



Catholic Fraternal

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President's 2021 Christmas Message

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

Brothers and Sisters in Christ, Dear Members and Friends,

The Autumn was kind to many parts of the country this past year, but a severe winter is predicted by some. God only knows.

We look back on 2021 as a year of hopeful revival and yet some trepidation for the future.

The COVID virus has taken 800,000 lives, many of them, but not all, elderly. I just received my Moderna "booster shot". Millions in the US have not, for various reasons. The hope was that widespread vaccinations would be a "cure" or at least provide "herd immunity".

Now with millions not vaccinated for various reasons and COVID variants appearing around the world, COVID remains a concern in health, in the economy and in the minds of the people.

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

Christmas should be a time for families. Today's culture is focused on "Black Fridays" and the material goods it provides. In too many cases the NFL football replaces Sunday Mass. COVID has become an excuse to not work or not to go to Church.

As many Members of our Society age and most of older Slovak immigrants have



Andrew M. Rajec

passed on, it becomes more important to focus on the real reasons our Society exists after 131 years.

It was founded by Fr. Štefan Furdek to promote fraternalism, through a common religion, a language and a desire to help each other.

Today, some would say fraternalism has changed, and in some ways it has. Through the generations the use of the Slovak language is less common except with more recent immigrants. Most of the 200 plus Catholic or Byzantine Churches founded by Slovaks have merged or closed.

But the need for fraternalism exists more than ever. Our Society has \$ ½ billion dollars

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May Your Christmas Be

merry & bright

With FCSU FUN

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FCSU December Rates

8 Year Flex Annuity or IRA	3.70%
6 Year Flex Annuity or IRA	3.35%
6 Year Fixed Annuity or IRA	3.15%
Park 2 Annuity (not available in the state of NY)	2.25%
Park Free Plus Annuity or IRA- 1st year guarantee (new Park Free Plus max deposit \$25,000 per person)	1.75%
Settlement Options are based on an interest rate of	2.50%
	(5 yrs +)

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December Reflections

Sister Maria Theresa Hronec, SS.C.M.

Christmas—a time of joy that we begin with great anticipation. Most of this is planning and preparing what and for whom gifts will be obtained. This generous time of giving and sharing results in great satisfaction for both giver and receiver. Yet this is all limited and brief since it is based on human endeavors.

I see the need for a primary question. Whose birthday are we celebrating? The very inspiration for gift-giving comes from the great gift given by God. He sent His Son, Jesus, to us, born a little Child. This is the birthday to celebrate and present a gift. We receive the promise of a future of blessed hope and fulfillment in our lives by sharing and giving the gifts and talents with which we are blessed.

Blessed Christmastime to all of you with Jesus



O JEŽIŠKU MILÝ

O Ježišku jak sladky si,
—jak milý pohľad Tvoj—U
Tvojich malých jasličiek—
chcem hľadať pokoj svoj.
Tá Tvoja malá ručička—tak
slabá vyzerá—avšak z nej
každá hviezdica —svu jasnosť
vyberá.

Dnes sme Ta prišli pozdraviť
O prijmi nás k Sebe!
Tu vrelú lásku vyjaviť
Ktoru máme k Tebe.
Tebe sa dnes venujeme—o
Božské Dietatko!—
srdce, dušu darujeme—
drahé Jezuliatko.

O JESUS DEAR

O Jesus dear, how sweetly you lie
And blissfully slumber nigh
Within your straw-filled manger bed
Your gift of peace I find.
Your tender, tiny hand I see,
So frail and O so weak,
Yet from this hand each star bestows
The lustrous glow I seek.

Today we come to welcome you,
O gather us to your side,
That we with heartfelt burning love
May with you always abide.
We consecrate ourselves to you
Most holy Child divine,
Our hearts and souls we give to you,
O Little Lord Jesus, sublime.

Translated by Sister Maria Theresa Hronec, SS.C.M. 11/27/2021

NEWSPAPER DEADLINES

All copy is due by 4:30 P.M., THE MONDAY 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.

Issue Date	Copy Date
Wednesday, January 12	Monday, January 3
Wednesday, February 9	Monday, January 31
Wednesday, March 9	Monday, February 28

Correspondents who are announcing upcoming events should remember that the JEDNOTA is printed EVERY OTHER WEDNESDAY, and should take into account the extra time lost in the postal system. Therefore, please plan to have your announcements to us in ample time for them to be printed and received by the readership.

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

Christ Candle of Hope Prayer



God, our loving Father, you sent your Son,
Jesus Christ, into this world to counter
all the forces of evil: sin, suffering and death,
and to overcome evil with the force of good;
hatred with the power of love,
your great love for us in Jesus.



