilla (Wojtilla) of USA and Slavomír Wojtilla of Slovakia co-host the program. They are not related, though they met because of their name similarities. A mail carrier by trade, Mike Wojtilla is an accomplished keyboard player and accordionist, who specializes in vocals.

The other host, Slavomír Wojtilla, studied ecology and landscape engineering when attending college. He currently does Environmental impact assessment, and in addition, has worked in Electrical Engineering as his firm manages and develops hydropower plants and solar systems (photovoltaic roof system). Slavomír does his program out of sheer love for Slovak culture and a desire to share it with the world.

## "Notes of Slovakia" Goals

According to the website, the Main Goals of the program include the following:

1. Connect Slovaks with Slovaks
2. Increase Slovakia Tourism
3. For those that can't get to Slovakia, we want to bring Slovakia to them!
4. Present the musical history of Slovakia dating back to the 1800s to the present.

The website goes on to state: "We take great pride in presenting you with a very well prepared program. All of our Music, Educational news and Stories have been well researched."

## Children of Immigrants have many questions

"Many Slovaks emigrated from The Austrian Hungarian Empire, Czechoslovakia, Slovakia and The Czech Republic. Their children and grandchildren do not speak the language, nor do they know much about the culture. Many questions remain: What was life like when their ancestors lived in Europe? What music did they listen to? What clothes were worn? Was life simple? Hard? . . . and the list goes on!"

The radio show helps answer some of these questions in its feature - Past and Present Day Slovakia, hosted by Slavomír, a lifelong resident of Slovakia. This part is always in both Slovak and English, so people on both sides of the Atlantic will understand. For instance, over several programs, Slavomír explained Slovak wedding customs from the past and how they have changed in modern times.



**Notes of Slovakia homepage**

## Learn the Slovak Language

Slavomír Wojtilla teaches some words and phrases in every show. This can help you to learn some basic Slovak and make traveling there more enjoyable. People seem to generally like it when you try to speak their language, even if you stumble a bit on pronunciation or grammar. They love you showing an interest in their culture.

## Slovak Spotlight

This part of the program offers short talks about Slovaks both from Slovakia and abroad. This is where I presented a talk on Slovak Lent for the March 6th program, and one on Slovakia's declaration of independence for the March 23rd show.

## A Variety of Music

And of course, no radio program is complete without good music. Slovak music is featured from the last century and even before that. It includes songs our ancestors sang as well as contemporary music from Slovakia, the Czech Republic, and the former Czechoslovakia. Some tunes even date from the former Austro-Hungary Empire and the Americanized versions of the old "Slovak" music. So one can listen, learn, and be entertained!

The co-hosts invite questions or comments, as well as requests for a particular song or a favorite band. Any new ideas for the show are welcome, for they wish to "bring you the best Slovak Radio Program" possible.

## How to Listen

In addition to listening to the archived programs, Notes of Slovakia is broadcast live on Thursdays at 7 am, Fridays at 9 am, or Saturdays at 5 pm. One may reference the live program schedule at this site: <http://www.247polkaheaven.com/programming.htm>

Polka Heaven claims it is "the first and only 24-Hour webcasting polka music internet site in the world!" Mike Wojtilla has hosted a polka radio show for 20 years. He plays a wide variety of styles of polka music, with an accent on the Cleveland Slovenian Style, but includes Slovak, Polish, German, Czech, Bohemian, Italian, Irish and other ethnic groups. It is broadcast at these times: Sunday's 3:00 pm; Tuesday's 5:00 am; Wednesday's 12:00 pm; Thursday's 12:00am; Friday's 11:00 am; Saturday's 8:00 am.

Listen at this website: <https://mikewojtilla.com/polka-grand-radio-show> or on the general radio site: [www.247PolkaHeaven.com](http://www.247PolkaHeaven.com).

## Listen Online

The most recent NOTES OF SLOVAKIA

program available at the time of this writing is SHOW #8 from March 24, 2019. This show featured the usual variety of Slovak Pop, Folk and Polka Music and can be heard at <https://notesofslovakia.com/listen-now>.

The "Learn Slovak language" section featured some readings about their school in English by some teenage students from St. Francis of Assisi Secondary Grammar School in Levoča. Slovak Spotlight - Dr. Michael Kopanic's explanation surrounding the declaration of Slovak Independence in March 1939. Finally, the last feature explained how the communist regime sought to prohibit wearing Jeans (rifle - pronounced "reef-leh) in Slovakia after 1968, as the communists considered them a sign of Western decadence.

To find Notes of Slovakia on the web, complete a simple Google search. Once on the Home Page, click on "Listen Now" and then select the recorded program to listen to. It is also possible to find Notes of Slovakia on YouTube with a search, "Notes of Slovakia YouTube," which will open a recent broadcast of March 24, 2019: <https://www.youtube.com/watch?v=iNDRh6Szq94>.

The YouTube channel also includes some information about some of the songs on the program. For instance, a recent program highlighted these:

Vysoká Gorka (A High Mountain) from the album *Môj Život Je Muzika (My Life is Music)*, by the popular Slovak band the Kollárovci.

Pavol Hammel & Prúdy, from the album *Čas malín (Raspberry Time)*

The modern Slovak female vocalist, Júlia Hečková, sings *Prelom všetky múry! (Break-down all the Walls)* from her album *Trinásta izba (The Thirteenth Room)*.

The Folklorný Súbor Lipa (the Folk Ensemble Lipa) sings "Na Hriňovej (In Hrinovej)" from its album "Traditional Music from Slovakia".

## Other USA Slovak Radio Online

There are several other online Slovak radio programs broadcast in the USA, and most broadcast on Saturday and Sunday. The Cleveland Slovak program on WERE 1490 AM airs on Sunday mornings at 11 am, though it had previously aired at 8 am for many years. Organized by the Cleveland Slovak Radio Club, it is the longest running Slovak radio program that has been continually broadcasting in the USA since 1939. Milan Kobulsky, a native of eastern Slovakia, serves as the principle announcer. The website is <https://newstalkcleveland.com/listen-live/>.

[Editor's note: Cleveland Slovak Radio is

celebrating its 80th Anniversary; see page 23 for details]

Another Slovak program airs on WPIT 730 am in Pittsburgh and is hosted by the well known couple from the Pittsburgh area, Rudy and Sue Ondrejco; it may be heard at 3-4 pm on Sundays. Sue does a fantastic job explaining various Slovak customs, and Rudy supplements her with his excellent Slovak. Its website is: <http://player.listenlive.co/57381>.

The WPIT Slovak Program is preceded by a very good WPIT Rusyn program hosted by Dean Poloka from 2:30-3 pm. The Carpatho-Rusyn Society offers an archived list of the programs, so it is easy to listen even if a computer or mobile device is not handy at the time of the broadcast: <http://www.c-rs.org/RadioP-gm/>. The show features music from all places where Rusyns live and occasionally turns up some rare old phonograph recordings. Here is the link to the live program: <https://wpitradio.com/radioshow/3335>.

A Slovak radio program formerly aired in Cleveland on public radio WCPN 90.3 FM on Sundays, but that went off the air in 2018. Vladimir Mlynek hosted the program for years, and his son Gerry Mlynek took over after his father passed away. The show offered a wide variety of Slovak music, with some very original old tunes from Vladimir's rare collection dating from before World War II.

In the Youngstown, Ohio area, Dennis Spišak hosts a Slovak Radio Program. Broadcast from WKTL FM 90.7 as a public service from Struthers, Ohio, the show plays many traditional Slovak polkas and čardašes as well as current news about the local Slovak community of the Mahoning and Shenango valleys. Dennis is always willing to dedicate songs to listeners and has experience hosting a polka program for many years, and many know him as "the Polka Rabbit". The show now offers a listening site on the internet, and it can be heard on live radio as far away as the outer suburbs of Akron and Pittsburgh: <http://wktl.caster.fm>.

Finally, Chicago offers *Krajanské Rádio/Centrum Chicago (Countryman Radio / Downtown Chicago)* also has a website with mainly modern Slovak and Czech music: <http://www.krajanskeradio.com>. Recent younger immigrants host the program and it appeals to the taste of youth. At Christmas time (Vianoce), it featured ongoing traditional Slovak and Czech carols without interruption. It also hosts a Facebook website: <https://www.facebook.com/krajanskecentrum/>.

To hear Slovak radio programming in English directly from Slovakia, visit the RTVS radio site: <http://enrsi.rtvs.sk>. The show features news of the day and special features about Slovakia and its culture. RTVS stands for Radio TV Slovakia, and it also has an archive in case you missed a program you wished to hear.

## Conclusion

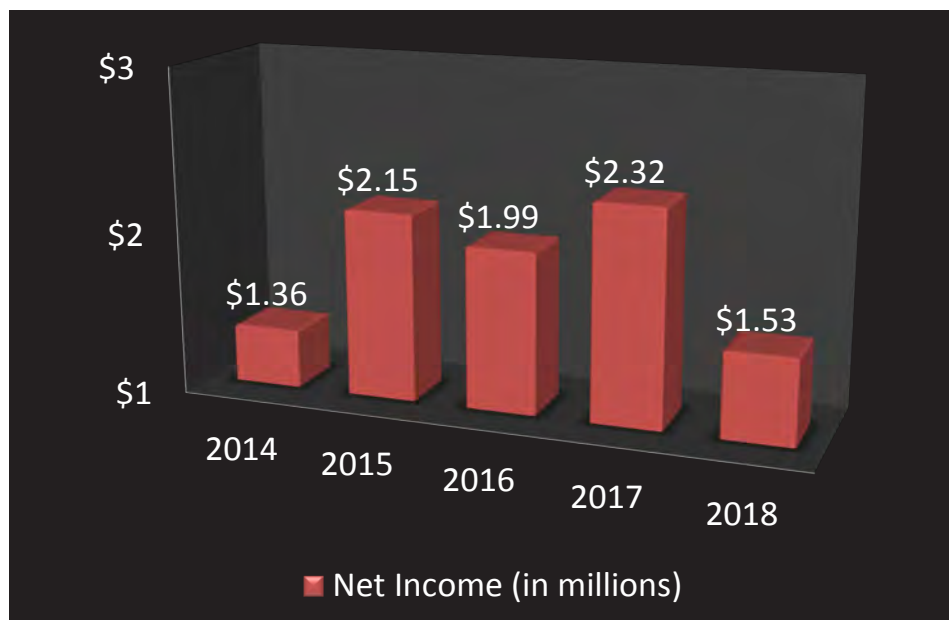
All of these Slovak programs are well worth listening to, and for the American Slovak programs, I would recommend that listeners send a donation, so they can continue in the future as we try to preserve our Slovak heritage. Notes of Slovakia is the newest program of all the above mentioned, and hopefully, all our readers will try listening to this excellent presentation which is available to listen to anytime at your convenience at this website: <https://notesofslovakia.com/listen-now>.

If you have any questions, comments, or know of a Slovak program not mentioned and worth bringing to the attention of our readers, feel free to e-mail me at: [michael.kopanic@faculty.umuc.edu](mailto:michael.kopanic@faculty.umuc.edu)



## 2018 Annual Report of the Executive Secretary

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Summary: Realized capital gains of \$97,832; plus profits of \$1,534,236; plus a \$2,919 gain of non-admitted assets; and \$129,710 of AVR reduction increased surplus. Decreases were \$162,804 of unrealized losses, and \$10,155 of asset accrual adjustment.

The Society's IMR now stands at \$1,030,876, and the AVR is at \$2,783,323. The bond, mortgage loan, and common stock components of the AVR are all at maximum. Overall, the AVR is at 93.9% of total maximum.

