

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

Volume 129

WEDNESDAY, APRIL 15, 2020

# An Important Notice From the First Catholic Slovak Union



Dear Members, Agents and Friends:

The First Catholic Slovak Union is here to serve you. Our Home Office is in operation but will

remain closed to in-person visits until further notice. For the protection of our employees and our members, we are working remotely as well as with reduced staff in our headquarters under restricted hours.

If your call is not immediately answered, please leave a message and it will be returned as soon as possible. We appreciate your understanding and patience.

Rest assured the First Catholic Slovak Union remains financially strong and vital. At a recent Board of Directors meeting, we announced record assets of \$416 million, a record surplus of \$42.1 million, and an RBC of 1200.

We are as committed as ever to our membership. Together we will weather this storm.

Andrew M. Rajec National President

Kenneth A. Arendt Executive Secretary





Andrew M. Rajec



Kenneth Arendt

# Let's Look Forward to

These FCSU Fraternal Events:

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 June Extended Scholarship Deadline, p 13

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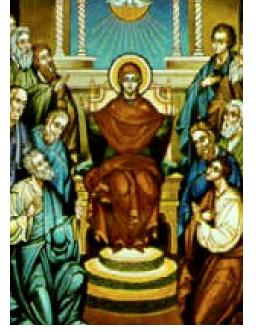
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# April: Month of the Holy Spirit & Holy Eucharist



# Prayer to the Holy Spirit (St. Augustine)

**NUMBER 5994** 

Breathe in me, O Holy Spirit, that my thoughts may all be holy. Act in me, O Holy Spirit, that my work, too, may be holy. Draw my heart, O Holy Spirit, that I love but what is holy. Strengthen me, O Holy Spirit, to defend all that is holy. Guard me, then, O Holy Spirit, that I always may be holy. Amen.







# Insights and Viewpoints



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

Fr. Killian Loch,

0.S.B.

# April 19, 2020 2nd Sunday of Easter (Divine Mercy Sunday) Gospel JN 20:19-31

The Gospel begins with Easter Sunday and ends with the Sunday after Easter. On Easter Sunday the disciples were still mourning the death of Jesus, and even though they had heard reports that the tomb was empty and that Jesus is Risen, this reality was too much for them to accept

and they remained in fear hidden away behind the locked doors of the upper room. This was same upper room where they had only days earlier celebrated the Passover with Jesus and were probably already referring to it as the "Last Supper." While Jesus had been buried in a tomb of rock, the upper room was becoming their tomb.

Jesus enters the room despite the locked doors and stands in their midst. He greets them with words of peace and they are over-

whelmed by his presence. When the absent Thomas arrives afterwards, they can't wait to tell him that Jesus is truly risen and that he had visited them in this upper room. We are all too familiar with response that resulted with Thomas being forever known as "doubting Thomas," and we tend to let that distract us from the much more important message of this Gospel. We are told that a week later they are still in the upper room and the doors are still locked. We know that Jesus Rose from his tomb a week earlier, but for the Apostles the Upper room has truly become their tomb, and they are still locked inside. They are in fear and afraid to go out even after the experience of seeing the Risen Lord. Jesus appears again and takes Thomas on the words he spoke to the rest of the disciples a week earlier, and invites him to put his hands in the wounds in his hands and feet. Thomas doesn't have to, he then makes a profession of faith. It seems that it is only after this visit of Jesus through the locked doors of the upper room.

The image of the disciples locked in the upper room in fear, as if in a tomb, is a good image for us to reflect on as we celebrate Divine Mercy Sunday. Even though we profess our faith in the Risen Lord who died to take away our sins, we can look at our lives and wonder if God truly loves us. We can even be in fear that God doesn't love us and that we are the exception when it comes to the forgiveness of sins. We can even begin to isolate ourselves from God and His life-giving presence. This second Sunday of the Easter Celebration is one that is meant to reinforce in us the reality of the depth of God's love for us. A love that is far greater than any fault, failing or sin that we have. His mercy is His gift to us and he is just waiting for us to accept this gift, to unwrap and allow it to fill us with his mercy, love and peace. During Easter we celebrate the greatest event in human history, Jesus overcame death, left the tomb and is Risen Lord. Jesus did this so that we can be spared eternal death and, at the end of our earthly existence, enter into eternal life. If for whatever reason we are trying to hide from God behind the locked doors of a self-imposed tomb, let us welcome the Lord in to receive take away our fears and fill us with his peace.

# **NEWSPAPER DEADLINES**

All copy is due by 4:30 P.M., THE MONDAY OF THE WEEK BEFORE THE IS-SUE 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.

> Issue Date WEDNESDAY, MAY 13 WEDNESDAY, JUNE 10 WEDNESDAY, JULY 8

Copy Date MONDAY, MAY 4 MONDAY, JUNE 1 MONDAY, JUNE 29

Correspondents who are announcing events should allow ample time for them to be received by the readership, taking into account the publication schedule and the extra time in the postal system.

> Send all copy (English AND Slovak) to: Teresa Ivanec, Editor; fcsulifeeditor@gmail.com First Catholic Slovak Union, Attention "JEDNOTA" 6611 Rockside Road, Suite 300, Independence, OH 44131-2398 FAX: 216-642-4310

# 46 – 3rd Sunday of Easter – April 26, 2020

Today's scripture readings open with the scene of Saint Peter preaching to a large group of people in Jerusalem on the feast of Pentecost. Pentecost was one of the three pilgrimage feasts that required Jewish men (often joined by their entire family) to make a trek to the Holy City, and so it was typical for Jerusalem to be packed with visitors from all over Israel and farther afield on these occasions: "there were devout Jews from every nation under heaven staying in Jerusalem" (Acts 2:5).

Noting that the Spirit had just descended upon him and the other ten apostles, Peter stood up and began to explain to the rapidly growing crowd how King David himself, via the Psalms, had prophesied the coming of the messiah who would be raised up by God: "since he was a prophet ... he foresaw and spoke of the resurrection of the Christ, that neither was he abandoned to the netherworld



Fr. Edward Mazich, O.S.B.

nor did his flesh see corruption"—and Peter adds that Jesus was this messiah (Acts 2:30-31, 32).

We must remember that when Jesus' passion came about and he did not turn out to be the sort of messiah the people expected, Peter had failed to trust in the very same wonders and signs he would later proclaim to his audience in Jerusalem: "the Lord turned and looked at Peter; and Peter remembered the word of the Lord, how he had said to him, 'Before the cock crows today, you will deny me three times.' He went out and began to weep bitterly" (Luke 22:61-62). Now, with the benefit of hindsight Peter claims to the crowd: "Jesus the Nazarene was a man commended to you by God with mighty deeds, wonders, and signs, which God worked through him in your midst" (Acts 2:22).

Peter's speech in Jerusalem gives us encouragement not simply because of its eloquence but because it is delivered by a person who had previously denied the Lord and run away from him at his moment of greatest need, just as we tend to run away from the Lord and our faith at difficult times in life. If there is hope for Peter, then there is hope for us as well.

Turning to the Gospel we find that Jesus' messiahship is explained by the Lord himself as he accompanies two disciples on their way to Emmaus, a long walk from Jerusalem. During thisjourney he appeared somehow different to them: "Jesus himself drew near and walked with them, but their eyes were prevented from recognizing him," and it was only when they paused for the evening at Emmaus that the two disciples finally recognized the risen Jesus, who meanwhile had been recounting the scriptures' anticipation of him as the messiah: "beginning with Moses and all the prophets, he interpreted to them what referred to him in all the Scriptures" (Luke 24:15-16, 27).

Today's two distinct recountings of Jesus' messiahship remind us that whether we run away from the Lord at low points in our lives, like Peter did, or fail to recognize his everabiding presence among us, as the disciples on the way to Emmaus did, there is always the chance for a new beginning. It is appropriate that on this Sunday in the Easter season—the source of all our hope—we ask our Lord for the gift of finding his presence in our lives so that we may be lifted up by this message and say together with the disciples: "Were not our hearts burning within us while he spoke to us on the way and opened the Scriptures to us?" (Luke 24:32).

# JEDNOTA

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# How Sound is The FCSU?

In these challenging times, we thought it would be helpful to review the strength of the First Catholic Slovak Union (FCSU) and how financially sound we are. Following are some facts regarding our organization for our members and our prospective members.

1. The Society was incorporated in 1890!

- That means we have been in continuing successful operation for over 130 years. How many businesses can make that boast?
- 2. Our assets now set a record of approximately \$416 million.
- 3. Our financial position as of December 31, 2019 is as follows:

Bonds constitute 91.1% of the Society's assets and have an average maturity of 13 years. The Society enjoys excellent bond quality, with 97.3% of the bonds in the two highest NAIC rating classes. Common Stock now makes up 1.3% of invested and serve to diversify and balance the portfolio as well as provide the benefit of growth potential in the market. . Other assets consist of mortgages (\$98,970); and all others (7.6%), including cash and cash equivalents on hand \$20,830,145. About 25% of the cash is in Government securities.

4. Surplus funds and other non-liability reserves represent another record of over \$42.1 million. This increase in surplus resulted from the strong operating gains and realized capital gains. These funds protect and assure our members during times of market downturn, or the kind of unforeseen emergency like the current COVID-19 outbreak.

The Society is regulated by the insurance department of the state of Ohio, as well, 5. as the insurance departments in each state it is licensed.

 The Insurance departments conduct regular examinations on a periodic basis and a regular examination was completed during 2019. We received an excellent review.

The Society is a member of the American Fraternal Alliance (AFA). The AFA was 6. founded in 1886 and is the recognized leader of the Fraternal Benefit System. Its member organizations work together to meet the challenges of a changing world. Member organizations must meet the AFA's established Membership Standard and agree to follow the business principles and ethics as prescribed by the Alliance.

The First Catholic Slovak Union files financial statements on a quarterly and annual 7. basis using the prescribed industry forms and format.

 The financial statements are filed with and reviewed by the 27 states in which the Society is licensed.

• The Society has regular audits by its internal auditors.

 The Society's external auditors annually audit the financial operations of the Society and submit the required certified report to the State insurance departments.

We point with pride to our long, sound service to our members and the public sector yesterday, today, and for many years to come.



# Message from the National Chaplain

The coronavirus outbreak has led people throughout the world to act with an overabundance of caution. The fear and panic this sickness is causing is not merely changing peoples' lives, it is disrupting them. Everyone is being told to stay home. Schools are closed, meetings are cancelled, vacations are put on hold. Businesses are struggling to remain open; workers are being laid off.

The 2020 Summer Olympics in Tokyo is rescheduled for 2021. The Passion Play in Oberammergau, Germany that was

supposed to take place this year is postponed to 2022. The



Rev. Thomas Nasta

deadline for people to obtain a Real ID in order to be an airline passenger or enter a government building has gone from October 2020 to October 2021. Even religious observances are affected. In John 9:32, we read this: "It is unheard of that anyone ever gave sight to a person blind from birth." That could be updated to "It is unheard of that anyone would not be able to attend Mass on Palm Sunday or Easter Sunday." Sadly, this is the case. COVID-19 has forced many parishes to cancel the public

celebration of Masses since the middle of March until further notice.

And to think that all this concern and disruption is due to a tiny, microscopic virus.

The Sunday after Easter is the Sunday of Divine Mercy. It is a day for us not only to give thanks for God's mercy, but also to ask for it.

Just imagine the effect God's mercy can have on ourselves and the whole world. The Preface from the second Eucharistic Prayer for Reconciliation says it best:

"[E]nemies may speak to each other again, adversaries join hands and peoples seek to meet together. ...[H]atred is overcome by love, revenge gives way for forgiveness, and discord is changed to mutual respect."

And to think that the smallest amount of God's mercy could bring this about.

Fr. Thomas A. Nasta **National Chaplain** 

# LIGHT ONE CANDLE Fr. Ed Dougherty, M.M., The Christophers' Board of Directors The Loyalty of St. Joseph

On May 1st, we celebrate the Feast of St. Joseph the Worker, whose devotion to Mary and Jesus is one of the most inspirational models of loyalty in all of human history. Joseph and Mary's relationship began in turmoil before they were married, yet even when he thought she had betrayed him, Joseph sought a quiet parting that wouldn't damage her reputation. Then God sent an angel to speak to Joseph in a dream, to convince him of Mary's purity and present an even more merciful path for him to follow.

Joseph's response to this call was nothing short of heroic. He could not possibly have fully understood what God was about to accomplish in their lives, but he was open to a path of mercy in regard to Mary and this may have prepared him to embrace the life God was pointing him towards. This is an important lesson in our own lives. Those who adopt an attitude of mercy, even when they feel wronged, remain ready for the path of reconciliation God will present.

The Catechism of the Catholic Church states, "The hidden life at Nazareth allows everyone to enter into fellowship with Jesus by the most ordinary events of daily life." We safely assume, then, that Joseph was a model for Jesus' own human life. Joseph was protector and provider, so he taught Jesus the basic skills of survival. How important those skills must have been for a young man who lived a quiet life and did not begin His public ministry until the age of thirty.

In the time they spent together, Joseph was able to give Jesus everything God wanted Him to receive from an earthly father figure. Aside from knowing how to fend for himself, we can look at so many attributes of Christ and know that God worked through Joseph to teach Jesus how to be a man.

We can look at the sheer grit and determination displayed by Jesus during His passion and know that He must have learned something about mental and physical fortitude working alongside Joseph as a carpenter. We can look at Christ's profound sensitivity towards the bonds of familial love in the story of the raising of Lazarus and know that He learned how to be attuned to the suffering of others from Joseph's tenderness and care. And we can look at the mercy Jesus showed to the woman caught in adultery and know that He learned from Joseph not to judge others harshly and how to offer women the respect they deserve in a society in which they were too quickly demonized for situations beyond their control.

We can also look at Christ's integrity in every situation He was ever in and know that He learned about integrity from Joseph through his loyal devotion to the Holy Family, which endured from the moment he accepted God's call to care for Mary and Jesus until his dying day. Such integrity presents a model for us all in our relations with others. It's an integrity based on loyalty to God first, and it gives rise to the truest kind of loyalty we can extend to another, a loyalty based on service and sacrificial love. God allowed Jesus to glimpse this in Joseph so that He could share it with the world. Every time we quietly model integrity for someone, especially for young people, we live in imitation of Joseph and prepare others to walk in Christ's footsteps.

If each member would sign up just one new member, we could double our Society immediately THINK <u>ABOUT IT!</u>

# Annual Report of the National Chaplain

Dear Board of Directors and Members of the FCSU:

It is an honor to be your National Chaplain. I was happy to be present for and to participate in several events during 2019.

I attended all four meetings of the Board of Directors held during the year. Three were held in person and one by means of teleconference . Each session was opened and closed with prayer. Mass for the Board was offered at the meetings held in person. At the invitation of the National President, I was present for the March Executive Committee meeting.



Rev. Thomas A. Nasta

I participated in both the annual Bowling Tournament in Pittsburgh, PA and the Golf Tournament in Belle Vernon, PA. Mass was celebrated at both venues for all who attended. I took out a

sponsorship for the Bowling Tournament and the Annual Western Pennsylvania Slovak Day Association's Annual Slovak Day at Kennywood Park. I was a concelebrant of the Slovak Day Mass.

I accepted invitations from the Slovak Catholic Sokol and the First Catholic Slovak Ladies Association to be their guest at their respective quadrennial conventions. I concelebrated Mass and offered greetings on behalf of our Society to the delegates at both conventions.

Regional Director Emeritus Joseph Minarovich and Anna Sutherland, Slovak editor of the Jednota newspaper, died during 2019. I was a concelebrant at Mr. Minarovich's Funeral Mass and personally visited the Sutherland family to express condolences on behalf of the First Catholic Slovak Union. May both Mr. Minarovich and Mrs. Sutherland rest in peace.

My primary responsibility as First Vice President of the Slovak Catholic Federation is to coordinate the annual Saints Cyril and Methodius Appeal, which raises funds to support the operating costs of the residence for priests from Slovakia pursuing post-graduate studies in Rome. I gave reports at the semiannual Federation Board meetings held at Passaic, NJ and DuBois, PA.