Help us never to curse the darkness,
but to join with you in bringing
Your light into this world,
the light that is your Son,
born of the Virgin Mary, in Bethlehem.
Help us to be instruments of your light
and love by doing one special act of kindness
or by being your special instrument
of reconciliation this New Year.

May the Christ Candle we light symbolize
our desire to bring light into a world of darkness
and hope into a world of despair.
We ask this through Christ our Lord.
Amen.

- As posted on ewtn.com

From the Desk of the Executive Secretary – FCSU Home Office Holiday Hours



**Closed: Thursday, December 23 and
Friday, December 24, 2021 in observance of
the Christmas holiday.**



**Closed: Friday, December 31, 2021
in observance of New Year**

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Message from the National President

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in assets. Many of our new Members never heard of Fr. Furdek but invest in our Society for purely financial reasons. The Society exists for the benefits of all our Members both current and future.

Fraternalism is a bonding and care for each other. That should be our purpose. That is our challenge and goal in this Christmas season.

One of the purposes of the First Catholic Slovak Union is to try to continue the identity and the values handed down to us from our predecessors. We look at this obligation seriously and will do our best to succeed. It has been said that nothing is constant, except change. Our challenge is to adapt to changes in a positive way and be a positive catalyst for change.

I thank and encourage those Branches and Districts that hold or sponsor and support the traditional Slovak Christmas dinners (Vilija or Štedrý Večer) in their area.

I want to personally thank the many Branches, District Officers and Recommenders for their dedicated service.

Please encourage your younger Members to get involved and serve as Officers.

In closing, on behalf of our Board of Directors, our Home Office staff and the Rajec family I wish you all a 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.

Andrew M. Rajec
 National President

Christmas Greetings from the National Chaplain

A year ago on December 8, Pope Francis proclaimed the next twelve months to be a Year dedicated to Saint Joseph. The Year was intended to commemorate the 150th anniversary of the solemn declaration made by Pope Pius IX that named Saint Joseph the Patron of the Universal Church. Even though the Year of Saint Joseph officially ends on December 8, 2021, Saint Joseph can remain a point of reflection as we prepare to celebrate Christmas.



Rev. Thomas Nasta

When we think of the Birth of the Savior, many of us center on Mary and the Infant Jesus. Saint Joseph is there, too, but he is more or less a passive observer, simply watching everything unfold before his eyes.

It is very possible that immediately after Our Lord was born, Saint Joseph would have taken him and handed him over to Mary for her to hold him in her arms. Of course, there is no evidence from Scripture to support this, but does not the thought of Saint Joseph being the first person to hold the Savior of the World in his hands give us a different picture of what happened on that holy night in Bethlehem?

Saint Joseph, Patron of the Universal Church, pray for us.

Holy Mary, Mother of God, pray for us.

Jesus, Son of God and Son of Mary, have mercy on us and on the whole world.

God bless you and your families now and throughout the New Year. You will be remembered in my Christmas Masses.

Merry Christmas!

Fr. Thomas A. Nasta
 National Chaplain

Christmas Greetings from the National Vice President

Frosty the Snowman, Rudolph the Red Nose Reindeer, It Came Upon A Midnight Clear, Silent Night, O Holy Night, Joy to the World ...

Just as these songs progress in depth and the true meaning of Christmas, so can our lives as we become older and wiser.

The three Wisemen traveled from afar to give Ježiško (Baby Jesus) gifts. The most important gift they received in return was to see Ježiško.

When we are mere children, we look forward to an appearance by St. Nicolas (Mikuláš) or finding the perfect Christmas tree to decorate, and then waking up Christmas morning to open our gifts, or watch our children or grandchildren open gifts.

Maybe even now we are looking for that perfect gift to give to a special someone in our lives.

As we become older, though, we start to realize it's not the gifts that are the most important. It is the time we get to spend with the people we love.

When we set the table for Christmas Dinner, as in the old country, let us not forget to set an empty place for ones who can't be with us — and remember friends and those in our own family or FCSU family who may be alone this year.

In all the pre-Christmas running around and hustle of shopping, let us not forget the true



Kevin J. Collins

meaning of Christmas.

If it was not for God giving us Baby Jesus, we would never be able to receive the Best Christmas Gift Ever.

Eternal Life!

Kevin J. Collins
 National Vice President

Christmas Greetings from the Executive Secretary

Best wishes to you and your family during this Holy Season. May the gift of faith, the blessing of hope, and the peace of our Lord shine brightly in your lives and bring you true joy. And may you stay safe and well, secure in the warmth of Christ's love, now and throughout the new year to come.

