President's 2020 Christmas Message

Veselé Vianoce! Šťastlivý Nový Rok!
Merry Christmas, Happy New Year!

Brothers and Sisters in Christ, Dear Members and Friends,
As I write this message, I am thinking about the Sunday Slovak Mass I had just listened to from St. John Nepomucene in New York City, broadcast on TV Lux. I remember the many years that the Mass was said only in Latin, and how now it is said in many languages. Some things are gained while some are lost, some things change, a few remain the same. However, no matter the temporal changes the fundamental fact is that we are all mortal.

We as Catholic Christians believe that Jesus Christ is Our Savior and we will look forward to be with him and the Trinity in Eternity.

We look back on 2020 as a year of tremendous change, fear and also hope. The year started with great prospects for the world economy in general. Then early in 2020 the COVID virus appeared seemingly out of nowhere. Many thousands were sickened and thousands died around the world and the United States. Some interpret this as a punishment from God. Whether or not this is the case, it has added to many peoples’ misery and fear. We pray the arrival of vaccines in late 2020 or early 2021 will prove effective.

We again learn how fragile life can be and how inter-connected humanity really is.

Hopefully, we can resolve our differences and focus on what unites us as humans rather than what divides us and together work on those issues that people consider fundamental.

Our Society, the First Catholic Slovak Union recognizes Natural Law and the teachings of the Catholic Church in our operation and we pray that God guides our efforts to serve the temporal needs, and to the extent we can, the spiritual needs of our Members. 2020 and the Corona Virus has impacted our Society, including several of our Home Office Team being affected, along with the impact on our Branches and Districts. Fortunately, our financial results through the third quarter 2020 continue to show new

continued on page 3
Insights and Viewpoints

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

14 – The Nativity of the Lord – Midnight Mass
– December 25, 2020

This Christmas eve the source of hope we have all been living on has arrived with our commemoration of the birth of our Lord Jesus in the humble manger in Bethlehem. The creator of time is born in time; the one who fashioned the universe becomes part of it. As we conclude a year unlike any other in living memory we give thanks for the blessings that can be found amid our recent struggles, and we look ahead with great hope to a new year to come.

Turning to the scriptures for Christmas midnight mass we discover that in the long history of God’s journey with his people we are far from alone in having come through a time of adversity, and that we have good reason to hope in the future. The first indication of confidence comes from the prophet Isaiah, whose words are often read during the Advent season. Today we hear: “The people who walked in darkness have seen a great light; upon those who dwelt in the land of gloom a light has shone…For a child is born to us, a son is given us…They name him ‘The people who walked in darkness have seen a great light; upon those who dwelt in the land of gloom a light has shone…For a child is born to us, a son is given us…They name him…” (Isa 9:1, 5).

Isaiah spoke these words at a time of deep trouble in the history of Israel, when the people were under almost constant threat from a series of wars and the hardships that always accompany war. Eventually the northern part of the Kingdom of Israel collapsed, but even then Isaiah had faith in the Lord and urged others to do the same. Over many years his fidelity would be rewarded and proven true with the return of Israel from exile, but an even greater fulfillment awaited—the birth of Christ.

We find that fulfillment recognized and proclaimed in the second reading, from the seldom heard Letter of Titus: “The grace of God has appeared, saving all and training us to reject godless ways and worldly desires and to live temperately, justly, and devoutly in this age.” Titus was an early leader in the Church on the island of Crete, and his joy over the coming fulfillment awaited—the birth of Christ.

Finally, in the beautiful Gospel reading from Saint Luke we are reminded of the source of our hope as we hear the angel announce: “Today in the city of David a savior has been born for you who is Christ and Lord. And this will be a sign for you: you will find an infant wrapped in swaddling clothes and lying in a manger.” And suddenly there was a multitude of the heavenly host with the angel, praising God and saying: ‘Glory to God in the highest and on earth peace to those on whom his favor rests’” (Luke 2:11-14).

December 27th 2020 – Feast of the Holy Family

The celebration of the Holy Family is the Sunday after Christmas and is one that puts the birth of Jesus into an important context for us. When God sent his Son he did not mysteriously appear out of nowhere, nor did he drop down to earth from heaven. Jesus is the second person of the Blessed Trinity, the Word of God which is the creating power of God. In Genesis we are told that in the beginning when God created, he did so by speaking, “let there be…” In the Prologue of John’s Gospel we hear that “the Word became flesh and made his dwelling among us.” God himself, the second person of the Trinity, is the Divine Word, who took on flesh and was born into the world just like those who he came to re-create. We have just celebrated his birth to Mary and Joseph in Bethlehem, and today we celebrate how they truly were a family.

Although it’s just been two days since we celebrated Christ’s birth, the Gospel has us move forward forty days and tells of Jesus, Mary and Joseph bringing Jesus to the Temple for their purification. While at the temple they are approached by a man named Simeon who is described as righteous and devout, and to whom “it had been revealed to him by the Holy Spirit that he should not see death before he had seen the Christ of the Lord.” He is drawn to Jesus and prays that now he can die for God’s word had been fulfilled. Another person who is drawn to Jesus is a woman, Anna, who is described as a prophetess. She “gave thanks to God and spoke about the child to all who were awaiting the redemption of Jerusalem.” Both were moved by the Holy Spirit to realize that Jesus was the Son of God, and to bless Mary who gave birth to this child, and Joseph who was entrusted with their care.

The Feast of the Holy Family reminds us that this family, comprised of Mary, who was conceived and remained without sin, Joseph, the model of faith and justice, and Jesus, fully human and fully divine, were indeed human. Other than the accounts of Jesus’ birth, the flight into Egypt and later when Jesus is lost in the Temple, there is little said about the Holy Family. There are numerous depictions of the Holy Family, most of which present Jesus as an infant in Mary’s or Joseph’s arms, or a child standing with them. My favorite one is not seen too often and is referred to as the Happy Death of Joseph. It depicts Joseph on his deathbed with Jesus standing near his head and blessing him, while Mary looked on. Joseph, patron of a Happy Death and what could be better than having Jesus at your death bed?

This Feast of the Holy Family presents us with two important reminders that can help us in our faith. The first is that Jesus, Mary and Joseph were the Holy Family, but not the perfect family. Like all families they had their difficult moments. They were homeless at the birth, refugees for fear of Herod, and worried because they couldn’t find the twelve-year-old Jesus. We should not hesitate to prayerfully take our own family situations to the Holy Family knowing that they understand. The second point is that each family is called to be a Holy Family. We are called to follow the example of the Holy Family and grow in holiness and unconditional love for one another.

For news about Slovakia, Financial Tips, and more, find us on: Facebook.

Visit www.facebook.com/FirstCatholicSlovakUnion

NEWSPAPER DEADLINES

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

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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.

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Message from the President
continued from page 1

Andrew M. Rajec
National President

records in assets and surplus. Our Society is strong.
We have survived and thrived for 130 years with the guidance of Our Lord.
I want to thank our dedicated Home Office personnel and all our Members, Recommend-
ers and agents for their work and their support.
Together we will survive this pandemic and look toward the future.
Christmas may look a little different this year with the impact on our Churches and family
gatherings.
We look forward to and are planning for 2021. Make your family a “Jednota Family.”
In closing, on behalf of our Board of Directors, our Home Office staff and the Rajec fam-
ily, I wish you all Blessed Christmas and a Happy New Year. We also remember and offer
prayers for all of our deceased Members and for all Members who are ill and for those who
are in physical or spiritual need.
I would like to close with words in Slovak “Narodil sa Kristus Pán, Veselme sa.”
Christ is Born, Let Us Rejoice.

Christmas Greetings from the
Executive Secretary

This year, we are all approaching the Christmas season quite differently than in seasons past. Less hustle and hustle, more care
in our interactions with our family, friends, and associates.
My prayer is that in the extra quiet this unprecedented year brings us, we allow the true spirit of Christmas to envelope us with
the wonder and joy that still comes with the birth of our Savior. On
behalf of my wife Theresa and my family, I extend our wish for
God’s blessings to you and yours this Christmas. May you
stay safe and well, and may this Holy season be filled with
the light and peace of Christ’s love.

Merry Christmas, Veselé Vianoce.
Kenneth A. Arendt, Executive Secretary

Christmas Message from the
National President

The way we are celebrating Christmas this year is much differ-
ent from the way we celebrated last year, or for that matter, any
other year. Living with COVID-19 will do that. Certain phrases
that twelve months ago were just that, certain phrases, are now
imperatives that are enforced by people in all walks of life. We
know these phrases by heart: Socially distance yourself, wear a
mask, wash your hands and use a hand sanitizer, stay safe, listen
to science.
Scripture tells us that on the night of Our Lord’s birth, an angel
of the Lord appeared to the shepherds in Bethlehem. “Do not be
afraid,” said the angel. “I proclaim to you good news of great joy
that will be for all people. ...[A] savior has been born for you who is Christ and Lord.”
The Savior was born to bring all peoples to himself. The Savior was born to show people what it means to love. He was born to
give thanks for the birth of our Lord, please take the time to be
reflect on these virtues, the true meaning of Christmas and what
the birth of our Savior Christ Jesus was to the world.
As we Slovaks celebrate our Christmas Eve dinner (Štedrý Večer) as a special time filled with rich traditions, special foods, family and friends. As we gather around our tables to rejoice and
give thanks for the birth of our Lord, please take the time to be
grateful for our families, prayers for each other’s continued health
and for the opportunity it gives each of us to be able to celebrate
and share this special time with each other.
Also, as we always do, we thank our Almighty Lord for the blessing he has bestowed upon us and continue to shower his blessing on us all, watch over our loved ones in the Armed
Forces, protect them and bring them home safely.
During the Christmas season, my wife Cathy and I, and the entire Matta Family extend to all of you and your families a Merry Christmas and a Healthy and Happy New Year.

VESELÉ VIANOCNÉ SVIATKY A ŠŤASTLIVÝ NOVÝ ROK

George F. Matta II, National Treasurer

Christmas Message from the
National Treasurer

Tony Rossi, Director of Communications, The Christophers
Loving the Neighbor You Hate

When she was anchoring the early morning news in Dallas during the 1980s, Peggy Wehmeyer went
to bed at 8:00 p.m. because she had to get up to 2:30 a.m. But one thing stood between her and a good
night’s sleep: her neighbor’s bark ing loudly outside ever evening. Peggy’s hatred for the canine and
its owner grew so bad that she and her husband filed a noise complaint with the city, which led to bad
blood with her neighbor. The case was scheduled to go to court on December 24th.
When Peggy’s lawyers arrived for a visit a few days before Christmas, they asked her opinion. Writing
in the Washington Post, she recalled her father-in-law saying, “If you’re going to be a follower of Jesus,
you’ll love your enemy, not hate her.” Her father-in-law, a former prisoner of war in Japan, had forgiven his
captors, so she took this words seriously. Peggy reluctantly knocked on her neighbor’s door. The woman,
sorry I’ve ramped up this conflict by taking you to court on Christmas Eve. I don’t want to fight anymore.
If there’s anything I can do to be a better neighbor, I hope you’ll let me know.”
Initially, Peggy felt humiliated; “but as I watched the surprise register on my neighbor’s face,” she
wrote, “something else happened in me. I felt lighter, freer, released from an ugly burden…I glanced past
her shoulder into her cluttered living room where a toddler sat coloring. My rage inexplicably gave way to
compassion.”
That compassion grew a few weeks later when Laura ran out of grocery money for herself and her
daughter, Kassie. She asked Peggy if she could borrow a few dollars to tide them over. Peggy lent
Laura $20—and received it back a few days later. More importantly, the two women began talking more
frequently—and the dog even stopped barking! “I came to know Laura as a bright and kind woman with
a warm smile,” wrote Peggy. “I learned that she had been deeply wounded and that she struggled with
mental illness, much like my own mother. She told me she had one friend, and it was me.”
Peggy and Laura remained neighbors for seven years, until they moved to different parts of town and
lost touch. But in 2019, Peggy received a message from Kassie notifying her that Laura was near death in
the hospital. Peggy asked if she could visit her, and Kassie responded, “Yes, please come. You were my
only friend.” When Peggy arrived, Kassie revealed that Laura had attempted suicide due to her depres-
sion. Laura was unconscious, but Peggy told her: “You’re not alone. I love you. God loves you.” Peggy
then read Laura some Bible verses.
Peggy recalled, “As she died, Laura handed me a bittersweet gift. Years before we met, my mother,
who had battled depression, had taken her life in the same way. I couldn’t get her in time to say good-
bye. I never got to stroke my mother’s hair or remind her that she was loved. Now, a woman I once called
my enemy was freeing me from that long-held regret and sorrow.”
Laura died that night, but Peggy learned a lesson about reversing the “tide of hatred and revenge that
is tearing this country apart. Maybe it will have to start with us, walking across the driveways that divide
us and knocking on a door.”