Throughout the year I have written articles that were published in the Jednota and have answered correspondence that was sent to me.

May our Lord continue to bless us in our all our endeavors. Fraternally,

Reverend Thomas A. Nasta National Chaplain

# Annual Report of the National Treasurer

President Rajec, Executive Board and Board of Directors,

The Society enjoyed a strong operating year which included sale of Real Estate owned in Middletown, PA. This sale produced substantial income for the Society and a significant boost to surplus. Overall, there was strong financial growth in most areas. Nationally, bond interest rates decreased throughout 2019, which is a cause for concern going forward. International financial markets were mixed. There were no new reports of countries in financial stress. The nation's GDP continued to be favorable. The US continues to be an energy exporter. That helps stabilize financial markets and reduce dependence on oil rich countries. Cash on hand at year end was ample because the Real Estate sale closed



George F. Matta II

near year-end. Bond investments in 2019 maintained the same level of quality as with prior years. The trend was to longer maturities. Maturities in the less than ten-year maturity range decreased by 2%. This would help the Society if Bond interest rates start to increase. The high quality of the bond portfolio was maintained. The Society's investment trend away from Federal Government issued securities continued in 2019. During 2019 over \$48 million of securities were purchased with the sale of almost \$25 million. Total Invested assets, not including cash, increased by \$24,006,908 (6.55%). The level of 2019 premium income was larger by 59.8% which helped fuel favorable investment results.

Among positive results in 2019; Surplus increased almost \$9,800,000, or 30.2%, raising surplus to \$42,148,006 and the solvency ratio increased to 111.26% from

109.2%. Hedge Funds and other Invested assets increased to \$8,042,686. The Hedge Fund value increased \$832,627 but represents a small portion of investment assets. Total Hedge Fund-type investments remain within Ohio insurance regulation standards.

The increased Society investment portfolio remains well diversified with emphasis on longer maturity periods. CMO and Government securities have not been purchased because the need for cash flow has reduced. Purchase and guidance of security purchases continue to be assisted by the Society's Investment Manager (AQS). The Society continues to utilize low interest funds that are available as a result of the Society's membership in the Federal Home Loan Bank. The 2019 economy did not negatively affect the Society's 2019 Investment Income. Results were favorable and stable.

Net investment rate of return, reflecting the lower bond interest rates, dropped about 1.5% from the 2019 level. The current year's income released from the IMR is included as part of net investment rate of return. The Society's net investment rate of return will rank in the middle among fraternal insurers due to FCSU's higher investment expenses associated with FHLB funds. Bonds make up 91.1% {-1.2%} of the investment portfolio. Investment grade

# bonds (NAIC Class 1 & 2) are 97.3%

(+0.2%) of bonds owned. Only 2.5% of bonds are in the NAIC class 3 rating category, and only 1 bond (0.2%) is in NAIC Class 5. The Society owns no Preferred stocks. Common stocks are at 1.3% of invested assets. Common stocks include the Society's investment in Jednota Inc. which increased in value to \$3,694,098 (results from Real Estate sale). Cash and cash equivalent products were 7.4% (+3.6%) of invested assets. The diversification of security classes helps stabilize the investment portfolio. The cash on hand positions the Society to take advantage of investment opportunities. The Society's annual statement reflects a healthy 7.5% increase in assets.

Realized capital gains are shown as \$7,106,366 with Real Estate at \$6,927,605.

The Society realized a modest net \$89,654 capital gain c;m sale of bonds. Realized losses on the sale of bonds were \$56,029. \$145,681 of bond profits were transferred into the IMR as required by the regulations. Cash and Common Stocks contributed \$89, 107 of capital gains.

The modest bond gains, less the \$405,470 release from the IMR, reduced the IMR balance to \$771,087. The IMR funds will be released in annual increments each year. Unrealized gains on stock \$2,562,482 and other invested assets (Hedge Funds \$625,908) contributed to the healthy asset growth.

The Asset Valuation Reserve (AVR) required by regulation for purposes of mitigating market swings, increased a significant \$1,209,880 and decreased surplus by that amount. The increase results from the increased bonds owned, but also due to the gain on Other Investment activities. The AVR balance is at 94.8% of the 2019 maximum. Only the bond component is not at its maximum.

In 2019, \$405,470 of prior years' bond/preferred stock profits were included as a part of income. In accordance with the regulation and the amortization schedules, this amount was released from the Interest Maintenance Reserve (IMR). The Interest Maintenance Reserve requires that most profits or losses realized when bonds or preferred stocks are matured, called, or sold, must be placed in this reserve and amortized to the original maturity date of the security. This requirement does not apply to bankrupt Bonds & some Preferred Stocks. The Society primarily holds bonds for income and does not actively trade these securities. The current IMR schedule provides that profits from prior years will be released to income for several years. The annual amounts currently scheduled to be released annually are shown in the Annual Statement on page 28.

The Society purchased almost \$45,485,000 of securities in the year 2019, while over \$25,350,000 of securities were matured, called, or sold. The combined total of \$70,835,000 equals 18.1% of the 2018 invested assets. The continuing large volume of activity includes a large number of calls, especially government sponsored entities such as FNMA, and pay downs on GMNA's, etc. The continuing challenge is to find replacement bonds of equal value and high interest rates while maintaining quality. Earning sufficient investment income to support the competitive interest rates on the Society's annuity products is the challenge. The average years to maturity of bonds was 13.5 years at the end of 2019. The current economic climate and large premium production results in the volume of trading activities.

Society Management is faced with constant reinvestment activity and having to make the decisions that move the Organization forward. The engagement of professional asset managers to assist in portfolio management can be viewed as a wise and prudent decision. Respectfully and fraternally yours,

George F. Matta II National Treasurer

# Fraternal Activities Director Annual Report

I hope everyone and their family and friends are doing well during these world health issues we have been facing. Due to this major crisis, some of our planned events and contests maybe or have already been impacted. As we are addressing the upcoming events on a daily basis, I will do everything possible to keep all Board Members and the Home Office up to date on the status of events.

The list of events that are listed below are up to date as of this morning on Wed. March 18th, 2020.

However, we will start with a quick recap of the final events that finished since the last board meeting in December 2019.

PHOTO CONTEST: 70 entries

Overall Winner: Janet Ball (Region 4)

LOSER'S POOL: There were 163 total contestants.

The overall winner went 17 weeks picking correctly. (This was the entire regular season before being eliminated in the first round of the playoffs. High standards have been set for the upcoming years).

The 2nd place winner was eliminated during week 13.

Overall Winner: Hank Sterling (Region 2)

**KID'S COLORING CONTEST:** 100 entries

Overall Cup Winner (Name to be placed on

The FCSU Traveling Cup): Michaela Hilley (Region 3)

YOUNG AT HEART COLORING CONTEST: 97 entries

Overall Cup Winner: Clement Adams (Region 5)

GINGERBREAD CONTEST: 15 entries

Overall Cup Winner: Joan Tkach (Region 1)

This was definitely an interesting event. I am not sure if we will run this contest in the

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# Annual Report of the Fraternal Activities Director

# continued from page 4

future. I received many complaints and concerns about the contest. Since it was being held online there were issues on the voting. There were a few members who used their own email address multiple times and were just sending in votes from everyone in their district or even region. This definitely defeated the purpose of driving members to the FCSU website. At this point the online voting for contests is on hold. My previous thought was to do this same type of voting for the Kentucky Derby Hat Contest. Another issue was members were concerned that not all members were using the same type of "Gingerbread" to build the houses.....and there were even concerns about members using different types of icing that isn't issued with the kits.

At this point I believe we will pass on this event for 2020.

In conclusion of my 1st year as FCSU Fraternal Activities Director, it was a great learning experience. I want to personally thank Ken and the Home Office and The Board and Members for their help throughout the year.

# And Finally "THE FCSU TRAVELING CUP" 2019 update:

I am proud to announce the First Region to Win The Cup is.....

# 2020 Upcoming Events:

Pocono Ski Trip: Was cancelled at last board meeting due to Insurance concerns. The home office is looking into possible waivers to do this event next winter. Also we are looking to do a Whitewater rafting trip if able to work the issues out with insurance. March Madness: Cancelled

However points will be awarded to Regions for trying to participate in the contest:

	awarac
otal entries:	226
Region 1:	25
Region 2:	25
Region 3:	3
Region 4:	42
Region 5:	31
Region 6:	64
Region 7:	15
Region 8:	2

(Congratulations Region 6 for starting out strong towards The Cup).

# Kentucky Derby Hat Contest:

The Derby has been postponed now until Sept. 2020. This contest may become an Easter Bonnet Contest. However that will have to be decided quickly based on the allowance of Mass on Easter Sunday.

**Bowling Tournament:** There has been daily conversation on the status of this event. At this time it truly looks there is high probability of this event being cancelled. We are holding another call and vote this weekend. I will send an update to everyone on Monday March 23rd.

Regional Picnics:	June 28th: Novelty, OH. August 8th: Millstone, N.J.
Golf Tournament:	Saturday Aug. 15th, and Sunday Aug. 16th Chestnut Ridge Golf Course Blairsville, PA. The hotel and golf course contract have been signed. Information will be starting to appear on the home office website.

Once again thank you for all your help and support.

Kevin J. Collins Fraternal Activities Director

# National Chairman of Auditors Annual Report

The Internal Audit team consists of a Chairman and three Auditors elected by the Convention. Our responsibility is to conduct audits of documentation, processes and procedures of the First Catholic Slovak Union. Quarterly audits are conducted allowing confirmation that numbers are precise and truthful. This report covers the fiscal year January 1, 2019 through December 31, 2019.

The audits are performed in accordance with the bylaws of the First Catholic Slovak Union of the United States and Canada, effective January 1, 2015. The necessary information to complete reviews are provided by the First Catholic Slovak Union.

Below is a list of the processes chosen for audit. Our responsibility is to report on the areas chosen thus our review would not necessarily disclose all weaknesses in the organizations internal controls.

# THE AUDIT PURPOSE/OBJECTIVES INCLUDED, BUT WERE NOT LIMITED TO THE FOLLOWING:

Review expense vouchers submitted.

- o Ensure expense vouchers
  - contain required and relevant documentation

- calculations are correct
- approvals are obtained
  - checks are properly issued and documented
- Test death claims processed.
  - Ensure death claims
    - contain required and relevant documentation are processed correctly according to FCSU
    - checks are properly issued and documented
    - checks are propeny issued and document
- Test payroll and personnel procedures.
   Ensure payroll and personnel
  - Ensure payroll and personnel procedures are in place and functioning properly
    - calculations of earning, special payments, taxes and voluntary/
    - involuntary deductions are accurate complete and timely
    - transactions are accurately reflected in the accounting system

# Test bank reconciliation process.

o Ensure bank reconciliations

- are performed in a timely manner
- verify cleared and outstanding checks
- account for deposits, transfers, withdrawals and bank fees
- are reconciled to the accounting system

# Test certificate loan process

- o Ensure certificate loans
  - contain proper approvals and signatures
  - invoices are mailed in a timely manner
  - interest is calculated properly
- Review corporate credit card procedures
  - Verify proper internal controls are being utilized to ensure
    - relevant documentation present
    - approval follows designated chain of authority
    - mathematical calculations are correct

# **METHODOLOGY**

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Audit procedure programs written by the auditing team are used throughout the year to evaluate the key operations of the specific areas chosen to be audited. Discussion with management and staff, observation, and analytical testing is completed. All results are presented to the President and Executive Secretary prior to closing the audit.

# **OVERALL EVALUATION OF AUDITS**

All auditors agree that no abuse or irregularities were discovered during the audits performed for the period January 1, 2019 through December 31, 2019. Controls are adequate, keeping errors to a minimum. It is my professional opinion that the home office operates effectively and with high standards.

> Leonard Zilko National Chairman of Auditors

# Fraternalism in Action: Helping Others during the Coronavirus Pandemic

It's one of the founding tenets of our Society – fraternalism. Now, our desire to be fraternal, to help and support others, is more important than ever.

So during this time of fear and uncertainty, think about how you can put FCSU fraternalism into action. Whether it's as an individual, a family, or a branch; or through your church or your local community – consider the following checklist for suggestions of things to do.

# How to help others during the coronavirus pandemic

First, wash your hands properly and practice social distancing

Then:

- Get medical supplies shipped to where they're needed most
- Volunteer with Meals on Wheels
- Oonate money to reputable nonprofits
- Support your local food bank
- Give blood
- Help people experiencing homelessness

Source: MarketWatch reporting

Or what else are you doing? Email Jednota at fcsulifeeditor@gmail.com and share your ideas. After all, as socially distant as we must be right now, we're all in this together.

# Chewy in Kosice

# James and Kay Bench, Branch 181

It is always sad to leave one town or village in Slovakia when we have had such a great time but the sadness is diminished by the anticipation of a new experience or experiences which is surely forthcoming. However, this time the surprise for Chewy came as we were traveling to Kosice on the bus. Kay received a text with picture from Jerry Geibel from New Orleans informing us he has just acquired another of Chewy's relatives in Texas and her name is Tatra. If you recall in the previous story Jerry had lost his beloved Tancui and couldn't bear to be without a Cuvac. Tatra, is a little stubborn and is going to obedience school. She could not have found a better home or master. Now Chewy has a relative in the United States to visit. His ears really perked up when we gave him the news and showed him the picture of Jerry and Tatra. Needless to say, Chewy was so excited that he didn't sleep at



A stop to visit the largest ruined castle in Slovakia, Spisska Hrad was a great way to walk the calories off from the wonderful breakfasts we have each morning. It is a long walk to the castle but worth the effort and everyone managed the challenge. Chewy's little legs tired and had to be car-

all on the way to Kosice.

ried part of the way. Prior to visiting Kosice, a stop was made in Presov in order to enjoy the main section of this beautiful city which is the third largest in Slovakia. While walking down the main street Hlavna Ulica) we were able to enjoy the many fountains including the large one with the Statue of Neptune dating back to 1789. It also served as the designated meeting place as many of the group wished to shop and further exam Presov's offerings. Of course, the Cathedral of St. Nicholas was on the agenda and did not disappoint the reinforcing known fact that Slovakia is home to many beautiful churches and cathedrals. Many of the carvings in this Cathedral of St Nicholas were also done by Master Pavol of Levoca. After a quick but enjoyable lunch we returned to the bus to continue on our way.

As the bus pulled into the parking area of

Jerry Geibel with his latest Cuvac named Tatra Janet Zumrick holding Chewy in advance of the long walk to Spis castle



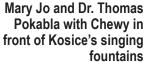


the Doubletree, Hilton we were all amazed at the number of businesses in downtown Kosice.

Once in Kosice we had an opportunity to visit St. Elizabeth's Cathedral which is strikingly beautiful. We also had ample time to visit relatives, relax or shop. The singing, musical fountain offered a relaxing evening especially with the colored lights and beautiful greenery surrounding the fountain and benches. Dinner in a local koliba rounded off the day.

Stay tuned for Chewy in Sliac

A statue of a horse constructed entirely of horseshoes in Presov







structure of the town of Presov with the Campbells Soup Can in honor of Andy Warhol in the background.

Check out the First Catholic Slovak Union website at www.fcsu.com

# Region 1 Director Sabina Sabados Honored

On the occasion of the International Women's Day the Society of Foreign Consuls in New York traditionally presents awards to women of different nationalities living in USA for their outstanding professional achievements and contribution to community empowerment. This year due to precaution of spreading the corona virus the ceremony was cancelled and the awards were presented individually by each Consulate General.

The Consulate General of Slovakia in New York nominated Sabina Sabados, the President of Slovak American Cultural Center, not only for her professional achievements, but also for her active participation within Slovak community. Consul General Ladislava Begeç presented the award to Sabina on March 12,2020 at the premises of the Consulate General of Slovakia in New York. Sincere congratulations Sabina, well deserved!