Merry Christmas, Veselé Vianoce – from me, my wife Theresa, and our family to you and yours.

Kenneth A. Arendt,
 Executive Secretary



Kenneth Arendt

Christmas Greetings from the National Treasurer

Christmastime. The word "Christmas" literally means "Christian Mass", or "Christ's Mass". But some people just think, here we go again: chubby man in a red suit, reindeer, lights, trees, singing, music, decorations, presents, eating too much, family stuff, over-spending, cold, snow, noise...it goes on and on.

But there is more to Christmas than that because it is the time of year that we celebrate the birth of Jesus, Our Lord and Saviour, fulfilling prophecies made hundreds of years earlier. We remember that God sent us his only Son to be the atonement for our sins.

I remember that "Jesus is the Reason for the Season" and everything else is secondary. Celebrate with family and friends, exchange gifts and well wishes, but I don't forget about Jesus.

My wife Christine and I wish you and your loved ones all the best this Christmas and Holiday season. And may God's blessings be upon you.



John V. Tokarsky

John V. Tokarsky,
 National Treasurer

EMPLOYMENT OPPORTUNITY EDITOR – JEDNOTA NEWSPAPER/MAGAZINE



After 12 years of service as Editor of the Jednota newspaper, Terri Ivanec has decided to retire in January 2022.

We thank her for her dedicated service and wish her the best in her retirement.

Because of her retirement, we are seeking applicants for the position of Editor, Jednota Newspaper/Magazine.

RESPONSIBILITIES AND REQUIREMENTS FOR THE POSITION OF EDITOR:

- Edit the Jednota newspaper/magazine, currently – 12 issues a year.
 - Generate and develop articles on fraternal activities and other articles of religious, historical, economic and social interest with specific emphasis on FCSU activities for members of both sexes and all ages.
 - Prepare for publication communications from individual members if they are proper for publication.
 - Rewrite/proof articles when necessary.
 - Answer correspondence received from readers and answer questions.
 - Be familiar with and able to use Microsoft Windows and be generally computer literate.
 - Knowledge of the fraternal system and history and traditions of the First Catholic Slovak Union is helpful but not necessary.
 - College degree or journalism experience is desirable but not necessary.
 - Ability to speak/read Slovak is not necessary.
- Position will report to the President and will be located in the Home Office, however, with advances in off-site communications, this can be flexible.
 Salary – Open – Competitive Employee Benefit Package.

Starting date – Immediate

Send resume to:

President Andrew M. Rajec
 6611 Rockside Rd, Suite 300
 Independence, OH 44131

Slovak Christmas Food Customs in our Family

**Michael J. Kopanic, Jr., Ph.D.,
University of Maryland Global
Campus**

Christian Slovaks celebrate a rich array of traditions before and during Christmas holidays, which they consider one of the holiest times of the year. Known as Vianoce in Slovak, Christmas was a time of great joy over the birth of the Christ child, and a time for family to be together and enjoy food and treasure their close ties with one another. This article will deal mainly with Štedrý večer (Christmas Eve), which literally translates as "Bountiful Evening," symbolizing God's grace and abundant love. It was and is the main focus and meal of the Christmas holiday.

As with most celebrations, the Slovak Christians traditionally made elaborate preparations and decorations, and the cooking and baking went on for days before Christmas Eve. The gazdina (housewife) was especially busy, for the baking, cooking and the success of the feast depended upon her.

When I was a child, my Slovak-born mother was busy all day, but I never realized how much work it was to prepare the meal. We took so much for granted back then, and paid less attention to the details. We always had homemade pirohy, and no one has ever made them as big or as good as my mother, generously adding cheese to the potato filling. Making koláče involved a long process of rolling the dough, letting it rise, and then putting the luscious filling of nuts or poppy seeds, and my mother always added plenty of raisins.

My father (gazda) concentrated on decorating and preparing the house both indoors and outdoors for the celebration. When I was a child, he always took off work on December 23 to prepare for Christmas. That day my brother and I used to accompany my father to buy a Christmas tree at a reduced price. Then we would head home to help him put Christmas lights on the house, and then the family would decorate the tree together while my mother was busy in the kitchen. When my wife and I finally owned our own home, we would go to Christmas tree farm and cut down our own tree.