The Society's solvency ratio is 109.2%. When the IMR and AVR are combined with surplus, the solvency ratio is 110.3% (commensurate with 2017 ratios).

The Society experienced a large decrease in premium income of 37.9%, from the previous year with annuity premium income dropping 40.8%. 2018 was a convention year and preparations resulted in lost production. Investment income increased 1.1% in spite of limited availability of high interest rate bonds and the \$26,000,000 pay down of FHLB advancements.

Bonds are 92.2% (+2.9%) of the Society's assets, with an average maturity of 12 years. The Organization enjoys excellent bond quality with 97.1% of the bonds in the two highest NAIC rating classes. Common Stocks make up .8% of invested assets, and serve to provide diversity and balance to the portfolio, as well as to provide the benefit of growth potential in the market. Other assets consist of mortgages (0.1%); and all others (6.9%), including cash on hand \$15,831,904. About 25% of the cash is in Government securities.

The most significant changes in liabilities were: policy reserves decreased 81.3% (lower annuity premium); Deposit type accounts decreased 27.5% (Pay down FHLB advancements), IMR decreased 8.7%; AVR decreased 4.5%; Funds held as Trustee -6.5%. The AVR changes largely reflect increased bonds owned, but the AVR is 93.9% of the 2018 maximum. The bond, mortgage loan and common stock components are 100.0% of the 2018 maximum. The Society had established \$750,000 of reserves toward its year 2018 convention, which helped to partially offset the total cost. Average lapse ratio was a very favorable 2.0% over 5 years. The Society enjoys loyal membership.

The Organization's total admitted assets are \$387,320,134, a 2.8% decrease due to FHLB advancement pay down. Five year asset growth is 10.3%.

### Operations:

Life premium income decreased 6.0%, led by a 8.6% decrease in Single Premium plus lower decreases in Renewal premium and despite a 33.5% increase in first year premium. Annuity premium income decreased 40.8% and totaled \$10,556,332. Overall total premium income decreased 37.9%. Sales activity consists of contracted General Agencies, Independent Agents, and Member Agents. Investment income was 1.1% higher despite the current low interest rates available; portfolio repositioning and the general unfavorable economic climate. Total income for the year was 20.3% lower.

Total member benefits were 10.7% higher primarily because of a 12.6% increase in annuity benefits paid. There was a 2.2% increase in Cash Surrenders; 1.3% increase in Death benefits; a 6.1% increase in interest payment benefits. Life reserve demand was 11.3% lower, and annuity reserve demand was \$8,699,265 (-89.1%) lower, consistent with the lower annuity premium production and increased benefit paid activity. Total Operation Expenses were 16.1% higher. Commissions were 45.3% lower, reflecting the lower annuity and life insurance premium production. General Expenses were 22.5% higher. Management continues to monitor expenses, and expense levels in relation to income. Dividends to members were \$422,699 which is at the same level as 2017. The Society realized a gain from operations of \$1,534,236 after payment of dividends. Realized capital gains were \$97,832 mainly due to bonds and short term cash investments sold.

Net Income was \$1,632,069 (-24.9%). The AVR decreased by \$129,710, mainly due to an increase in bonds owned and improved quality, plus unrealized capital losses on other invested assets.

There are no known trends which will cause future operation results to deviate materially.

### Cash Flow and Liquidity:

The items which provide liquidity are \$15,831,904 of cash, \$2,987,141 of common stock, over \$8,100,000 of bonds maturing in less than one year; over \$12,000,000 of premium income; and over \$15,900,000 of investment income. Expected outgo for benefit payments,

commissions, dividends and expenses are about \$25,000,000, if the same amount of premium income and withdrawals are incurred in 2019. The Society enjoyed almost \$4,200,000 of positive operation cash flow in 2018.

The Society experienced slightly lower operating profits. Asset growth in 2018 was good in spite of the decrease in total assets, which resulted from paying down the FHLB advancements. The net investment rate of return, although somewhat affected by the low interest rates available, will be at a competitive level. The Society markets no other major interest sensitive product other than annuities.

There are no plans for any major expenses or outlays.

### Risk Based Capital:

The Risk Based Capital calculations indicate that total adjusted surplus is \$35,289,982. This does not include the \$1,039,876 in the IMR. The total for 50% of the calculated RBC was \$3,750,003.

The RBC factor for 2018 was 942.9.

The Society had two Insurance Regulatory Information System ratios outside NAIC designated ranges.

Total security trading activity was over \$65,200,000 in 2018.

### Insurance in Force:

The Society recorded a decrease of \$2,514,000 in insurance in-force. Insurance in-force has decreased 2.7% since 2014.

### Summary:

Our 2018 financial statements, quarterly and year-end were compiled and completed on a timely basis and filed with the various states in which we are licensed to do business. We are continually in contact with the regulatory agencies of the various states regarding their requirements, which are constantly changing. We are in compliance with all of the states' and NAIC accounting regulations.

In 2018 we had a loss in insurance membership (death claims, cash withdrawals, expels, etc.) of 877 members compared to a loss of 952 in 2017. We had a decrease in the number of life insurance certificates of 1,221 in 2018 compared to a loss of 1,245 in 2017.

As of December 31, 2018, the Society had 5,810 annuity certificates. As of December 31, 2018, annuitant membership totals 2,496 annuitant members (this total does not reflect members who have both insurance and annuity contracts). The total cash value of our annuity accounts for 2018 was \$226,287,229 compared to \$222,726,777 in 2017. Our annuity products continue to be the bright spot in our portfolio, bringing in 29% the last five years alone. This represents great confidence in our Society and its continued growth.

The First Catholic Slovak Union's insurance and annuity portfolio contains many products, which suit all insurance and annuity needs. The Membership and Marketing Committee, along with our actuarial firm, Miller & Newberg Inc., and our Financial Consulting Firm, ENDePersis Fraternal Consulting, LLC, continues to explore avenues to improve and enhance our existing products and develop new products.

Our expanded search for new independent insurance agents to sell our products has been successful. We have over 300 agents with signed contracts with our Society and they are making our products available to their clients. Our agents have access to our agent portal which allows them to view their client's accounts.

We are licensed in 27 states. We are licensed in the following states: Arizona, Colorado, Connecticut, Florida, Georgia, Kentucky, Illinois, Indiana, Iowa, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, Nevada, New Jersey, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, West Virginia, Virginia, and Wisconsin. This will provide an opportunity to market our insurance and annuity products and recruit new independent agents in these states.

In 2018 our marketing firm and Home Office staff began working on updating our presentation that will be used at our training seminars offered to branches and districts. These seminars are designed to educate our branch officers, district officers and recommenders not only about our existing products but also our new products and ways to present them. We believe these seminars will help stimulate the growth of our Society, develop motivation and strengthen the relationship between the Home Office, our branches and recommenders. Our goal is to keep the lines of communication open among our branches, districts, recommenders and the Home Office. We encourage our district officers, branch officers and recommenders to personally discuss their thoughts and ideas with us.

In 2018 we continued to encourage our current recommenders to obtain their state insurance license. Generally, to obtain a full insurance license a person will be required to take an exam and must take continuing education classes to maintain the license. A full insurance license allows a person to solicit any amount of insurance or annuities with no restrictions. In some states a person may apply for a restricted fraternal license and not be required to take an exam or to take continuing education classes. A restricted fraternal license limits the amount of insurance or annuity products sold. We are offering an incentive plan to our recommenders and any member interested in representing the FCSU as a state licensed insurance agent an opportunity to do so with this incentive plan. The FCSU will pay ½ (one half) of the cost to obtain a life insurance license in your state. This includes the cost of the required courses and the license fee (the tuition and license fee varies by state). Based on productivity the FCSU will pay for ½ (one half) of the renewal. For additional information please contact our Home Office.

The Home Office maintains a supply of sales material, which will aid our officers, recommenders and independent agents with their presentation of our products. Some of these tools are sales kits, which contain information regarding our products (rates, application forms, etc.) and sales brochures describing our products. Our pamphlet: What is the Jednota, is available upon request. This pamphlet gives a brief history of our Society. Our independent agents have access to our agent portal that contains information regarding

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## 2018 Annual Report of the Executive Secretary

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their clients policies. We also have an informational video that gives a brief history of our society, the goals of our society and describes who we are. Our highly qualified Home Office staff is also available during normal business hours to answer any questions concerning rates, completing applications, etc. To better serve our members and to increase efficiency, we offer an automatic premium payment service, which enables our members to have their premium payments automatically deducted from their bank accounts. Automatic deposit for annuity checks is also available to our annuity holders. For the convenience of our members, we accept Visa and MasterCard for premium payments, loan payments and newspaper subscriptions.

We continue to use direct mail as a means of contacting our branches and our members, giving them information about our existing and new products. Direct mail is a necessary tool in marketing our products as we can reach a vast majority of our members in a short time. We have expanded our use of social media by creating a Facebook page. Please visit our page at <https://www.facebook.com/FirstCatholicSlovakUnion/>. Email has become one of the main ways to communicate with our members and as we expand our email base we are reaching out to more members and providing up to date information. We use email to send out information on branch activities and meetings to our members. We are encouraging our members and officers to use e-mail when corresponding with the Home Office and to provide the Home Office with members email addresses so everyone is kept informed. Please email us at [fcsu@fcsu.com](mailto:fcsu@fcsu.com).

Our in-house marketing team is working with a local marketing firm, Visia to modernize our marketing efforts with innovative newspaper ads, promotions, and emails. Visia created 3 videos for FCSU which include, who we are, a product video and an agent recruitment video. Visia created an agent survey which was email to our current agents to gain important information regarding our products and service. In order to recruit new agents, Visia created a marketing campaign using Facebook ads to target agents in certain states.

We have published more information concerning our products in our Jednota, our official organ, to better inform our members about our products. Teresa Ivanec, our editor, has really worked hard to improve the appearance of our paper by adding color and additional articles to the paper. All articles should be sent to the Home Office or they may be emailed to [fcsulifeeditor@gmail.com](mailto:fcsulifeeditor@gmail.com).

In 2018 we continued to update our website, <https://www.fcsu.com/> so that when you visit it you will not only have the latest information regarding our insurance and annuity products but also information about what is going on in the FCSU (branch meetings, district meetings, etc.). We are encouraging all branches and districts to send information about their activities to the Home Office so we may include the news on our website and in the Jednota newspaper (English and Slovak sections). The current issue of Jednota is available our website as well as issues dating back to 2006. The site contains links to Slovak news agencies, the Slovak Embassy and other interesting topics. We continue to offer insurance quotes on our website for the convenience of all our members.

Our Slovak Editor and Home Office Editor use email to communicate with our members and to receive information from the Slovak Embassy and the Slovak News Agency. This information is used by our Slovak Editor to write articles about current events in Slovakia.

We are continually updating our computer system to be more efficient to ensure that it meets and exceeds all state and NAIC requirements. We strive to improve our Home Office operations and have taken every precaution to protect our computer system. We have installed anti-virus protection to guard us against any outside threats. We have purchased Cyber Security Insurance for the protection of our members. We believe a strong communication and working relationship between the Home Office, branches and recommenders is vital. Input from our members is necessary and very important to us. The Home Office always welcomes suggestions about ways to improve service to our members.

In 2018 our internal auditors and outside auditors, Hosack, Specht, Muetzel & Wood, conducted their audits for the period ending December 31, 2018. Their audits consisted of a complete review of our quarterly and year-end financial statements and our Home Office operations. As a result of these audits our Society received an excellent review.