Športoví účastníci



Group picture of all participants including Rev. Martin Kertys – Parochial Vicar in the middle



Spoločné posedenie po súťaži

Women's participating team (Sitting L-R) Elena Nigrovic, Gabika Klesc, Viera Lukacovic, Joan Skrkon (Standing L-R) Vale Korcek, Maria Bozekova, Magda Vanco, Anna Korcak

# St. Matthew's Society - Branch 45's Soccer Tournament in New York City

The St. Matthew's Society Branch 45 organized an indoor soccer and ping-pong tournament, which took place on Saturday, February 29, 2020 at St. John Nepomucene Hall in New York City. The main organizers of the events were Jan Zeman, Jozef Korcak, and Anton Kucharovic along with a great support from Rev. Richard D. Baker, M.Div., M.L.M. – Pastor.

The participating two soccer squads were team Fofo from NJ and team Brooklyn from NY. Besides the men's division in the ping-pong tournament, this year we included an additional category of women and children that competed as well. Jan Skrkon, President of Branch 716, and his wife Joan, Branch 716 Secretary, prepared traditional Slovak homemade meals and traditional Slovak baked goods were created by Anna Zemanova for everyone to enjoy after the events. To all the players and attendees, we truly appreciate your participation and presence, and we sincerely congratulate the winners.

Jozef Jurasi – Branch 45 Member

# Spolok sv. Matúša č. 45 1KSJ v New York City

Spolok sv. Matúša č. 45 1KSJ pri kostole sv. Jána Nepomuckého v NYC usporiadal halový futbalový a ping-pongový turnaj v sobotu dňa 29. februára, 2020 v kostolnej hale sv. Jána Nepomuckého v NYC. Športoví referenti, Ján Zeman, Jozef Korčak a Anton Kucharovič boli hlavnými organizátormi športového podujatia ktoré podporil osobne farár Richard D. Baker.

Súťaže sa zúčastnili dva tímy: Fofo z NJ a Brooklyn z NY. Ping-pongový turnaj, ktorý okrem kategorií mužov, tento rok rozšírili aj o kategóriu žien a deti. Poďakovanie partí aj Jankovi Škrkoňovi s manželkou Joan, ktorí pripravili chutné pohostenie a domáce slovenské koláče napiekla Anna Zemanová pre všetkých účastníkov športového podujatia. Všetkým účastníkom súťaže ďakujeme za pekné športové výkony a víťazom srdečne blahoželáme.

Maria Jurasi – Pokladnička



Although the March 28, 2020, Monster's Game had to be postponed until better days, I wanted to let all of our members in Region 6, particularly District 10, know that we were heading into this event with attendance of 115. A big shout out to our participating branches – 1, 24, 228, 450, 553, and 855 –with Branch 450 comprising a powerhouse 45 of those tickets. Thank you, Branch 450 President George Carny! Thank you also to Dis-

trict 10 President Greg Petrasek and our Home Office Executives Ken Arendt and President Andy Rajec for their continued support of these kinds of activities.

In these challenging times, let's remember we are a great fraternal. We have a lot to look forward to in the time ahead.

- Submitted by Tom Ivanec, Region 6 Director

# Slovenskí občania v USA: Správy od Veľvyslanectva a generálneho konzulátu SR

Veľvyslanectvo SR vo Washingtone, DC a generálny konzulát SR v New Yorku pozorne sledujú situáciu v oblasti bezprecedentného šírenia vírusu SARS-CoV-2 a choroby CO-VID-19.

Registrujeme každého slovenského občana v USA, ktorý to potrebuje, prostredníctvom nášho elektronického registra (https://form.jotform.com/200773911907053) a snažíme sa každý deň aktualizovať naše záznamy.

Ak viete o naliehavom prípade slovenského občana, ktorý to potrebuje, neváhajte nás kontaktovať e-mailom (cons.washington@mzv.sk), zavolajte priamo svojim kolegom na konzulárnej sekcii veľvyslanectva vo Washingtone, DC a konzuláte Generál v New Yorku alebo našu pohotovostnu službu na mobilné telefóny s nepretržitou prevádzkou.

Na základe toho by som vás rád informoval, že Veľvyslanectvo Slovenska nedávno zorganizovalo komerčný charterový repatriačný let z Washingtonu, D.C. do Bratislavy. Na palube bolo 180 Slovákov, 88 Maďarov, 19 Čechov a 11 slovinských občanov vrátane mnohých maloletých bez sprievodu / študentov stredných škôl v USA, občanov so závažnými zdravotnými problémami a ďalších naliehavých prípadov.

Pokiaľ ide o možný ďalší vývoj, vieme, že prognóza šírenia COVID-19 v USA nie je optimistická. Očakávame preto rastúci dopyt po pomoci v prípade núdze zo strany slovenských občanov, ktorí sa rozhodnú zostať v USA alebo sa nebudú môcť vrátiť na Slovensko.

Myslíme si, že týmito občanmi môžu byť maloleté osoby bez sprievodu, ľudia, ktorí nehovoria anglicky, tehotné ženy, chorí ľudia alebo ľudia bez riadneho užívania liekov, ľudia, ktorým skončilo cestovné poistenie, ktoré si nemôže zaobstarať nové, a dokonca aj ľudia infikovaní vírusom COVID-19., Nemôžeme vylúčiť, že niektorí slovenskí občania môžu skončiť bez dostatočných finančných zdrojov na zaplatenie ubytovania, stravy, dopravy, základných potrieb. V tejto súvislosti kontaktujte priamo Viktora Vallu a Zuzanu Suplatovú na slovenskom veľvyslanectve vo Washingtone, D.C. alebo kolegov z Generálneho konzulátu SR v New Yorku.

Dúfame, že v týchto ťažkých časoch podporíte vašu pomoc. Dávajte pozor a zostaňte zdraví. S Pozdravom,

Jozef POLAKOVIČ, PhD. Chargé d'Affaires a. i.

# Attention Slovak Citizens in the US: News from the Slovak Embassy & Consulate General

The Slovak Embassy in Washington, DC and the Slovak Consulate General in NY are closely monitoring the situation regarding the unprecedented spread of the SARS-CoV-2 virus and the COVID-19 disease.

We have been registering every Slovak citizen in the U.S. in need via our online electronic register (https://form.jotform.com/200773911907053) and we have been doing our best to update our records on the day-to-day basis.

Should you be aware of an urgent case of a Slovak citizen in need, do not hesitate to contact us via email (cons.washington@mzv.sk), call directly my colleagues at the Consular Section of the Embassy in Washington, D.C. and Consulate General in New York or our 24/7 operating cell phone Emergency Service.

Against this background, I would like to inform you that recently, a commercial charter repatriation flight from Washington, D.C. to Bratislava was organized by the Slovak Embassy. 180 Slovaks as well as 88 Hungarian, 19 Czech, and 11 Slovenian citizens were on board, including many unaccompanied minors / U.S. high school students, citizens with serious health issues, and other urgent cases.

As for the possible further developments, we are aware that the prognosis of the spread of COVID-19 in the U.S. is not an optimistic one. Therefore, we expect growing demand for assistance during the emergency from Slovak citizens who decide to stay in the U.S. or who will be unable to go back to Slovakia.

We keep on our minds that those citizens may be unaccompanied minors, people unable to speak English, pregnant women, sick people or people without proper medication, people with expired travel insurance unable to get a new one, and even people infected with COVID-19. We cannot exclude that some of the Slovak citizens may end up without enough financial resources to pay for accommodation, food, transportation, basic needs. Please contact directly Mr. Viktor Valla and Ms. Zuzana Suplatova at the Slovak Embassy in Washington, D.C. or colleagues at the Slovak Consulate General in New York in this regard.

We very much hope your support and help in these uneasy times. Take care and stay healthy. Best regards,

Jozef POLAKOVIČ, PhD. Chargé d'Affaires a. i.



President and Mrs. Rajec with their sons (L) Daniel and Andrew (R).



Some members of the Slovak Ball Committee.



Branch 716 Members along with Ambassador and Mrs. Mylnar and their daughter Kristina.



Fr. Mariusz of the Slovak-American Holy Family Church in Linden, NJ, offered the Benediction at the Slovak Ball.



Ambassador Korcok with band leaders of TAKTICI, Vlado Kolenic who was a surprise guest performer at the Slovak Ball.



Thank you to Fr. Marek Visnovsky and Mrs. Miriam Visnovsky, both of Branch 24, for donating to the Slovak Raffle. Fr. Marek Visnovsky created this unique, one of a kind, hand-crafted icon of Our Lady of Sorrows. It was simply exquisite and will surely bring comfort, love, and compassion to the lucky winner's home.

The 27th Annual Slovak Ball, hosted by the Slovak-American Cultural Center, took place on 2.22.20 at The Royal Manor in Garfield, NJ. This year's Slovak Ball celebrated not only Slovak culture and community, but also the singular style of the 1980s, with a record 433 guests! Enter-tainment featured iconic music from the decade, while menu items and decor recalled the colorful and flamboyant style of the times. The 1980s were on display in the lobby, which featured an original PacMan arcade and boomboxes while playing Slovak 1980s musical hits, as well as in the ballroom, which showcased bright colors and lights reminiscent of an '80s dance party. It was a wonderful evening of unique entertainment, stylish decor, fabulous food and drink, and excellent company!

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 honored guests from the diplomatic community, including Ambassador Extraordinary and Plenipotentiary of the Slovak Republic to the United States, H.E. Ivan Korcok and his lovely wife Sonia; Permanent Representative of the Slovak Republic to the United Nations, Michal Mlynár, and his lovely wife, Andrea; Consul General of the Slovak Republic in New York, Ladislava Begeç; Consul General of the Czech Republic in New York, Miroslav Rameš; Deputy Consul General of the Slovak Republic in New York, Matej Salon; and Slovakia's Advisor to the Executive Director of the World Bank, Angela Solikova. Pastors and parishioners from various Slovak par-

ishes in New Jersey and I member Fr. Richard Bake mucene, Fr. Mariuz Luks in Linden, New Jersey, Fr Heartn Tappan, and Fr. P St. Michael in Trenton.

The First Catholic Slov Ball! It was an honor to ha jec (both of Branch 89), A (Branch 89), Daniel Raje 24) from the main office. and 746 attended! An in tee was Jednota Branch Slovak-American Cultural

This year's Slovak Ba with a marriage proposal worked with the Slovak Ba didn't suspect a thing! W and wish them many bles

One of the highlights o by the leader of the former formed their biggest hits "10dg Tresky". Vlado has



Jednota members from NJ, NY, PA, OH, and WI attended The Slovak Ball 2020. A few additional members were on the dance floor and therefore not pictured. A great big thank you to all the FCSU members that came to support the event!



SACC Secretary Peter Krajnak and VP Matus Culen presenting a bouquet of thanks to Slovak Ball Chairwoman Sabina Sabados.



Branch 746 Member Lucka Kollarova playing PacMan with her friends.



New York were also in attendance: Branch 45 er and Fr. Martin Kertys from St. John Nepoza from Holy Family Slovak-American Church . Francis Conka from Our Lady of the Sacred eter Bujdos serving the Slovak community of

ak Union was well represented at The Slovak ave President Andrew Rajec and Mrs. Idka Randrew Rajec, Director of Independent Agents c (Branch 89), and Miriam Visnosky (Branch Region 1 members from Branches 45, 716, ntegral member of The Slovak Ball Commit-716 member Tanya Pulver, Treasurer of the Center.

Il program was full of surprises which started by John Pesenti to Christine Turanchik! John all Committee try "pop the question". Christine e would like to congratulate the happy couple sed years together!

f The Slovak Ball was a surprise performance er rock band TAKTICI, Vlado Kolenic who persuch as "Vam v Bielom Plasti", "Langose" a been very active in the world of music in the USA after emigrating here in the early 1980s. Throughout the evening, Express Band, led by Marek Soltis, had the dance floor rocking to 1980s favorite hits as well as popular Slovak folk songs.

Slovak-American Vanesa Falisova, born in Hummene, and her partner Yusif Amsatr performed for the second time at The Slovak Ball with the rumba and the jive! The pair have just recently begun dancing together but have already amassed many noteworthy awards. This year Vanesa had a surprise for the audience performing a third dance to the famous song "I've Had the Time of my Life" from the 1987 movie Dirty Dancing with a guest from audience - Vlado Burdela!

Slovak Ball guests enjoyed a delicious variety of foods during cocktail hour, including a little taste of home with appetizer-sized bryndzové halušky served in cocktail glasses! Main courses included 80s-themed "Never Gonna Give you Up Chicken Soup," "It's Raining Manor Salad," choice of: "Sweet Chateaubriand O'Mine," "Abracadabra Chicken Saltimbocca," or "Fishin' in the Dark Majestic Salmon." For dessert, guests enjoyed "Pour Me Some Apple Strudel on Me" and "Time of My Life Slovak Cake." Guests later enjoyed a "Wake Me Up Before You Go-Go" Midnight Snack which featured roast pig, pierogies, potato pancakes and Slovak halusky. Those that abstained from carbs enjoyed the premium bar along with the specialty cocktail - the 80s Fuzz!

Once again, this year's Slovak Ball Raffle did not disappoint with prizes such as: lunch for four with Slovak Ambassador to the United States, VIP private tour of the United Nations and lunch at the Delegate's Dining Room with Slovak Ambassador to the United Nations, a weekend in the Hamptons, an original hand-made icon by Fr. Marek Visnovsky of Our Lady of Sorrows, special limited edition Goral Vodka Master basket, Slovak baskets by KITnDO including Slovak Monopoly, an original painting "Sunrise at Orava Castle" by young artist Dominic Keim from Ohio, tickets to the Metropolitan Opera, VIP tickets to XFL New York Guardians game at Met Life Stadium and post-game player autograph session, Broadway tickets to "Girl from North Country" and backstage VIP tour donated by Luba Mason, Branch 716 member, who is starring this show! The Slovak-American Cultural Center would like to

especially thank: First Catholic Slovak Union, First Catholic Slovak Ladies Association, Slovak Catholic Sokol, Matus Culen, Joseph and Gitka Hlavinka, Eta Jendrek, and Judith Lepko for their generous support as well as Slovak Professionals and Slovak v Amerike. For information on The Slovak Ball sponsors, donors and all the photos please visit SlovakAmericanCC.org.

This year's Slovak Ball was yet another success! We look forward to making new memories in 2021. Save the Date - The Slovak Ball 2021 - January 31st, 2021!

Photo credits: Diana Cernakova and Maynard Wallace. All photos of The Slovak Ball 2020 are featured on the website.

-submitted by Sabina Sabados, Regional Director, Branch 746



The Slovak diplomatic community came to support The Slovak Ball 2020. Pictures from L to R: Deputy Consul General of the Slovak Republic in New York, Matej Salon; H.E. Ivan Korcok and Mrs. Sonia Korcok; Sabina Sabados, Chairwoman of The Slovak Ball and President of the Slovak-American Cultural Center; Consul General of the Slovak Republic in New York, Ladislava Begeç; Dr. Andrea Mlynárova, Permanent Representative of the Slovak Republic to the United Nations, Michal Mlynár, and not pictured Consul General of the Czech Republic in New York, Miroslav Rameš;



Jednota members enjoying the Slovak Ball.



Rene and March Gurga presenting the prize of Goral Vodka.



Consul General Ladislava Begec presented a basket from KITnDo.



Branch 746 Members with President and Mrs. Rajec.

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# Predseda požaduje opatrenia na ochranu starších a obetí domáceho násilia

Bratislava 3. apríla (TASR) - Prezidentka Zuzana Caputová počas stretnutia so stálym tímom krízového riadenia k tomuto dátumu vyzvala svojich členov, aby zvýšila ochranu starších ľudí, obetí domáceho násilia a ďalších zraniteľných skupín, podľa hovorcu prezidenta Martina Strizineca. Uviedol, že prezidentka má tiež záujem o zásoby ochranných pomôcok pre slovenské nemocnice a ľudí v prvej línii, o počet testovacích súprav a pľúcnych ventilátorov, ako aj o ďalšie opatrenia, ktoré už boli zavedené alebo plánované.