My favorite part of the Vilija Supper was always the scrumptious mushroom soup (hubová polievka), or sour soup. My mother made a supreme version of the soup, but I never watched her much back then. I have watched my wife Rebecca prepare it, and she obtained the recipe from her mother, who was Polish-American. Her mother had lived with her Slovak mother-in-law during her early marriage, and she taught her many Slovak recipes, including the mushroom soup. It takes much of the day to cook. My wife makes zápražka, flour browned in oleo. To it she adds fresh mushrooms, onions, and garlic until soft. Then she adds this mixture to boiling water and adds caraway seeds (rasca), and lets it cook for hours. When the soup is nearly ready, she adds cubed potatoes and then makes halušky dumplings while the potatoes are cooking. In the meantime, because this was a meatless meal, she would have breaded and baked fish, usually cod or talapia or pollock. In Slovakia, people did not have these fish and used what was available locally, usually



[L – R] Author Michael Kopanic, daughter Milenka Kopanic Feighner, wife Rebecca, and youngest daughter, Erika Kopanic

Kolache and bobalky are among the cherished foods in many Slovak and Slovak-American households during Christmas



carp, trout, or some other fish.

While the meal was cooking, my wife would use our best china and lay out the grandest table-setting of the year with a Christmas decorative centerpiece with a candle in it. The candle would be lit when prayer started, welcoming in Christ as the Light of the world. As a reminder of the Bethlehem stable, a piece of straw would be placed under a white tablecloth, a reminder that Jesus was wrapped in swaddling cloth as a newborn child. A nut (orech) in the corners of the room served to remind us of our departed ancestors. Some Slovaks put a coin under the table cloth to ensure prosperity. An extra place was set at the table in case of visitors, or for Jesus. When we had purchased our own home, we usually had my mother-in-law and sister-in-law over to join us for the meal and the holiday.

The Slovak Christmas Eve Meal - The Vilija Supper

The Slovak word for the Christmas Eve meal, svätá vilija (holy vigil), derives from the Latin word vigilia, which means "night watch," as the faithful were preparing for the birth of Baby Jesus (Ježiško). Believers considered this to be the holiest meal of the year, and it had to be done properly in order to ensure a healthy and prosperous year ahead. All dressed in fresh and fine clothing for this solemn meal. The precise details of how the meal was celebrated vary from region to region, and the foods also depended upon the local availability. The meal would begin when the first star is sighted at twilight.

Prayer was an integral part of this ceremonial meal. In my own family, the meal would begin with the Father or head of the household opening with the Sign of the Cross (znamenie kríža) in Spiš dialect: V mne Otca i Syna i Ducha Svatého. Amen. (Literary Slovak: V mene Otca, Syna a Du-

cha Svätého. Amen.) Then the family would joined in singing one verse of the Christmas hymn Čas radosti (A time of joy).

Following the hymn, my eldest daughter would read in Slovak from the Bible, Isaiah, chapter 9: 2-7, an Old Testament reading which predicted the coming of a Savior descended from the House of David. After the Slovak reading, my wife or another relative who did not know Slovak would read the selection in English. Then we would all join in singing a verse of Tichá noc (Silent Night) in Slovak, and then in English.

Finally, the head of the household or other child would read the Christmas story in Slovak from Luke, chapter 2: 1-20, followed by an English translation again. Then I would recite a short prayer in Slovak and English, announcing how this was a holy night in which we welcomed Jesus Christ's coming as the true Light of the world. We asked that we may walk in His Light and awake in His presence on our last day here on earth, so we might enter His heavenly kingdom. At this time, we also remember our ancestors who have passed away, so that they might share in eternal salvation.

Then I would bless the oplatky, the unleavened wafers which had Christmas themes pressed on them. I would break and distribute to all family members the oplatky, a symbol of Christ's body which was broken on the cross to redeem our sins, and ask forgiveness for any hurt or transgression to one another. A brief prayer would follow: Pán Boh požehnaj nás i tieto dary ktoré sme dostali z tvojej štedrosti. Amen. (Bless us O Lord in these thy gifts which we about to receive. Amen.) Then I would sprinkle holy water on all present.

The family would then eat the oplatky, and place some honey on it, a symbol of God's love and offering of salvation through His Son, and a reminder of the sweetness of life.

This would combine with a taste of a clove of cesnak, or garlic, a sign that life also has its bitter moments. The main part of the meal would follow, with mushroom soup first being served, and then other courses. The food is easy to chew, a reminder of the childhood of Jesus. Usually there were 12 dishes, a remembrance of the 12 apostles and the 12 months of the year. Here is a list of the foods eaten, and their symbolic meanings.

- Oplátky (blessed unleavened wafers) – Christ as the bread of life, symbolic of the Holy Eucharist. The wafers are usually obtained at a local church or from Slovak organizations such as the Slovak Benedictines in Cleveland.