The Ohio Department of Insurance also conducted their quarterly audit as required by every insurance company domiciled in the state of Ohio. They found everything to be in order and stated there were no violations of the FCSU bylaws.

During 2018, we continued to merge inactive branches with active branches. This is an ongoing issue since many of our branch officers are unable to continue to service the members in their branches.

Per FCSU bylaws the branches are still required to meet the requirements set forth by our FCSU Convention to qualify for the branch stipend. We encourage our branch officers that if they are unable to perform their duties and cannot find anyone in their branches to take over their duties, to call the Home Office. We will try to merge them with an active branch. For those branches that do not wish to merge, the Home Office can offer you guidelines as to how you can meet the requirements and receive the stipend. Throughout 2018 the requirements for the financial obligations (bylaw section 4.05) has been mailed to all branch officers and published in the Jednota newspaper as a reminder of the expectations for each branch.

The FCSU has an outstanding scholarship program, which is available to our members who meet the requirements. Members may contact the Home Office for information concerning the scholarship program. We continue to award 75 one-time scholarships in the amount of \$1,000.00, three (3) Nursing one-time scholarships in the amount of \$1,000.00, and two (2) one-time Honors scholarship (1 male and 1 female) for \$1,250.00 each year to the highest ranking applicants.

The Jednota Benevolent Foundation, which is separate from the Society's scholarship program, is available to any person pursuing post-secondary education. To be eligible for this one-time scholarship, the applicant must be of Slovak descent and Catholic faith. At

this time, ten non-renewable scholarships in the amount of \$500.00 each are expected to be awarded.

One of the activities that the FCSU takes part in each year is the March for Life, which is held in Washington, D.C. in January. Members of our Society join with all others who respect the rights of the unborn. We sponsor and support local groups including the Slovak Radio Club, St. Andrew's Abbey, Slovak Catholic Federation, Slovak League and Slovak dance groups. We also donate to many other Slovak organizations along with local non-profit organizations. We will continue to explore possible joint adventures with other fraternal for the future.

As I have stated in the past, the economic success of our Society hinges on four factors: the effective sale and promoting of our insurance and annuity products to increase premium income; the effective management of our investment portfolio to increase our investment income; continuing to control our operating expenses; and also investigate new ways to attract new members. New members are vital to our growth.

In 2018 the FCSU held our 51st Quadrennial Convention in Cleveland, OH August 4-8. A total of 322 delegates attended to represent the active branches and districts. Financial reports were given by our asset consultant, Larry White of AQS, our actuary Edward DePersis of ENDePersis Fraternal Consulting LLC and our account, Steven Niedenberger of Hosack, Specht, Muetzel & Wood LLP. All the reports were very favorable and showed the financial strength of our Society. The Convention Body reviewed and updated the bylaws that govern our society. The delegates and their guests attended a Cleveland Indians game, were entertained by various bands and dancers and also took a boat ride on the Goodtime III. The 51st Convention was a great success.

As your Executive Secretary, I represented the FCSU on the Board of Directors of the Slovak Catholic Federation and Slovak League as well as an Advisor of the Secretary Section of the American Fraternal Alliance. I have attended and represented the Society at fraternal functions not only within our FCSU but also other fraternal societies. I represent the society at various branch and district meetings throughout the year. Each year I attend the American Fraternal Alliance Annual Convention. I also attend many seminars, including the ENDePersis Fraternal Consulting Seminars, which are always very informative regarding current insurance trends and pending state and NAIC regulations that might affect the FCSU. I am in constant contact with all state Departments of Insurance to ensure that FCSU is at all times in compliance with state regulations. We continue to meet all state requirements.

My wife, Theresa, and I appreciate your trust and support as your Executive Secretary. I will continue to work and do my very best for our society. I will work towards a stronger society and address all issues with honesty and integrity. We are the First Catholic Slovak Union and I pray for our Society's continued growth. We have outstanding products with competitive rates and we all need to be involved in reaching new members and promoting our society.

In conclusion, I would like to thank all of my fellow officers and board members who assisted me throughout the year. A special thank you goes to our Home Office staff, a very hard-working entity of our Society.

Fraternally,

**Kenneth A. Arendt**  
Executive Secretary

## Rediscover Your Slovak Roots on September's Slovakia Heritage Tour



The 2019 Slovakia Heritage Tour, from September 6-15, 2019, will once again offer Slovak-Americans a chance to connect with their family histories, go back in time to experience the food, music and culture they grew up in, and better understand Slovakia's intriguing history that led their ancestors to leave their families and lives in this beautiful land.

This 10-day, relaxed pace, small group tour takes you through Slovakia's beautiful countryside to experience the age-old traditions and join in the fun with Slovaks at wine, harvest and mining festivals. Wander country lanes in small villages at this delightful time of year to travel. Linger in city cafes to sample pirohy, halusky, kolac, and other foods your grandmother made. Immerse yourself in history as you explore medieval towns, castles, outdoor village museums, and other landmarks without the tourist crowds of most European countries.

For more information and to discuss your personal family plans, please contact Judith Northup-Bennett at Slovakia Heritage Tours, 978-544-5144, and [slovakiaheritagetours@gmail.com](mailto:slovakiaheritagetours@gmail.com). Visit our web site: [www.slovakiaheritage.com](http://www.slovakiaheritage.com). Genealogical research, and ancestral village and family visits can be arranged.

**If each member would sign up just one new member,  
we could double our Society immediately**

**THINK ABOUT IT!**



# MINUTES OF THE QUARTERLY MEETING OF THE BOARD OF DIRECTORS OF THE FIRST CATHOLIC SLOVAK UNION OF THE USA AND CANADA DECEMBER 15, 2018 • INDEPENDENCE, OHIO

## (TELECONFERENCE)

### OPEN MEETING:

President Andrew Rajec called the meeting to order at 9:00 a.m. and asked Reverend Thomas Nasta, National Chaplain, to offer the opening prayer and to pray for our deceased officers and members.

The President asked Regional Director Sabina Sabados to lead the Board in singing the Anthems of the United States, Canada, and Slovakia, and the recitation of the Pledge of Allegiance.

### READING OF THE CALL:

The Executive Secretary then read the Call to the Quarterly December 2018 Meeting.

### ROLL CALL:

Kenneth Arendt, Executive Secretary, read the roll call with the following members present:

Rev. Thomas Nasta, National Chaplain – present via telephone;  
Andrew M. Rajec, National President – present;  
Andrew R. Harcar, Sr., National Vice President – present;  
Kenneth A. Arendt, Executive Secretary - present;  
George F. Matta II, National Treasurer – present via telephone;  
Karen M. Hunka, Chairman of Auditors – present via telephone;  
Rudolf Ondrejco, Fraternal Activities Director – present via telephone;  
Sabina Sabados, Regional Director, Region 1 –present via telephone;  
Damian Nasta, Regional Director, Region 2 – present via telephone;  
Martha Zavada-Wojcik, Regional Director, Region 3 – present via telephone;  
James Marmol, Regional Director, Region 4 – present via telephone;  
Michael Lako, Regional Director, Region 5 – present via telephone;  
Henry Hassay, Regional Director, Region 6 – present via telephone;  
Milos Mitro, Regional Director, Regions 8 – present via telephone;  
Gary J. Matta, General Counsel (excused)

All present and accounted for.

### PRESENTATION OF THE AGENDA:

President Rajec presented the agenda for the Quarterly Meeting and asked for its acceptance. A motion was made by James Marmol and seconded by Sabina Sabados to accept the agenda and to allow the President to change the order of the agenda, if necessary. Motion carried.

### ACCEPTANCE OF THE MINUTES OF THE QUARTERLY BOARD MEETING SEPTEMBER 2018:

A motion was made by Michael Lako and seconded by Sabina Sabados to accept the minutes of the Quarterly Board of Directors Meeting of September 2018, as presented. Motion carried.

### FINANCIAL REPORT FOR 2018:

#### Executive Secretary's Report

The Executive Secretary and the Treasurer presented the financial summary report for the third quarter and answered the Board's questions. The Secretary also stated that the third quarter financial statement was published in the Jednota newspaper.

The Executive Secretary presented a comparison report between what was budgeted for 2018 and the actual expenditures.

The Executive Secretary also presented a proposed budget for 2019. A motion was made by Andrew R. Harcar, Sr., and seconded by Damian Nasta to accept the proposed budget. Motion carried.

#### Federal Home Loan Bank of Cincinnati

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

#### Portfolio Custodian

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

#### Investment Updates

The Executive Secretary and Treasurer reviewed the UBS Fund, and MAI Fund, and the Executive Secretary gave a complete transaction report for the month.

#### Security Update

The Executive Secretary gave an update on our IT Security. The Executive Secretary stated we are constantly reviewing and updating our security measures to protect our members and their financial information. The Executive Secretary stated we also carry Cyber Insurance as additional protection for our members.

Following the reports, the Executive Secretary answered the Board's questions.

### TREASURER'S REPORT:

The Treasurer and Executive Secretary presented a written report to the Board of Directors. After the presentation, they answered the Board's questions.

The President stated that the Executive Committee will review any new investment opportunities

presented by Larry White to determine which ones we may want to take advantage of.

### AQS REPORT:

Larry White, representing AQS Asset Management, Inc., presented his extensive investment portfolio report by teleconference to the Board of Directors. Each member of the Board of Directors received a copy of the presentation in advance for his or her review. During and after the presentation, Larry White answered questions from the Board.

Larry White stated that we are in full compliance with our Investment Policy.

### SALES AND MARKETING:

The Vice President gave a production report on our agents. He stated we are still recruiting and adding new agents, and at present have 300 agents.

The Vice President stated that he would like to start scheduling FCSU seminars for 2019. He asked the Regional Directors to contact him with possible meeting dates.

The Vice President stated that the interest rates on our annuity products have been increased by .25%. The 8 yr Flexible Premium Deferred Annuity is 3.85%, the 6 yr Flexible Premium Deferred Annuity is 3.45%, and the Park 2 Annuity is 2.35%.

The Vice President stated that the Executive Committee will review the current commission rates paid to agents and compare with our most direct competition. We currently pay a lower commission than almost all our competitors.

### PRESENTATION OF THE EXECUTIVE COMMITTEE REPORTS:

#### Executive Committee

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

#### Investments

The Executive Secretary stated all investments were made in accordance with the laws of the State of Ohio and with the investment policy adopted by the Board of Directors. The Executive Committee members work very closely with AQS Asset Management Company and all investments are approved by a vote of at least three members of the Executive Committee.

### MISCELLANEOUS:

#### Middletown Property

The President led a discussion on the sale of our Middletown property. The President stated that D&H, our potential buyers, attended a town meeting and made a presentation regarding the rezoning of our Middletown property. D&H stated that the meeting was positive, and they are encouraged by the outcome.

James Marmol, President of Jednota, Inc., gave an update on the rental property in Middletown, Pennsylvania and answered the Board's questions.

#### Juvenile Enrichment Plan Promotion

The Executive Secretary stated that our promotion on the JEP policy, first year premium free, has been extended to August 31, 2019.

#### Fraternal Activities

The President stated that our newly elected Fraternal Activity Director, Kevin Collins came to the Home Office for a meeting and discussed having a joint bowling and golf tournament with other fraternalists. Mr. Collins will keep in contact with the other fraternalists to get these events organized. The President stated we will still have the coloring contest and photo contest.

The President stated that Kevin Collins has several other activities that he will work on for 2019.