Caputová zdôraznila potrebu postupovať pri ochrane starších ľudí. "Ide predovšetkým o testovanie každého nového príjemcu sociálnej služby, ktorý vstúpi do zariadenia sociálnej starostlivosti alebo sa vráti do nemocnice z nemocnice," uviedla. Ochranné pomôcky by sa mali poskytovať aj ľuďom, ktorí sa starajú o starších ľudí. Prezidentka okrem toho poukázala na obete domáceho násilia, "ktorého počet sa počas karantény zvyšuje na celom svete". Mali by byť testovaní aj ľudia, ktorí musia byť umiestnení do azylových stredísk.

Predseda hovoril s členmi tímu o potrebe lepšej spolupráce a komunikácie medzi orgánmi, ktoré riešia krízu, a miestnou správou, ako aj o potrebe poskytovať transparentné informácie o všetkých prijatých opatreniach.

Šéf štátu ocenil prácu všetkých tímových expertov. Podľa nej pomáhajú zabezpečiť, aby opatrenia používané na boj proti šíreniu koronavírusov boli založené na faktoch a profesionálnych úvahách. "Pozitívne vnímam niekoľko prípadov pokroku, či už ide o poskytovanie rôznych foriem testovania, o zásobovanie nemocníc ochrannými pomôckami alebo o osobitný prístup k rôznym komunitám," dodala.



President Zuzana Caputova (photo by TASR)

# President Calls For Measures to Protect Elderly and Victims of Domestic Violence

Bratislava, April 3 (TASR) – During her meeting with the permanent crisis management team on this date, President Zuzana Caputova appealed to its members to increase the protection of elderly people, victims of domestic violence and other vulnerable groups, according to the president's spokesman Martin Strizinec. He said the president was also interested in stocks of protective aids for Slovak hospitals and people in the frontline, the number of testing kits and lung ventilators, as well as other measures already introduced or planned.

Caputova stressed the need to make headway in protecting elderly people. "This chiefly concerns testing every new social service recipient who enters a social-care facility or returns to one from hospital," she said. Protective aids should also be provided to people who care for the elderly. In addition, the president pointed to victims of domestic violence, "whose number is growing everywhere in the world during quarantine". People who need to be placed in asylum centers should be tested as well, she added.

The president spoke to team members about the need for better cooperation and communication between the authorities that are addressing the crisis and local government, along with the need to provide transparent information on all adopted measures.

The head of the state praised the work of all the team experts. According to her, they are helping to ensure that the measures used to fight the spread of coronavirus are grounded in facts and professional considerations. "I positively perceive several cases of progress, be they in terms of providing various forms of testing, in supplying hospitals with protective aids, or in a special approach towards various communities," she added

# Ministerstvo školstva pripravuje "Teleškolu" na simuláciu výučby v triede.

Bratislava, 2. apríla (TASR) - Podľa ministra školstva Branislava Grohlinga (Sloboda a solidarita / SaS) ministerstvo školstva pripravuje "Tele-školu", ktorá bude simulovať výučbu v triede.

"Predpokladáme, že vzdelávanie bude odložené na dlhú dobu, a preto pripravujeme taký projekt, aby sme pomohli rodičom na jednej strane a učiteľom na strane druhej," uviedol minister školstva. Vysielanie bude zamerané na vybrané ročníky základných škôl.

"Dúfam, že týmto vysielaním naplníme aspoň štyri hodiny denne," uviedol Grohling a dodal, že približne 30 učiteľov by sa malo striedať, aby ich prezentovalo. Domnieva sa, že po Veľkej noci bude spustená "Tele-škola".

Školy a školské zariadenia zostanú zatvorené až do ďalšieho oznámenia v súlade s opatreniami prijatými s cieľom zastaviť šírenie infekcie koronavírusmi.



Education Minister Branislav Grohling (photo by TASR)

# Education Ministry Preparing 'Tele-school' to Simulate Classroom Education

Bratislava, April 2 (TASR) – The Education Ministry is preparing a 'tele-school' that will simulate classroom education, according to Education Minister Branislav Grohling (Freedom and Solidarity/SaS).

"We assume that education will be postponed for a long time, and so we're preparing such a project in order to help parents on one hand and teachers on the other," said the education minister. The broadcasts will be aimed at selected grades of primary schools.

"I hope that we'll fill at least four hours per day with these broadcasts," said Grohling, adding that some 30 teachers should take turns to present them. He believes that 'tele-school' will be launched after Easter.

Schools and school facilities will remain closed until further notice in line with measures taken in order to halt the spread of the coronavirus infection.

# Online Slovak Language Course This April



An online Beginning Slovak Language course sponsored by the Czechoslovak Genealogical Society Int'I (CGSI) is being offered Thursday evenings from April 2 to June 11 (but no class on April 9) from 7:30 pm to 9:30 pm EST. In this 10-week, 20-hour course, participants will learn basic Slovak vocabulary and phrases and be introduced to Slovak grammar. The course is designed to be interesting and informative—and also includes various aspects of Slovakia's rich culture and traditions. A PDF Course Book and audio files

are provided. The instructor is Dennis Ragan, who has been teaching basic Slovak language and 'real' halušky culinary classes for 17 years. The cost is \$195 (\$180 for members of CGSI). For additional details and a copy of the course syllabus, please contact Dennis at dragan322@gmail.com



As we continue to navigate these uncertain times, the First Catholic Slovak Union remains committed to our membership. We are updating our website regularly to keep you informed - including any changes to the current branch and district announcements printed in Jednota. Please regularly visit our website at www.fcsu.com



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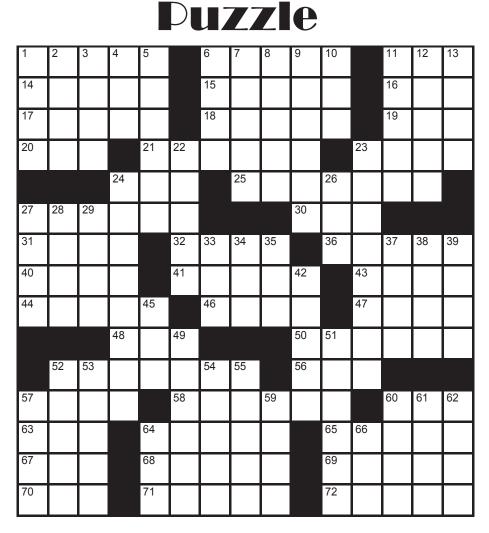
Today when we are all facing rapidly changing challenges, it's more important than ever to stay up-to-date with information from the First Catholic Slovak Union. Provide/update your email address at the link below - and receive the FCSU latest info right in your inbox. It's free, easy and safe. We'll never share your email address! Please go to: https://www.fcsu. com/contact/

<b>JEDNOTA Publication</b>	Schedule for 2020
Issue Date	<b>Deadline to</b>
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All English and Slovak articles should be sent directly to the editor Teresa Ivanec, First Catholic Slovak Union, 6611 Rockside Road, Suite 300, Independence, OH 44131-2398. The email address for articles is fcsulifeeditor@gmail.com. Articles may also be sent by Fax at 216/642-4310. Teresa Ivanec can be reached by phone at 216/642-9406 or 1/800-533-6682. Her extension is 123.

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, a cancellation or wish to receive the paper, write to: First Catholic Slovak Union, FCSU Home Office, 6611 Rockside Rd., Independence, OH 44131-2398. Phone 1/800-JEDNOTA; fax at 216/642-4310 E-mail: fcsu@fcsu.com



Jednota Crossword

# **Across**

- 1 Rich cake
- 6 Paroxysm
- 11 Criminal charge
- 14 Little green man
- 15 Small part
- 16 Hot temper
- 17 Euripides drama
- 18 Wonderland girl
- 19 Celestial altar
- 20 Dupin's creator
- 21 Instant
- 23 Top banana
- 24 Part of HRH
- 25 Threshold
- 27 Lay eyes on
- **30** Future fish
- 31 Allege as fact
- 32 Gouda alternative
- 36 Cadences
- 40 Knights' titles
- 41 Functions
- 43 Links pitfall
- 44 Church officer
- 46 Canvas cover
- 47 Snowman prop
- 48 Floor cleaner
- 50 Staggered
- 52 Summer camp
- activity
- 56 Detergent brand
- **57** Owl's hangout
- 58 Jalousie part
- 60 Bunk 63 Needle
- 64 Conclude

- **69** Like Eric the Red
- 70 Hanoi holiday
- 71 French seaport
- 72 La vita nuova poet

**Down** 

4

1 Pack down 2 Toast topper

- 3 Hitchhiker's quest
  - Golf ball prop or
  - shirt type
- 5 Nail polish
- 6 Con game
- 7 Went white
- 8 Kind of acid
- 9 Pie chart part
- 10 Former Olympic
- skiing gold medalist
- 11 Cowboy's rope
- 12 Impressive
- display
- 13 Nectar flavor
- 22 Words to a
- waitress
- 23 Flowering vine
- 24 Equestrian
- 26 Swindle
- 27 Pedestal
- 28 Bad to the bone
- 29 Rancher's
  - concern
- 33 Morse E
- 34 Menu words
- 35 Boulogne-sur-
- 37 Husk
- 38 Measurer
- **39** Hightailed it
- 42 Bender
- **65** French romance
- 67 Israeli weapon
- 68 Tobacco kilns

- - See Solution on Page 21

- 49 Means of support 51 Gofer's job
- 52 Gaming table cover

PAGE 11

- 53 Comet's path
- 54 Hangman's rope
- 55 Blasts of air
- 57 Champagne
- designation 59 Sleeveless garment

60 Succotash

61 Dethrone

62 Arborist's

concern

64 Male swan

66 Bygone bird

ingredient



2019 FCSU Young at Heart Coloring Contest Results -Congratulations Everyone!

> Region 1 First Place Adele Matula Perth Amboy, NJ

Second Place Tim Ranahan East Brunswick

**Third Place** Connie Widmer Factoryville, PA

# **Region 2** First Place

Susan Collins Fruitland Park, FL

Second Place Mary Estright Norristown, PA

Third Place Damian Nasta Levittown, PA

**Region 3** First Place Eddy Bernadine Harrisburg, PA

Second Place Josephine Pluto Elgin, IL

**Third Place** Cheryl Schattan Shrewsbury, PA

Region 4 First Place Frederick Kardohely Clearfield, PA

Second Place Dolores Kocis S. Connellsville, PA

**Third Place** Marianne Rodacy Charleroi, PA **Region 5** First Place Clement Adams West Mifflin, PA

**Second Place** Susan Belan West Mifflin, PA

**Third Place** Janet Sullivan Pittsburgh, PA

# **Region 6**

**First Place** Shirley Kandra Aurora, OH

Second Place Mary Robinson Neffs, OH

**Third Place** Marjorie Szczepaniak Newburgh Hts., OH

Region 7 First Place Paul Chismar Streator, IL

Second Place Mary Jane Couture Ponte Vedra Beach

**Third Place** Mary Egberts Albrightsville, PA

Region 8 First Place Josephine Siman







# Come Join Us





This all-day National Picnic, filled with food & fraternal fun, is **free** for FCSU members ... look for details in upcoming issues!





Making Memories at



\*Any change for this event, including additional Covid-19 information, will be printed in an upcoming Jednota issue and posted at <u>www.fcsu.com</u> as soon as possible.





Sunday, June 28, 2020 \*

Wiegand Lake Park 9346 Kinsman Rd Novelty, OH 44072

This all-day National Picnic, filled with food & fraternal fun, is **free** for FCSU members ... look for details in upcoming issues!

\*\*Any change for this event, including additional Covid-19 information, will be printed in an upcoming Jednota issue and posted at <u>www.fcsu.com</u> as soon as possible.







# THE FIRST CATHOLIC SLOVAK UNION IS NOW ACCEPTING 2020 SCHOLARSHIP APPLICATIONS

# Ninety (90) ONE-TIME SCHOLARSHIPS will be awarded to the winners.

- 85 scholarships in the amount of **\$1000.00**.
- A "Philip Hrobak Scholarship" and "Stephanie Husek Scholarship" in the amount of **\$1,250.00** each will be awarded to the highest ranking male and female applicants respectively.
- Three Scholarships of **\$1000.00** each will be given from the "John A. Sabol Nursing Scholarship Fund" to applicants who have been accepted into either an approved three or four year hospital nursing program or a fully-accredited college of their choice.

In addition, upon proof of college graduation and completed insurance application, each recipient will be issued a <u>paid up</u> \$3,000 Single Premium Life Insurance Policy.

For rules, requirements and applications go to <u>www.fcsu.com/membership-benefits/scholarships</u> or call the Home Office at 800.533.6682

Applications must be postmarked by midnight, June 30, 2020

# **BRANCH ANNOUNCEMENTS**

#### BRANCH 1 -

Due to the Coronavirus epidemic and the current state-wide stay-in-place order, the meeting scheduled for April 26, 2020 at Burntwood Tavern in Rocky River, OH, has been cancelled. Future meetings are anticipated and will be printed in upcoming issues of Jednota and posted on the FCSU website (www.fcsu.com) as soon as details are available.

Marie Golias, Secretary

#### BRANCH 2 -PITTSBURGH, PENNSYLVANIA

Branch 2 will be holding our Annual meeting on November 10th 2020 at 7PM at Eat n Park on Ohio River Blvd in Bellevue PA. We will be discussing upcoming events and we will also have election of officers. Please RSVP to Joanne at 412-715-5577.

Joanne Lako, Secretary

#### BRANCH 7 -HOUTZDALE, PENNSYLVANIA

The Sacred Heart of Jesus Society Branch has cancelled its meeting on Sunday, April 19, 2020 at 9:00 A. M. at Holy Trinity Church 52 Parish Street, Ramey, PA. Due to the coronavirus epidemic, we are not permitted to use the church at this time. We will try to have our next meeting in August. Details will follow in an upcoming Jednota or on the FCSU website www.fcsu.com. Joseph C. Cervenak, President

# BRANCH 19 -**BRIDGEPORT, CONNECTICUT**

In compliance with the orders of the Governor of Connecticut and in the interest of the health and safety of our members, the branch meeting of St. Joseph Society, Branch 19 scheduled for April 28, 2020 has been cancelled and will be rescheduled for a future date. May God bless our members and keep us all safe.

Deborah M. Nelson, Secretary

#### BRANCH 24 -**CLEVELAND, OHIO**

Due to the coronovirus epidemic, the meeting scheduled for May 17, 2020, has been rescheduled to August 2, 2020. The meeting will be held starting at 1:00PM in the Activity Center of St. Joseph Byzantine Catholic Church, 8111 Brecksville Road, Brecksville, OH, 44141. Luncheon will be served directly after the meeting. For reservations, please call Fraternal Activities Director Tom Ivanec at (440) 668-7797.

Robert Kopco, President

#### BRANCH 38 -WHITE OAK, PENNSYLVANIA

Holy Trinity Society, Branch 38 will hold its semi-annual meeting on Wednesday, June 17, 2020 at 6:00 pm at Red Robin: 175 E Waterfront Drive, Homestead, PA 15120. The agenda will include officers' reports and discussion on 2020 fraternal social activities. All Branch 38 members are urged to attend. Any change for this meeting, pending additional Covid-19 information, will be posted in the Jednota newspaper and on the FCSU website www.fcsu.com as soon as possible. Also, please refer any meeting questions to Logan Haselhoff, Branch President, by calling 412-956-9411 or emailing LLHASELHOFF@ gmail.com.

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 60 -

# MCKEESPORT. PENNSYLVANIA

Branch 60 will hold its semi-annual meeting on Sunday, May 17, 2020, at the Eat'n Park in Edgewood Towne Centre (1605 S. Braddock Ave. Pittsburgh, PA. 15218) at 1:00PM. On the agenda will be Officers' reports and discussion of upcoming events. All members are urged to attend.