LIGHT ONE CANDLE

George F. Matta II, National Treasurer

PAGE 3

JEDNOTA, WEDNESDAY, DECEMBER 9, 2020
**FCSU 2020 Christmas Coloring Contest for Kids**

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**PRIZES**

**Winners in each Region and age group will receive the following:**

- **1st Place** – $25.00 Gift Card
- **2nd Place** – $15.00 Gift Card
- **3rd Place** – $10.00 Gift Card

**RULES**

1. Each age group is assigned a certain picture:
   - 4 – 6 year olds – picture A
   - 7 – 9 year olds – picture B
   - 10 – 12 year olds – picture C

2. Enlarged reproductions of picture A, B, or C will be disqualified.

3. Pictures may be reproduced for families with more than one child in a particular age group.

4. Children MUST be members in good standing of the FCSU in order to be eligible for prizes.

5. Entries without a branch number filled in will be disqualified.


7. Mail to:
   - Kevin Collins
   - Fraternal Activities
   - Director 628 Heather
   - Britte Cr. Apopka, FL
   - 32712

---

Child’s Name: ___________________ Age: ________
Certificate Number: ________

**Branch Number:** ________ (MUST be filled in)

Street Address: ____________________________
City, State, Zip: ____________________________
Phone Number: ____________________________
Email Address: ____________________________

Please submit this form with your child’s entry by December 31, 2020.
**RULES**

1. This contest is for all those Young At Heart Members: 
   You must be 55+ to enter

2. Enlarged reproductions of the picture will be disqualified.

3. You MUST be a member in good standing of the FCSU in order to be eligible for a prize.

4. Entries without a branch number filled in will be disqualified.

5. Your completed entry form with colored picture must be postmarked by December 31, 2020

6. Mail to:
   Kevin Collins
   Fraternal Activities Director
   628 Heather Brite Cr.
   Apopka, Fl. 32712

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**PRIZES**

Winners in each Region will receive the following:

1st Place – $50 Gift Card
2nd Place – $35 Gift Card
3rd Place – $25 Gift Card

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Name: ___________________________ Age: ______
Certificate Number: ___________ Branch Number: ___________
(MUST be filled in)

Street Address: __________________________
City, State, Zip: __________________________
Phone Number: __________________________
Email Address: __________________________
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.

Reminder For All Branches

Reminder For All Branches

FCSU Christmas Tree Decorating Contest 2020

It’s been a difficult year. Lots of events have had to be cancelled or put on hold. But one thing remains the same...

Christmas is on the way!

This season is the perfect time to show off a bit, have some fun, and share with other members how you get ready for this glorious holiday with your beautifully decorated Christmas tree.

Snap a digital picture of it, include the necessary info and...

**Merry Christmas!**

You’ll be entered in our All-new FCSU Christmas Tree Decorating Contest – and you might just win!

**CONTEST RULES:**

1. You enter by emailing a digital picture of your decorated Christmas tree with each member who helped decorate it next to the tree AND a recent copy of the Jednota Newspaper in the picture to the FCSU Fraternal Activities Director Kevin Collins at: Kevinfcsu@outlook.com.

2. Everyone in the photo must be a member. You must include your name(s), address, and branch number(s) in the body of the email with your digital photo. Please see the box below for a checklist of the information needed to constitute a qualified entry.

3. The preferred format for your digital photo is jpeg; pdfs can be accepted.

4. You may decorate your Christmas tree any way you choose. Consider including some decorations with special meaning, to your Slovak heritage, your FCSU district or branch, or your family. Have fun; be creative!

5. Deadline to enter is Thursday December 31, 2020. The email with your digital photo and entry information (see below) must be time dated by midnight of the deadline day.

5. Contest winners will be posted on the FCSU website and published in Jednota.

**PRIZE LEVELS:**

- **FIRST PRIZE – $100**
- **SECOND PRIZE – $50**
- **THIRD PRIZE - $25**

Info that MUST be submitted in your emailed entry along with your digital Decorated Christmas Tree photo:

- Your Name(s): Please list the full names of all the members in your photo and next to your tree.
- A recent copy of the Jednota newspaper must be in the photo as well.
- Your Branch Number; you MUST include your branch number and the branch number of all the people in the photo (if different from yours)
- Your Street Address: please include your main mailing address where you would like your prize mailed. Please include City, State, Zip.
- Phone Number: please also include a number where you can be reached if questions.

FCSU’s First-Ever

We know like a lot of us, you’re probably not going too many places this Christmas season. But that’s no reason to mothball your favorite ugly Christmas sweater!

Come on. We know you have one (or two) really ugly sweaters from Christmases past tucked into the back of your closet. So dig it out, put it on, snap a picture, and email it to the FCSU Fraternal Activities Director and...

You’ll be entered in our First-ever FCSU Ugly Christmas Sweater Contest. May the ugliest sweater win!

**CONTEST RULES:**

1. You enter by emailing a digital picture of you and/or fellow members dressed in the ugliest Christmas sweater you own WITH a recent copy of the Jednota Newspaper in the picture to the FCSU Fraternal Activities Director Kevin Collins at: Kevinfcsu@outlook.com.

2. Individual in the photo must be a member. You must include your name, address, and branch number in the body of the email with your digital photo. Please see the box below for a checklist of the information needed to constitute a qualified entry.

3. The preferred format for your digital photo is jpeg; pdfs can be accepted.

4. Deadline to enter is Thursday December 31, 2020. The email with your digital photo and entry information (see below) must be time dated by midnight of the deadline day.

5. Contest winners will be posted on the FCSU website and published in Jednota.

**PRIZE LEVELS:**

- **FIRST PRIZE – $100**
- **SECOND PRIZE – $50**
- **THIRD PRIZE - $25** (prizes awarded in 3 categories: age 15 & Younger, age 16 – 39, age 40 & Better)

Info that MUST be submitted in your emailed entry along with your digital Ugly Christmas Sweater photo:

- Your Name: please list the full name of the member in your photo.
- A recent copy of the Jednota newspaper must be in the photo as well.
- Please indicate the category you are entering: under 15, age 16-39, or over 40.
- Your Name: please list the full name of the member in your photo.
- A recent copy of the Jednota newspaper must be in the photo as well.
- Please indicate the category you are entering: under 15, age 16-39, or over 40.
- Your Street Address: please include your main mailing address where you would like your prize mailed. Please include City, State, Zip.
- Phone Number: please also include a number where you can be reached if questions.

From the Desk of the Executive Secretary – Holiday Hours

The Home Office will be closed Thursday, December 24 –Friday, December 25, 2020, in observance of the Christmas holiday. The Home Office will be closed Friday, January 1, 2021 in observance of New Year’s Day.
Immigrant Sisters of SS Cyril & Methodius

It is no secret that immigrants have provided our nation with a strong and blessed support. Our Sisters who emigrated from central Europe have contributed mightily not only by their spiritual presence but also by the works they have performed in convents, parishes, schools, hospitals, homes for the elderly and by their very presence which has brought joy and comfort to all with whom they came into contact.

If my calculations are correct, fifty-one Sisters have come to the U.S. to live fruitful lives and to minister to people who always proved to be thankful for their presence.

I am certain you will enjoy the biographical sketch of the next Sister in the series, Sister M. Festina.

In the 100th Anniversary book there are photos of the Sisters, part of them smiling. When I see Sister Festina today, I, break out into a smile, too. Why is hers a bit different from the others? I’ll tell you—she looks out at me with such GLEE that I can’t help but return her smile with a smile of my own.

Mary Benko was born on September 24, 1912, the first of six children. She was baptized in Mihalvice, Slovakia, and even in her youth aspired to become a Sister. At about age 12 she saw nuns for the first time, but because they were cloistered, she did not speak to them. She realized also that she could not join them because the downy was prohibitive. God had other plans, however. She would become a Sister in another country.

In 1929, when she was 17, her parents immigrated to June- dale, PA, for better work opportunities. They joined St. Jos-eph Church in Hazleton to preserve their faith and Slovak culture. There she met the Sisters of Saints Cyril and Methodius who taught at St. Joseph School. She seemed to connect with Sister Geraldine who was rather young. She and Sister Juliana helped Mary learn English.

The superior at the time was Sister Dominica in whom she confided her desire to become a Sister. At first Mary was a bit perturbed because she thought that she could not become a Sister because she hadn’t continued her formal education. Sister Dominica assured her that was not the case and asked the pastor, Father Kow, to write a letter of recommendation as was the custom. After making the other necessary preparations, she was able to enter the congregation. It turned out that the same Sister Dominica became directress of novices.

She and another postulant from Hazleton had bouts of homesickness. One day she and Sophie were cleaning potatoes and the church bells rang. The thought of the church bells at home brought tears to their eyes because they were reminded of the bells back home, one in Slovakia and the other here in the U.S.

During the two years in the novitiate Sister Festina learned a great deal. She had always marveled at how hard the Sisters worked. Now she could emulate them as she worked in the laundry and the kitchen, sweeping sidewalks and raking leaves on the Villa grounds. She herself was always dedicated to her adopted land. Although she must have experienced trials and uncertainty, she met them with courage and endurance. Let us thank God for the lives and the gifts these Sisters contributed to their new home. They are shining examples of their love of God and neighbor. May their memory continue to give us joy and inspiration.

- Sister Bernadette Marie Ondus, SSCM

Sister M. Festina

In the early 1940s, Sister M. Festina knew that she wanted to become a Sister. She was a busy young woman and she confided her desire to become a Sister to her teacher, Sister Dominica. At first Mary was a bit perturbed because she thought that she could not become a Sister because she hadn’t continued her formal education. Sister Dominica assured her that she could and asked the pastor, Father Kow, to write a letter of recommendation as was the custom. After making the other necessary preparations, she was able to enter the congregation. She and another postulant from Hazleton had bouts of homesickness. One day she and Sophie were cleaning potatoes and the church bells rang. The thought of the church bells at home brought tears to their eyes because they were reminded of the bells back home, one in Slovakia and the other here in the U.S.

During the two years in the novitiate Sister Festina learned a great deal. She had always marveled at how hard the Sisters worked. Now she could emulate them as she worked in the laundry and the kitchen, sweeping sidewalks and raking leaves on the Villa grounds. She herself was always dedicated to the tasks at hand.

After becoming a professed Sister, she cooked for the Sisters and the orphans for three years at Jednota and six years at the Academy for the Sisters and the students. She gave Sister Festina pleasure when young people praised her cooking and baking. She liked to be missioned to convents with “junior Sisters,” those newly professed, who possessed “dobra chut”(“a good appetite”). She took the opportunity, therefore, to introduce Slovak recipes. Sister Festina was missioned to convents in Pennsylvania, Shamokin, Mount Carmel, Natroncote and Pittston. She spent twelve years in both Wilkes-Barre and Hazleton. Sister also served from 1949 to 1952 in the Midwest, in Whiting, Indiana. It was while in Whiting that Sister became a naturalized citizen in Hammond, IN, on July 18, 1950. The Sisters in all our mission homes knew that they were very fortunate to have Sister Festina as a “house Sister.” She made delectable Slovak dishes, loška, pirohy, strudzenina, and bandurkove halusky.

Early in life Sister Festina was interested in making crafts. Once when she was in occupational therapy at Geisinger Medical Center, she made a Nativity sun catcher plaque. When she learned that Sister Paracleta had the plaque adorning her windows for two Christmases, she was delighted. Sister Festina found joy in doing hidden things, things no one knew about. Her work as “a house Sister” enabled her to be united with Jesus every moment of the day. Between chores she had the opportunity to pray before the Blessed Sacra-ment. Her only comfort, she said, was the peace she felt in His presence. Her favorite prayers were the Rosary and novenas to the Blessed Mother, St. Joseph and the Sacred Heart.

One of the special occasions in Sister Festina’s life was the 25th Mass celebration at Holy Trinity Church Hazleton with family and Sisters present. She remembers also the dedication of the altar in honor of our Mother of Sorrows at the National Shrine in Washington, D. C. in 1965. In September 1996, Bishop Tondra of Spišska Nová Ves paid the Sisters a visit. Sister Festina must have had a conversation with him because it is recorded that she made it quite clear that she was not from the northern section of the country as she was but rather “from the far Eastern border of Slovakia and the Ukraine, from Petrovce.”

The Sisters stationed with her in Bayonne, New Jersey, recall that she was a loyal supporter of the Mets and called them “her boys.” It seems that the Mets played formidable opponents. In her eyes they were up against men larger and more powerful. Thus her name for them, boys.

One day when she was in Berwick a package came for the superior, Sister Lucy. On it was the word “polish.” Sister ran directly over to school to deliver the package to Sister Lucy because she thought it came from POLAND. Perhaps the Sisters were a bit amused, but at the same time could not help commend her for her quick reaction to what she considered important.