#### President's Farewell

The President thanked Regional Director Henry Hassay, Chairman of Auditors Karen Hunka and Fraternal Activities Director Rudolf Ondrejco for their past service to the FCSU and wished them the best for the future. The Society is grateful and appreciates their service.

### REQUESTS FOR ADS AND DONATIONS:

Requests for donations and ads were reviewed and acted upon.

### PAYMENT OF BILLS ASSOCIATED WITH THE QUARTERLY BOARD MEETING:

A motion was made by Henry Hassay and seconded by Karen Hunka to pay all the bills associated with the meeting. Motion carried.

### ADJOURN:

There being no further business to conduct, a motion was made by Henry Hassay and seconded by Karen Hunka to adjourn. Motion carried.

Reverend Thomas Nasta closed the meeting with prayer.

Andrew M. Rajec  
President

Kenneth A. Arendt  
Executive Secretary



# MINUTES OF THE EXECUTIVE COMMITTEE MEETING

## FRIDAY, FEBRUARY 15, 2019

### HOME OFFICE, INDEPENDENCE, OHIO

**OPEN MEETING:**

President Andrew Rajec opened the meeting at 9:00 AM and asked Andrew R. Harcar, Sr., to lead the prayer.

**ROLL CALL:**

Members attending: Andrew M. Rajec, President  
 Kenneth A. Arendt, Executive Secretary  
 Andrew R. Harcar, Sr., Vice President  
 George F. Matta II, Treasurer  
 Michael Lako, Regional Director (by invitation of the President)

**ACCEPTANCE OF THE JANUARY MEETING MINUTES:**

The Executive Secretary presented the minutes of the January 2019 Executive Committee Meeting. A motion was made by Andrew R. Harcar, Sr., and seconded by Kenneth A. Arendt to accept the minutes as presented. Motion carried.

**TREASURER'S REPORT:**

The Treasurer and the Executive Secretary gave a full written report on the investment update to the Executive Committee. Following the report, they answered the Committee's questions.

**AQS MANAGEMENT, INC.:**

Larry White and Stephen Gonzalez, representing AQS Management, Inc., presented an extensive Investment Portfolio Transaction Report by telephone and WebEx to the Executive Committee. Each member of the Committee received a copy of the presentation in advance for his review. Mr. White and Mr. Gonzalez also led a discussion of the new investment opportunities that we may take advantage of. The President asked Mr. White to look for bonds suitable for the FCSU that do not conflict with our religious beliefs. Following the report, Mr. White and Mr. Gonzalez answered the Committee's questions.

**UBS:**

Sean Hardy, representing UBS joined the meeting by teleconference. Mr. Hardy led a review of our equity portfolio with UBS and suggested new investment opportunities that we may take advantage of. Following the report, Mr. Hardy answered the Committee's questions.

**EXECUTIVE SECRETARY'S REPORT:****Investment Updates**

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

**Portfolio Review**

The Executive Secretary updated the Executive Committee on the report from our portfolio custodian, Key Bank, found everything in order, and answered the Committee's questions.

**Mortgages and Overdue Mortgages**

The Executive Secretary presented the report for the month of January for the Committee's review and answered their questions.

**Monthly Disbursements**

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

**Disbursements for the month of January 2019:**

Death Benefits & Accumulations	\$ 274,502.19
Cash Withdrawals & Accumulations	\$ 23,730.70
Matured Endowments & Accumulations	\$ 0.00
Trust Fund	\$ 0.00

The Executive Secretary also presented the Membership and Annuity Report. The Executive Committee reviewed the remainder of the disbursements and the Executive Secretary answered all questions.

**SALES AND MARKETING:**

The Vice President gave a production report on our agents to the Executive Committee. He stated we are still recruiting and adding new agents, and at present have 300 agents. The Home Office is sending the independent agents monthly updates on our products. The independent agents are also in frequent contact with Andrew P. Rajec, Director of Independent Agents. The Home Office continues an extensive Facebook ad recruiting campaign to recruit agents in the states we are licensed in. FCSU Commissions will be reviewed and compared against the competition.

The President stated we have increased our commission to independent agents by ½% effective February 1, 2019.

The Executive Secretary stated that they are working on details for a referral program for recommenders to be introduced on July 1, 2019.

The Executive Secretary stated that the 2019 Membership Meet will be held November 9-17, 2019 aboard Carnival Magic. The 8 day cruise will depart from Fort Lauderdale and stop at Grand Turk, La Romana, Curacao and Aruba. More information will be published in the Jednota and posted on the fcsu.com website.

The Executive Secretary led a discussion on the introduction of a bonus program for the agents effective February 1, 2019 – August 31, 2019. The bonus program features a free cruise for 2 at the FCSU Membership Meet if certain sales goals are met.

**ECONOMIC OVERVIEW:****Annuity Rates:**

The President led a review of the current annuity rates. It was decided the rates remain the same and be reviewed at the next Executive Committee meeting in March.

**MIDDLETOWN:**

The President updated the Committee on the status of the rezoning of the property in Middletown. The President will keep the Committee updated on any developments.

**MISCELLANEOUS:**

The President stated they are developing a matching funds program for districts and branches to take advantage of. Details outlining the program will be available in the near future.

The President stated we will have a joint bowling tournament this year with the Greek Catholic Union and the Slovak Catholic Sokol. Details of the event will be published in the Jednota and posted on the fcsu.com website.

The President stated there will not be a joint golf tournament this year but anticipate a joint event with the GCU and the Sokols in 2020. The FCSU will hold their own tournament in 2019. Kevin Collins will be in charge of the event.

The President named the following members to a Sports Committee for 2019 to be led by Fraternal Activities Director Kevin Collins: Ralph Groner, Thomas Ivanec, Michael Lako, Greg Petrasek, John Tokarsky and Sabina Sabados. The Sports Committee will hold a meeting in the near future.

**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 Kenneth A. Arendt and seconded by George F. Matta II to adjourn the meeting. Motion carried.

Andrew R. Harcar, Sr., closed the meeting with prayer.

Andrew M. Rajec  
President

Kenneth A. Arendt  
Executive Secretary



## SLOVAK RADIO CULTURAL & SOCIAL CLUB 80<sup>th</sup> Anniversary Celebration

**WHEN:** SATURDAY: APRIL 27, 2019

**WHERE:** COUNTRY LAKES PARTY CENTER

8626 Broadview Rd, Broadview Heights, OH 44147

**WHAT:** COCKTAILS (OPEN BAR), FULL COURSE DINNER, MUSIC FOR LISTENING & DANCING PLEASURE

**TIME:** 5:00P.M. – 11:00 P.M.

**SEATING IS LIMITED – NO SALES AT DOOR  
ADMISSION IS BY PRESALE TICKET ONLY  
TICKETS ARE \$50.00 PER PERSON**

TO ORDER OR FOR MORE INFO, CALL KARIN SCALLY @440-213-8552 OR EMAIL HER @  
meraiova@hotmail.com





All the active members of ping-pong teams (third from left Jan Zeman and seventh from left Jozef Korcak)



All the active members of the soccer teams

## Branch 45's Successful Soccer & Ping-Pong Tournament in NYC

The St. Matthew's Society Branch 45 organized an indoor soccer and ping-pong tournament, which took place on Saturday of March 2, 2019 at St. John Nepomucene Hall in New York City. The main organizers of the events were Jan Zeman, Jozef Korcak, and Anton Kucharovic.

Participating teams were Brooklyn from NY and team Fofo from NJ. All the participants created spectacular atmosphere and were delighted to be part of this unique tournament. Our great chefs, Anna Zeman and Jan Skrkon, prepared unbelievable traditional Slovak home-made cookies made by Anna and chicken cutlets by Jan with three different types of Slovak traditional salads. Overall ping-pong winner was Jan Duch. To all the participants, we truly appreciate their presence and greatly congratulate the winners.



(L - R) Jan Zeman, Jan Skrkon, Jozef Korcak and Peter Sestak

## Address Changes?

Readers are reminded that all address changes for the JEDNOTA newspaper must be done at the Home Office in Independence, Ohio. If you have an address change, cancellation, or wish to receive the paper, write to: First Catholic Slovak Union, FCSU Corporate Center, 6611 Rockside Road, Suite 300, Independence, OH 44131-2398; Phone: 1/800-JEDNOTA (1/800-533-6682); Fax: 1-216-642-4310; or E-mail: FCSU@aol.com.

## Branch 716's Special Occasions in March

Submitted by Branch 716 Secretary Joan Skrkon



On March 3, 2019, the branch gathered to celebrate the milestone birthday of Branch 716 Treasurer Maria Bozekova at St. John Nepomucene Church.



(L - R) Serafina Sulak, Jan Lysak, Maria, Jan Skrkon, Anna Bilik, Joan Skrkon and Eva Lysakova



On March 10, 2019, Monsignor Viliam Judak, Bishop of the Slovak Diocese of Nitra, celebrated Mass at St. John Nepomucene in New York City and had lunch with the parishioners before returning home to Nitra. It was a pleasure for members of Branch 716 to talk with him and serve him lunch. He dined on venison and halusky which Pres. Jan Skrkon prepared.



Branch 716 Branch President Jan Skrkon greets Slovak Bishop Judak



## Správy zo Slovenska

**Bratislava** – Viac ako polovica Slovákov žijúcich v zahraničí nevlúčila návrat späť na Slovensko. Ako hlavnú motiváciu označila zmenu politickej kultúry. Hneď za ňou by zvažovali konkrétnu pracovnú ponuku. Vyplyva to z prieskumu iniciatívy Slovak Professionals Abroad Program, ktorá funguje pod neziskovou organizáciou Leaf. Na prieskume sa zúčastnilo 4044 Slovákov zo 72 krajín.

**Bratislava** - Mestské lesy v Bratislave rozdelia do troch zón. Pôjde o zónu intenzívnej rekreácie, zónu rekreácie, ochrany prírody i lesného hospodárstva a zónu pokoja a ochrany prírody i rekreácie. Vzniknú tak rozsiahle oblasti bez ťažby dreva a výstavba nových rekreačných prvkov sa koncentruje len do najnavštevovanejších miest. Rozhodli o tom bratislavskí mestskí poslanci, ktorí na svojom rokovaní schválili návrh zonácie mestských lesov.

**Bratislava** – Fond na podporu umenia (FPU) prijal 1026 žiadostí o dotáciu v projekte Folklor – duša Slovenska. Informoval o tom hovorca Ministerstva kultúry (MK) SR Peter Hajnala. Finančný príspevok pre svoje aktivity v oblasti tradičnej ľudovej kultúry mohli žiadať profesionálne i amatérske folklórne súbory, ale i individuálni umelci a remeselníci.

**Bratislava** - Odmietanie finančnej pomoci z USA na opravu vojenských letísk v situácii, keď sú na Slovensku rozbité cesty, nemocnice a školy, považuje prezident SR Andrej Kiska za absurdné. Uvedol to jeho hovorca Roman Krpelan v reakcii na rozhodnutie Ministerstva obrany SR neúčastňovať sa ďalej na rokovaní o finančnej pomoci v rámci Dohody o obrannej spolupráci s USA. „Pre mňa je nepochopiteľné, ak náš spojenec ponúka finančnú pomoc a my ju odmietame. Samozrejme, je na vyjednávacej schopnosti ministerstva obrany, za akých podmienok a čo všetko musí zmluva obsahovať,“ konštatoval Kiska s tým, že Slovensko má dlhodobý obrovský investičný dlh z pohľadu investícií do armády, či už je to technika, budovy, alebo letiská.