# Julie Perla, Branch Secretary

#### **BRANCH 162 –** UNIONTOWN, PENNSYLVANIA

The St. Wendelin Society, Branch 162, will hold its quarterly meeting on Sunday, June 14, 2020, at 9:00AM at the Dairy Queen Restaurant, 575 West Main Street, Uniontown, PA, 15401. Officers' reports will be given and upcoming 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 breakfast meeting. Call Dolores Marmol at 724-437-4983 for reservations by June 9th as well as for any changes to policies or address changes.

**Dolores Marmol, Secretary** 

#### BRANCH 166 -BINGHAMTON, CAPITAL AREA, PEEKSKILL, POUGHKEEPSIE, AND SYRACUSE, NEW YORK

After careful consideration of recent and evolving developments concerning potential exposure to the coronavirus (COVID-19), the Sunday, March 29, 2020, meeting of St. Joseph the Guardian Society. Branch 166 was postponed. Plans are underway for a meeting at a later date. Details will be forthcoming. Please call me at 607-775-4896 if you have any questions.

Arlo Meeker. President

BRANCH 181 -

#### UNITED, PENNSYLVANIA

Due to the Coronavirus epidemic, for the safety of our members, the April 25, 2020 branch meeting has been cancelled. Future meetings will be posted on the FCSU website (www.fcsu. com) and be printed in an upcoming issue of Jednota as soon as details are available.

Vicki Hricik, Secretary

#### BRANCH 200 -FORD CITY, PENNSYLVANIA

Meetings for Branch 200 are held upstairs in the Banquet Hall, 910 6th Avenue, Ford City. Officers meet @ 7PM with the Members meeting directly following. We meet the first Thursday of each month except June and July. Meeting dates for this year (2020) are as follows: May 7th, August 6th, September 3rd, October 1st, Nomination of Officers November 5, and Election of Officers December 3rd. We look forward to you attending.

Plans are going well in preparation of our 125th Anniversary celebrating October 1st – October 3rd. I would appreciate any history of the Slovak Club. It started in 1895 in a home next door to the current building. The Sokol and the Slovak Club were once affiliated with each other. If anyone has pictures or the names of the Men's baseball or Women's softball teams members pre WWII, please contact me at vscghaub123@ gmail.com or leave a message @ 724-763-9229. Also contact me if anyone would like to put an ad in the program. So far confirmed we are having a band on Friday evening Oct 2nd. Saturday Mass will be held at the Christ Prince of Peace Church on 4th Avenue, Ford City, PA, at 1PM with Bishop Malesic and Father Nasta. Cocktail social @ 2:30PM with dinner following @ 3PM. Johnny Murphy Big Band to literally "play" for their supper (free of charge). So "Save these Dates" and look for more information to come. Invitations will be going out to neighboring Districts and Officers of the FCSU. Fraternally,

Vicki Schaub, Financial Secretary

# **BRANCH 228 –**

LORAIN, OHIO

PLEASE NOTE: Due to the Statewide Stay-At-Home order to help prevent the spread of Covid-19 in Ohio, the St. John the Baptist/Holy Trinity Lodge, Branch 228 did not hold its March meeting and will suspend our regular meetings until AFTER the statewide stay-at-home order is lifted and the American Slovak Club is available to us. Notice of our next meeting will appear in Jednota.

Our meetings normally begin at 7 P.M. at the American Slovak Club on 30th and Broadway in Lorain on the 3rd Monday of each month except for the months of January, February, July and August when no meetings are held. 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. At this time, the exact date for this year's election meeting is December 21, 2020. We will also elect two (2) representatives to serve on the American Slovak Club Board of Directors during this meeting.

May we all pray to our Dear Lord God to bless the world with a cure for the pandemic virus and bless all those in the healthcare field and all support services that keep the world population supplied with their needs. Please pray that God blesses them all with good spiritual, mental and physical health to provide their services to our sick ones and their special support to the families of those who have contracted the virus. May God bless and comfort all those who have contracted the virus with His Love and Peace. May they return to good health to love and serve our Lord God.

Thomas B. Zuffa, Recording Secretary

# BRANCH 276 —

#### MCKEESPORT, PENNSYLVANIA

MEETING CANCELLED. The Branch 276 meeting scheduled for Sunday, May 17 is cancelled. A Fall meeting is planned for Sunday, November 15. The Pittsburgh District meeting scheduled for Sunday, April 26 is also cancelled. The district may still hold a Fathers' Day Brunch on Sunday, June 21. A Pirates game & Tailgate is planned for Saturday evening, August 1. Please check the Jednota or your email for additional information. Fraternally,

Margaret Nasta, President

#### **BRANCH 292 –** WINDBER, PENNSYLVANIA

St. John the Baptist Society, Branch 292 KJ, will hold their semi-annual meeting on Sunday, June 21, 2020. The meeting will be held at SS. Cyril and Methodius Slovak Slovak Church, 604 Graham Ave, Windber, PA. A Mass for the feast of St. John the Baptist will be celebrated at the aforementioned church (see church bulletin for date and time). All members are asked to attend both events. A buffet dinner will follow.

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

# BRANCH 313-

#### CHICAGO, ILLINOIS

Dear Members of Branch 313,

Due to the Coronavirus Pandemic, the May 4th semi-annual Branch 313 meeting is cancelled. The meeting has been rescheduled for Monday, August 3rd of 2020 at 11:30am and will be followed by a fraternal luncheon. The meeting will be held at Fox's Restaurant, located at 9655 W 143rd St, Orland Park, Illinois 60462. Branch members are welcome to attend. Call. 313 President Marge or 313 Secretary Jennifer at (708)226-8157 before 7/15/2020, if you would like to attend. Thank you!

Keep well and God Bless!!

Jennifer Carlton, **Financial Secretary/Treasurer** 

#### **BRANCH 320** — **BELLE VERNON, PA**

Due to the Coronavirus epidemic, for the safety of our members, we are not scheduling any branch meetings at this time. A meeting in June is anticipated. Future meetings will be posted on the FCSU website (www.fcsu.com) and be printed in an upcoming issue of Jednota as soon as details are available. Hoping and praying for the health and safety of all our members.

Frances Tarquinio, President

#### BRANCH 401 -EAST VANDERGRIFT, PENNSYLVANIA

TSt. Anthony of Padua, Branch 401, invites all branch members to attend the 2020 Semi-Annual meeting to be held at 1:30PM July 19, 2020, at China Lobster Restaurant, 3215 Leechburg

Road, New Kensington, PA, 15068. Members are encouraged to attend; your input and involvement are important to the branch. The Branch 401 focus for 2020 will be on our local Slovak Heritage (the idea birthed from the JED-NOTA article titled Focus on Heritage). Branch 401 wants to collect biographical member's family histories both electronic and hard copy for future generations. It is the branch's hope to create an electronic archive. Members interested in contributing to this archive, please contact

Recording Secretary, Kathy Froncek at 724-689-3369 or kmfroncek@yahoo.com. See page 17 of this issue for Pirates Game info.

Patrick Froncek, Recording Secretary

#### **BRANCH 450** — **CLEVELAND. OHIO**

Due to the coronavirus epidemic, for the

safety of our members, the April 18, 2020, meeting at Holy Spirit Byzantine Catholic Church in Parma, OH, has been canceled. Meetings later in this year are anticipated. These meetings will be posted on the FCSU website and be printed in an upcoming issue of Jednota as soon as details are available. Hoping and praying for the health and safety of all our members.

George Carny, President

# BRANCH 484 -

CORAL, PENNSYLVANIA

St. Joseph Society, Branch 484KJ, will hold its semi-annual meeting on Sunday, June 14, 2020, at 2:00PM at the Eat n' Park Restaurant, 2301 R. 286 So., Indiana, PA. Discussions wil include scholarship applications, advertising of our branch, participation in Jednota-sponsored activities, membership, and more.

Hopefully we will be discussing information from our most recent district meeting.

Monica Rura, Financial Secretary

# **BRANCH 580 -**

WEST MIFFLIN, PENNSYLVANIA

Branch 580 Sacred Heart of Jesus of Holy Trinity Church will hold a meeting on April 26, 2020, at 12:15PM in the church's social hall. Please note the District Meeting will be at 1:00PM the same day. All members are welcome. If you are attending please contact me so I can make reservations.

Virginia Jasek, Secretary

# **BRANCH 581 –**

**GARY-WHITING, INDIANA** The St. Michael the Archangel, Gary-Whiting Branch 581, will hold its semi-annual meeting at the Lake Park Restaurant, 7 East Old Ridge Rd., Hobart, IN. on Sunday, June 28, at 1 p.m. The agenda will include information from the recent district meeting, officer's reports and donations to our charitable causes. RSVP Ann Buczek, 219-

947-2793 or George Kelchak, 219-926-2410.

Ann Buczek, President continued on page 15

# **BRANCH ANNOUNCEMENTS**

# continued from page 14

#### BRANCH 553 – AKRON, OHIO

Due to the Covid-19 epidemic, we must cancel the April 26th Lodge Meeting to comply with governmental directives. We pray that all members are following the social distancing guidelines and protecting their health.

The only event still on our schedule is the July 25th Kielbasa Open at Mayfair Country Club. Our sincere hope is that by that time all restrictions will be lifted and we may continue our fraternal activities.

Please watch for further information and remain safe.

Linda M Hanko, Financial Secretary

# BRANCH 628 –

MUNHALL, PENNSYLVANIA A meeting of Branch 628 St. Michael Archan-

gel will be held on Sunday, May 17, 2020 at 141 Bellevue Drive, Penn Hills, Pa 15235 at 2:00 PM.

The agenda will include current business of the branch and plans for activities throughout the coming year.

Sylvia J. Vehec, Recording Secretary

# BRANCH 670 — DONORA, PENNSYLVANIA

Due to the Coronavirus epidemic, for the safety of our members, we are not scheduling any branch meetings at this time. A meeting in June is anticipated. Future meetings will be posted on the FCSU website (www.fcsu.com) and be printed in an upcoming issue of Jednota as soon as details are available. Hoping and praying for the health and safety of all our members.

Joseph A. Matinko, President

# BRANCH 716 -

#### NEW YORK, NEW YORK

Due to the Coronavirus epidemic, the St. Stephen Society Branch 716 is rescheduling its Sunday April 26th meeting to Sunday, June 14, 2020. Provided the church is opened and restrictions have been lifted, the meeting will be held after the Slovak Mass at 1:00 PM in the downstairs meeting room in St. John Nepomucene Church in NYC. Refreshments will be served after the meeting. Any changes to this new date will be posted as soon as possible on the FCSU website at www.fcsu.com and in the next available issue of Jednota.

Joan Mary Skrkon. Recording Secretary

# BRANCH 721 -

#### **BANNISTER, MICHIGAN**

Due to the current coronavirus epidemic and

the safety of our members, Branch 721 is cancelling their previously scheduled spring meeting on April 26, 2020. Future meetings are anticipated and will be printed in Jednota or posted on the FCSU website (www.fcsu.com) as soon as details are available.

Respectfully submitted,

Joseph Beno, Recording Secretary

#### BRANCH 731 – YOUNGSTOWN, OHIO

Due to the Coronavirus epidemic and for the safety of our members, the meeting on May 17, 2020 has been cancelled. A July meeting is anticipated. Look for details in the next issue of Jednota.

Jim Bobby, Recording Secretary

#### BRANCH 743 – - STERLING HEIGHTS, MICHIGAN

The archdiocese of Detroit canceled all Masses until at least April 5, accordingly we canceled our Branch 743 meeting scheduled for March 29. Due to the Coronavirus epidemic, any future Branch meeting is postponed until further notice. Please look for details in upcoming issues of Jednota or on the FCSU website www.fcsu.com. Joseph Rimarcik, President

BRANCH 756 – OWOSSO, MICHIGAN

St. Joseph the Guardian, Branch 756, will hold its Spring meeting on Sunday, May 3, 2020, at 10:45AM. The meeting will be held at the Knights of Columbus Hall, 1259 East Main St., Owosso, MI. The agenda will include information from the recent District meeting as well as local Branch business and Officers' Reports. FCSU members are invited to join us for Chicken Dinner in the main hall following the meeting. We hope to see you there!

If unable to attend, please contact us at 989-277-8787 with any questions or policy/address changes.

Gary Gregoricka, President

#### BRANCH 856 – WASHINGTON, DC AND AREA

Due to the Coronavirus epidemic, for the safety of our members, we are postponing our meeting for April 27,2020 at the Tavira Restaurant in Chevy Chase, MD. At this time no date has been set to re-schedule. More to follow. For more information call Marion Mistrik at 301-654-5638. We want our members to be safe. Wishing all our members and their families a Blessed Easter. **Katherine Nowatkoski** Financial Secretary

# **Address Changes?**

Readers are reminded that all address changes for the JED-NOTA 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@fcsu.com.

# **DISTRICT ANNOUNCEMENTS**

#### **DISTRICT 2 - REVEREND JOHN J. SPITKOVSKY DISTRICT**

Due to the Coronavirus Pandemic, the April, 26th 2020 Semi-Annual F.C.S.U. meeting of District 2 is canceled. The District 2 meeting has been rescheduled for Sunday, July 12, 2020 at 2pm. The meeting will take place in the dining room of "The Missionary Sisters of St. Benedict Convent" located at, 5900 West 147th Street in Oak Forest, IL. Hospitality begins at 1:30pm, followed by the meeting at 2:00pm. Delegates from each Branch in District II, Region 7 are encouraged to attend. Please take part and represent your Branch! The meeting will be followed by a complimentary fraternal luncheon. If you plan on attending the July meeting, please contact Dorothy Jurcenko by July 4th, at (312)608-7852. Only a sufficient amount of food will be ordered, for those in the reservation count!

From your District 2 Officers, Keep well and GOD BLESS!!

Fraternally Submitted by, Jennifer Carlton, Recording Secretary

# DISTRICT 3 -THE GEORGE ONDA DISTRICT -WESTMORELAND COUNTY, PENNSYLVANIA

The George Onda District's Semi-Annual Meeting, which we were hoping to have in April, has been cancelled. This for the safety of our members and is in cooperation with the "isolation" order of the state of Pennsylvania that remains in effect. Future meetings are anticipated. Please look for details in upcoming issues of Jednota and on the FCSU website (www.fcsu.com) as soon as they are available.

#### Linda L. Gonta, Secretary, George Onda District

#### **DISTRICT 5 – THE MICHIGAN DISTRICT**

Due to the current Coronoavirus-related statewide stay-in-place order, the April 26, 2020 meeting at Deer Lake Inn has been cancelled, and a future date is yet undetermined. Please continue to check upcoming issues of Jednota and the FCSU website at www.fcsu.com.

**Diane Rimarcik, District Secretary** 

# DISTRICT 6 – THE PITTSBURGH DISTRICT SPRING MEETING CANCELLED.

The Spring Business Meeting which was to be held on Sunday, April 26 at 1 PM at Holy Trinity Social Hall, 529 Grant Street Extn, West Mifflin 15122, is now cancelled. If events permit, Branch 38 will host the Fathers' Day Brunch on Sunday, June 21. We hope to have the business meeting at the brunch. The district officers will be making scheduling decisions later in April.

Pirates Baseball Game & Tailgate – Saturday evening, August 1 – Includes Fireworks Night – Seats on the third base line with a great view of the city. See page 17 of this issue for details.

Branch 628 will host the Fall Business Meeting at a date to be determined.

As always, members are urged to check the Jednota for updates on FCSU business matters as well as contests and tournaments.

#### Margaret Nasta, District Secretary

# **DISTRICT 8 – THE REV. STEPHEN FURDEK DISTRICT**

Dear members of the Rev. Stephen Furdek District 8: Due to the Coronavirus epidemic we the officers have decided to postpone the meeting that was scheduled for April 26, 2020, in Mahanoy City,PA. At this time no new date has been selected to re scheduled. We are doing this for the safety of our members. Thank you for understanding; we want everyone to be safe. Wishing all a Happy Easter.