During her retirement at Maria Hall she experienced God’s peace “v kapličke (in the chapel) and in my cell. Ruženiec mam vždy v ruke.” (“I always have the Rosary in my hand.”) Sister enjoyed speaking Slovak and passing on Slovak lore. Asked what she did all day, she replied, “I pray and cry.” Sister liked being united with the Sisters on closed circuit TV but also minded not being able to go to the chapel. She offered her prayers and her pain for vocations. Her sav- ing sense of humor enabled her to get through the difficult times.

Sister Paracleta told us that Sister Festina had a predilection for caring for the sick though this possibility never came to fruition. It is safe to say, however, that what Sister Festina accom-plished in her lifetime was enough to merit the glorious rewards of eternity. Sister died on August 22, 1998, and her funeral was on the 25th, the 66th year of her reception as a novice when she became Sister Festina. The 25th of each month has special significance also because the Sisters renew their vows privately on that day. Her life on earth was completed and the joys of eternity had begun.

Recipes

From Sister Festina

Cheese Cake

1/2 cup sugar
4 cups cottage cheese
6 eggs, separated
1 cup sweet cream

Put cheese through sieve; add butter, yolks and then rest of ingredients. Mix well. Beat egg whites stiff and add to cheese. Bake at 300 degrees for one hour.

French Rhubarb Pie

Pastry for 9-inch pie (e.g., refrigerated pie dough)
2 1/2 cups sugar
3 T. flour
2 T. lemon juice
A pinch of salt
1/2 tsp almond flavoring

Mix the following until well-blended:
2 egg yolks
1 cup sweet cream
2 T. flour
2 T. lemon juice
A pinch of salt
1/2 cup boiling water
1/2 cup chopped rhubarb

Beat egg whites stiff but not dry; fold into yolk mixture. Pour over rhubarb. Roll rest of pastry and trimmings into a rectangle. Cut into strips. Place one across pie in one direction and weave the rest across to form triangles. Sprinkle top with the 3 T. sugar. Bake at 450 degrees for 15 minutes and then at 350 degrees for 15-20 minutes, or until crust is browned.

Shoo-fly Pie

Believe it or not, we have the original recipe for Wet Shoo-fly Pie written in Sister Festina’s own handwriting. Here it is:

Sift together: 1 cup flour
1/2 cup sugar
Cut in: 1/2 tablespoons butter
Mix together:
1/2 cup Blue Label Karo
1/2 cup boiling water
1/2 teaspoon soda
Place the Karo mixture in an unbaked pie shell and top with all but 2 tablespoons crumbs. Bake at 375 degrees for 15 minutes. Then at 350 degrees for 30 minutes more. Top with remaining crumbs.

Note: Sisters Catherine Ann Morris and Sara tried their hand at Sister’s recipe. Sister Cath-erine Ann told us that she “used a 9-inch pie plate and Pillsbury refrigerated crust.” She added “Most probably the prepared crust sold in the freezer section already in a tinfoil pie pan world work as well; don’t buy the ‘deep dish’ version. Of course, you can always make your own pie crust.”
President Čaputová calls for dignified commemoration of November ‘89

Bratislava, November 16 (TASR) – In a speech she delivered on the eve of the Velvet Revolution anniversary on public-service RTVS, President Zuzana Čaputová called for its commemoration in a way worthy of the ethos of November ‘89, namely as a dignified celebration of re-gained freedom and democracy, or as an expression of gratitude to those who contributed to it.

At present she sees an opportunity to realize that freedom can have limits even in a democracy. She pointed to the need to temporarily restrict some rights and freedoms in order to protect health. The president called for coherence and expressed her hope resulting from the latest figures on the coronavirus spread that we can bring the pandemic under control.

“November ‘89 was connected with the desire for freedom. However, today we see and have an opportunity to fully realize that freedom can have its limits in democracy, too. Slovakia, as well as other countries are currently experiencing a situation in which it’s necessary to temporarily restrict our rights and freedoms in order to protect other important values, particularly life and health,” said Čaputová, adding that it’s a new experience and that we have to come to terms with it. She highlighted the message of November 17 and stated we’re fully aware that we won’t be able to bring the situation under control without the help of every single citizen.

In connection with the anniversary, the head of state called on politicians to take a restrained and adequate approach. According to her, people mustn’t feel that they should prove their civic obedience with their behavior, but that they transfer a part of their rights and freedoms for a higher aim, for an adequate time and to the necessary extent. “Otherwise, they won’t realize the difference between the lack of freedom, the end of which we will commemorate on November 17, and the democracy the return of which we will celebrate on this day,” she said. Čaputová criticized the worsening political culture with personal attacks or vulgarisms becoming a part of it.

Matovič: Dalšie kolo celonárodného testingu pred Vianocami

Bratislava, November 19 (TASR) – Prime Minister Igor Matovič (photo by TASR)
A group selfie at the outdoor drive-in, L to R: Tim Ranahan, Mary Ann Ranahan (Branch 746 Treasurer), Emilia Filak (Supreme Court member), Sabina Sabados (Region 1 Director), and Emil Filak

Branch 746 at the Drive-in!

When faced with exceptional circumstances, we have to adapt and adjust! On Saturday, November 7, 2020, Branch 746 organized a night at the local Cranford Drive-in theatre to see the newly released film, Radium Girls! The drive-in offered branch members the opportunity to enjoy a movie the “old fashioned way” sitting in the comfort of their cars! Members enjoyed popcorn but abstained from sharing!

The powerful drama is based on historical events, the national sensation following the notorious case of the Radium Girls in 1928 that ultimately led to lasting impact in the area of workplace health and safety. The story line is about five female factory workers, of which three were sisters, who contracted radiation poisoning from painting watch dials with self-luminous paint in a factory in East Orange, New Jersey.

Thank you to the members that joined to see an educational and inspiring film.

- Submitted by Sabina Sabados, Region 1 Director

**Fraternalm in Action**

**Branch 181** is proud to report that they answered the call. Now, Branch 181 is continuing to help others with donations:

- $500 to the Mount Pleasant Township Lions Club and the St. Florian Parish Helping Angels Christmas Project.

**When our long fight against the COVID-19 pandemic began earlier this year, Jednota asked members to think about how to put our fraternalism into action and offered some suggestions:**

**Branches around our Society answered the call. Now, Branch 181 is proud to report that they are continuing to help others as the spirit of giving continues for Branch 181.**

Donations of $500 each was given to the Mount Pleasant Township Lions Club and the St. Florian Parish Helping Angels Christmas Project. The Mount Pleasant Township Lions Club is very active in our community: in addition to being well known for fighting blindness, they volunteer and aid in many different projects. One significant project is at the Christmas season when they distribute food certificates to needy individuals and families enabling them to purchase additional food during the Christmas holiday. The Helping Angels Project is a fundraiser to help teens through the Catholic Charities of the Diocese of Greensburg. Monetary donations have been requested to purchase gift cards for qualifying teens. Branch 181 members are hopeful the donations will be used for these worthy causes since the organizations’ fundraisers have been limited due to the Covid-19 pandemic.

- Submitted by Vicki Hricik, Branch 181 Recording Secretary

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

**Stephan and Veronica Patoprsty Celebrated 70th Wedding Anniversary in 2020**

Stephan and Veronica (Ronnie) Patoprsty celebrated their 70th Wedding Anniversary on September 30, 2020, with a private Mass at St. Martha’s Church in Okemos, MI, by Father Mike Murray. The Mass was followed by a small celebratory lunch.

Stephan and Veronica Sikav were married at St. Michael’s Catholic Church in Oakley MI, on September 30, 1950. Ronnie’s attendants were Margaret Robbins (deceased), Frannie Birchmeier (New Lothrop, MI) and Mary Behill (Grand Blanc, MI). Steve’s attendants were Johnny Pajtas (Owosso, MI), Paul Sikav (deceased) and Fred Flositz (deceased). The happy couple have six children: Ann’ Dave Pohl (Bloomfield Hills, MI), Bobbi/Sigma Alpha (Grand Junction, CO), Steve/Jennifer Patoprsty (Vienna, Austria), Sally/Rick Dishaw (Milford, MI), Jean/Scott Jorgensen (Williamston, MI), and Amy/Charles Schuman (Zeeland, MI). They also have twelve grandchildren and four great-grandchildren! Last year, Steve retired from the presidency of the Jednota Branch 756 in Owosso, MI, after his continued work and dedication for most of his life.

Happy Anniversary, you cute couple!!

- Submitted by Bobbi Alpha

**How to help others during the coronavirus pandemic**

*First, wash your hands properly and practice social distancing.*

- Get medical supplies shipped to where they’re needed most
- Volunteer with Meals on Wheels
- Donate money for reputable non-profits
- Support your local food bank
- Give blood
- Help people experiencing homelessness

**Join the spirit of giving for Branch 181.**

**When our long fight against the COVID-19 pandemic began earlier this year, Jednota asked members to think about how to put our fraternalism into action and offered some suggestions:**

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- Submitted by Vicki Hricik, Branch 181 Recording Secretary

**What are you doing?** Email Jednota at fcsulifeeditor@gmail.com and share what your branch, district or family is doing to help others. After all, as socially distant as we must be right now, we’re all in this together.
Branch 743’s Virtual Meeting in November

On November 22, 2020, Branch 743 held a virtual meeting via Zoom. In attendance were: Joseph Rimarcik, Dianna Rimarcik, Milan Straka, Eleanor Straka, Daniela Grisak, Ruzena Kovacova, Melanie Elliott, William Elliott and Melisa Norman.
- Submitted by Joseph Rimarcik, Branch 743 President and Financial Secretary

District 4 Offers November Masses

On November 1st we observe All Saints’ Day - a day on which people gather in churches and cemeteries to pray for relatives who have passed away. The history of the All Saints’ holiday goes back to the beginning of the 7th century, when Pope Boniface IV converted the pagan Pantheon in Rome into a Christian church. In the 8th century Pope Gregory III declared November 1st to be All Saints Day. This day has been celebrated in Slovakia as a public holiday since 1994.

In following with tradition of offering masses for our beloved deceased, Msgr. Rura Distric 4 of New Jersey offered two holy Masses for the intention of all deceased members of District 4 on Friday, November 13th at 7PM at Holy Family Church in Linden, NJ, (in Slovak) and Saturday, November 14th at 4:00PM at St Joseph’s Church in Raritan, NJ, (in English). Members who could not attend in person due to Covid-19 were encouraged to join in prayer.
- Submitted by Mary Kapitan, District 4 Secretary

TRADITIONS: SLOVAKIA

BY JENNIFER MIELE
CHIEF COMMUNICATIONS OFFICER

A traditional Slovak Christmas Eve begins with a small child who spots the first star, marking the beginning of Vilija, or Stedry vecer (Vigil supper).

A yearly dinner in Greensburg organized by the First Catholic Slovak Union begins the same way: a small child spots a star, the crowd erupts with excitement and an amazing evening begins! “I love celebrating the Vilija every year,” said William Patty, George Onda District president. He and his wife help to organize the Greensburg event.

After Mass, a crowd files into the dining room at Christ Our Shepherd Center, where tables are adorned with honey, garlic and colorful oplatky, or Christmas wafers. Msgr. Larry Kulick, diocesan administrator, serves as emcee and explains the religious and historical significance of each course.

Msgr. Larry J. Kulick gives the homily during Mass before last year’s Stedry vecer.

This is an excerpt from an article in the November issue of The Catholic Accent, a publication of the Diocese of Greensburg, PA. The article covers the beautiful Christmas Eve celebration which honors our Slovak tradition of Stedry Vecer or Bountiful Night that is put on by the FCSU’s own District 3. The article’s contents and photos are reprinted with permission from The Catholic Accent. To view the entire article as well as a video of the 2019 Stedry Vecer that was produced by the Diocese and previously broadcast on local channels on Nov 29th and Dec 6th, please go to: https://www.fcsu.com/community/fcsu-fun/

Get FCSU In Your Inbox – Never More Important than Now

IMPORTANT NOTICE

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/
Election of Branch 181 Officers for 2020-2021
The St. John the Baptist Society, Branch 181 members attending the November 20, 2020 meeting voted unanimously to retain the current officers for 2020-2021: (L – R) Recording Secretary Vicki Hricik, Vice President Ed Mizikar, President Darlene Patty and Financial Secretary-Treasurer Dick Mizikar.  
- Submitted by Vicki Hricik, Recording Secretary

ANNOUNCING
Jednota Branch 746 Scholarship

✓ Are you a member of Branch 746?
✓ Are you currently accepted and/or enrolled in full-time college, post-secondary educational institution, or vocational school?
✓ Are you active in Branch 746 or want to become active?

If you answered YES to the above, you may be eligible for a $1,000 scholarship!