**Praha/Bratislava** - Vstup troch krajín Vyšehradskej štvorky (V4) do NATO otvoril cestu do Aliancie tiež pre Slovensko. Vo svojom prejave pri príležitosti osláv 20 rokov členstva Česka v NATO to v utorok v Prahe vyhlásil slovenský prezident Andrej Kiska. Informovala o tom spravodajská televízna stanica ČT24. „Vstup vašich krajín otvoril cestu aj pre Slovensko a tento rok si pripomíname 15. výročie vstupu,“ povedal na úvod svojho prejavu Kiska a zdôraznil prínos Aliancie pre Slovensko i celú Európu.

**Bratislava** - Ministerstvo zdravotníctva (MZ) SR v spolupráci s patientskymi organizáciami spúšťajú spoločnú podpornú informačnú kampaň k národnému skríningovému programu rakoviny hrubého čreva a konečníka Nezaľahd' svoj život - Urob si už dnes preventívny test. „Skríning pomáha včas odhaliť onkologické ochorenie, čo významne zvyšuje šance pacienta na úspešnú liečbu a uzdravenie,“ hovorí ministerka zdravotníctva Andrea Kalavská (nominantka Smer-SD).

**Bratislava** – Dôvodom nezájmu lekárov o doplnkové ordinačné hodiny je podľa ich zástupcov administratívna náročnosť celého procesu. Slovenská lekárska komora (SLK) aj Asociácia súkromných lekárov (ASL) SR sa zhodujú, že lekári sú aj bez nich preťaženi. „Lekári sú stále viac zaťažovaní nielen zvýšeným počtom pacientov, ale v poslednom čase aj stále sa hromadiacou administratívou. A doplnkové ordinačné hodiny sú nielen o poskytovaní zdravotnej starostlivosti, ale aj o zvýšenej administratíve,“ uviedol prezident SLK Marian Kollár. Preto podľa neho lekári zatiaľ o doplnkové ordinačné hodiny nemajú záujem.

**Vysoké Tatry** – Rok 2018 prial cestovnému ruchu vo Vysokých Tatrách. Štatistický úrad SR totiž nedávno zverejnil oficiálne štatistiky za minulý rok a tento región zostáva najobsadzovanejším a najnavštevovanejším na Slovensku. Informovala o tom výkonná riaditeľka Oblastnej organizácie cestovného ruchu (OOCR) Región Vysoké Tatry Veronika Littvová s tým, že najvyšší podiel návštevníkov stále zaznamenávajú Slováci.

**Bratislava** - Starostlivosť o dlhodobých chorých ľudí sa má na Slovensku riešiť po novom. Ministerstvá zdravotníctva a práce predložili do medzirezortného pripomienkovania návrh novelizácie zákona o poskytovateľoch zdravotnej starostlivosti a ďalších právnych noriem, ktorý prináša rozsiahle zmeny v starostlivosti o takýchto pacientov. V nemocniciach sa budú môcť dolečovať tri mesiace, za deň pobytu si majú doplácať päť eur, zvyšok uhradia zdravotné poisťovne. V prípade, že sa budú doma o chorých starať ich blízki, budú mať zase po novom nárok na tzv. dlhodobé ošetrovne.

**Bratislava** - Prezident SR Andrej Kiska odštartoval sériu rozlúčkových návštev v Bruseli a prevzal si aj Európsku cenu za ľudské práva Sinti a Rómov. Hlavnou témou rozhovorov boli nadvládajúce voľby do Európskeho parlamentu a aktuálne dianie na pôde EÚ. Vo štvrtok 21. marca bol v Rakúsku, kde sa stretol s prezidentom Alexandrom Van der Bellenom. Kiska v prezidentskom úrade skončí 15. júna.

**Bratislava** – Do systému duálneho vzdelávania sa budú môcť zapojiť od školského roka 2019/2020 aj obchodné akadémie. Informoval o tom riaditeľ Štátneho inštitútu odborného vzdelávania (ŠIOV) Michal Němec. U zamestnávateľov podľa slov Němca vzrastá záujem aj o ekonomické a administratívne odbory v spolupráci s obchodnými akadémiemi.

**Bratislava** - Spojené štáty americké sa nesnažia na Slovensku vybudovať americkú vojenskú základňu ani nerokujú o stáljej prítomnosti amerických vojakov. Vo videu na sociálnej sieti to zdôraznil americký veľvyslanec na Slovensku Adam Sterling v súvislosti s Dohodou o obrannej spolupráci (DCA) medzi Slovenskom a USA. Sterling podľa svojich slov rozumie potrebu diskusie o takejto dohode, je však presvedčený, že diskusia musí byť založená na faktoch.

**Bratislava** - Odmeniť mimoriadne výkony športovcov, ktorí sa významnou mierou zaslúžili športovými úspechmi na významných medzinárodných športových podujatiach o propagáciu a dobré meno SR v zahraničí, navrhujú poslanci Národnej rady SR za Most-Híd. Béla Bugár, Tibor Bastrnák, Elemér Jakab a László Balódi (všetci Most-Híd) preto predložili na marcový schôdzku parlamentu nový návrh zákona o príspevku na zásluhu v športovej činnosti.

**Bratislava** - Ministerstvo školstva by mohlo v krátkom čase predložiť na diskusiu nový model odmeňovania učiteľov tak, aby boli odmeňovaní za ich pedagogickú prácu a nie na základe ich veku a absolvovaných školení. Myslí si to predseda parlamentného školského výboru Lubomír Petrák (Smer-SD).

**Bratislava** - Kandidátka na prezidentku Zuzana Čaputová v utorok 19. marca doručila písomné oznámenie o tom, že sa vzdáva funkcie podpredsedníčky mimoparlamentného Progresívneho Slovenska. Ešte cez víkend avizovala, že tak urobí začiatkom tohto týždňa. Ako pre TASR potvrdil jej hovorca Martin Burg, členkou strany zostáva. To sa zmení v prípade, že bude 30. marca v druhom kole zvolená za hlavu štátu.

**Bratislava** - V slovenskom hlavnom meste sa v stredu začína 26. ročník Medzinárodného festivalu filmových klubov Febiofest. Podujatie s podtitulom Zlo sa vo filme neskryje slávnostne otvorí premiéra slovensko-českého filmu Punk je hneď! debutujúceho režiséra Juraja Šlauku.

Výber zo slovenskej tlače

## Oficiálnou víťazkou druhého kola prezidentských volieb v SR je Zuzana Čaputová

Oficiálnou víťazkou druhého kola prezidentských volieb je Zuzana Čaputová so ziskom 58,4 percenta hlasov. Maroš Šefčovič získal 41,59 percenta hlasov. Oficiálne výsledky potvrdila Štátna komisia pre voľby a kontrolu financovania politických strán na nedeľnej tlačovej konferencii.

Čaputová volilo 1.056.582 voličov, Šefčovičovi odovzdalo svoj hlas 752.403 voličov. Volebná účasť dosiahla 41,79 percenta, čo je 1.847.417 voličov. Oproti prvému kolu bola účasť nižšia, vtedy prišlo hlasovať 2.158.859 voličov, čo je 48,74 percenta hlasov.

Slováci si piatykrát v histórii Slovenskej republiky volili prezidenta v priamych voľbách. Slovensko malo dosiaľ štyroch prezidentov. Prvým bol Michal Kováč, ktorého však volil parlament. Priamo si občania volili hlavu štátu prvýkrát v roku 1999, vybrali si Rudolfa Schustera. Po ňom bol dvakrát na čele štátu Ivan Gašparovič a dosiaľ posledným prezidentom je Andrej Kiska. Funkčné obdobie mu uplynie 15. júna, keď bude inaugurovaná jeho nástupkyňa Zuzana Čaputová.

### Z. Čaputová ďakuje za podporu a volá po spájaní

Zuzana Čaputová prijíma svoje zvolenie za prezidentku SR s veľkou pokorou a hovorí, že Slovensko si pýta zmenu. Vyzýva na hľadanie toho, čo nás spája. Sľubuje, že bude s ľuďmi a že sa bude uchádzať o dôveru aj tých, ktorých si ešte nezískala. Z výsledku je šťastná. Teší ju predovšetkým, že víťazstvo dosiahla s vlastným názorom, bez populizmu, hovorením pravdy a bez agresívneho slovníka. Za podporu ďakovala v slovenčine aj v jazyku menšín.

TASR



FOTO TASR - Michal Svítok

**Novozvolená slovenská prezidentka Zuzana Čaputová 30. marca 2019 v Bratislave. Newly elected Slovak President Zuzana Caputova.**

## SR je bezpečná aj vďaka NATO

Aj vďaka Severoatlantickej aliancii (NATO) je v súčasnosti Slovensko prosperujúca a bezpečná krajina. Pri príležitosti 15. výročia vstupu Slovenska do NATO to na sociálnej sieti vyhlásil prezident SR Andrej Kiska. Z tohto dôvodu je tiež pred Prezidentským palácom historicky prvýkrát vztyčená vlajka NATO. Popri slovenskej vlajke a vlajke EÚ bude pred palácom viať 24 hodín.

Prezident v tejto súvislosti zdôraznil, že vstup do NATO bolo suverénne a dobrovoľné rozhodnutie. „Dnes ani tá najsilnejšia krajina nedokáže sama čeliť výzvam, ako je terorizmus, migrácia, klimatické zmeny alebo udržanie ekonomického rastu. Aby sme to dokázali, musíme niekam patriť,“ poznamenal Kiska. Podľa jeho slov si Slovensko vstupom do NATO vybralo, že patrí medzi slobodné, demokratické a úspešné krajiny.

Bezpečnosť a obrana sú podľa Kisku vo veľkej miere o dôvere, že si spojenci prídu navzájom na pomoc. Je presvedčený, že Slovensko je krajina, ktorá svoj sľub dodrží. „Aj preto je nesmierne dôležité, aby sme investovali do našej bezpečnosti. Aby sme dokázali tieto nemalé investície pretaviť na pocit bezpečia pre našich ľudí,“ myslí si Kiska. Zdôrazňuje tiež, že každý jeden cent je potrebné minúť zodpovedne, transparentne a efektívne.

„O našu bezpečnosť sa musíme starať neustále. Pretože to, že naši občania majú už 15 rokov tie najlepšie bezpečnostné garancie, nie je samozrejmosť,“ vyhlásil prezident. Pripomenul tiež spoločné vyhlásenie troch najvyšších ústavných činiteľov. „Zaviazali sme sa, že budeme presadzovať také kroky, ktoré túto bezpečnosť budú posilňovať,“ uviedol.

TASR



## Krajania vítajú postoj P. Pellegriniho k voľbám prezidenta SR v zahraničí

Svetové združenie Slovákov v zahraničí (SZSZ) víta vyhlásenie predsedu vlády SR Petra Pellegriniho (Smer-SD), že možnosť voliť hlavu štátu aj občanmi SR v zahraničí má jeho podporu. Informoval o tom predseda SZSZ Vladimír Skalský.

Združenie víta i fakt, že premiér hovorí realisticky o voľbách na zastupiteľských úradoch. „Predstava SZSZ je, že pri všetkých typoch hlasovaní by bolo možné realizovať ich na zastupiteľských úradoch a pri hlasovaniach okrem prezidentských volieb aj poštou,“ uviedol Skalský.

SZSZ podľa jeho slov podporuje aj voľby prostredníctvom internetu. „Hoci existujú príklady, akým je Estónsko, sme si vedomí právnych i bezpečnostných komplikácií, ktoré sa s tým spájajú. Preto uprednostňujeme okamžité riešenie kombinujúce poštu a zastupiteľské úrady a začatie diskusie o voľbách prostredníctvom internetu,“ uzavrel predseda SZSZ.