#### Katherine Nowatkoski, President

# **DISTRICT 10 - THE REVEREND STEPHEN FURDEK DISTRICT**

After careful consideration of recent and evolving developments concerning potential exposure to the coronavirus (COVID-19), the Sunday, March 29, 2020, meeting of the Rev. Stephen Furdek District, District 10, was postponed. Plans are underway for a meeting at a later date. Details will be forthcoming. Please call me at 330-398-1888 if you have any questions.

#### Greg Petrasek, President

# **DISTRICT 12 - THE MSGR ANDREW HLINKA DISTRICT**

For the safety of our members during the COVID-19 crisis, the officers of District 12 have decided to postpone any district meetings until June at the earliest. Please check the website and upcoming issues of Jednota for details of future meetings.

We hope and pray for the health and safety of all our members.

#### Joseph Tarquinio, President

# DISTRICT 14 - THE REVEREND JOSEPH KOSTIK DISTRICT - YOUNGSTOWN, OHIO

Reverend Joseph L. Kostik, District 14, is cancelling the meeting that was to be held on April 21, 2020 at the Fireplace, 2075 E. Western Reserve Rd, Poland, OH, 44514. As we all know this is due to the Covid 19 Pandemic which has closed most businesses and restaurants in Ohio. We are tentatively rescheduling to May 19, 2020 at the Fireplace. You will be advised further of any changes in the future in Jednota and also on the FCSU website (www.fcsu.com). We ask for your prayers for all those with the virus, their families, and our country. We are in this together. Please follow the STAY AT HOME precautions as well as all the other safety precautions that have been issued. God Bless you and keep you in his care.

#### Grace Kavulic, Recording Secretary

# DISTRICT 17 – SAINTS CYRIL & METHODIUS DISTRICT

Due the Coronavirus pandemic, for the safety of our members and in keeping with current government restrictions, the April 26th Annual Spring Meeting has been cancelled. We anticipate rescheduling the meeting as soon as it becomes viable to do so. Please look for details as they are available in an upcoming issue of Jednota and on the FCSU website at www.fcsu.com.

# **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
002K 006K 019K 019K 038K	Edward W Mayer David A Fulkerson Harriet Bertha Goddu Jennifer Lynn Kantzas Randy M Yurkov	128K 157K 162K 166K 169P	Margarite Pianfetti John S Zajac Raymond E Solly John M Dinga Vincent Voytas Jr	312K 382K 401K 410K 425K	Andrew J Semanchek Theresa A Niemotka Mary Louise Klingensmith Mary E Cutler John A Boron Sr	628K 636K 667K 670K	Margaret T Smith Thomas Badik Mary Ann Kitko Paul P Parish
045K 075K 075K 085K 086K 112K 122K	Beatrice H Mulcahy Msgr Thomas J Kujovsky Stephen R Reed Edward Homentosky Margaret E Baker Robert Siddall Edward Casimir Slonecki	173K 173K 181K 200K 266K 292K 294K	Timothy D Daugherty Bernard M Pipan Lawrence J Datel Jr Albina Rybicki Mary Elizabeth Hvizda Mary Lutz Thomas P Tokash	484K 484K 493K 553K 587K 587K 595K	John Thomas Bednar Patricia Ann Loncar Marilyn E Taulbee Edward Serdinak Phylis M Majcher Anne L Oskowski Joseph George Hornik	743K 746K 756K 764K 924K *Proces	Paul Magusin Jr Anna Leathers Emilia Duchi Eleanor Kaye Mary Yuricek Helen M Kerschner ssed through the month of March

# **OBITUARIES**

ELEANOR EMILY KRKOSKA BRANCH 55 – PHILADELPHIA, PENNSYLVANIA

Eleanor Emily Krkoska (nee Fratrik), age 89, passed away on January 11, 2020. Beloved wife of the late Charles



P. Krkoska, dear mother of Marie Michener (Bob) and Charlene Mayer (Nathaniel); dear grandmother of Marissa (Glenn) and Mackenzie Smith, Noah and Hannah Mayer.

In addition to committing herself to her family, Eleanor was a devoted civil servant. She spent much of her career as a legal secretary at the Philadelphia County Court of Common Pleas. Eleanor could also be found volunteering much of her time at the Slovak Catholic parish of St. Agnes St. John Nepomucene where she served as Sodality president, lector, and led the church fundraising. Eleanor was passionate about celebrating and sustaining her Slovak community and heritage.

- Submitted by Marie Michener

# PAUL X. KATRENCIK BRANCH 670 – DONORA, PENNSYLVANIA

Paul X. Katrencik, 73, of Canonsburg, PA, passed away surrounded by family on Tuesday, October



29, 2019, after a valiant battle with cancer. Born May 10, 1946, son of the late Ru-

dolph A. and Grace Nahay Katrencik, Paul grew up in Hendersonville, PA, and worked most of his adult life as an industrial draftsman at McGraw-Edison and Cooper Industries in Canonsburg. He enjoyed local history and the outdoors, having served as President of Jefferson College Historical Society (Canonsburg), active member of Cecil Township Historical Society & South Park Historical Society, and Vice President of Cecil Friends of the Montour Trail. He enjoyed attending meetings of other area historical organizations including those of Bridgeville and Eldersville, and followed his father's interests of participating in archaeological activities and excavations of Native American sites associated with the University of Pittsburgh. Paul loved reading about NASA and outer space, having retired from the Air National Guard after serving twenty years as an aircraft mechanic. Always concerned about others, Paul was honored in 2018 with the Trailblazer Award by the Montour Trail Council for his diligent work in maintaining segments of the trail for all to enjoy.

Paul is survived by his son Jeffrey Michael Katrencik, daughter Lisa Marie Katrencik, their mother Linda Kotula, and close loving friend Barbara James. Also left behind to cherish his memory are his sister Janet Kouklakis and her husband Pete, nephew Jason Katrencik and wife Leigh, and his sister-in-law Carol. Paul was preceded in death by son Paul Katrencik, Jr., and brother Rudolph J. Katrencik.

- Submitted by Jeffrey Katrencik

# Is your FCS Help us serve you be information on file - a Call the Home Office 1-800-533-6682 ( Or go to http://www

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# SS Cyril and Methodius Appeal Continues

The Annual Saints Cyril and Methodius Appeal, which raises funds to assist the Pontifical Slovak College of Saints Cyril and Methodius to assist with its day to day operations, is progressing well. As of March 29, \$13,027.50 has been received from 107 donors. On behalf of the Pontifical College, thank you for your continued generosity and support.

The Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, and previous donors.

Anyone who wishes to contribute to the 2020 Appeal but did not receive a letter asking for a donation is asked to fill out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2020 will be credited toward the 2021 Appeal. Thank you again for your goodness and generosity. The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak Fraternal Organizations for cultural, religious and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., Abbot of St. Andrew Svorad Abbey, Cleveland, OH. National President is Reverend Andrew S. Hvozdovic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Epiphany Parish, Sayre, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Pastor of Sacred Heart Parish, Swedesburg, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

42 <sup>nd</sup> Annual Saints Cyril and Methodius Appeal
Name
Address
City
State Zip
Amount \$
Please make check payable to Slovak Catholic Federation and mail to:
Rev. Thomas A. Nasta, National First Vice President
Slovak Catholic Federation
Sacred Heart Church
120 Jefferson Street
Swedesburg, PA 19405

# **RESERVE YOUR TICKETS NOW FOR PITTSBURGH DISTRICT** ANNUAL PITTSBURGH PIRATES BASEBALL / FIREWORK NIGHT **AT PNC PARK**

# Date: Saturday, August 1, 2020

- Tailgate to begin at 5:00 p.m. at Red Lot 6 (hosted by Branch 38)
- Game Starts at 7:05 p.m.
- Fireworks immediately following game
- Cost: \$47.00/ticket
  - Seats all together in Sections 28 and 29 (along third base line best view for fireworks)
  - Tickets are limited so buy your tickets today!!
- **RSVP to: Bradley Matta** 
  - Send check to Bradley Matta, 1811 Jane Street, Pittsburgh Pa. 15203
  - Or Venmo payment to @Brad-Alan-4
  - Call or email with any questions: bmatta41@gmail.com / 412-378-7988
  - Tickets will be mailed out prior to game or can be picked up at tailgate.
- Special free raffle being planned for individuals that attend the tailgate!



Save the Date! Slovak CU Br. 200's 125<sup>th</sup> Anniversary

Entertainment in the Social Club & line-up

- Thursday, October 1st:
- Solo guitarist, Greg Iskat
- Friday, October 2<sup>nd</sup>
  - **Band, Dreamcatchers**
- Light foods/snacks will be provided and drink specials.
- Main Event: Saturday October 1 st
- 1pm Mass at Christ Prince of Peace by Bishop Mileski and Father Nasta.
- 2:15 Meet & Greet @ Branch's **Banquet Hall.** Approx. 3:15 dinner followed
  - by guest speakers concluding with Murphy's Big Band.

More Info to Follow!



# Branch 181's Karen Hunka Comes Back to the US During Coronavirus

Although not mandated to leave, Lay Mission-Helpers (LMH) recommended that we missionaries return temporarily to the United States until the Covid-19 pandemic is under control. It was fairly easy for me to make the decision to return. I feel I am healthy, but I am over 60 years young and at a higher risk than others.

Am I happy to be here? Not really. I unexpectedly had to leave my home. I left a life in which I was comfortable. As strange as it may seem to most of you, I will miss hand washing my clothes, bucket bathing, and eating my favorite Ghanaian meal with my hand. I will miss the look on vendors faces when I speak to them in Gonja, the language of the largest tribe in my home town of Damongo. I will miss the security guard at the Secretariat where I work struggling to teach me the language (I blame being 61 as the reason for my slow learning).

Though my son's will always take care of me, you could say I am technically homeless. I sold my home and gave away nearly everything I owned before leaving for mission. Right now I am living with my oldest son in Greensburg, PA. Once out of quarantine I will visit my youngest son in Pittsburgh, PA and at some point fly to Colorado to spend time with my son in Boulder.

One might ask: "Does not having a permanent home scare you?" The answer is a definite NO! If I do not make it back to Ghana, I will find a mission house in the U.S. in which to live while I continue to serve God's people.

God has called me to mission and that is what I am meant to do. Every day I end my prayers by saying:

**JESUS, I TRUST IN YOU!** 







Slovak President Zuzana Čaputová set an example with her colorful stylish masks when Slovak authorities required everyone to wear a mask (rúško) outside.

# The Spanish Influenza Pandemic in Slovakia, 1918-1919

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

# **University of Maryland Global Campus**

The recent coronavirus (covid-19) pandemic has shaken the world over the last couple months, and Slovakia is no exception. When it was apparent that the virus was quickly spreading across Europe from Italy, Slovakia was among the first country's to declare a state of emergency and then shut down its borders, without waiting for the EU to act, even though some criticized its prompt action. It identified its first patient on March 6, 2020

Slovakia did have a plan in place in case of such a pandemic which health professionals had written in 2002, and subsequently revised since then. Four days after the first case tested positive for the virus, the Slovak government swiftly banned all public events. People also started wearing protective masks, and Slovak President Zuzana Čaputová set an example with her colorful stylish masks, which matched her wardrobe and attracted worldwide attention. By late March, authorities required all leaving one's home to wear a mask (rúško). Since Slovakia is a relatively small state of about 5.45 million inhabitants, most of the world has not taken notice of its success in combating the disease.

A similar pandemic wreaked havoc across Europe and the world in 1918-1919, starting at the end of World War I, the so-called Spanish Flu (Španielska chrípka). The name had nothing to do with Spain as the virus's origins, but people labeled it so because Spain was the first country to publicize the horrendous nature of the pandemic. As a neutral state during World War I, Spain still had a free press and newspapers were not censored as in other parts of Europe and the USA.

# **Origins of the Pandemic**

The Spanish flu killed as many as 587,000 Americans, and unlike most viruses, it did not prey on the elderly and young children, but rather killed young adults, especially those aged 20-35. Many thought the world was going to end as it devastated many families in the US, Europe, and other parts of the world.

The awful nature of the Spanish flu first struck me when I was doing research about the history of Slovak churches in Cleveland at the Diocesan Archives. I had read about the Spanish Influenza, but by seeing the writings at the time, and all the school and business closings made the deadliness of the virus so much clearer. All the schools closed in Cleveland for several months, public gatherings were prohibited, and people were afraid to walk the streets, and those who did wore masks.

Death and fear of death was a constant. Some preachers predicted the end of the world had come.

Epidemiologists have estimated that between 50-100 million people, or about 3-5% of the world's population, died as victims of the Spanish flu. Medical historian Harald Salfellner wrote a book on the topic that places the epidemic in a global context and documented its widespread impact. The exact place origins of the flu still remain unclear, as some claim it started at an army garbage dump in Kansas, others see its origins in Europe, and yet another view argues it might have arrived with migrant workers from China to help during the war. We may never know the answer.

Regardless of its source, the Spanish flu descended on the world in three great waves of infection in July 1918, then again in October, and a final less lethal stage in March 1919. Similar to the Coronavirus, the Spanish

flu attacked the respiratory tract. Medical personnel felt helpless halt the dreaded pneumonia which the virus caused, and many of them succumbed to the virus.

Salfellner's book also illustrated the human side of the flu: "the agonizing deaths of young civilians and soldiers, the dying gasps of mothers with babes in arms. The millions of casualties included the English artist Harold Gilman, French poet Guillaume Apollinaire, Russian silent film star Vera Kholodnaya and Frederick Trump" - the grandfather of American President Donald Trump (https://www.vitalis-verlag.com/en/the-spanish-flu/).

# War and Disease

A bloody war was going on at the time, and the Spanish flu wreaked havoc on all sides in the Great War. Germany had to yank two of its divisions out of combat and sent large numbers of soldiers to infirmaries in France and Belgium. The Allies in France reported fewer cases, but the citizens were coming down with the flu in droves in France, England, Belgium, and on the Eastern Front in Austria-Hungary and Russia. With so many soldiers living together in close quarters or trenches, moving around, and American troops coming to Europe, the absence of social distancing spread the flu like a wildfire (SPANISH 'FLU' SPREADS OVER ALL OF EUROPE).

#### Slovakia during the Spanish Flu

It also struck Slovakia with a vengeance. In 1918-21, about 2.8 million people lived in Slovakia, and an estimated 20-30,000 people there would perish from the Spanish influenza pandemic. Exact statistics are lacking for fatalities in Slovakia because as the war ended, governments were changing from Hungarian to Czechoslovak, and there was no statistical office tracking the number of deaths. In addition, Hungarian officials often remained in office and were more interested in retaining their jobs than gathering statistics and stemming the pandemic.

The "Spanish" influenza pandemic also ravaged the territory of nearby Poland in three deadly waves. Morbidity and mortality peaked in the capital, Warsaw, in December 1918 and from December 1919 to January 1920. Scholars estimated that 200 000 to 300 000 people died in Poland from the pandemic between 1918 and 1920 (Grabowski, Marek L., et.al.).

When the Spanish Flu broke out, the territory of present-day Slovakia was a constituent part of Hungary and in the Austro-Hungarian Empire until Czechoslovakia declared its independence in October 28, 1918. Austria-Hungary was in an alliance with Imperial Germany and Slovak, Czech and Carpatho-Rusyn soldiers had to fight in the Austro-Hungarian army, even if they did not support the war. Many who were captured would later join the Czechoslovak Legion to fight for a free and independent Czechoslovakia.

After Bolshevik Russia made peace with Germany in the Treaty of Brest-Litovsk in March 1918, Germany launched a massive offensive on the western front against France in an attempt to reach Paris before American troops could arrive in sufficient numbers to halt the onslaught. With Russia out of the war, most of the Austro-Hungarian forces were fighting in northern Italy.