- Wine (vino) – a reminder of the blood of Christ and the bounty of his love.

- Honey (med) – a symbol of the sweetness of life and the need for love and harmony; in addition, it has medicinal qualities to heal wounds and burns, and for sore throats.

- Garlic (cesnak) – a reminder that life has its bitter moments, and a protection against evil spirits; it also has medicinal qualities.

- Dried Peas (sušené hrachy) – one of the oldest cultivated crops, Slovaks believed this would have their chickens lay plenty of eggs; it would make their daughters' teeth strong and healthy.

- Mushroom Soup (hubová polievka, mačanka,) – a symbol of prosperity which grows in secret places, reminding us to seek a spiritual "secret place" in our hearts. The sour brine taste reminds of us of the bitterness of life without Christ. Some families cream the soup.

- Fish (ryba) – the fish reminds us that Christ made the apostles "fishers of men" during this meatless meal. It is frequent symbol in early Christianity.

- Pagáč (a flatbread with a potato or cabbage filling) – a standard Slovak holiday treat that my baba (grandmother) always made.

- Bobalky or opekance - (baked balls of dough covered with sweetened ground poppy seeds and honey or sauerkraut and onion) – these were thought to serve as a way to communicate with those who had passed away.

- Stewed dried prunes (sušené slivky) – a traditional reminder of a bountiful harvest.

- Creamed caraway seed soup (rascová krémová polievka) – A variation used in some households.

- Christmas Bread (vianočný hlieb) – No Slovak meal is complete without fresh bread, which God grants as a gift.

- Figs, Dates, Oranges, Apples, Tangerines (figy, datle, pomaranče, jablká, mandarinky) – Fruits of the earth which God granted us. Apples (jablká) are cut in two in order to predict one's future fortune. When the seed pods appear full and healthy, it portends a good next year. An irregular center foretells an ominous future.

- Nuts (oriechy) – Besides being placed in a room's corners, they are cracked to predict one's future fortune. Four perfect quarters were a sign of good luck.

- Kolache - Nut Rolls and/or Poppyseed Rolls (oriechové, makové koláče) – Poppy seeds in particular were considered a sign

continued on page 19

More FCSU Fall Functions

Fun Fall Fraternal Outing with Branches 290 & 746

District 4 Branches 290 and 746 went to Lancaster, PA, on Saturday, November 13, 2021, to see the biblical story of Queen Esther at the Sight and Sound Theater. The group met at the Hershey Farm Hotel and Restaurant for a beautiful buffet lunch. It was a wonderful performance and enjoyed by all who attended! Queen Esther's courageous faith was very inspiring.

- Submitted by Jo Anne Peppe, Branch 290 President



District 4's Fall Meeting

On Sunday, October 10, 2021 District 4 held its bi-annual meeting and luncheon at Carpaccio Ristorante in Middlesex, New Jersey. The hosts were Branch 290 who arranged for the delicious lunch and provided sweet dessert! During the meeting members discussed potential Fall events and the upcoming FCSU Convention to be held in Independence, Ohio. Members agreed to organize a trip to see "Ester" at the Sight and Sound Theatre in Lancaster, PA.

As the District held meetings virtually during the pandemic, members were delighted to meet in person after a long hiatus and reconnect. Participating in the meeting were members from Branch 290 and Branch 746.

- Submitted by Sabina Sabados, Region 1 Director



Newly elected District 10 Officers pose with National Officers: [L – R] National Supreme Court Member Grace Bacot, National President Andrew M. Rajec, District 10 Auditor Joseph Oros, District 10 President Gregory Petrasek, District 10 Secretary/Treasurer Linda Hanko, and Region 6 Director Thomas J. Ivanec

Slovak J Club in Akron, Site of District 10 & Branch 553 Elections

Branch 553 and District 10 held their last meetings of 2021 in back to back sessions on Sunday afternoon, November 14, 2021, at the Slovak J Club, in Akron, OH. Both were held in-person and with virtual attendance via Free Conference Call. District 10 and Branch 553 officers for the 2022 year were elected. All branches in District 10 were represented. National officers in attendance included: National President Andrew M. Rajec, National Vice President Kevin J. Collins, Executive Secretary Kenneth A. Arendt, Region 6 Director Thomas J. Ivanec, National Supreme Court Member Andrew P. Rajec, and National Supreme Court Member Grace Bacot. President Rajec administered the oath of office for all newly elected officers. After the meetings, the Slovak J Club treated everyone to a delicious meal of stuffed peppers, chicken, klobasi and sauerkraut, and dessert. An afternoon of enjoying good food and fraternalism was had by all.