For more information on the application criteria and requirements go to: https://www.fcsu.com/membership-benefits/scholarships/

Jednota Crossword Puzzle

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**OUR FAVORITE RECIPES**

A Typical Slovak Christmas Eve Menu

- *Oplatky*
- *Wine*
- *Honey*
- *Garlic and 3 tablespoons oil*
- *Dried Peas*
- *Mushroom Soup*
- *Pagach*
- *Bobalky*
- *Sweet Buns*
- *Mushroom Soup (Maczanka)*
- *Caraway Soup*
- *Mushroom Stuffed Cabbage*
- *Bread for Christmas Eve*
- *Christmas Bread*
- *(Figs, Dates, Oranges, Apples, Tangerines)*
- *Mixed Nuts*
- *Nut Rolls*
- *Poppyseed Rolls*
- *Pirohy*

**PIROHY**

1 cup flour
About 4 tablespoons water
1 egg

Mix flour and egg with enough water to make a soft dough, knead well. Roll out on floured board until thin. Cut into squares. Place 1 teaspoon filling on each square. Fold in half, making a triangle. Pinch edges well to keep filling inside. Drop into boiling salted water and cook until they rise to surface. Cook 5 minutes longer. Rinse in colander with hot water. Drain. Pour melted butter over pirohy and serve.

**Potato Filling**

Mix together
- 1 egg
- 1 egg yolk
- 1 cup sugar
- 1 large yeast or 3 envelopes dry yeast

TWO HOUR NUT AND POPPYSEED ROLLS

6 cups sifted flour
1 teaspoon salt
3 tablespoons sugar
2 packages dry yeast
1/2 cup warm milk
1/4 pound butter
1/2 cup vegetable shortening
3 eggs beaten
1 cup sour cream


Divide dough in four parts. Let rise 30 minutes. Roll each part thin as for jelly roll. Spread with one of the following fillings. Roll and place on greased pan and allow to rise for one hour or until double in bulk. Bake 35 to 40 minutes at 350 degrees.

**FILLING**

1/2 pound chopped nuts
1/2 cup sugar

Dissolve yeast in 1 cup lukewarm milk. Stir well. Add sugar, shortening and salt to rest of the milk and cool. Beat egg slightly and add to mixtures, then add the yeast mixture to the rest of the lukewarm mixture. Put half of the flour in a bowl and add the above mixture a little at a time. Mix well. Add remainder of flour to make soft dough using just enough flour to knead without sticking. Cover. Let rise double in bulk.

Keep in warm place. Takes about 2 hours to rise. Knead down a little to get out puffiness. Divide into 6 parts and let stand 10 minutes. Roll out and spread with nut mixture. Roll tightly and place on greased baking sheet and let rise about 1 hour and bake in 350 degrees over 35 to 40 minutes. Brush each roll with slightly beaten egg before baking. Brush with melted butter after baked.

**CHRISTMAS EVE BOBALKY**

Use other half of above dough for bobalky. Knead and roll on floured board into rope. Cut and roll into balls about 1 inch in diameter. Place on floured pan, let rise 15 minutes. Bake at 350 degrees for 10 minutes or until just slightly brown. Cook then place in deep bowl, pour boiling water over just to soak a little. Drain in colander. Then place in serving dish, heat honey with a little water, pour over bobalky.

Mix 1/2 cup ground poppyseed and 1/4 cup sugar and then add to bobalky. Let stand several hours in cool place (or refrigerator) for several hours before serving.

Note: some bobalky are served with sweet cabbage or sauerkraut. Sauerkraut cabbage or sauerkraut with onion in salad oil, then mix with bobalky.

**NUT ROLLS**

8 cups flour
2 cups milk (scalded)
4 egg yolks
1 cup sugar
1 large yeast or 3 envelopes dry yeast
1/2 pound butter
1/2 pound oleo or crisco
1 tablespoon salt
1 1/2 teaspoons vanilla

Dissolve yeast in 1 cup lukewarm milk. Stir well. Add sugar, shortening and salt to rest of the milk and cool. Beat egg slightly and add to mixtures, then add the yeast mixture to the rest of the lukewarm mixture. Put half of the flour in a bowl and add the above mixture a little at a time. Mix well. Add remainder of flour to make soft dough using just enough flour to knead without sticking. Cover. Let rise double in bulk.

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**CHRISTMAS BREAD**

1 cup sugar
1/2 cup shortening
2 teaspoons salt
2 cups scalded milk
1 cup warm water (NOT HOT)
2 packages dry or compressed yeast
2 eggs, beaten
8 cups flour
1 cup seedless raisins

Put sugar, shortening, salt and scalded milk in a large bowl; stir until shortening melts. Cool to lukewarm. Pour warm water into small bowl, sprinkle or crumble in yeast, stir until dissolved. Add eggs and yeast to lukewarm milk mixture and blend. Add 2/3 of flour and beat until smooth. Gradually add remaining flour, mixing well after each addition. Add raisins and turn out on floured board and knead until smooth and elastic. Place in greased bowl. Brush with melted shortening, cover, and let rise in warm place until it doubles (about 1 1/2 hours). Punch down into 3 equal portions. Shape into 2 round loaves; let rise again until it doubles. Brush with beaten eggs. Bake in hot oven for 10 minutes at 450 degrees then turn to 350 degrees and continue baking for 45 minutes or until golden brown.

**MUSHROOM CABBAGE**

1 head cabbage (about 3 pounds)
1 large can sauerkraut
1 cup ground mushrooms (either canned, dry or frozen)
1 cup rice (uncooked)
2 tablespoons oil
1 medium onion
1/2 teaspoon salt
1/4 teaspoon pepper

For Sauce and Brown Gravy
1 tablespoon shortening
1 tablespoon flour

Cut core out of cabbage to loosen leaves. Place cabbage into boiling water for a few minutes. Remove leaves, cut away the thick rib from cabbage leaves. Fry the onions in the oleo until soft, add to mushrooms, rice. Season to taste. Place about 1 teaspoon in each cabbage leaf and roll. Drain sauerkraut, use about half the kraut in the bottom of the pot. Arrange rolls over the kraut, cover the remaining kraut. Fill pot with water, to top off the rolls. Cook slowly for about 2 hours.

Sauce: Brown flour in shortening. Add about a cup of water. Bring to boil, then pour over the cabbage rolls. Cook for just about 5 more minutes.

**MUSHROOM SOUP**

Wash dried mushrooms. Soak overnight. In morning cook mushrooms in the water. Add salt and pepper to taste. Cook slowly for 2 hours or more.

**Zapraška (Soup thickening)**

Brown 1 chopped onion in 2 tablespoons salad oil, add browned onion to mushroom soup. To remaining oil add 2 tablespoons flour slowly, brown then add to mushroom soup to thicken. Cook for a few minutes and serve hot.

**MUSHROOM SOUP (MACANKA)**

7 cups fresh mushrooms (chopped)
3 quarts water
1 quart sauerkraut juice
Salt and pepper (to taste)
1 small onion
3 tablespoons butter
3 tablespoons flour
Cook mushrooms in water about 1 hour. Brown butter onion; add flour and brown well. Add sauerkraut juice and boil this for 5 minutes. Add to soup and boil 1/2 hour longer.

**CARAWAY SOUP**

3 tablespoons oil
1/2 cup chopped onion
1/2 teaspoon salt
1 teaspoon caraway seeds
3 cups water
3 tablespoons flour

Melt shortening in heavy saucepan. Add chopped onion and cook over low heat until lightly golden. Add salt, flour and caraway seeds. Blend into 3 cups cold water and bring to boil, stirring constantly, until mixture is slightly thickened. Serve at once.
To our valued Members & Agents:

Our gratitude and thanks for your continued support of and belief in the First Catholic Slovak Union throughout 2020. Even under extraordinary circumstances — for us and for you — we have proven that we are stronger together, and that together we can weather any storm.

All of us wish you and yours a very Merry Christmas, and a prosperous and healthy New Year!

The Home Office Staff of the First Catholic Slovak Union

Hi, Kids - And All Those Young at Heart!

No doubt, Christmas celebrations will be different this year. But that doesn’t mean we can’t enjoy a few chuckles😊

Veselé Vianoce (Merry Christmas) from me, Helper Elf Chewy to our Chief Elf Fraternal Activities Director Kevin.

Keep your ears up & tail waggin’ until next year!

---

Q: What does Santa use to measure?
A: Santimètres

Q: Where do snowmen go dancing?
A: A snowball

Q: What does a snowman keep his money?
A: In a snowbank

Q: What does the gingerbread man put on his bed?
A: Cookie sheets

Q: What do you get if you cross an apple with a Christmas Tree?
A: A pepprple

Q: What happens if you eat Christmas decorations?
A: You get insensible

Q: What does an elf study in school?
A: The ediber

Q: What should you give your parents at Christmas?
A: A list of what you want

Q: What goes oh, oh, oh?
A: Santa Claus walking backward

Q: Where do snowmen go dancing?
Branch 3 – MINNEAPOLIS, MINNESOTA
Branch 3 will not hold its annual meeting for 2020. If members have questions concerning their policies, please refer to the Home Office: 1-800-533-6682.

James T. Genosky, Financial Secretary

Branch 6 – STREATOR, ILLINOIS
The St. Stephens Society, Branch 06 will hold its ANNUAL MEETING on Sunday, December 13, 2020, at 1PM at 1405 N. Baker St., Streator, IL. Branch 06 will hold a virtual meeting. Those wishing to participate are asked to email Paul Chiaramonte at pchiar@aol.com in order to receive Zoom to connect to the meeting.

Fraternally,

Mindy Redmon, Recording Secretary

Branch 38 – WHITE OAK, PENNSYLVANIA
Holy Trinity Society, Branch 38 will hold its semi-annual meeting on Wednesday, December 16, 2020. The agenda will include discussion on potential fraternal social activities and election of Branch Officers. With regard for all of our members, this Branch 38 meeting will be held virtually. Any member interested in attending this meeting should contact Lynne Hall at weaz1958@aol.com or leaving a message at (412) 824-4185 before Sunday, December 20, 2020 at 6PM. The meeting will be held at Alcott’s Restaurant, 3041 North Mayfair Road, Wauwatosa, WI, 53222. Social time: 11:30AM -11:45AM. Meeting time: 11:45AM -12:30PM (approximately). Lunch will be served directly after the meeting will be held at Alcott’s Restaurant. Guest cost is $20.00. Reservations are required by the restaurant in order to follow COVID-19 protocols. To be provided on the Zoom meeting email that will be sent on December 21st by calling Mike Novak @ 414.445.5382. Make checks payable to: Knights of St. Mary & Joseph BR 38, 322 N. 89th Street, Milwaukee, WI, 53222.

Thank you,
Mike Novak, President

Branch 89 – MILWAUKEE, WISCONSIN
Dear Members: Please join us for our meeting at 11:00AM on Saturday, December 6, 2020. Topics of discussion will be ELECTION OF 2021 OFFICERS, and 2021 and donations activities. The meeting will be held at Alcott’s Restaurant, 3041 North Mayfair Road, Wauwatosa, WI, 53222. Social time: 11:30 AM -11:45 AM. Meeting time: 11:45 AM -12:30 PM (approximately). Lunch will be served directly after the meeting will be held at Alcott’s Restaurant. Guest cost is $20.00. Reservations are required by the restaurant in order to follow COVID-19 protocols. To be provided on the Zoom meeting email that will be sent on December 21st by calling Mike Novak @ 414.445.5382. Make checks payable to: Knights of St. Mary & Joseph BR 38, 322 N. 89th Street, Milwaukee, WI, 53222.

Thank you,
Mike Novak, President

Branch 292 – WILKES-BARRE, PENNSYLVANIA
Branch 292 will hold its annual virtual meeting on Sunday, December 13, 2020 at 1PM. Those wishing to participate are asked to email Thomas Zuffa @ 415-917-6508 or zoom.us/meeting/register/tZ8od-dvqz4tHb7uBPl2np14ygF8N_ytlx5w. Enter an access code followed by a pound sign or hash mark (#) when prompted. For phone and access code numbers, please call Lisa at 440-773-1442.

Meetings are limited to one award per calendar year. Awards cannot be combined or multiplied and members are limited to one award per calendar year.

Contact Financial Secretary Nancy Carol Novak @ 262-305-4401 or email “novakncp@charter.net” for more information or to request an award application.

Thank you,
Mike Novak, President

Branch 112 – MANHATTAN, CITY, PENNSYLVANIA
Branch 112 will hold its semi-annual meeting on Sunday, December 13, 2020 at Zoom on 1PM. If you are interested in attending the meeting please contact Sgtn. Peter pequignot at 718-586-2186 or email @ bch112@stjohnbaptist.org. Members that plan to attend will need to download Zoom, a no charge app. Steve will help with the download if necessary.

The agenda will include officers’ reports, old business, new business and election of officers.

Fraternally yours,
Karen Sterling, Secretary

Branch 157 – N.CATAUGUA PENNSYLVANIA
Branch 157 is having its last meeting of the year on Sunday, December 13, 2020 at 10:30PM. Members can attend these meetings by computer or by telephone. To get information about how to connect to the meeting, please contact Principal Councilor Jerold (412) 998-9920. We encourage all of our members to attend.