#### Horror Stories and a Red Cross Rescue Mission

The Spanish Flu and typhus fever especially hit hard northwest of Žilina, in the Kysuce area and Cadca District, famous for its tinkers in history. Historian and ethnographer Zora Mintálová-Zubercová recorded some of her research findings in a 2008 article in Historický casopis (Historical Journal). Some of the worst cases of disease occurred in Turzovka, a town of 8,006 inhabitants in the 1920 census. Turzovka had already lost about 500 men in the war; in addition, large numbers of its native sons were missing-in-action, and many others were crippled or stricken psychologically for the rest of their lives (Velicka). Then the horrible plague descended on the town and left its inhabitants in a state of shock. Mortality rose so high that some families lost as many as three members. In front of the church, dozens of coffins were laidout, a grim reminder of the high death toll. There were so many bodies to bury that the grave diggers went on strike in order to obtain a pay raise!

Municipal authorities reported a morbid picture of the villages in Orava and Kysuce. In Turzovka, an official wrote: "The village is as if it were extinct, people are sick" and more than 250 people died. Rows of coffins lay in front of the village church. Besides dealing with the Spanish flu, returning soldiers were also bringing home typhus fever (škvrnitý týfus) to the district. Local people volunteered to deal with the crisis, but between the two illnesses, it was more than they could handle. The local medical doctor, Ludovít Hálka, appealed to the Slovak government for help, and it turned to Prague for intervention.

After Czechoslovak independence in 1919, the daughter of President Tomáš Garrigue Masaryk, Alice G. Masaryk, set to work examining poverty, illness, and need for social services. Based on work from Hull House in Chicago, she researched the infrastructure of existing social services and founded a statistical office to track pressing needs. She also served as Chair of the Czechoslovak Red Cross and directed some fundraising. Others in the Red Cross assisted her in raising funds in England and the USA, including Ema Nováková, who spearheaded the founding of the Anglo-Czech Relief Fund. The organization helped obtain donations of



The Slovak National Guard durin

food, medical supplies, linens, and fin were receiving supplies, the situation plies were not arriving from abroad.

Realizing the distressful cri made a plea to Lady Muriel Paget, a life to charitable activities. During the the nursing of wounded soldiers in R help us.... The conditions are despen at Masaryk's urging, she concurred to Red Cross. She brought with her sup 12,000 pounds of donations from the

In Slovakia, her team sough crisis in Slovakia and help mothers a the elderly, In May 1919, the Mission aid stations to provide for the soldiers engaged in a war with the Hungarian central Slovakia. The Hungarians dic 1919. But then thousands of soldiers established "Refreshment Stations" for roads in Vrútky, Trencianské Teplá, a were handed out to protect from the phus fever. The Red Cross also orga lished a children's home, a hospital, a (Limerick, S. & Mintalová).

In Turzovka, the Red Cross of was so bad. The Red Cross obtained via, two British doctors and six nurse tions. The Red Cross constructed a units at the local school with 30 beds for females) and two bathrooms with a cook and some help from the Czec volunteered their services to the hosp refused to wear protective rubber clo time the pandemic and typhus fever perished.

Across Slovakia, the Red C stations for children. Over two year constructed 16 stations of social and r treating over 22,000 children. The vo and a home for undernourished orph dra, north of Bratislava. They also es soldiers in Rosice, Moravia. The Relie children in Slovakia and undertook he

#### Sample Local Statistics

The records of some Slova nesses in their chronicles. For examp of Trnava, 18 people died, including 20 people perished; in Vysoká, Moravi died in Haligovce, in the Stará Lubovr

In the Nitra region, the Spa Brhlovce. "Some of them wiped out en ease, they did not take it seriously, an

through social interaction, pneumor stated.

The parish in Detva in centra sad paradox was that many times they not claimed by war, but they did not liv Ján Golian, who studied the evolution the years 1781 - 1920 (Vasilko).

Historian Milan Belej of the ments from Tekov County. There he fe severe shortage of doctors existed. By seven people in Nová Bana.



**g WWI.1** ancial assistance. While the Czechs n Slovakia was much worse, and sup-

sis afflicting Slovakia, Alice Masaryk a British aristocrat who dedicated her war, Paget had assisted in organizing ussia. Masaryk wrote her: "Come to rate!" Paget traveled to Prague, and b head a Relief Mission of the British oplies worth 5,000 British pounds and USA.

t to alleviate the hunger and epidemic nd their children, orphans, the ill, and assisted in war relief by building first of the Czechoslovak Army, who were Red Army that invaded southern and I not evacuate Slovakia until June 30, a needed assistance. The Red Cross or recovery from the war near the railand Spišská Nova Ves. Clean linens ever-present lice (vši) that spread tyanized assistance for civilians, estaband a convalescent home for soldiers

nade a headquarters there because it the assistance of a nurse from Moras. An interpreter helped with translaan epidemic hospital with disinfection with sections (one for males and one a boiler to have hot water. They had hoslovak army, and local women also ital. A 42 year-old nurse from Ireland thing and died from infection. By the came under control, 450 people had

ross set up 100 food and distribution s, they daily fed 24,000 children and nedical care for children and mothers, lunteers founded Children's Hospital, aned children at a local estate in Motablished a convalescent home for 50 f Mission supported other activities for alth educational activities.

k villages and towns mention the illle, in the village of Vlckovce just south the local mayor. In Dojc near Senica, a 94 persons passed away; 22 people na District.

anish flu infected every household in tire families. Not familiar with the disd

ia took the life of six," a local chronicle

I Slovakia recorded 212 deaths. "The were young people whose lives were to see the end of the conflict," wrote of mortality in the parish of Detva in

State Archives in Nitra studied docubund that all schools had closed and a October 13, 1918, the influenza killed Not just the villages suffered the ravages of the Spanish flu and typhus fever. Even the famous patriot, General Milan Rastislav Štefánik, was struck down with illness. According to Dušan Kovác's book, Štefánik a Janin - Príbeh priatelstva (Štefánik and Janin - A Story of Friendship), the General fell ill in Tokyo, Japan, in October 1918 just before the declaration of Czechoslovak independence, as he was going to Vladivostok to assist the troops of the Czechoslovak Legion to go on ships to the Western front.

"Influenza raged in Tokyo and the ubiquitous viruses also attacked Štefánik. High fever and headaches confined him to bed. All known and loved ones take turns at his bed (...). Everybody knew about Štefánik's poor health and that his organism was very exhausted. They were worried that the worst might happen," according to Kovác.

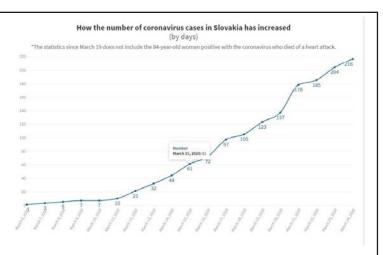
Another example was the assistant of Dr. Pavel Blaho, a prominent Slovak national leader, former delegate of the Hungarian parliament (one of the few Slovaks allowed), a signer of the Turcíansky svätý Martin declaration of independence to found a Czecho-Slovak state. Here is a newspaper clipping excerpt from Sloboda, 1. januára 1919 (Source: Univerzitná knižnica, Comenius University Library in Bratislava).

Ludevit Cermák. Dna 29. decembra, po trápnej tažkej nemocnici, zomrel! Nebohý bol odchovancom Dr. P. Blaho, znaživý, charakterný, nádejeplný pracovník márodhospodársky. Sotva zazrel lúca mladej našej slobody, plný plánov a projektov zomrel nám, nasledoval svoju drahú ženu, ktorá na spanielskú influenzu zomrela. Nech lahká zem je slovenská, ktorú tak vela miloval.

Ludevit Cermák. On December 29, he passed away after a painful and serious illness. The deceased was a supporter of Dr. P. Blaho, and a diligent, honorable worker who showed great promise. He barely had a chance to gaze at the light of our newly found freedom; with his passing, his many plans and projects for us died with him. He was preceded in death by his dear wife, who also died from the Spanish influenza. May he rest in peace on Slovak soil, which he so dearly loved.

#### Conclusion

Though this was just a brief history of the Spanish flu in Slovakia, one can see that the coronaviris is far from the first devastating pandemic to hit Slovakia. But modern medicine, a more stable political situation, and the quick action of the Slovak government should help stave off a disaster of the magnitude of what occurred in 1918-1919. Our prayers are with you Slovakia and the world!



Source: According to the *Slovak Spectator*, 216 people had tested positive by March 24, 2020 with the coronavirus. As of April 4, there were 471 confirmed cases of the coronavirus in Slovakia. *Slovak Spectator* 

https://www.facebook.com/SlovakSpectator/photos/rpp.59260989565/10157922407834566/?typ e=3&theater (Accessed April 6, 2020).

# **Coronavirus Cases as of April 6, 2020**

Location	Confirmed	Recovered	Deaths
World	1,292,564	271,013	70,798
Slovakia	534	8	0
United States	347,384	17,668	10,282
Spain	135,032	40,437	13,055
Italy	132,547	22,837	16,523

Source: Wikipedia, April 6, 2020

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# Pripomíname si 205. výročie narodenia doktora Markušovského

Slovenský lekár Ľudovít Ondrej Markušovský zanechal stopy svojho pôsobenia v niekoľkých krajinách Európy. Štrbský rodák sa narodil 25. apríla r. 1815 v národne uvedomelej rodine evanjelického farára Ondreja Markušovského a Žofie, rodenej Medveckej. Prvé školenie získal v rodičovskom prostredí od otca, gymnaziálne štúdiá nadobúdal v Rožňave a Kežmarku. Sprvoti sa orientoval na právo (Kráľovská akadémia v Bratislave), od roku 1934 sa stal poslucháčom medicíny v Pešti. Kvôli finančným problémom (úmrtie otca) sa venoval i pedagogickej činnosti u grófa Leva Festeticha. Doktorské štúdiá ukončil v roku 1844 titulom MUDr. v Budapešti. Svoje lekárske vzdelanie si doplnil v Paríži. Počas rokov 1844 – 1846 bol poberateľom štipendia na chirurgickom ústave u prof. Wattmana vo Viedni a v roku 1847 získal pracovné miesto asistenta na budapeštianskej chirurgickej klinike. V meruôsmych rokoch jeho prax bola žiaduca najmä na vojnových frontoch, kde pracoval ako nemocničný a štábny lekár a od roku 1849 ako osobný lekár veliteľa armády A. Görgeiho.

Po ukončení bojov v roku 1850, pre revolučné postoje, bola jeho lekárska prax ohrozená. V tomto čase začal pracovať ako praktický lekár. Jeho prácu v oblasti rinológie možno označiť ako priekopnícku i nadčasovú. V roku 1860 zostrojil nosové zrkadlo, ktoré dodnes, takmer v nezmenenej podobe, používajú lekári ORL na celom svete. Markušovského možno právom označiť za hlavného organizátora uhorskej zdravotníckej a lekárskej vedy. Na lekár-skej fakulte zriadil katedru verejného zdravotníctva a katedru hygieny. V roku 1957 založil a viac ako 30 rokov redigoval odborný časopis Orvosi Hetilap (Lekársky týždenník), ktorý vychádza do dnešných čias. Počas svojej lekárskej praxe prednášal aj po slovensky, zriadil pre lekárov postgraduálne štúdium, uskutočnil reformu Krajinskej zdravotníckej rady a pričinil sa o prijatie uhorského zdravotníckeho zákona. V roku 1982 sa stal čestným profesorom univerzity v Pešti. Bol členom (dopisujúcim i čestným) Uhorskej akadémie vied a čestný doktor univerzity v Kluži. Za svojho života vydal viac ako 200 vlastných prác, redigoval lekársko-farmaceutický slovník, pomáhal pri vzniku lekárskeho knižného vydavateľstva.

Lekársku prax ukončil v roku 1892. O rok neskôr sa pre zdravotné problémy rozhodol odísť na regeneračný pobyt k moru, do Opatije. Tu 21. apríla 1893, vo veku nedožitých 78 rokov umrel. Je pochovaný v obci Vasegerszeg.

Jeho meno nesie nemocnica v Szombathely a krajská nemocnica v župe Vas. Rok čo rok je toto mesto spojené i s vypisovaním Markušovského vedeckého konkurzu, ktorý zabezpečuje stála Markušovského komisia a s udeľovaním Markušovského ceny za rozvoj maďarskej medicíny.

V rodnej Štrbe a v Vasegerszegu (v Maďarsku) boli odhalené umelecké diela na počesť Markušovského v autorstve výtvarníka Fera Guldana. Obe diela financovala obec Vasegerszeg. V rodnej Štrbe v rámci osláv jeho 200. výročia narodenia prebiehal v roku 2015 bohatý kultúrny program s odhaľovaním pamätnej tabule i s bohoslužbou, o ktorí sa výrazne pričinili štrbskí matičiari.

Na jeho jubileá nezabúda ani Miestny odbor Matice slovenskej v Rijeke. Jeho členovia si uctievajú pamiatku doktora Markušovského pri dvojjazyčnej tabuli v Opatiji. Starosta obce Štrba, Michal Sýkora, Matica slovenská, MO MS Štrba, MO MS Rijeka a matičiar, pán Jozef Schwarz z Bratislavy už roky spájajú svoje sily a chcú odhaliť Markušovskému pamätnú tabuľu v slovenčine i na území dnešného Chorvátska.

# Zuzana Pavelcová



# Honoring Dr. Markusovsky On His Birthday

Slovak doctor Ľudovít Ondrej Markušovský left traces of his work in several European countries. The Štrbský native was born on April 25, 1815, in the nationally conscious family of Evangelical Pastor Ondrej Markušovský and Sophia (nee Medvecka). His first lessons were with his father, with later studies in Rožňava and Kežmarok. At first he focused on law (Royal Academy in Bratislava), but in 1934 he switched his major and became a medical student in Pest. Due to financial problems (the death of his father) he was a teaching assistant with Count Lev Festetich. He completed his doctoral studies in 1844 with the title MUDr. in Budapest. He completed his medical education in Paris. Then from 1844 - 1846 he continued his studies at the surgical institute of Professor Wattman in Vienna, and in 1847 he

received an assistant job at the Budapest Surgical Clinic. In the Meruôsm years, his practice was particularly sought after on the war front, where he worked as a hospital and staff doctor and in 1849 he served as the personal physician to army commander A. Görgeiho.

He later began working as a general practitioner. His work in the field of rhinology can be described as pioneering and timeless. In 1860 he designed a nasal mirror, which is still used, almost unchanged, by ENT doctors around the world. Markušovský can rightly be described as the main organizer of the Hungarian medical and medical science. He established the Department of Public Health and the Department of Hygiene at the Faculty of Medicine. In 1857, he founded and edited the specialist journal Orvosi Hetilap (Medical Weekly), which remains in publication. During his medical practice he lectured also in Slovak, established postgraduate studies for doctors, reformed the Regional Health Council, and was involved in the adoption of the Hungarian Health Act. In 1892 he became an honorary professor at the University of Pest. He was a member (correspondent and honorary) of the Hungarian Academy of Sciences and honorary doctor of the University of Cluj. During his lifetime he published more than 200 of his own works, edited a medical-pharmaceutical dictionary, helped in the establishment of a medical book publishing house.

He retired from medical practice in 1892. A year later he decided to go to Opatija for a regeneration stay to the sea because of his health problems. He died here on April 21, 1893, at the age of 78 years. He is buried in the village of Vasegerszeg.

The hospital in Szombathely and the county hospital in Vas county bear his name. Year after year, this town is also associated with the announcement of the Markus scientific audition, which is provided by the standing Markus Commission and with the Markus Award for the development of Hungarian medicine.

In his native Štrba and in Vasegerszeg (Hungary), works of art in honor of Markušovský were revealed by the artist Fero Guldan. Both works were funded by the municipality of Vasegerszeg. As part of the celebrations of his 200th anniversary of birth, a rich cultural program was held in his native town of Štrba in 2015, with a memorial plaque and worship unveiled by the Štrbski maticiari.

His contributions are not forgotten by the Local Department of the Slovak Matrix in Rijeka. Its members have honored Dr. Markušovský at the bilingual board in Opatija. The mayor of Štrba, Michal Sýkora, Matica slovenská, MO MS Štrba, MO MS Rijeka and Matičiar, Mr. Jozef Schwarz from Bratislava have been joining forces for years and want to unveil a Markušovský memorial plaque in Slovak and in the territory of present-day Croatia.