-Submitted by Thomas J. Ivanec, Region 6 Director

Newly elected Branch 553 Officers pose with President Rajec: [L – R] Branch 553 Auditors Mike Minarovic and Rick Schen, Branch 553 Recording Secretary Sandy Klucar, Branch 553 President Debra Speck, National President Andrew M. Rajec, Branch 553 Auditor Ernie Chudick, Branch 553 Financial Secretary Linda Hanko, and Branch 553 Treasurer Terry Eller. Not pictured: Branch 553 Vice President Joan Dilauro-Lewis.



Branch 743 November Meeting



At the semi-annual meeting held on November 28, 2021, the following officers were elected for 2022 by Branch 743 attendees(L – R): Joseph C Rimarcik (Recording / Financial Secretary) Victor P Jiomkowski (President), Ruzena Kovacova (Treasurer) Michal Labas (Auditor) Milan Straka (Chairman of Auditors) Jozef Kovac (auditor), Daniela Grisak (Auditor).



Children entertained the membership with songs and music and received \$10. each. Maxim Kulha playing violin.

- Submitted by Joseph Rimarcik, Branch 743 Recording/Financial Secretary

Branch 855 Carved Out Fun this Halloween

All members of Branch 855 were invited to share their pumpkin carving skills in an all-new fraternal activity this fall, and receive a \$15 gift card. From October 15 – October 30, our members were encouraged to snap a picture of themselves with their carved pumpkin creations and send their pics into our Fraternal Activities Director Stephanie Sutula.

Thanks to everyone who participated— even a couple of FCSU members who couldn't resist joining us in the fun from Branch 181. We plan on doing it again next year. We hope to see more of you sharing your carving creativity then!

- Submitted by Barbara Sutula, Branch 855 President



Karin Scally,
Branch 855 Vice President



Annie Sutula, Branch 855 Treasurer



Christian Scally



Karen Habian, Branch 855 Secretary



Rick Sutula



Barbara Sutula, Branch 855 President



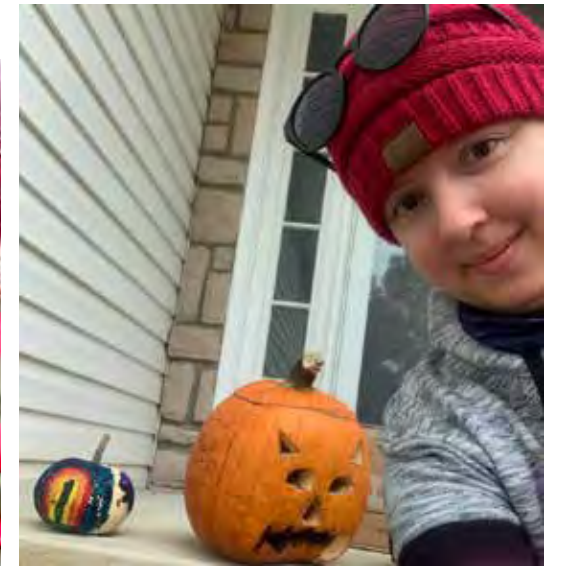
Stephanie Sutula, Branch 855 Fraternal Activities Director