Za veľký obrat v postojoch koalície a veľký krok pre občiansku spoločnosť na Slovensku považuje vyjadrenie premiéra občianske združenie Srdcom doma. Vníma ho ako veľké zadostučinenie pre tisíce slovenských občanov, ktorí pravidelne cestujú voliť na Slovensko. „Teraz očakávame, že pán premiér poverí Ministerstvo vnútra SR tým, aby pripravilo návrh legislatívnych zmien, ktoré umožnia občanom voliť zo zahraničia,“ dodal predseda petičného výboru Srdcom doma Samuel Zubo.

Možnosť voliť hlavu štátu občanmi SR aj v zahraničí má podporu premiéra Pellegriniho, ktorý to konštatoval v sobotu po svojom volebnom akte v Banskej Bystrici. Predseda vlády považuje za čudné, že pri rôznych typoch volieb má SR rôzne systémy. Slovenské ambasády vo svete by podľa neho dokázali voľbu technicky zabezpečiť. Pellegrini nevidí dôvod na to, aby Slováci v zahraničí nemohli voliť prezidenta, ak môžu na ambasádach voliť pri iných voľbách. Za otázku budúcnosti označil premiér elektronické voľby.

TASR



## Oznámenia spolkov a spoločenské podujatia

### Veľkonočné raňajky v Pittsburgh, PA

V sobotu **13. apríla 2019** bude vo farnosti Knieža Pokoja v Pittsburgh, PA veľkonočné podujatie, ktoré farnosť usporiada už 29 rokov. Slovenská sv. omša bude v St. Adalbert Church, 160 South 15th Street. O 10.45 dopoludnia začne modlitba slovenského sv. ruženca a omša začne o 11.00 hodine. Po omši budú v Prince of Peace Parish Center (81 South 13th Street) podávané veľkonočné raňajky (šunka, paska, syr, klobása a vajička). Vstup je bezplatný, usporiadatelia však budú vďační za finančné dary. Účastníci podujatia si budú mať možnosť prezrieť výstavu o ľudových tradíciách na Slovensku. Na predaj budú výrobky dovezené zo Slovenska a ručné práce. Atrakciou bude aj ukážka pletenia palmových listov a maľovanie veľkonočných vajec. Na predaj budú makové a orechové koláče, palacinky a pečivo. Bližšie informácie: Connie Zatek, telefónne číslo: 412-657-6364.

### SPOLOK SV. MATÚŠA ISKJ - VEĽKONOČNÁ ZÁBAVA

V nedeľu **28. apríla** oslávim veľkonočné sviatky poobedňajšou zábavou od 12:30 pm do 5 pm, hudba s DJ Palom Janikom. Lístky v predpredaji \$20.00, pri dverách \$25.00, deti 14 rokov a mladšie vstup zdarma. V cene lístka je započítaný obed a nealkoholické nápoje, bude možné kúpiť si pivo a víno. O viac informácií zatelefonujte na farský úrad sv. Jána Nepomuckého: 212-734-4613.

## Veľká noc v Ždiari má svoje čaro

Pokračovanie zo str. 28

pre chalúčky je, že sú trojpristorové, majú sytočervené okná s rôznymi ornamentmi a modré škárovanie. Ich strechy sú pokryté šindľom a zakončené zdobenými štítmí. Dnes má Ždiar vyše 1 300 obyvateľov a okrem originálnych dreveníc sa tam nachádza aj množstvo penziónov, pretože obec sa pre malebnú prírodu, turistické možnosti a nejedno lyžiarske stredisko stala vyhľadávaným a bohato navštevovaným miestom nielen slovenskými, ale aj zahraničnými turistami.

### Pôstne zvyky zachovávajú dodnes

Málokterá obec na Slovensku má také bohaté zvyky a tradície, ako sú zachované práve v Ždiari. Ždiarčania k nim majú veľkú úctu, a keď sa s nimi stretnete, určite vám o nich hrdo rozpovedia. Práve k obdobiu Pôstu a Veľkej noci sa viaže veľmi veľa ľudových zvyklostí, ktoré sú naozaj jedinečné. „Už na začiatku Pôstneho obdobia bolo v domácnostiach zvykom všetky nádoby, v ktorých sa varilo jedlo, dôkladne poumývať v horúcej vode od zvyškov masti. Prestalo sa používať maslo, a masť nahradil ľanový olej,“ oboznamuje nás Magdaléna Zoričáková, členka Spolku goralského dedičstva v Ždiari. Ako všade, aj tam boli pôstne pokrmy striedme, bezmäsité a jednoduché. Čo počas Pôstu ľudia jedávali najviac? „Zemiaky, cestovinové a mliečne jedlá. Ľudia jedli aj surovú kyslú kapustu, niekedy so zemiakmi upечenými v peci, alebo sa varené zemiaky ochutili len cesnakom,“ vysvetľuje ďalej Magdaléna Zoričáková. Ďalšou špecialitou bola kaša z múky a vody, ku ktorej sa pilo mlieko, pretože kravička kedysi nechýbala v žiadnej domácnosti. Bola živiteľkou rodiny. Výnimkou nebola ani tzv. juška (šľava z kyslej kapusty). Dnes sa už tieto striedme stravovacie pravidlá dodržiavajú menej, celkom sa však od nich neupustilo. Ak niekedy natrafíte na pravého Ždiarčana, určite vám povie, že oni majú len dve ročné obdobia: zimu a veľkú zimu. Možno sa nad tým pousmejete, ale je to naozaj tak. Zimy sú v Ždiari také kruté, že sneh niekedy drží až do mája. Preto sa v obci neobjavujú ani jarne zvyky súvisiace s vynášaním Moreny. Dôvod je prostý: pred veľkonočnými sviatkami je krajina zväčša ešte pokrytá snehom.

### Chlapci kúpu dievčatá v snehu

Aj veľkonočných zvykov sa v Ždiari zachovalo neúrekom. Samotnú Veľkonočnú nedeľu miestni vnímajú ako veľký sviatok. Pôst sa pre nich však končí až po požehnaní typických veľkonočných jedál. Aby teda rodina mohla spoločne zasadiť k sviatočným raňajkám, hneď ráno vezme jeden člen rodiny košík a ide do kostola. Najčastejšie sa požehnáva chlieb, šunka, slanina, klobása, vajička (uvarené a zafarbené napríklad cibulovými šupkami), sladký koláč, chren, soľ, syr či ozdobený baránok. Dozvedeli sme sa, že v niektorých domácnostiach sa pripravuje jedlo, ktoré sa robí zo smotany, z chrenu, nakrájanej šunky, klobás, varených vajčiek a iných ingrediencií. Hm, možno by naozaj stálo za to vybrať sa na sviatky do Ždiaru a túto špecialitu ochutnať. Aj keď sa v obci už negazduje vo veľkom, zvyšky z veľkonočnej hostiny sa pozbierajú a odnesú domácim zvieratám. Počas sviatkov sa ešte nevyháňajú na pašu, pretože počasie to nedovoľuje. Skutočná jar tam prichádza oveľa neskôr. Ak však už nebol sneh, čo však bývalo málokedy, škrapiny z vajec a kosti sa odnášali v minulosti na pole, aby bola dobrá úroda. A ako to v Ždiari vyzerá na Veľkonočný pondelok? „Veľkonočná polievačka je výdatná na vodu, ktorá prúdi z vedier. Vzhľadom nato, že krajina je väčšinou ešte pod snehovou prikrývkou, sú dievčatá vykúpané vo vode, na dvore plnom snehu,“ usmieva sa Magdaléna Zoričáková. Milé dievčatá, ak teda túžite po pravej veľkonočnej guľovačke, nech sa páči! V Ždiari si ju určite užijete. Okrem toho sa taká ždiarska oblievačka často zmení na ozajstnú veselicu. Po štyridsiatich dňoch odriekania chlapci vezmú harmoniku a už prezlečené dievčatá vykrúcajú v domoch po dedine niekedy až do večera. Veľká škoda je, že v súčasnosti tento zvyk už zaniká.

### Na Veľkú noc idú do kostola v krojoch

Dodržiavanie tradícií je v Ždiari také živé, že na slávnostnú veľkonočnú svätú omšu kráča mnoho obyvateľov aj dnes vo sviatočných krojoch, plných nádherných výšiviek a trblietavých stužiek. Hovorí sa, že ždiarsky kraj je najpestrejší. Či deti, či starší sa oblečú do krojov, a tento úmysel im neprekazí ani surové počasie. „Staršie dievčatá sa obliekajú do bieleho kroja a na vrkoč si dozadu pripínajú zošité červené stužky na spôsob svadobnej party. Krojovaní obyvatelia vyplňajú prednú časť kostola pred oltárom a aj svojim nádherným oblečením prispievajú k oslave zmŕtvychvstalého Krista,“ hrdo rozpráva Magdaléna Zoričáková, ktorá je zároveň učiteľkou regionálnej výchovy v miestnej škole. „Ždiarske kroje sú krásne a mám radosť, keď domáci prídu takto vyobliekaní na svätú omšu, ale to nie je na veľkonočnej svätej omši to podstatné a najkrajšie,“ pripomína Miroslav Lettrich, ktorý je už siedmy rok farárom v tejto malebnej goralskej obci. „Účasť domácich v krojoch však môže byť silným symbolom, a to vtedy, keď sa stane prejavom vďačnosti súčasníkov za dar viery a tradície, ktoré prijali od svojich predkov,“ pokračuje Miroslav Lettrich a dodáva, že neoceniteľnú zásluhu na tom, že Ždiarčania stále pri významných udalostiach chodia do kostola v kroji, má dnes už zosnulý správca tamojšej farnosti Ľudovít Šlepečký. Veľmi veľa pre ždiarsky folklór a tradície vykonal tiež už, žiaľ, zosnulý správca Múzea Ždiarsky dom Peter Michalák. No Ždiarčanov nevidíme v kostole v krojoch len na Veľkú noc, ale aj na Vianoce či ohlášky. Už dlhoročnou tradíciou je, že i deti na prvom svätom prijímaní sú poobliekané v krojoch a rovnako mládež na birmovke.

Lenka Horáková  
KN 13-14/2018

## Spolok sv. Matúša č. 45 IKSJ v New York City



Zľava športoví referenti Ján Zeman, Jozef Korčák, a v strede náš kuchár Ján Škrkoň.



Športoví účastníci.

Spolok sv. Matúša č. 45 IKSJ pri kostole sv. Jána Nepomuckého v NYC usporiadal halový futbalový a ping-pongový turnaj dňa 2. marca, 2019 v kostolnej hale sv. Jána Nepomuckého v NYC. Športoví referenti, Ján Zeman, Jozef Korčák a Anton Kucharovič boli hlavnými organizátormi športového podujatia. Súťaže sa zúčastnili dva tímy: Brooklyn z NY a Fofu z NJ. Víťazom ping-pongového turnaja sa stal Ján Duch. Chutné pohostenie pripravil Ján Škrkoň a domáce slovenské koláče napiekla Anna Zemanová. Všetkým účastníkom súťaže ďakujeme za pekné športové výkony a víťazom srdečne blahoželáme.

Jozef Jurasi – člen spolku #45 IKSJ

## V košickej katedrále sa poďakovali jubilanti kard. Tomko a Mons. Tkáč

Pokračovanie zo str. 28

arcbiskup Bober.