Zuzana Pavelcová

#### 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	215K	419K	831K
003K	224K	425K	844K
003P	226P	429K	858K
004K	233K	430K	888K
007K	238K	456K	
010K	254K	465K	
041K	266K	472K	
064K	293K	493K	
075K	294K	497K	
083K	299K	510K	
085K	313K	517K	
086K	315K	543K	
089K	321P	571K	
096K	322K	581K	
102K	330K	584K	
108K	333K	586K	
114P	348K	618K	
122K	353K	636K	
128K	353P	652K	
132K	362K	667K	
144P	368K	686K	
149K	372K	700K	
152K	373K	702K	
157K	382K	706K	
165K	402K	729K	
169P	403K	733K	
173K	404K	735K	
198P	417K	780K	

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# Forms on the FCSU website: fcsu.com/forms

# Address Change Form Annuity Forms

- Affidavit of Lost Policy
- Annuity Suitability Questionnaire
- Annuity Cash Withdrawal
- Assignment of Annuity Contract

Faith Founded,

Family Focused, Financially Strong.

- Direct Deposit Enrollment Form
- One Time Direct Deposit Form
- IRA Transfer Form
- 1035 Exchange Form
- Preauthorized Charge Form
- Replacement Notice
- 5305-Simple
- Qualified Charitable Distribution

# Annuity Applications Park 2 Applications Coverdell Education Savings Account Applications

- **Insurance Forms** 
  - ACH Payment Form
  - Addendum to Life Insurance Application
  - Credit Card Payment
  - Dividend Request Form
  - Medical Form
  - Replacement Notice
  - 3 Year Payment Plan

# Insurance Applications FCSU Forms Beneficiary/Ownership Change Form Branch Forms

- Branch Announcement Form
- Deposit Agreement Application
- Deposit Agreement Withdrawal Form
- Member Transfer Form
- Branch Annual Report
- Branch Financial Statement
- Branch Directory 2020
- Branch Attendance Sheet

# Cash Withdrawal of your Insurance Policy

Member Service Request Form

# Death Claim Forms

- Affidavit for Lost Policy of a Deceased Member
- Death Claim Report
- Instructions for Filing a Life Insurance Death Claim

# **District Forms**

2020

- District Allowance Form
- District Attendance Sheet
- District Directory Form
- District Financial Statement
- Loan Request of your Insurance Policy
  - Member Service Request Form
- Lost Policy Request Form
  - Member Service Request

# **Answer to Puzzle**

Solution to Puzzle from page 1

	Solution to Puzzle from page 11														
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	Μ	Ε	D	Ε	Α		Α	L	Ι	С	Ε		Α	R	Α
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Program

# Branch 743 of Sterling Heights, MI, is pleased to announce that it is providing funds for the 2020 Branch 743 Scholarship program. Any member of Branch 743 who qualifies for a FCSU scholarship will be eligible to receive \$250.00, on a one-time basis, from the Branch. You must be a member of Branch 743; have had a policy for at least 4 years; current in premiums; a high school senior and attend an approved educational institution. If you are awarded a FCSU Scholarship you must attend the Branch annual meeting to be held at St. Cyril & Methodius Catholic Church in Sterling Heights, MI on Sunday December 13, 2020 at 1 PM. If a candidate fails to appear at the December 13, 2020, annual meeting they shall not be eligible for the \$250.00.

# Reminder For All Branches

Among the requirements to complete in order to qualify for your branch stipend, under Bylaw Section 14. RULES GOVERNING LOCAL BRANCHES, is the following:

14.01 General Rules

a) Branch and district meetings must be held in the close proximity of the hub of its members. The meetings shall be held at least semiannually, one of which must be for the elections of officers, who shall assume their duties upon election. Notice of each of these meetings shall be published in the Official Organ at least thirty (30) days in advance of such meeting (see 4.06).

# **MINUTES OF THE QUARTERLY MEETING OF THE BOARD OF DIRECTORS OF THE FIRST CATHOLIC SLOVAK UNION OF THE USA AND** CANADA DECEMBER 13 - 14, 2019 HOLLYWOOD, FLORIDA

# **OPEN MEETING:**

Reverend Thomas Nasta opened the meeting at 8:30 a.m. by celebrating a Memorial Mass for our deceased officers and members.

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. 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.

# ROLL CALL:

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

Rev. Thomas Nasta	National Chaplain
Andrew Rajec	President
Andrew Harcar, Sr.	Vice President
Kenneth Arendt	Executive Secretary
George Matta II	Treasurer
Leonard Zilko	Chairman of Auditors
Sabina Sabados	Regional Director, Region 1
Damian Nasta	Regional Director, Region 2
Martha Zavada-Wojcik	Regional Director, Region 3
James Marmol	Regional Director, Region 4
Michael Lako	Regional Director, Region 5
Thomas Ivanec	Regional Director, Region 6 (via teleconference)
Timothy Graves	Regional Director, Region 7
Milos Mitro	Regional Director, Region 8
Kevin Collins	Fraternal Activities Director
Gary Matta	General Counsel

# **READING OF THE CALL:**

The Executive Secretary then read the Call to the Quarterly Meeting of the Board of Directors of the First Catholic Slovak Union.

# PRESENTATION OF THE AGENDA:

President Rajec presented the agenda for the Quarterly Meeting and asked for its acceptance. A motion was made by George Matta II and seconded by Damian Nasta 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 13 - 14, 2019:

A motion was made by Sabina Sabados and seconded by Andrew Harcar, Sr., to accept the minutes of the Quarterly Board of Directors Meeting held September 13 - 14, 2019, as presented. Motion carried.

# FINANCIAL REPORT:

# Executive Secretary's Report

The Executive Secretary and Treasurer presented a detailed summary of the Financial Report for the third quarter of 2019 and answered the Board's questions. The Executive Secretary stated that the 2019 third guarter Financial Report will be published in the Jednota newspaper.

The Executive Secretary presented a comparison report between what was budgeted for 2019 and the actual expenditures.

The Executive Secretary also presented a proposed budget for 2020. A motion was made by Damian Nasta and seconded by Kevin Collins 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.

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

# TREASURER'S REPORT:

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

The Treasurer 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.

The President led a discussion of our current annuity rates and stated that they will remain at the same rate. The rates will be reviewed at the next Executive Committee Meeting.

# AQS REPORT:

Larry White, representing AQS Asset Management, presented an extensive Investment Portfolio Transaction Report to the Board of Directors by teleconference. 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 will provide a full review of our Investment Policy at the Annual Board of Directors Meeting in March 2020. He will make suggestions to the Board for further review.

# FRATERNAL ACTIVITIES:

Fraternal Activities Director Kevin Collins updated the Board on the current Gingerbread contest and stated that the winners will be posted on our website and published in the newspaper. He gave an update on the Losers Pool Contest and stated that it was very successful and that the winners will be posted on the website and published in the newspaper. He stated he had an excellent response for the photo contest, coloring contest and the new "young at heart" coloring contest. He stated that the Poconos ski trip and white-water rafting trip have been cancelled due to liability issues. He stated that the March Madness contest will be held again in 2020. He stated that the joint bowling tournament will be held May 15-16, 2020 and the golf tournament will be held August 15-17, 2020. He stated that once all the details are finalized, a notice will be published in the Jednota and posted on our website. He stated that he will have the Kentucky Derby Hat Contest again. He is working with an organization in Slovakia in doing a Christmas exchange program. We are planning to schedule two national picnics in 2020 and looking at possible sites. All information on future events and contests will be published in the Jednota and posted on our website.

# **RECESS OF SESSION:**

The Board recessed for lunch.

# SECOND SESSION:

Friday afternoon, December 13, 2019

# **OPEN MEETING:**

President Andrew Rajec called the meeting to order and asked Reverend Thomas Nasta, National Chaplain, to offer the afternoon prayer. The Executive Secretary stated that all board members were accounted for.

# 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 and Treasurer 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.

# RATING:

The President gave an update on the status of our rating. He stated we have provided all the necessary information to Kroll Bond Rating Agency, Inc., a financial rating firm, so that the FCSU may obtain a company rating.

# VICE PRESIDENT'S REPORT:

The Vice President gave a production report on our agents. He stated we are still recruiting and adding new agents, and at present have 325 agents.

The Executive Secretary stated they are sending emails out to licensed agents in Wisconsin and Iowa to recruit new agents. We will continue to send emails out to licensed agents in the other states we are licensed in.

The Executive Secretary gave an update on the conversion of the rates from the 2010 to 2017 CSO's. This process is taking longer than expected because the conversion consists of an actuarial study of repricing our insurance products and updating our forms to comply with the state regulations. Once this conversion is completed the Board of Directors and Branch Officers will be notified of the changes. It will also be posted on our website and published in the Jednota newspaper.

The Vice President stated that he would like to start scheduling FCSU seminars for 2020 after the conversion of our 2017 CSO's have been completed.

The Executive Secretary stated a referral fee will be paid the non-licensed recommenders beginning April 1, 2020. A motion was made by George Matta II and seconded by James Marmol to send a letter out to all recommenders regarding the referral fee. Motion carried. Per state regulations, starting April 1, 2020 commissions will not be paid to non-licensed recommenders who sell insurance or annuity policies for the First Catholic Slovak Union. Only licensed agents will receive a commission. Non-licensed recommenders will receive a referral fee. The referral fee will apply to the following policies: Whole life or single premium whole life policies with a face amount of \$5,000 or more, Term policies with a face amount of \$25,000 or more (excluding JEP polices) and Annuity policies with a deposit of \$2,000 or more. The Executive Secretary stated that any member who wishes to become a licensed agent should contact the Home Office for more information. The FCSU will pay 1/2 of the licensing fee and renewal fee and ½ of the annual E&O Insurance for licensed members who produce insurance and/or annuity sales for the FCSU.

# MIDDLETOWN PROPERTY:

The President presented a history of the property in Middletown, Pennsylvania and a timeline of

# MINUTES OF THE EXECUTIVE COMMITTEE MEETING FRIDAY, FEBRUARY 14, 2020 HOME OFFICE, INDEPENDENCE, OHIO

# **OPEN MEETING:**

Members attending:

Vice President Andrew Harcar, Sr. opened the meeting at 9:00 AM and led the prayer.

#### ROLL CALL:

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

# ACCEPTANCE OF THE JANUARY MEETING MINUTES:

The Executive Secretary presented the minutes of the January 2020 Executive Committee Meeting. A motion was made by George F. Matta II and seconded by Kenneth A. Arendt to accept the minutes as presented. Motion carried.

#### **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 2020

Death Benefits & Accumulations	\$ 302,769.38
Cash Withdrawals & Accumulations	\$ 64,774.45
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.

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

#### **UBS REVIEW:**

At the request of the President, Jon P. Willhite from UBS joined the meeting and presented an extensive portfolio review and the possibility of adding new investments to the FCSU portfolio. Following the report, he answered the Committee's questions.

The Vice President stated that the Executive Committee will further review the report presented by UBS.

#### 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 over 334 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.

The Executive Secretary stated we are in the final stages of converting the 2010 CSO's over to the new 2017 CSO's. The Executive Secretary stated that all information has been submitted and we are waiting on final approval of our new rates, policies and forms. Once approved we will update our computer system and marketing materials.

#### ECONOMIC OVERVIEW:

Annuity Rates:

The Vice 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.

# MISCELLANEOUS:

#### National/Regional Picnic

The President and the Executive Secretary stated there will be 2 national/regional picnics in 2020. One to be held on June 28, 2020 in Novelty, Ohio and the other one to be held on August 8, 2020 in Millstone, New Jersey. More details will follow and posted on our website and in the Jednota newspaper.

#### Membership Meet

The Executive Secretary stated that he is looking at locations for the proposed 2020 Membership Meet to be held in late September or early October.

#### **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

# Minutes of the Quarterly Meeting

# continued from page 22

the communication between the FCSU and the buyers, D&H/Kinsley. The President's history of the property will be printed in the Jednota newspaper.

The President asked our Attorney, John Feichtel to join the meeting via teleconference to answer any questions the Board may have regarding the sale of the property.

The President stated that an auctioneer was hired to auction off the old equipment that remained on the property which produced over \$15,000. Materials from the office building were brought back to the Home Office in a storage pod.

The President stated, for the record, that no one on the Board of Directors or any National Officer benefited from the sale of the Middletown Property.

#### **INTERNAL AUDITOR POSITION:**

The President stated that due to the passing of one of our auditors, Michele Mager, a notice was published in the Jednota concerning the open position. Any active member who met the qualifications listed in the bylaws can apply for the position. The President stated that he received four resumés regarding this open position. The President did not appoint an auditor yet because Leonard Zilko, Chairman of Auditors, stated that the audits can still be completed until a replacement has been named. The resumés of the four applicants were handed out to the Board of Directors for review. After reviewing the resumés, the President asked for a secret ballot vote from the Board to select the new auditor. The votes were counted by Leonard Zilko. Joseph Senko received the majority of the votes and will be appointed the new FCSU Auditor position. The President stated he will contact Mr. Senko and notify the other candidates of the results.

#### **MISCELLANEOUS:**

The Executive Secretary stated that the Home Office will be publishing a monthly newsletter in-between the publication of our Jednota newspaper. The newsletter will highlight our upcoming fraternal activities and events and link to our Jednota newspaper on our website.

The President stated that our September Quarterly Board of Directors Meeting will be held in Washington, DC on Saturday, September 12, 2020 in conjunction with the celebration of the 55th Anniversary of the Chapel of Our Mother of Sorrows at the National Shrine of the Immaculate Conception in Washington, D.C on Sunday, September 13, 2020.

#### **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 Damian Nasta and seconded by Milos Mitro to pay all the bills associated with the meeting. Motion carried.

# ADJOURN:

There being no further business to conduct, a motion was made by Leonard Zilko and seconded by Timothy Graves to adjourn. Motion carried.

Reverend Thomas Nasta closed the meeting with prayer.

Andrew M. Rajec President Kenneth A. Arendt Executive Secretary

# Deadline Extended to **December 31, 2020**

# **1st Year Premium Waived on Juvenile Enrichment Plan (JEP)**



FCSU FINANCIAL

First Catholic Slovak Union

6611 Rockside Rd, Suite 300

Independence, OH 44131

800-533-6682

fcsu@fcsu.com

www.fcsu.com

1st year premium waived on \$10,000 Term Insurance \*

- \$14 annual premium
- Premium never increases
- Guaranteed convertibility at any time up to age 25 (no medical examination required)
- College scholarships available
- Free newspaper subscription
- Youth activities

All applications must be received in the Home Office postmarked by December 31, 2020.

\*Higher amounts available - please contact your Branch Officer or the Home Office Standard underwriting applies.

# Plan ahead and leave a positive legacy behind

**DID YOU KNOW THAT...?** 

According to a recent article in TIME magazine the cost of a funeral is between \$6,000 and \$15,000 with an average of \$7,775?

Don't leave a financial burden for your family or loved ones.



Premium based on the Single Premium Whole Life rates Call 800.533.6682 or visit www.fcsu.com



FCSU Financial - First Catholic Slovak Union Contact Branch Officer or the home office 6611 Rockside Rd, #300, Independence, OH, 44131, 800.533.6682, www.fcsu.com, insurance@fcsu.com



# FEATURES:

Pay ONE premium and have fully paid-up life insurance

Protect your family's future

FCSU

SINGLE

PREMIUM

Issued in any amount (\$5000 or more)

Excellent for Estate Planning or final expenses. Purchase Single Premium Whole Life Insurance coverage for your Children, Grandchildren or Yourself.

To learn more go to

(Subject to normal underwriting)



www.fcsu.com or contact your local branch officer or call First Catholic Slovak Union at 1-800-533-6682.

# ARE YOU PLANNING ON PASSING YOUR ASSETS TO LOVED ONES?

Then consider

WEALTH TRANSFER Wealth management

through our Single Premium Whole Life Policy

# Here are the benefits:

- Avoid income tax
- Avoid probate
- Cash value growth

# Interested? Call 800.533.6682 today!

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