Greg Harakal, Financial Secretary

Branch 173 – WILKES-BARRE, PENNSYLVANIA
The Salvator the Baptized Society, Branch 173, located in Northeast Pennsylvania area, will hold its annual meeting on December 13, 2020, at Norm’s, North Shenandoa. N. Shenandoa, Wilkes-Barre, PA. This meeting can be attended by phone. Due to Pa. COVID-19 Requirements face masks and social distancing guidelines will be followed. General business and activities of Branch will be discussed. Excited to see old friends and meet new friends and family. Feel free to bring your favorite beverage. Also, if anyone is interested in FCSU scholarships they should call Lisa Z (440) 667-7533 or email “novakncp@charter.net” for more information. All are encouraged to attend. We look forward to your attendance and support.

Thank you,
Joe Belchak, Chairman

Branch 254 – PITTSBURGH, PENNSYLVANIA
St. Wenceslaus Society will hold an annual virtual meeting on January 3, 2021 at 7PM. The meeting will include election of officers and a report of activities as well as a year-end financial report. If you wish to contact, please contact Joe Belechak @ 414-966-6000 for information on how to be connected.

Thomas B. Zuffa, Recording Secretary

Branch 282 – WINDBERG, PENNSYLVANIA
St. John the Baptist Society, Branch 282, will hold their annual meeting and Christmas Party on Sunday, December 20, 2020, at 6PM. The meeting will be held in Windber at the CU Club, address: 910 6th Avenue, Windber, PA 15983. On the agenda: Officer election for 2021 and discussion to plan events for 2021. We encourage all members to attend as your input is greatly appreciated. No advance notice of attendance is required. Members attending are asked to bring an un wrapped toy, the toys will be donated to Toys for Tots. We pray all will attend and you will be able to meet our friends in this pandemic. Masks and social distancing guidelines will be followed. Be Safe. Be well. May God be with you. Fraternally submitted.

Joseph Senko, Financial Secretary

Branch 297 – FELTON, PENNSYLVANIA
St. Joseph Lodge Branch 367 will hold its branch meeting on Friday, December 18, 2020. If Pennsylvania-
DISTRICT 5 – THE MICHIGAN DISTRICT
Due to the current pandemic and in keeping with the requirements of the Home Office, the Michigan District will conduct a Virtual Meeting (its annual meeting) on Sunday, January 17, 2021, at 11:15PM. On the agenda will be Officer’s Report, a 2020 financial report, approval of the 2021 budget, discussion of District activities, and other business pertaining to the District and the First Catholic Slovak Union. The election of 2021 District Officers will also take place.

All Members planning to participate in the virtual meeting MUST contact Robert Kristofik, District President, rjk810@aol.com no later than Tuesday January 12, 2021, to receive information regarding the Zoom call procedures.

Current District Officers: Robert Kristofik, President; Joseph C. Rimarcik, Treasurer; Vice President, Vacant; Secretary, Vacant; Auditor, Catherine Karlsen; Auditor, Vacant; Chaplin Vacant.

If you are interested in a District Officer position please contact Robert Kristofik.

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

Joseph C. Rimarcik, Treasurer

DISTRICT 6 – THE PITTSBURGH DISTRICT
The Pittsburgh District held a brief business meeting at the Holy Trinity Social Hall of St Thomas the Apostle Parish, 529 Grant Street Ext, West Mifflin 15222 on Sunday, November 22, 2020. The meeting was attended by seven members in-person and thirteen members via Zoom. Nine branches were represented: 2, 35, 38, 60, 213, 254, 276, 587, & 628.

The officers elected for 2020 were retained for 2021. Salaries are unchanged. Plans for 2021 activities are on hold due to the ongoing Covid-19 situation. Forward any suggestions to the district officers.

As always, members are urged to check the Jednota for updates on FCSU business matters as well as contests and tournaments. Please be sure your beneficiaries are up to date. FCSU insurance information and forms can be found at www.fcsu.com. Many interesting Slovak-related links may be found at fcsu.com/resources.

We hope all of you are safe and well during these uncertain times.

Fraternally,

Margaret A. Nasta, Secretary
manasta@verizon.net

DISTRICT 8 – THE FRANK T. HOLLY JR. DISTRICT
The Frank T. Holly Jr. District of Uniontown, PA will hold a meeting on Sunday, March 7, 2021, at 1:00 PM at Caprellas Italian Restaurant at 90 Pittsburgh Street, Uniontown, PA.

Election of officers will be on the agenda. Regional Director Marmol will be informing the members of Jednota upcoming events. Members who attend will be asked to contribute $5.00 toward their meal. Reservations need to be made by Wednesday, March 3, 2021, by contacting President James Marmol at 724-970-7642. All members are urged to attend. The Frank T. Holly Jr. District would like to wish everyone a “Merry Christmas and a Happy New Year 2021.”

Barbara A. Holly, Secretary

DISTRICT 9 – THE FRANK T. HOLLY JR. DISTRICT
The 9AM Mass on January 10, 2021, at Sts Cyril and Methodius Church, Mississauga, Ontario, is dedicated to the past and present members of the Jednota. We are currently planning for a face-to-face meeting at Sts Cyril & Methodius Church Hall, at 1:30PM on the same day January 10, 2021. Unfortunately, due to Covid restrictions, no food service can be had in the hall this year.

I have also arranged for access to the meeting via ZOOM for those who do not want to venture out. For security purposes, please call me at 905 279 8154 if you need details as to how to be connected to the meeting. Also, if it becomes necessary because of another lockdown, the meeting will proceed via ZOOM only. For all attendees, please RSVP to Mike Kaptan (419 621 1534) or Milan Zoldak (447 350 0604) with your planned attendance.

Fraternally,

Karen L. Greggs, Recording Secretary

DISTRICT 11 – THE MSGR TISO DISTRICT
The annual meeting of the Msgr. Josef Tiso District 11 will be held Sunday, December 20, 2020, at 6PM. The meeting will be held in Ford City at the CU Club, address: 910 6th Avenue, Ford City, PA 16226. On the agenda: Officer election for 2021 and discussion to plan events for 2021. We encourage all members to attend as your input is greatly appreciated. No advance notice of attendance is required. Members attending are asked to bring an unwrapped toy, the toys will be donated to Toys for Tots. We pray all is well with you and your family during this pandemic. Masks and social distancing guidelines will be followed. Be Safe. Be well. May God be with you.

Fraternally submitted,

Karen L. Greggs, Recording Secretary

DISTRICT 15 – THE PRINCE PRIBINA DISTRICT
The Prince Pribina District will hold an in-person Annual Meeting on Saturday December 12, 2020. The meeting will be held at 11:00 AM at the Slovak American Center, 1690 Placentia Ave., Fullerton, CA 92831. Please follow the guidelines for Covid-19 including face masks and social distancing. On the agenda will be: Officer Reports and financial report, election of officers for the year 2021, and planning of activities for year 2021. All Branches in our area are encouraged to participate and have their concurrent Annual Meeting. After the meeting lunch will be at the Olive Garden.

Paul Skuben, President

VÝROČNÁ SCHÓDZA OKRESU PRINC PRIBINA - LOS ANGELES, CALIFORNIA
Okres Princ Pribina bude mať výročnú schôdu v sobotu 12-teho decembra 2020.

Paul Skuben, President

REGION 1 BRANCHES: JOIN IN THE FUN OF A VIRTUAL CHRISTMAS PARTY
All Region 1 branches are encouraged to join the Region 1 Virtual Christmas Party on Sunday, December 13, 2020, from 1:30pm-2:30pm. Join us for an afternoon of holiday cheer with fun games and Christmas caroling! Please come “dressed to impress” with your best Christmas sweater and holiday attire! We encourage all branches to participate from the comfort of their homes using the Zoom platform or calling using their home phone. Kindly RSVP to Sabina at ssabados@fcsu.com. Once you RSVP you will be provided the link to attend.

Submitted by Sabina Sabados, Region 1 Director

Branch 716 Annual Meeting
- Submitted by Joan Skrkon, Branch 716 Recording Secretary

St Stephen Society Branch 716 held its annual meeting on November 29, 2020, outdoors in St Catherine Park near St John Nepomucene Church in NYC.

After annual meeting, the branch helped Andre Sulak (c) celebrate his birthday, pictured here enjoying his cake and surrounded by other members, Anna Bilik, Maria Bozekova, Nina Holy, and Anna Korcak.

Branch 716 President Jan Sirkon joined St John Nepomucene parishioners who also came out to wish Andre Happy Birthday!

Vianočný Darček z Matica slovenskej
Christmas Gifts from Matica slovenska

Mili priatelia dobré knihy,
i keď svetom otriasa pandémia a obedová z budúcnosti, všetci sa stretnúme v mieste, kde nájdeme už kľúčik na divu a v zásiťe chceme obdarovať svojich najmilších niečo hodnotné. Prečo im nekupíť knihu? Ponúkame vám výber z knižných darčekov, ktoré ponúkame a ktoré vám spravíte nádehu, a ktoré vám umožní spojiť manželský diel na najlepšie. A k tomu vám rádi príspevok našich darčekov.

- Zadane Zuzanou Pavelcovou

Dear friends of a good book,

Even though the world has been shaken by a pandemic and fears for the future, the holidays of peace, hope, and joy are already knocking on the door, and now more than ever, it is a time you certainly want to give your loved ones something of value. Why not a book? Matica Slovenska offers many timeless gift books from Slovakia whose value far exceed their cover price.

- Submitted by Zuzana Pavelcová

To learn more, visit:
https://fcsu.com/community/culture
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.

OBITUARIES

ROBERT J. "BOB" MIGASH SR.
BRANCH 75 – SHAMOKIN, PENNSYLVANIA
Robert J. "Bob" Migash Sr., 76, of Maytown, PA, passed away on September 15, 2020, at his residence. Born in Danville, PA, he was the son of the late George F. and Josephine (Bojack) Migash. Bob was the husband of Mary Ann (Pollito) Migash whom he celebrated 56 years of marriage this past April. Bob was a graduate of Mt. Carmel Catholic High School. He retired from M&Ms Mars as a master mechanic. He was a member of Mary Mother of the Church Parish in Mount Joy, Clover Rod & Gun Club, Milheim Fire Department, and Clover Hose Fire Department. Bob was a 3rd degree knight in the Jednota. He served as Sports Director for Branch 785 for a number of years and also was a member, Joe was fiercely proud of his Canadian citizenship, his Slovak heritage and his membership in the Slovak Catholic Federation. He served as Sports Director for Branch 785 for a number of years and also was a member, friends, and, of course, his music which brought joy to many. Rest in peace, Joe - you will be missed by all.

Submitted by Emil Jursa

JOE JURSA
BRANCH 785 – MISSISSAUGA, ONTARIO
Joe Jursa, lifelong member of Jednota Branch 785, passed away peacefully on October 23, 2020, after a long and courageous battle with Alzheimer’s and Parkinson’s Diseases. His loving family was with him until the end.

Joe was born in Sudbury, Ontario, but grew up in Toronto. His entire education from kindergarten to university was in the Catholic system. He obtained his Bachelor of Arts degree and his Bachelor of Education degree from the University of Toronto.

His teaching career began at the secondary school level, where his areas of expertise included Mathematics and Science. After a few years in the secondary school system, Joe decided to explore new opportunities at the elementary school level and joined the ranks of the Toronto Catholic District School Board. He served in the capacity of vice-principal at several schools throughout his career. He had the facility of relating effectively to students, teachers and parents. He was a kind, caring and well-respected administrator.

Joe was an accomplished saxophone player and had his own polka band for many years. His group, which was in high demand, played countless Slovak, Polish and Ukrainian weddings, as well as dances, anniversaries, banquets and parties in and around the Toronto area. He sang in the Toronto Catholic District School Board’s Staff Portraits as a part of the Arts Teachers’ Choir for a number of years, and his musical experiences also extended into the operetta world of Gilbert and Sullivan.

Joe was fiercely proud of his Canadian citizenship, his Slovak heritage and his membership in the Slovak Catholic Federation. He served 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 Federation, previous donors, and personal parishes of Slovak ancestry. The Appeal raises money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations.

Thank you to all Branches and Districts to the 42nd Annual Appeal. As of November 29, 2020, this year’s Appeal has raised $30,593.50 from 196 donors. On behalf of the Pontifical College, thank you everyone for your continued generosity and support.

Any member of the First Catholic Slovak Union wishing to donate to the 2021 Appeal is asked to fill out the information in the box at the bottom of this article and mail it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and acknowledged. The 43rd Annual Appeal runs from December 1, 2020 to November 30, 2021. Gifts received after November 30, 2021 will be credited toward the 2022 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.
continued from page 14

BRANCH ANNOUNCEMENTS

BRANCH 628 – MUNHALL, PENNSYLVANIA

A meeting of Branch 628 St. Michael Archangel will be held virtually via Zoom on Sunday, December 27, 2020, at 2:00 PM. The agenda will include a review of the past year’s business of the branch and election of officers for 2021. Members may contact Sylvia Veche one week prior to this meeting for more information at syveche@gmail.com. Sylvia J. Veche, Recording Secretary

BRANCH 682 – YOUNGSTOWN, OHIO

The next regular meeting for Branch 682 is scheduled for Noon on Monday, January 25, 2021, at Materials Research Laboratories, 290 N. Bridge St, Struthers, OH 44471. The meeting will include the assembly of the branch annual report and discussion of sponsored proj-

events/programs for the upcoming year.