Jubilejné slávenia začal kardinál Jozef Tomko už v nedeľu 10. marca v Ríme v rodinnej atmosfére na pôde Pápežského slovenského kolégia sv. Cyrila a Metoda. Pri svätej omši o 17. hodine ho pri oltári privítal rektor kolégia ThDr. Pavol Zvara. Vo fialovej farbe Prvej pôstnej nedele s jubilantom koncebrovalo vyše 40 diecéznych i rehoľných kňazov za účasti viacerých rehoľných sestier z rozličných kongregácií, ako aj laikov pôsobiacich v Ríme, zo Slovenska i Čiech.

O príjemnú atmosféru a pohostenie domácimi špecialitami po svätej omši sa postarala komunita milosrdných sestier sv. Vincenta – satmárok, ktorá pôsobí v slovenskom kolégiu v Ríme. Dve sestry z tejto rehole, sestra Júlia Kolumberová a sestra Irena Kopanicová, sa už viacero rokov starajú o domácnosť kardinála Tomka.

Po prípitku so spievanými žičeniami „Sto lat“ a „Mnohaja lita“ si kardinál rozbalil narodeninový darček. Ako poslednému žijúcemu zakladateľovi Slovenského ústavu sv. Cyrila a Metoda v Ríme, ktorý aj v 95-ke stále udržiava s pápežským kolégiom živý kontakt, mu rektor Pavol Zvara v mene komunity kolégia venoval minipočítač tablet. Jubilant hneď ukázal, že nebude mať problém s jeho obsluhou.

Kardinál Jozef Tomko sa stále teší dobrému zdraviu a je aktívny aj po intelektuálnej stránke. Z Vatikánu, kde sa zúčastňuje na podujatiach kardinálskeho zboru, sa pravidelne prihovára cez Vatikánsky rozhlas a podniká cesty do vlasti. V Ríme koncebuje s pápežom Františkom pri významných príležitostiach, ako aj nedávno pri vianočnej slávnosti alebo na Popolcovú stredú, keď osobne udelil pápežovi znak popola v jeho titulárnom chráme, Bazilike sv. Sabíny. TK KBS a Slovenská redakcia Vatikánskeho rozhlasu aj v mene čitateľov a poslucháčov vyprosuje jubilujúcemu otcovi kardinálovi hojnosť Božích darov zdravia a sily ducha i tela a teší sa na ďalšiu rozhlasovú spoluprácu.

TKKBS, RV

## Slovenská liga pripravuje spomienkovú slávnosť k 100. výročiu Štefánikovej smrti

Slovenská liga v Amerike si pripomenie v nedeľu 19. mája 2019 100. Výročie tragickej smrti generála Milana Rastislava Štefánika. Slávnosť sa bude konať v spoločenskej hale slovenského kostola sv. Jána Nepomuckého v New Yorku (First Ave a 66th St.) Začne sa o 1:00 hodine popoludní. Slávnostným rečníkom bude profesor historik Dr. Michael Kopanic. Slávnosť bude obohatená hodnotným umeleckým programom. Slovenská liga pozýva slovenskú verejnosť, aby si prišla uctiť pamiatku národného hrdinu M. R. Štefánika.

### Vyšlo ďalšie číslo Slovakie

Začiatkom roka 2019 vyšlo tlačou nové číslo historickej publikácie Slovenskej ligy v Amerike – **Slovakia 2019**. Publikácia obsahuje mnoho zaujímavých článkov, hlavne z čias, keď sa rodila druhá Slovenská republika *Slovakia 2019* si možno objednať za \$10.00 (vrátane poštovného) na adrese: Slovak League of America, 205 Madison Street, Passaic, NJ 07055.

### Konvencia slovenských organizácií

V roku 2019 budú mať svoje štvorročné konvencie dve slovenské organizácie. Slovenský katolícky Sokol bude mať svoju 33. Konvenciu v dňoch **3. až 7. augusta 2019** v hoteli Cleveland Airport Mariot na adrese 4277 W. 150th Street, Cleveland, Ohio 44135. Na konvencii sa zide približne 200 delegátov z miestnych spolkov.

First Catholic Slovak Ladies Association (Ženská Jednota) bude mať svoju štvorročnú konvenciu v dňoch **4. až 7. októbra 2019** v hoteli Tampa Marriot Waterside. Na konvencii sa zide približne 300 delegátov z miestnych spolkov. Sídlo organizácie je na adrese 24950 Chagrin Blvd. Cleveland, Ohio, 44122.



## 26. Slovenský ples v Garfield, New Jersey

Zladiť všetko tak, aby ples dokonale odzrkadľoval tému "Pod hladinou mora" je dozaista výzva. Organizátori 26. Slovenského plesu ju však zvládli bravúrne!

Neuveriteľné nasadenie členov Slovensko Amerického Kultúrneho Strediska (S-AKS), ktorí hodiny pripravovali každý detail sa isto vyplatilo. Viac ako 420 účastníkov, ktorí v ten slávnostný večer vstúpili do Royal Manner v meste Garfield, v New Jersey, privítala dokonale decentná, tak trochu rozprávková, a zároveň elegantne realistická výzdoba, s ktorou sa v rebričku krásy okrem nádherných rób úťažníčok pretekali aj bohaté švédske stoly. Pri pochutnávaní si na delikatesách a výborných drinkoch dotvárala atmosféru vynikajúca Erin Hill, uznávaná harfistka, ktorá vystupovala s hviezdami ako Enya či Cyndy Lauper. Svojimi tónmi doprevádzala aj fotenie sa na červenom koberci, ktorý samozrejme nesmel chýbať. S logom Slovenského Amerického kultúrneho strediska v pozadí sa na okamih každý stal žiarivou hviezdou večera!

Následne sa všetci hostia presunuli do rovnako elegantne pripravenej sály. Usadili sa ku stolom a do ďalšej časti večera ich waltom ako aj horúcimi latinskými pohybmi pretancovali výborní profesionálni tanečníci Vanesa Falisova (narodená v Hummennom) a jej partner Yusif Amsatr. Rovnako profesionálne bolo aj privítanie od moderátorov, čarovnej Sabiny Sabadoš, predsedníčky S-AKS a zároveň predsedníčky plesového výboru, a šarmantného Petra Krajniaka, tajomníka S-AKS, ktorí nás s nemiznúcim úsmevom a entuziazmom sprevádzali celým večerom. V úvode predstavili všetkých vzácných hostí najmä: Jeho Excelencia Stály predstaviteľ SR pri OSN veľvyslanec Michal Mlynár s pani manželkou Dr. Andreou Mlynárovou; pán Miroslav Jenča, zástupca OSN pre politické otázky; pani generálna konzulka Slovenskej republiky v New Yorku Ladislava Begeč, pán generálny konzul Českej republiky v New Yorku Miroslav Rameš, konzul a zástupca Slovenskej republiky v New Yorku Matej Saloň, konzul a zástupca Českej republiky v New Yorku Karel Smékal s pani manželkou. Následne sa prihovorel publiku duchovný otec Roman Palecko zo St. Filip Neri Oratory v Tappan, NY.

Do skorého rána hrala tanečníkom hudobná skupina Express pod vedením Mareka Šoltísa. A odvedli teda vynikajúcu prácu. Parket bol neustále plný, nikdy však neprestal ponúkať zabávajúcim sa dostatok miesta na tanečné kreácie. Aby však mali priestor i nabráť druhý dych, večerný program mal rôznorodé časti. Výstupenie, na ktoré mnohí čakali, odohral legendárny Pavol Hammel, ktorý v priebehu niekoľkých minút dokázal preniesť ľudí v spomienkach do rokov dávnych, minulých. Jeho piesne ocenili azda všetky prítomné generácie, ktorých zástupcovia speváka aj riadne vytancovali. Samozrejme nechýbala ani tombola s fantastickými cenami a lahodné dezerty či typické bryndzové halušky, pirohy a pečené prasiatko.

Ďakujeme Prvej Katolíckej Slovenskej Jednote za podporu podujatia, ako aj členom zo spolku č. 24 v Clevelande, č. 45 v NYC, č. 716 v NYC a spolku č. 746 IKSJ v Linden, NJ, ktorí sa zúčastnili tohto skvelého programu Slovenského plesu v NJ.

Slováci a Americkí Slováci opäť raz ukázali, ako dobre a radi sa bavia. Všetci sa už nepochybne nevedia dočkať budúročného Slovenského plesu, lebo skúsenosti toľkých rokov dokazujú, že sa je na čo tešiť! Slovensko-Americké Kultúrne Stredisko vás už teraz srdečne pozýva na ďalší ročník Slovenského bálu, ktorý sa uskutoční v sobotu 22. februára 2020! Úplný zoznam sponzorov bálu a fotografie nájdete na webovej stránke: SlovakAmericanCC.org.

Aneta Lisa Jimenez

Článok zaslala regionálna riaditeľka IKSJ Sabina Sabados



Na snímke Diplomacia komunita sediaci zľava: Jeho Excelencia Stály predstaviteľ SR pri OSN veľvyslanec Michal Mlynár; zástupca OSN pre politické otázky Miroslav Jenča; Stojaci zľava: Dr. Andreou Mlynárová; predsedníčka S-AKS a predsedníčka plesového výboru Sabina Sabados; generálna konzulka Slovenskej republiky v New Yorku Ladislava Begeč; generálny konzul Českej republiky v New Yorku Miroslav Rameš; zástupca vedúceho úradu Generálneho konzulátu Českej republiky v New Yorku Karel Smékal s pani manželkou.

## Je nezabudnuteľným zážitkom pápežovi osobne poďakovať ...

Predseda Národnej rady SR Andrej Danko absolvoval osobnú audienciu o svätého Otca, pápeža Františka. Táto pracovná návšteva sa uskutočnila v slovensko-českom zložení, spolu s Andrejom Dankom pápež František prijal aj predsedu Poslaneckej snemovne ČR Radka Vondráčka. Spoločná návšteva sa uskutočnila z iniciatívy slovenskej strany pri príležitosti 1150. výročia úmrtia sv. Cyrila, ktorý je spolu so svojim bratom, Metodom, patrónom Európy. Bola výnimočná predovšetkým tým, že išlo o unikátnu audienciu – pápež totiž neprijíma predsedov parlamentov a nikdy v histórii sa zatiaľ nestalo, aby spoločne prijal predstaviteľov Slovenska a aj Česka.

„Bol to pre mňa neskutočne silný zážitok. Mal som možnosť svätému Otcovi poďakovať za všetku tú lásku a dobrotu, ktorú šíri. Pápežovi som venoval dar, ktorý je pre Slovensko veľmi typický – ručne vyrezávanú fujaru, ktorú používajú pastieri. Ako vieme, motív pastierstva je veľmi príznačný aj pre kresťanstvo, tak to tú symboliku daru ešte zvýraznilo,“ opísal svoje dojmy z osobnej audiencie predseda parlamentu.

Andrej Danko zároveň pozial hlavu katolíckej cirkvi na návštevu Slovenska. Ten pozvanie prijal s porozumením. K pozvaniu sa vyjadril aj bratislavský arcibiskup metropolita Mons. Stanislav Zvolenský: „Budeme sa veľmi intenzívne uchádzať o to, aby sme v najbližšej dobe vedeli ponúknuť svätému Otcovi reálne termíny, kedy by sa tá cesta mohla uskutočniť. Čo by bolo aj pre pápeža zaujímavé, a čo by mohlo zvýšiť úspech našich snáh, by bolo zorganizovať spoločnú návštevu Slovenska a Česka.“

Pápež František počas prijatia požehnal aj obradné kalichy, ktoré budú slúžiť počas svätých omší v hradnej kaplnke zasvätenej Sedembolestnej Panne Márii. Táto kaplnka bola na Bratislavskom hrade znovuotvorená vlani po viac ako 200 rokoch, z iniciatívy predsedu parlamentu Andreja Danka a z finančných darov poslaneckého klubu SNS.