Dave Habian



Ben Daley



Rebecca Sutula



Jeff Sutula

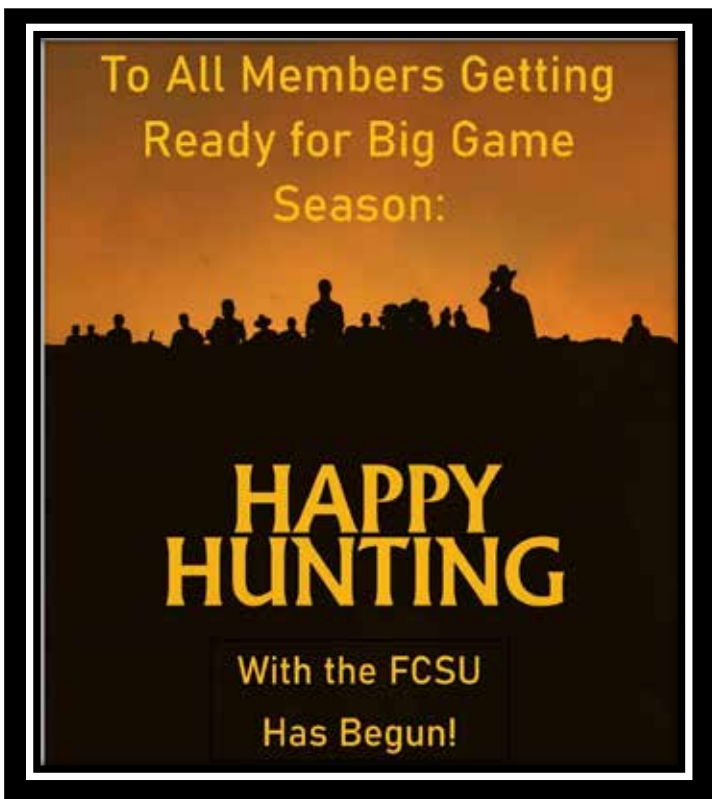


Sean Sutula

Cara and Marco Pietropaolo showed us just how creative Branch 181 Members could be!



Kelly Shedlock



*** FIRST PRIZE – \$300 * SECOND PRIZE – \$150 * THIRD PRIZE - \$100**
FCSU Happy Hunting Contest 2021

The First Catholic Slovak Union (FCSU) is launching an all-new contest for the hunters among us. The hunting season for moose and deer in North America generally starts September 1st. Seasons vary in length and start time depending on the game you are hunting, the hunting instrument used, and where you live. Please be sure to check with your local authorities. As you gear up to participate in your area of the country, be sure to enter the FCSU Happy Hunting Contest for your chance to bag more than your favorite game.

We call upon St. Hubert, the patron Saint of Hunters, to protect everyone entering the event. Happy hunting!

Kevin Collins

PS: be sure to check out & follow all details as listed on this page

Contest Categories

The FCSU will be awarding cash prizes for the top three catches, based on the number of points on the rack, in one of two categories: Moose or Deer

Contest Timeframe

The FCSU Happy Hunting Contest runs from September 1 – December 31, 2021.

Contest Rules

1. You must be a member of the FCSU in good standing to participate.
2. Only one entry is allowed per FCSU member per category (deer or moose).
3. You must take a digital picture of your deer or moose outdoors, and before the animal is dressed. The preferred format for your digital photo is jpeg; pdfs can be accepted.
4. You **MUST** include a recent copy of the Jednota Newspaper in the picture with your catch.
5. In the body of the email, include ALL of the following information:
 - ✓ Your information: name, address, branch number, and best phone number to contact you if there are questions
 - ✓ Category Entering: Moose or Deer
 - ✓ Number of Pointers on your animal
 - ✓ Date of Interaction with the animal
 - ✓ Location of Interaction
 - ✓ Type of Hunting Instrument used: Bow and Arrow, Rifle, etc.
6. Optional: If you donate any of the meat to a homeless shelter or needy or neighbors etc., also note this with your entry.
7. Please see the box below for a checklist of the information needed to constitute a qualified entry. Contest winners will be posted on the FCSU website and published in Jednota.

Contest Deadline

Deadline to enter is January 5, 2022. Email kevinfcsu@outlook.com with your digital photo and entry information (see below). Email must be time dated by 5PM (EST) of the deadline day.

Info that **MUST** be submitted in your emailed entry along with your digital Big Game photo

- * **In the subject line:** put FCSU Happy Hunting Contest 2021
- * **In the body of the email:** list the full names of all the members in your photo next to your animal. You **MUST** include your branch number and the branch number of all the people in the attached photo (if different from yours). You also **MUST** include the following information about your catch:
 - o Number of Pointers on the animal
 - o Location of Interaction with animal
 - o Type of hunting instrument used: Examples: Bow and Arrow, Rifle, etc.
 - o Optional: If you donate any of the meat to a homeless shelter or needy neighbors etc.
- * Please also include your main mailing address where you would like your prize mailed, including City, State, Zip. Please also include a number where you can be reached if questions.
- * **In the attached photo** (jpeg format preferred): A recent copy of the Jednota newspaper **MUST** be visible in the picture. All hunters in the photo, including yourself, **MUST** be members of the FCSU.

* Email to kevinfcsu@outlook.com by January 5, 2022, 5PM EST.



There's so much to do with the FCSU: benefits of membership

When you sign up for an FCSU insurance or annuity product, you become our member. Among the many great benefits of FCSU membership: the opportunity to participate in fun events, enter contests, apply for scholarships, and so much more. Just what you can do with the FCSU? Visit fcsu.com/community – and

JOIN US TODAY!