Drew Hirt, President

BRANCH 721 – BANNSITER, MICHIGAN

The winter meeting for Branch 721 will be held on Sunday, December 13, 2020, at 2:00PM. The meeting will take place at the Remer home located at 6977 S. Mason Road, Bannister, MI. Face masks will be required as well as practicing social distancing. Everyone is en-
couraged to attend.

Respectfully submitted,

Joseph Bono, Recording Secretary

BRANCH 723 – YOUNGSTOWN, OHIO

On Sunday, December 20, 2020, members of Saint Joseph the Guardian, Branch 723 will celebrate Mass for our deceased members. The Liturgy will be at 10:30AM at Our Lady of Sorrows Parish, Saint Matthew Church, 915 Cornell Street, Youngstown, OH. Our election of officers was held on November 8, 2020. Officers for 2021 are Irene Ma-
kowec, President; John J. Leskojwansky, Vice-President; Jim Bobala, Recording Secretary; Jackie Bobala, Financial Secretary; Auditors Monsignor Robert Sfirin, Milie Leskojwansky and Bridgett Bobby. A tentative meeting agenda and budget for 2021 was approved.

Jim Bobby, Recording Secretary

BRANCH 746 – LINDEN, NEW JERSEY

St. John the Baptist Society, Branch 746 will hold a vir-
tual meeting on Sunday, December 13, 2020, at 1:00PM via Zoom. The meeting agenda will include donations for 2020, election of officers, and update on the Jeodra Branch 746 Scholarship. Following the branch meeting, in lieu of an in-person Christmas party which was can-
celled due to COVID-19 restrictions, there will be a virtual Christmas party with games and Christmas Caroling in Slovak and English! Please come “dressed to impress” with your best Christmas sweaters and holiday attire! If you are planning to attend, please RSVP to Mary Ann Rah-

anah at 732-559-1638 so we can share the Zoom link or dial in option.

Mary Kapitan, Secretary

BRANCH 756 – OWOSSO, MICHIGAN

St. Joseph the Guardian, Branch 756, will be holding a virtual (virtual) Zoom meeting on Sunday, December 13, 2020 at 1:00PM. Election of officers will take place at this meeting. Any members planning to attend are asked to email Tyler Gregoricka at tyler.m.gregoricka@gmail.com for further details. Everyone is encouraged to attend. We hope to see you there! Even if you are unable to attend, please contact us at 899-277-8767 with any questions or policy/addresses changes.

Warm regards,

Rita Gregoricka, Executive Secretary

BRANCH 831 – TARENTUM, PENNSYLVANIA

Attention Branch 831 Members: the annual meeting of the NSFG Joseph Too Chy District 11 will be held Sunday, December 20, 2020, at 6PM. The meeting will be held in Ford City at the CU Club, address: 930 6th Avenue, Ford City, PA 16226. Officer election for 2021 and discussion to plan events for 2021. We encourage all members to attend as your input is greatly appreciated. No advance registration of attendance is required. Members attending are asked to bring an unwrapped toy, the toys will be donated to Toys for Tots. We pray it all well with you and your family during this pandemic. Masks and social distancing guidelines will be followed. Be Safe. Be well. May God be with you.

Fraternally submitted,

Karen L. Greggs, Recording Secretary

BRANCH 844 – LOS ANGELES, CALIFORNIA

Branch 844 will hold its Annual Meeting on Saturday, December 12, 2020, at the Slovak American Center, 1050 Placentia Ave., Fullerton, CA 92831. The meeting will start at 11:00AM with the following agenda: officer reports and the financial report, election of officers for the year 2021, and planning activities for year 2021. Please follow the guidelines for Covid-19 personal protection. All members in our area are encouraged to participate.

Milan Konkol, Secretary

BRANCH 853 – CHARLESTON, PENNSYLVANIA

Branch 853 will hold a virtual annual meeting on De-
cember 13, 2020, at 9AM. The election of officers will take place along with planning events for the 2021 year. A lunch stipend will be mailed to all attendees. Call 422-341-2577 or email FCUSB853FCUSB853@gmail.com to confirm your attendance. Directions on how to be provided at that time. Branch 853 wishes a all a blessed Christmas season and a Healthy 2021.

Monica Rodney Boone, President

BRANCH 855 – PARMA, OHIO

Branch 855SK Holy Name of Jesus Society will hold its last meeting of the year on December 19, 2020, start-
ing at 10AM. For the continued safety of our members and in keeping with strong recommendations from the FCSU Board of Directors, this will be a virtual meeting. We encourage all members to attend as election of of-
cers will take place at this meeting. To get information on joining the meeting by computer or phone, please email fcsus855@gmail.com or call 441-864-4744 before Decem-
ber 15th.

May God Bless all of our members with a happy and healthy Christmas and New Year.

Barbara Sullivan, President

BRANCH 856 – WASHINGTON, DC & AREA

Dear members of Branch 856: because of the Covid-19 pandemic all of the in-person meetings had to be canceled for this year as was the 55th anniversary Mass for the Slo-
vak Chapel in Washington, DC. Our meetings have been done on Zoom and the Mass was live streamed from Tap-
pan, NY, for this year. All this has been done in order to follow the Society’s bylaw requirements. Let us pray that next year 2021 will be a better year.

The Home Office and Branch 856 are unable to contact the following members because we do not have current addresses. Michelle Blair, Jeffrey R Gannon, Edward M. Harding, Karen McDuffin, Edward E. Nocket, Kimberly Riedel and Edward Smrcek. If you have information on any of the above please ask them to call me so we can update their policies. Katherine Nowackis at 919-651-0636.

Wishing all a Merry Christmas and a Healthy Happy New Year.

Vesele Vianoce aj Šťastný Vojov Rok to all.

Katherine Nowackis, President

BRANCH 857 – LESTONVILLE, PENNSYLVANIA

The meeting schedule of the St. Michael the Archangel Branch 857 for the remainder of the year will be as fol-

ows: Sunday December 20, 2020 at 2:00PM. Due to COVID-19 restrictions, the meeting will be held virtually via a Zoom meeting. Those who wish to attend, please call 267-795-7390 and leave a message (your contact information) or email n.nasta@aol.com and we will send you information on how to connect to the meeting.

Fraternally,

Nicole L. Nasta, Recording Secretary

BRANCH 888 – WEST PALM BEACH, FLORIDA

Due to the current pandemic and in keeping with rec-
mendations from the Home Office, the Holy Trinity Society, Branch 888 will conduct its second semi-annual virtu-
al meeting on Sunday, December 13, 2020, starting at 10:00PM.

All members planning to participate in the virtual meeting(s) must RSVP by contacting David Rafaidus, President, Branch 888 at 561-776-0449 or jodutricity@gmail.com prior to December 10, 2020. For security pur-
poses, once you RSVP you will be provided the neces-
sary information (or email) or call 267-795-7390 and leave a message (your contact information) or email n.nasta@aol.com and we will send you information on how to connect to the meeting.

Fraternally,

David Rafaidus, President

Dear God, I Thank You

Dear God, I thank You for Your care and constant guiding light. For mountains, seas, and valleys fair, and all the joys of sight. For singing birds and morning dew, and stars that brightly shine, For every flower of every hue That touched this heart of mine. For smiles on a baby’s face, for twilight’s gleaming gold, For every gift and every grace You give to young and old. But most of all I thank You For Your Son’s redeeming grace, Won on a cross He meekly bore To save the human race.

© 1999 George Kossik, Branch 584

Ohio Fraternal Alliance 2021 Scholarships

The Ohio Fraternal Alliance annually awards a college scholarship to a graduating high school senior up to $500.

2021 Scholarship Applicant Must:

1. Be an Ohio resident and a current youth policy member of a fraternal society, or included in a family member policy that does not have youth policies belonging to the Ohio Fraternal Alliance.
2. Be a 2021 high school graduate.
4. Submit a list of the following activities: Church related activities, local community and volunteer activities, school activities/clubs.
5. Submit a letter of recommendation from a local Fraternal Society officer.

To obtain an application and mailing address, go to: https://www.fcsu.com/membership-
benefits/scholarships/

JEDNOTA, WEDNESDAY, DECEMBER 9, 2020
Christine Eve Family Prayers - Štědrovečerná rodinná liturgia

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

For a child is born to us, and son is given to us; upon his shoulder dominion rests. They call him: Wonderful Counselor, Powerful God, Eternal Father, Prince of Peace. His dominion will grow vast and be forever peaceful, from David's throne, and over his kingdom, which he confirms and sustains by truth and justice, both now and forever. The zeal of the Lord of hosts will do this!

Otec: Započínavajme sa do slov Evanjela podľa Lukáša, ktoré nám spriamňujú vianočnú udalosť (číta niektorý člen rodiny).

Čítanie z evanjela podľa svätého Lukáša, kapitola 2, 1-14


Počuli sme Božie slovo.

Všetci: Vôdca Bohu.

Otec: Tým otvorením súvisí, že skôr sa až do konca nás osvedčí v modlitbe o životom otci a matkovi. A mohem byť, že všetky lásky, ktoré sú na našich hriechoch i v hodinách sprieť na našu rodinu. Amen.

Modlitba v rodinách:  

Father (or mother): In the name of the Father and Son and the Holy Spirit. All: Amen. 
Father: Today we celebrate Christmas - the feast days of our Lord Jesus. Jesus was born to bring goodness, love and peace to our family. He was also with us. Mary, you are the mother of the Born Son of God. We want to greet you all our family: 

MODLITBY PRED JEDLOM


Všetci: Zdravie, Mária milá plná, Pán Bož štít a svätá. Posvätila sa medzi ľuďmi, a poznali ho na svetlo svojho, Ježiš. Sviatá Mária, Matka Boha, prosí a nás pôsobiť a ako len v minulosti. 

Otec: Amen.

Prayers before the Meal

Father: Today we celebrate Christmas - the feast days of our Lord Jesus. Jesus was born to bring goodness, love and peace to our family. He was also with us. Mary, you are the mother of the Born Son of God. We want to greet you all our family: 

Všetci:  

Father: Lord, on the night of your birth, we beseech you: 

PROSBY A POĎAKOVANIA

Otec: Všetci, dnes je dôležitý deň - deň narodenia Pána Ježiša, ktorého si to však prideme až do konca nás. 

Všetci:  

Father: For all of us (to be named), so we obtain your help and protection in the future. 

Otec: Za opustených, hladujúcich, chorých a trpiacich, aby v 

Otec: Za všetkých (môžeme vymenovať). 

Otec: Za všetkých (pôsobiť). 

Otec: Za všetkých (pôsobiť). 

Otec: Za všetkých (pôsobiť). 

Intentsions and Thanksgiving

(Each member of the family can get involved by reading or adding one’s own intentions or prayers of thanksgiving) 

Father: Lord, on the night of your birth, we beseech you: 

Another family member: For all of us (to be named), so we obtain your help and protection in the coming new year. 

All: Amen.
A Time of Joy

Following a prolonged time of anticipation, the hidden new life emerges with a delight that is unique. The birth of a baby has its own measure of relief and joy. And so it is that we celebrate the birth of Jesus. This long-expected coming brings to all a singular joy. This promised child is a gift and reminder to us of the goodness of God. We all hope for this coming of Jesus to bring us the strength and joy to live our lives fully with His help.

Reflection and translation (below) by Sister Maria Theresa Hronec, SS.C.M.

Christ Was Born

1. Christ was born in lowly Bethlehem, Cradled in a manger filled with straw. O straw so simple yet sublime, Chosen to hold a life divine. 

2. As the prophets spoke in prophesy: In the midst of night His birth will be. O precious holy midnight, Never more sacred will you be.

3. In the heavens shone a radiant star, Sending heaven’s message near and far. O star so wondrous, guiding light Never more brilliant than this night.

4. Shepherds woke and hastened from their sleep, Heard angelic voices songs repeat. O song of glory, precious gift. Never more treasured, heaven’s gift.

5. Glory to our God in heav’n above, Peace on earth to all who live in love. O blessed time prepared by God To welcome His own Son on earth.

Reflection and translation (below) by Sister Maria Theresa Hronec, SS.C.M.