Na záver pracovnej návštevy svätej Stolice si predsedovia parlamentov uctili pamiatku položením vencov k pamätníkom Jana Palacha a Alexandra Dubčeka, a zároveň aj zablahoželaní emeritnému kardinálovi Jozefovi Tomkovi k jeho významnému životnému jubileu (95. narodeniny).

TASR

## K liečivej studničke pri Lehote prichádzajú každoročne stovky pútnikov

Stovky pútnikov sa každoročne stretávajú v obci Lehota v okrese Nitra pri studničke, o ktorej liečivých účinkoch kolujú chýry už takmer sto rokov. Miesto nad Lehotou sa spája s udalosťami, ktoré siahajú do 19. storočia. Podľa rozprávania miestnych sa mladému obecnému pastierovi Jozefovi Dobrovoľnému zjavila pri studničke Panna Mária. Požiadala ho, aby na toto miesto privádzal pútnikov.



The healing powers of a spring near Lehota, Slovakia draw hundreds of pilgrims each year.

Jozef Dobrovoľný sa narodil v roku 1852 v Rakovciach. Ako sirota sa túlal po Slovensku, až sa dostal do Lehoty. Obyvatelia, zväčša roľníci, ho vzali do služby ako obecného pastiera. Ako šestnásťročnému sa mu pri studničke nad obcou, kde pásaval stádo oviec, zjavila Panna Mária. Žiadala od neho, aby tam privádzal púte, na ktorých by bola uctievaná. Druhý raz sa mu zjavila ako devätnásťročnému v kostole na oltári, kde ju v podobe sochy možno vidieť dodnes. Jozef však na zjavenie zabudol a želanie Panny Márie nespínil.

Postupne sa vyučil remeslo, v Piešťanoch sa oženil. Mal jedno dieťa, ktoré zomrelo a čoskoro po ňom zomrela aj jeho manželka. Oženil sa po druhý raz, o niekoľko rokov však zomrela aj jeho druhá manželka. Jozef zostal sám, bez detí. Medzitým si kúpil veľký dom so záhradou v Piešťanoch neďaleko kostola, kde si zriadil veľkú dielňu. Mal dvanásť tovarišov. V januári 1920 sa oženil po tretí raz.

Krátko po svadbe však Jozef ťažko ochorel. Vtedy sa obrátil o pomoc k Panne Márii. Zjavila sa mu v sne a povedala, že vyzdravie, ak urobí to, o čo ho prosila už pred rokmi. Požiadala ho, aby sa napil vody z prameňa na tom mieste, kde sa mu zjavila po prvý raz, aby tam dal postaviť kaplnku a organizoval púte na toto miesto. On tak urobil. Dal si priniesť vodu, napil sa a bolo mu lepšie. Vstal a dal napísať žiadosť ostrihomskému arcibiskupovi, kde opísal celú udalosť, aby povolil púte do Lehoty. Potom letákmi oznámil, že 30. apríla sa mu zjavila Panna Mária na vršku pri Lehote. Odvtedy každoročne 29. apríla prichádzajú do Lehoty púte z Piešťan a vracali sa späť 1. mája.

TASR



Členka IKSJ a pokladníčka S-AKS Tanya a Daniel Pulver.



Legendárny Pavol Hammel.



Profesionálni tanečníci Vanesa Falisova a jej partner Yusif Amsatr.



Členovia Rady S-AKS a výbor Slovenského plesu. Zľava: Peter Krajnak (tajomník), Alexandra Trouilloud, Bianca Galis, Jozef Venglar, Sabina Sabados (predsedníčka S-AKS/ predsedníčka plesu), Marcus Gurega, Julie Ann Gurega, Matus Culen (podpredseda), Martin Trouilloud, Gregory Duch, Lianna Clark (dozorkyňa), Dr. Ivica Labuda-Trouilloud (predsedníčka pre vedeckú činnosť).





# Jednota



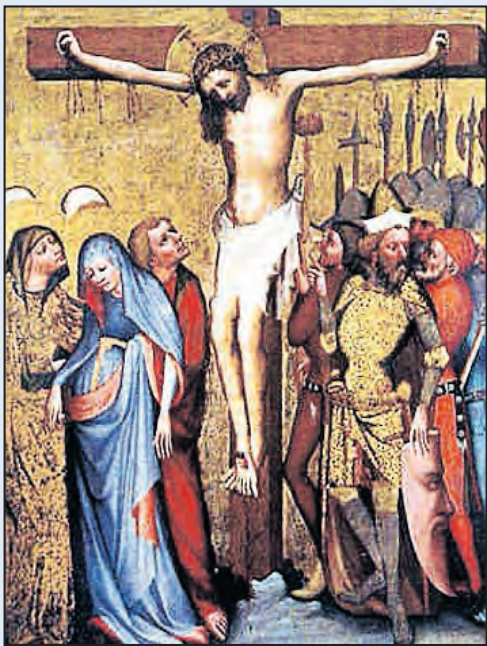
ÚRADNÝ ORGÁN PRVEJ KATOLÍCKEJ SLOVENSKEJ JEDNOTY V SPOJENÝCH ŠTÁTOCH A V KANADE

Ročník 128

STREDA, 10. APRÍLA 2019

Číslo 5982

## Radostné Aleluja



*Nech slávenie Veľkej noci je pre Vás prameňom nádeje, radosti a pokoja*

*Radostné a požehnané veľkonočné sviatky želáme všetkým Jednotárom a priaznivcom IKSJ*

## Zomrel biskup Mons. Jozef Viktor Adamec

Dňa 20. marca 2019 zomrel biskup Mons. Jozef Viktor Adamec, emeritný biskup diecézy Altoona-Johnstown v USA. Narodil sa 13. augusta 1935 v meste Bannister v Michigane, USA, ako syn slovenských rodičov, ktorí sa do USA vysťahovali z Trenčianskej Závady. Základnú a vyššiu školu absolvoval v rodnom meste, univerzitné štúdium začal na Michigan State University (1953-1955). Potom odišiel do kolégia Nepomucenum v Ríme, kde bol vtedy vicerektorom terajší kardinál Jozef Tomko. Teológiu študoval na Lateránskej univerzite (1955-1960), s úmyslom pôsobiť ako kňaz v postkomunistickom Slovensku. Za kňaza ho vysvätili 3. júla 1960 a inkardinovali do Nitrianskej diecézy. Keďže na Slovensko nemohol odísť, vrátil sa do USA. V roku 1965 ho vymenovali za cirkevného notára, v roku 1969-1971 bol tajomníkom biskupa, do roku 1977 riaditeľom biskupskej kancelárie v Saginawe. Dňa 17. marca 1987 ho vymenovali za biskupa diecézy Altoona-Johnstown. Jeho biskupská vysviacka 20. mája 1987 bola sviatočným dňom celej slovenskej emigrácie v Amerike. Hlavným svätiteľom bol kardinál Jozef Tomko. Okrem zodpovednosti za diecézu zastupoval záujmy americko – slovenských katolíkov v Biskupskej konferencii USA. V roku 1973 sa stal predsedom Združenia slovenských katolíkov. Po prijatí biskupskej hodnosti v roku 1987 sa tohto predsedníctva vzdal. Bol predsedom Konferencie slovenského kléru v USA, ktorá podporuje doteraz Pápežský ústav svätého Cyrila a Metoda a hradí štipendiá slovenským študentom. Aktívne sa zaujímal o život Cirkvi na Slovensku, ktorú mnohokrato podporoval. Na Cyrilometodskej púti v Nitre 5. júla 2007 bol slávnostným celebrantom a kazateľom. Krátko pred smrťou ho navštívil nitriansky biskup Mons. Viliam Judák. Pri rozlúčke ho uistil o modlitbe za Slovensko, konkrétne za Nitriansku diecézu.



Prosíme, myslíte na neho vo svojich modlitbách. R. I. P.

Biskupstvo Nitra

## Veľká noc v Ždiari má svoje čaro

Podtatranskú obec Ždiar delí od poľských hraníc len pár kilometrov. Túto rázovitú goralskú dedinu s bohatou históriou, jedinečnou ľudovou architektúrou a tradíciami chránia z výšky majestátna Belianske Tatry. Už v roku 1977 bola vyhlásená za pamiatkovú rezerváciu. Keby sme nahliadli do minulosti, dozvedeli by sme sa, že prvé zmienky o Ždiari sa objavujú niekedy ku koncu 16. storočia. So vznikom tejto obce to bolo naozaj zaujímavé.

**Ždiar už vyše 400 rokov osvetľuje jasné svetlo Zorničky**

Domáci by vám určite s oduševnením porozprávali dávnu legendu, ktorá hovorí o uhliaroch, čo kedysi chodili do hustých lesov pod Beliankami páliť drevené uhlie. Jeden z nich si tam postavil malú chalúpku s jedným oknom. Bolo obrátené na stranu, z ktorej v noci do izby svietilo jasné svetlo Zorničky. Okolo uhliarovej drevenice postupne vyrástli ďalšie chalúpky a ich obyvateľom učarovala táto jasná hviezda natoľko, že podľa nej pomenovali svoju osadu Zor (Ždiar). A to svetlo akoby tam žiarilo dodnes a osvetľovalo životy ľudí, ktorí tam bývajú. Čo sa stalo s pôvodnými chalúpkami? Tie stoja dodnes. Presvedčíte sa sami, keď sa rozhodnete do Ždiaru zavítať. Typické



Pokračovanie na str. 26

## V košickej katedrále sa poďakovali jubilanti kard. Tomko a Mons. Tkáč



Foto TKKBS/ Jaroslav Fabian

**Katedrála sv. Alžbety v Košiciach bola v sobotu 16. marca svedkom ďakovnej slávnosti pri významných životných i kňazských jubileách kardinála Jozefa Tomka a Mons. Alojza Tkáča. Za účasti celého slovenského biskupského zboru, apoštolského nuncia Mons. Giacoma Guida Ottonella i hostí z Chorvátska a Ukrajiny bol hosťiteľom a slávnostným kazateľom košický arcibiskup metropolita Mons. Bernard Bober.**

**Cardinal Jozef Tomko and Archbishop Alojz Tkac celebrated their ordination jubilees at St. Elizabeth Cathedral in Kosice on March 16, 2019.**

Hlavný celebrant kardinál Jozef Tomko sa pri oltári v kruhu rodákov poďakoval Bohu za dar 95 rokov života a 70 rokov kňazstva. Koncelebrujúci spolujubilant, emeritný košický arcibiskup Mons. Alojz Tkáč oslávil 85 rokov života. Na rok ho čaká 30. výročie biskupskej vysviacky. Emeritný prefekt Kongregácie pre evanjelizáciu národov si na jeseň pripomenie 40 rokov v biskupstve. Mons. Bernard Bober v homílii predstavil oboch jubilantov ako bratov spojených v Kristovi a v jeho službe. "Dnes teda ďakujeme za vernosť, v ktorej žili a žijú naši otcovia – naši jubilanti. Je na povzbudenie, že obidvaja dnes môžu jednohlasne povedať: Bol som celý ten čas sprevádzaný a vedený Božou prozreteľnosťou, podporovaný jeho vernosťou a požehnaním! Ďakujeme Bohu za všetky skúšky i dobrodenia, ktorými naplnil ich životy a určil im rozmanité cesty," uviedol

Pokračovanie na str. 26