Narodil sa Kristus v Betléme

1. Narodil sa Kristus v Betléme, položený v jasliach na slame. [Ej, slama, slama, premilá, nikdy si tak šťastná nebola.]

2. Tak rorokovali proroci, že sa nám narodí v polnoci. [Ej, polnoc sváťa, premilá, svätejšia nikdy nebola.]

3. V nebi jasná hviezda zjavila, že sa nám narodí v polnoci. [Ej, polná hviezda, premilá, jasnájšia nikdy nebola.]

4. Pastieri hneď zo sna povstali, a nebaským svetlom žiarila. [Ej, hviezdá jasná, premilá, jasnájšia nikdy nebola.]

5. Sláva boží vďač’ bohu na nebi, pokoj lúdov dobrým na zemi! [Ej, doba slávna, premilá, svätejšia nikdy nebola.]

After the Meal

Father: Thank you, Almighty God, for all your wishes, for you live and reign for ages. All: Amen. In the name of the Father...

DÁRECKY (Teraz rodičia vysvetlia deťom prečo sú pod streškou darčeky):

Rodičia: V tuto noc Bôh obdaroval ľudstvo najvzácnejším darom. V rokoch sa stali jedným z nasich pokrmov, neď sa stal jednym z našich pokrmov.

GIFTS (Now parents explain to children why there are gifts under the tree):

Father: On this night, God bestowed on humanity a most precious gift, he gave us his only Son, who became a man, so we also give gifts of love to each other.

Nasleduje rozdávanie a rozabíranie darčekov: Požehnané a milostné Vianoce!

The distribution and unwrapping of gifts: Wishing all a Blessed Christmas filled with grace. Tichá noc (JKS No. 88) alebo má vianočná pieseň

Silent Night (JKS No. 88) or another Christmas song

Selected Sources


In Memoriam

On 21 November 2020, Jozef Šimončič, Slovak archivist and professor, died at the age of 92.

Born on 18 June 1928 in Dechtice, near Trnava, Jozef Šimončič belonged to the founding generation of academics at the University of Trnava where, upon its renewal in 1992, he taught in the Department of History until 2009. He began his professional career, however, as an archivist in the city archives of Trnava in 1954, where he worked until he retired in 1992. He organized and built up the archives not only of the city of Trnava, but of the entire Trnava region, and the University of Trnava.

His scholarly contributions to Slovak history made him one of the outstanding historians of Slovakia. His study Ohissy Francúzskej revolúcie na Slovensku (Echoes of the French Revolution in Slovakia) (1976) is a seminal work on a hitherto unknown period in Slovak history. He published numerous edited monographs from the research done by him and young scholars under his supervision on monasticism in Slovakia, the city and region of Trnava, and especially the University of Trnava. Founded in 1635 by Peter Cardinal Pázmáth of the Society of Jesus, this university was one of Royal Hungary's outstanding institutions of higher learning situated in Slovakia until 1777, when it was moved to Buda. It was renewed in Trnava in 1992. Thanks to Jozef Šimončič’s archival and scholarly work on the history of this university, Slovakia can boast today a higher education heritage on par with that of many of Europe’s best universities. In recognition of his outstanding work, the University of Trnava awarded Professor Šimončič a gold medal in 2015.

Jozef Šimončič was a gentle, kind, multilingual, highly educated, and intellectually curious academic who was also highly respected as an educator. He enjoyed sending me copies of documents he found in Trnava archives about my grandfather, Štefan Danihel, who had been a member of parliament for Trnava in the First Czechoslovak Republic and the first Slovak Republic. A devout Catholic he leaves behind his wife of 59 years, Leokádia, a daughter Jana, a son Jozef, and four grandchildren. Slovakia lost an outstanding archivist and academic, Recipienciat in pace.

- Submitted by Stanislav J. Kirschbaum

Selected Sources

- Tichá noc (JKS č. 88) alebo iná vianočná pieseň


In the heavens shone a radiant star, Sending heaven’s message near and far. O star so wondrous, guiding light Never more brilliant than this night.

- Reflection and translation (below) by Sister Maria Theresa Hronec, SS.C.M.

Following a prolonged time of anticipation, the hidden new life emerges with a delight that is unique. The birth of a baby has its own measure of relief and joy. And so it is that we celebrate the birth of Jesus. This long-expected coming brings to all a singular joy. This promised child is a gift and reminder to us of the goodness of God. We all hope for this coming of Jesus to bring us the strength and joy to live our lives fully with His help.

Reflection and translation (below) by Sister Maria Theresa Hronec, SS.C.M.

Narodil sa Kristus v Betléme

1. Narodil sa Kristus v Betléme, položený v jasliach na slame. [Ej, slama, slama, premilá, nikdy si tak šťastná nebola.]

2. Tak rorokovali proroci, že sa nám narodí v polnoci. [Ej, polnoc sváťa, premilá, svätejšia nikdy nebola.]

3. Na nebi jasná hviezda zjavila, že sa nám narodí v polnoci. [Ej, hviezdá jasná, premilá, jasnájšia nikdy nebola.]

4. Pastieri hneď zo sna povstali, a nebaským svetlom žiarila. [Ej, hviezdá jasná, premilá, jasnájšia nikdy nebola.]

5. Sláva boží vďač’ bohu na nebi, pokoj lúdov dobrým na zemi! [Ej, doba slávna, premilá, svätejšia nikdy nebola.]

After the Meal

Father: Thank you, Almighty God, for all your wishes, for you live and reign for ages. All: Amen. In the name of the Father...

DÁRECKY (Teraz rodičia vysvetlia deťom prečo sú pod streškou darčeky):


The Blessing of the Meal follows. Bon appetite!

Po jedle

Otec: Ďakujeme ti, všemnúchí Bože, za všetky tvoje dobrodružstia, lebo ty žiješ a krujči sa na veke vekov. Amen. V mene Otca...
FRIDAY, OCTOBER 16, 2020
HOME OFFICE, INDEPENDENCE, OHIO (TELECONFERENCE)

MINUTES OF THE EXECUTIVE COMMITTEE MEETING

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

The Executive Committee Meeting is being held as a teleconference due to the current coronavirus pandemic. The Home Office is open with a limited rotating staff and limited hours to maintain day-to-day operations. The Home Office will remain on limited hours with no walk-in business until further notice.

ROLL CALL:
Members attending: Andrew M. Rajec, President
Kenneth A. Arendt, Executive Secretary
Andrew R. Harcar, Sr., Vice President (via teleconference)
George F. Matta II, Treasurer (via teleconference)
Thomas Ivanec, Regional Director (by invitation of the President) (via teleconference)

ACCETPANCE OF THE SEPTEMBER MEETING MINUTES:
The President presented the minutes of the September 19, 2020 Executive Committee Meeting. A motion was made by Andrew R. Harcar, Sr., and seconded by George F. Matta II to accept the minutes as presented. Motion carried.

TREASURER’S REPORT:
The President asked that the Treasurer and the Executive Secretary give a full written report on the investment update to the Executive Committee. Following the report, they answered the Committee’s questions.

EXECUTIVE SECRETARY’S REPORT:
Investment Updates:
The Executive Secretary and Treasurer submitted a written report to the Executive Committee on the investments and transactions with the Federal Home Loan Bank (FHLB), UBS, MAI Fund, and Clutterbuck Fund. 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 September 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 September:

<table>
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<tr>
<th>Description</th>
<th>Amount</th>
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<tr>
<td>Death Benefits &amp; Accumulations</td>
<td>$369,841.81</td>
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<tr>
<td>Cash Withdrawals &amp; Accumulations</td>
<td>$18,283.63</td>
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<td>Matured Endowments &amp; Accumulations</td>
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<td>Trust Fund</td>
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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.

AQS MANAGEMENT, INC.:
Larry White presented an extensive review of potential new investment opportunities that 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.

The President asked Mr. White to review our investment policy and make recommendations to the Board of Directors at the December meeting.

Larry White presented an extensive review of potential new investment opportunities that may be available. The President stated that we will take Mr. White’s recommendations under advisement.

HOME OFFICE UPDATE:
The President and the Executive Secretary gave an update on the Home Office operations. The Executive Secretary stated that the Home Office is open with a limited rotating staff and limited hours to maintain day to day operations. The Home Office will remain on limited hours with no walk-in business until further notice.

ECONOMIC OVERVIEW:
Annuity Rates:
The President led a review of the current annuity rates. It was decided the rates remain the same and be reviewed at the next Executive Committee meeting in November.

SALES AND MARKETING:
The Vice President gave a production report on our recommenders and agents to the Executive Committee. Following the report, he answered the Committee’s questions. The President stated that the annuity sales are well above plan for 2020.

The Executive Secretary stated that the premium quote system is on our website at fcsu.com and has been updated with the new insurance rates. You can enter information about a person and a quote will be generated for all the insurance products available for that individual. The updated insurance applications are also available on our website.

The Executive Secretary stated that we are still recruiting agents thru a marketing campaign and an email campaign. The Home Office marketing team is still working with Visia, our outside marketing firm, to develop new marketing material.

The President stated that there were 111 producing agents in 2020 to date compared to less than 40 in 2019.

The Vice President stated that the membership meet has been canceled this year due to the coronavirus pandemic. If conditions improve, we hope to hold a membership meet in 2021.

BRANCH/DISTRICT MEETINGS:
The President and the Executive Secretary stated that the Board of Directors strongly recommends that all Branch and District meetings for the rest of 2020 be held virtually. The Executive Secretary stated that a letter has been sent out to all Branches, Districts and Board Members to outline options for virtual meetings and if they have any questions to contact the Home Office.

The Executive Secretary stated that we have received a good response to Branches/Districts holding virtual meetings and they are taking the proper precautions when meetings are held.

KROLL BOND AGENCY:
The President stated that he does not have an update on a Kroll rating at this time but hopes to have one before the end of the year.

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

Answer to Puzzle
Solution to Puzzle from page 11

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PAGE 20 JEDNOTA, WEDNESDAY, DECEMBER 9, 2020
## Assets

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<tr>
<th>Current Statement Date</th>
<th>1</th>
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<tr>
<td>Assets</td>
<td>Nonadmitted Assets</td>
<td>Net Admitted Assets (Cols. 1 - 2)</td>
<td>December 31 Prior Year Net Admitted Assets</td>
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<td><strong>1. Bonds.</strong></td>
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<td><strong>2. Stocks:</strong></td>
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<td>2.1 Preferred stocks.</td>
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<td>2.2 Common stocks.</td>
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<td><strong>3. Mortgage loans on real estate:</strong></td>
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<td>3.1 First liens.</td>
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<td><strong>4. Real estate:</strong></td>
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<td>4.1 Properties occupied by the company (less encumbrances).</td>
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<td>4.2 Properties held for the production of income (less encumbrances).</td>
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<td>4.3 Properties held for sale (less encumbrances).</td>
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<td><strong>5. Cash ($38,721,730), cash equivalents ($1,975,169) and short-term investments ($1,975,169).</strong></td>
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<td><strong>6. Contract loans (including premium notes).</strong></td>
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<td><strong>7. Derivatives.</strong></td>
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<td><strong>8. Other invested assets.</strong></td>
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<td><strong>9. Receivables for securities.</strong></td>
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<td><strong>10. Securities lending reinvested collateral assets.</strong></td>
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<td><strong>11. Aggregate write-ins for invested assets.</strong></td>
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<td><strong>12. Subtotals, cash and invested assets (Lines 1 to 11).</strong></td>
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<td><strong>13. Title plants less charged off (for Title insurers only).</strong></td>
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<td><strong>14. Investment income due and accrued.</strong></td>
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<td><strong>15. Premiums and considerations:</strong></td>
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<td>15.1 Uncollected premiums and agents' balances in the course of collection.</td>
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<td>15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including earned but unbilled premiums).</td>
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<td>15.3 Accrued retrospective premiums (0) and contracts subject to redetermination (0).</td>
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<td><strong>16. Reinsurance:</strong></td>
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<td>16.1 Amounts recoverable from reinsurers.</td>
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<td>16.2 Funds held by or deposited with reinsured companies.</td>
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<td>16.3 Other amounts receivable under reinsurance contracts.</td>
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<td><strong>17. Amounts receivable relating to uninsured plans.</strong></td>
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<td><strong>18.1 Current federal and foreign income tax recoverable and interest thereon.</strong></td>
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<td><strong>18.2 Net deferred tax asset.</strong></td>
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<td><strong>19. Guarantee funds receivable or on deposit.</strong></td>
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<td><strong>20. Electronic data processing equipment and software.</strong></td>
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<td><strong>21. Furniture and equipment, including health care delivery assets ($0).</strong></td>
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<td></td>
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<tr>
<td><strong>22. Net adjustment in assets and liabilities due to foreign exchange rates.</strong></td>
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<tr>
<td></td>
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<tr>
<td><strong>23. Receivables from parent, subsidiaries and affiliates.</strong></td>
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<tr>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>24. Health care ($0) and other amounts receivable.</strong></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
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<tr>
<td><strong>25. Aggregate write-ins for other than invested assets.</strong></td>
<td></td>
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<tr>
<td></td>
<td></td>
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<tr>
<td><strong>26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).</strong></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
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</tr>
<tr>
<td><strong>27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.</strong></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>28. Total (Lines 26 and 27).</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td>Current</td>
<td>Prior Year</td>
<td></td>
<td></td>
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<tr>
<td>----------------------------------------------------------------------------</td>
<td>---------</td>
<td>-------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aggregate reserve for life contracts $0 less $0</td>
<td>350,472,709</td>
<td>325,561,282</td>
<td></td>
<td></td>
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<tr>
<td>included in Line 6.3 (including $0 Modco Reserve)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aggregate reserve for accident and health contracts (including $0 Modco Reserve)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liability for deposit-type contracts (including $0 Modco Reserve)</td>
<td>35,310,068</td>
<td>36,266,916</td>
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<tr>
<td>Contract claims:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.1 Life</td>
<td>300,000</td>
<td>300,000</td>
<td></td>
<td></td>
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<tr>
<td>4.2 Accident and health</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Policyholders' dividends/refunds to members $0 and coupons $0 due and unpaid</td>
<td>400,000</td>
<td>400,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provision for policyholders' dividends/refunds to members and coupons payable in following calendar year - estimated amounts:</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>6.1 Policyholders' dividends/refunds to members apportioned for payment (including $0 Modco)</td>
<td></td>
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<td></td>
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<tr>
<td>6.2 Policyholders' dividends/refunds to members not yet apportioned (including $0 Modco)</td>
<td></td>
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<tr>
<td>6.3 Coupons and similar benefits (including $0 Modco)</td>
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<tr>
<td>Amount provisionally held for deferred dividend policies not included in Line 6</td>
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<tr>
<td>Premiums and annuity considerations for life and accident and health contracts received in advance less $0 discount, including $0 accident and health premiums</td>
<td>48,777</td>
<td>53,414</td>
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<td>Contract liabilities not included elsewhere:</td>
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<td></td>
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<tr>
<td>9.1 Surrender values on canceled contracts</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>9.2 Provision for experience rating refunds, including the liability of $0 accident and health experience rating</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>refunds of which $0 is for medical loss ratio rebate per the Public Health Service Act</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>9.3 Other amounts payable on reinsurance, including $0 assumed and $0 ceded</td>
<td>469,548</td>
<td>771,087</td>
<td></td>
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<tr>
<td>9.4 Interest Maintenance Reserve</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commission to agents due or accrued life and annuity contracts $0, accident and health $0 and deposit-type contract funds $0</td>
<td>116,803</td>
<td>32,660</td>
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<tr>
<td>Commissions and expense allowances payable on reinsurance assumed</td>
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<tr>
<td>General expenses due or accrued</td>
<td>27,923</td>
<td>77,679</td>
<td></td>
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</tr>
<tr>
<td>Transfers to Separate Accounts due or accrued (net) (including $0 accrued for expense allowances recognized in reserves, net of reinsured allowances)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Taxes, licenses and fees due or accrued, excluding federal income taxes</td>
<td>18,683</td>
<td>18,683</td>
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<td></td>
</tr>
<tr>
<td>15.1 Current federal and foreign income taxes, including $0 on realized capital gains (losses)</td>
<td></td>
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<tr>
<td>Net deferred tax liability</td>
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<tr>
<td>Unearned investment income</td>
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</tr>
<tr>
<td>Amounts withheld or retained by reporting entity as agent or trustee</td>
<td>6,341,744</td>
<td>6,167,377</td>
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<tr>
<td>Amounts held for agents' account, including $0 agents' credit balances</td>
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<tr>
<td>Remittances and items not allocated</td>
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<tr>
<td>Net adjustment in assets and liabilities due to foreign exchange rates</td>
<td>9,511</td>
<td>9,511</td>
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<tr>
<td>Liability for benefits for employees and agents if not included above</td>
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<td></td>
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<tr>
<td>Borrowed money $0 and interest thereon $0</td>
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<tr>
<td>Dividends to stockholders declared and unpaid</td>
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<td></td>
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<tr>
<td>Miscellaneous liabilities:</td>
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<td></td>
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<td></td>
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<tr>
<td>24.01 Asset valuation reserve</td>
<td>2,682,342</td>
<td>3,993,202</td>
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<tr>
<td>24.02 Reinsurance in unauthorized and certified ($0) companies</td>
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<tr>
<td>24.03 Funds held under reinsurance treaties with unauthorized and certified ($0) reinsurers</td>
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<tr>
<td>24.04 Payable to parent, subsidiaries and affiliates</td>
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<td></td>
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<tr>
<td>24.05 Drafts outstanding</td>
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<tr>
<td>24.06 Liability for amounts held under uninsured plans</td>
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<tr>
<td>24.07 Funds held under coinsurance</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>24.08 Derivatives</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>24.09 Payable for securities</td>
<td>750,000</td>
<td></td>
<td></td>
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<tr>
<td>24.10 Payable for securities lending</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>24.11 Capital notes $0 and interest thereon $0</td>
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</tr>
<tr>
<td>Aggregate write-ins for liabilities</td>
<td>962,581</td>
<td>724,693</td>
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<tr>
<td>Total liabilities excluding Separate Accounts business (Lines 1 to 25)</td>
<td>397,910,688</td>
<td>374,376,504</td>
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<tr>
<td>From Separate Accounts statement</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total liabilities (Lines 26 and 27)</td>
<td>397,910,688</td>
<td>374,376,504</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Common capital stock</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preferred capital stock</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aggregate write-ins for other-than-special surplus funds</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surplus notes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gross paid in and contributed surplus</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aggregate write-ins for special surplus funds</td>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unassigned funds (surplus)</td>
<td>44,895,849</td>
<td>42,148,006</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less treasury stock, at cost:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>36.1 0.000 shares common (value included in Line 29 $0)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>36.2 0.000 shares preferred (value included in Line 30 $0)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $0 in Separate Accounts Statement)</td>
<td>44,895,849</td>
<td>42,148,006</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Totals of Lines 29, 30 and 37</td>
<td>44,895,849</td>
<td>42,148,006</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Totals of Lines 26 and 28 (Page 2, Line 28, Col. 3)</td>
<td>442,806,537</td>
<td>416,524,510</td>
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</tr>
</tbody>
</table>
# Summary of Operations

<table>
<thead>
<tr>
<th>Item</th>
<th>1 Current Year to Date</th>
<th>2 Prior Year to Date</th>
<th>3 Prior Year Ended December 31</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Premiums and annuity considerations for life and accident and health contracts</td>
<td>29,514,181</td>
<td>12,164,449</td>
<td>18,944,367</td>
</tr>
<tr>
<td>2. Considerations for supplementary contracts with life contingencies</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Net investment income</td>
<td>13,079,435</td>
<td>12,239,877</td>
<td>15,841,382</td>
</tr>
<tr>
<td>4. Amortization of Interest Maintenance Reserve (IMR)</td>
<td>293,675</td>
<td>289,744</td>
<td>405,470</td>
</tr>
<tr>
<td>5. Separate Accounts net gain from operations excluding unrealized gains or losses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Commissions and expense allowances on reinsurance ceded</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Reserve adjustments on reinsurance ceded</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Miscellaneous income:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.2 Charges and fees for deposit-type contracts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.3 Aggregate write-ins for miscellaneous income</td>
<td>1,875</td>
<td>77,540</td>
<td>20,491</td>
</tr>
<tr>
<td>9. Totals (Lines 1 to 9.3)</td>
<td>42,889,166</td>
<td>24,771,610</td>
<td>35,211,710</td>
</tr>
<tr>
<td>10. Death benefits</td>
<td>2,486,463</td>
<td>2,430,368</td>
<td>2,947,289</td>
</tr>
<tr>
<td>11. Matured endowments (excluding guaranteed annual pure endowments)</td>
<td>10,258,706</td>
<td>11,823,877</td>
<td>15,681,490</td>
</tr>
<tr>
<td>12. Annuity benefits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Disability benefits and benefits under accident and health contracts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Coupons, guaranteed annual pure endowments and similar benefits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Surrender benefits and withdrawals for life contracts</td>
<td>365,525</td>
<td>422,927</td>
<td>525,812</td>
</tr>
<tr>
<td>16. Group conversions</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>17. Interest and adjustments on contract or deposit-type contract funds</td>
<td>448,047</td>
<td>126,214</td>
<td>760,700</td>
</tr>
<tr>
<td>18. Payments on supplementary contracts with life contingencies</td>
<td>24,911,426</td>
<td>5,958,739</td>
<td>10,396,020</td>
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<tr>
<td>19. Totals (Lines 10 to 19)</td>
<td>58,470,167</td>
<td>20,762,125</td>
<td>30,491,312</td>
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<tr>
<td>20. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)</td>
<td>512,940</td>
<td>199,755</td>
<td>317,576</td>
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<tr>
<td>21. Commissions and expense allowances on reinsurance assumed</td>
<td>707,143</td>
<td>902,370</td>
<td>424,834</td>
</tr>
<tr>
<td>22. General insurance expenses and fraternal expenses</td>
<td>2,758,139</td>
<td>2,857,533</td>
<td>3,295,310</td>
</tr>
<tr>
<td>23. Insurance taxes, licenses and fees, excluding federal income taxes</td>
<td>94,002</td>
<td>93,066</td>
<td>118,288</td>
</tr>
<tr>
<td>24. Increase in loading on deferred and uncollected premiums</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25. Aggregate write-ins for deductions</td>
<td>(657,678)</td>
<td>(507,105)</td>
<td>(327,461)</td>
</tr>
<tr>
<td>26. Totals (Lines 20 to 27)</td>
<td>41,177,570</td>
<td>23,405,374</td>
<td>33,896,024</td>
</tr>
<tr>
<td>27. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)</td>
<td>1,711,586</td>
<td>1,356,236</td>
<td>1,316,686</td>
</tr>
<tr>
<td>28. Dividends to policyholders and refunds to members</td>
<td>707,143</td>
<td>902,370</td>
<td>424,834</td>
</tr>
<tr>
<td>29. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)</td>
<td>1,404,453</td>
<td>1,063,866</td>
<td>891,852</td>
</tr>
<tr>
<td>30. Federal and foreign income taxes incurred (excluding tax on capital gains)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>31. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)</td>
<td>1,404,453</td>
<td>1,063,866</td>
<td>891,852</td>
</tr>
<tr>
<td>32. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $0 (excluding taxes of $0 transferred to the IMR)</td>
<td>3,543,953</td>
<td>106,659</td>
<td>6,960,683</td>
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<tr>
<td>33. Net income (Line 33 plus Line 34)</td>
<td>4,948,406</td>
<td>1,703,255</td>
<td>7,825,535</td>
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</table>

## Capital and Surplus Account

<table>
<thead>
<tr>
<th>Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>36. Capital and surplus, December 31, prior year</td>
</tr>
<tr>
<td>37. Net income (Line 35)</td>
</tr>
<tr>
<td>38. Change in net unrealized capital gains (losses) less capital gains tax of $0</td>
</tr>
<tr>
<td>39. Change in net unrealized foreign exchange capital gain (loss)</td>
</tr>
<tr>
<td>40. Change in net deferred income tax</td>
</tr>
<tr>
<td>41. Change in nonadmitted assets</td>
</tr>
<tr>
<td>42. Change in liability for reinsurance in unauthorized and certified companies</td>
</tr>
<tr>
<td>43. Change in reserve on account of change in valuation basis, (increase) or decrease</td>
</tr>
<tr>
<td>44. Change in asset valuation reserve</td>
</tr>
<tr>
<td>45. Change in treasury stock</td>
</tr>
<tr>
<td>46. Surplus (contributed to) withdrawn from Separate Accounts during period</td>
</tr>
<tr>
<td>47. Other changes in surplus in Separate Accounts Statement</td>
</tr>
<tr>
<td>48. Change in surplus notes</td>
</tr>
<tr>
<td>49. Cumulative effect of changes in accounting principles</td>
</tr>
<tr>
<td>50. Capital changes:</td>
</tr>
<tr>
<td>50.1 Paid in</td>
</tr>
<tr>
<td>50.2 Transferred from surplus (Stock Dividend).</td>
</tr>
<tr>
<td>50.3 Transferred to surplus</td>
</tr>
<tr>
<td>51. Surplus adjustment:</td>
</tr>
<tr>
<td>51.1 Paid in</td>
</tr>
<tr>
<td>51.2 Transferred to capital (Stock Dividend).</td>
</tr>
<tr>
<td>51.3 Transferred from capital</td>
</tr>
<tr>
<td>51.4 Change in surplus as a result of reinsurance</td>
</tr>
<tr>
<td>52. Dividends to stockholders</td>
</tr>
<tr>
<td>53. Aggregate write-ins for gains and losses in surplus</td>
</tr>
<tr>
<td>54. Net change in capital and surplus (Lines 37 through 53)</td>
</tr>
<tr>
<td>55. Capital and surplus as of statement date (Lines 36 + 54)</td>
</tr>
</tbody>
</table>
Deadline Extended to December 31, 2020

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

- 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.

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