News From Slovakia

CoFoE: Všetci občania EÚ sa majú možnosť zapojiť do diskusie

Bratislava 26. novembra (TASR) – Konferencia o budúcnosti Európy (CoFoE) je platforma, ktorá umožňuje všetkým Európanom zapojiť sa do diskusie o budúcom smerovaní Európskeho spoločenstva, Robert Šermek, vedúci Kancelárie Európskeho parlamentu na Slovensku, povedal v rozhovore pre TASR.

„Myšlienka [zorganizovať CoFoE] vznikla pred niekoľkými rokmi. Bolo to v období po referende [o Brexite] vo Veľkej Británii, v ktorom sa ľudia, žiaľ, rozhodli, že chcú, aby ich krajina vystúpila z Európskej únie. Európski lídri vtedy hovorili, že niečo nie je v poriadku a Únia zrejme nejde smerom, ktorým by si ľudia mohli želať. A tak vznikol nápad opýtať sa ľudí, kam by mala Únia smerovať,“ povedal Šermek.

Konferencia o budúcnosti Európy od začiatku nemala byť jednorazovým podujatím, na ktorom sa politici stretnú za zatvorenými dverami a rozhodnú o tom, ako bude Únia v budúcnosti vyzerať.

„Zrodila sa myšlienka, aby sme požiadali verejnosť, aby nápady prichádzali zdola... CoFoE je dlhodobý proces trvajúci niekoľko mesiacov. Momentálne sme niekde uprostred. Konferencia sa má skončiť na jar budúceho roka, no nie je to definitívne. Môže to trvať dlhšie, takže pre Európsku úniu je to dlhodobý proces sebareflexie,“ zdôraznil šéf Kancelárie EP na Slovensku.

Na jednej strane je CoFoE séria fyzických podujatí, na ktorých sa ľudia stretávajú a diskutujú o budúcnosti EÚ. Existuje však aj možnosť pripojiť sa k procesu cez internet, povedal Šermek.

„Je tu možnosť pripojiť sa cez internetovú platformu, takže aj niekto, kto sedí doma pri počítači, môže pridať svoje návrhy, nápady. Ľudia nemusia nikam cestovať, nemusia sa zúčastňovať podujatí; stále môžu veľmi významne prispieť do diskusie,“ povedal šéf Kancelárie EP na Slovensku.



ilustračná snímka (foto TASR)
illustration picture (photo by TASR)

CoFoE: All EU Citizens Have Opportunity to Join Discussion

Bratislava, November 26 (TASR) – The Conference on the Future of Europe (CoFoE) is a platform that enables all Europeans to take part in the discussion on the future direction of the European community, Robert Šermek, the head of the European Parliament's Office in Slovakia, has told TASR in an interview.

“The idea [to organize the CoFoE] originated several years ago. It was in the period after the referendum [on Brexit] in Great Britain, in which people, unfortunately, decided that they wanted their country to leave the European Union. At the time, European leaders said that something was wrong and that the Union was probably not going in the direction that people might want. So, the idea arose to ask people where the Union should be heading,“ said Šermek.

From the very beginning, the Conference on the Future of Europe wasn't supposed to be a one-off event at which politicians would meet behind closed doors and decide what the Union would look like in the future.

“The idea was born for us to ask the public, so that the ideas came from below ... The CoFoE is a long-term process lasting for several months. We're somewhere in the middle at the moment. The conference is due to end next spring, but that isn't definite. It might take longer, so it's a long-term process of self-reflection for the European Union,“ stressed the chief of the EP Office in Slovakia.

On one hand, the CoFoE is a series of physical events at which people meet and discuss the future of the EU. However, there's also the option of joining the process via the internet, said Šermek.

“There's a possibility to join via an internet platform, so even someone sitting at a computer at home can add their proposals, their ideas. People don't have to travel anywhere, don't have to take part in events; they still can make a very significant contribution to the debate,“ said the head of the EP Office in Slovakia.

Vláda vyhlásila na Slovensku núdzový stav na 90 dní

Bratislava 24. novembra (TASR) – Vláda v reakcii na situáciu v súvislosti s epidémiou COVID-19 vyhlásila od štvrtka (25.11.) na Slovensku mimoriadny stav na 90 dní.

Zavedie sa aj dvojtyždňový zákaz vychádzania, uviedol po rokovaní vlády 23. novembra 2021 premiér Eduard Heger.

Zákaz vychádzania bude platiť od 24. novembra 2021 s výnimkou od 1.00 do 5.00 h. Vláda schválila aj niekoľko výnimiek zo zákazu vychádzania, uviedol minister zdravotníctva Vladimír Lengvarský (nominant OĽaNO). Ide o nákup nevyhnutných potrieb v najbližšom obchode (potraviny, lieky, drogeriový tovar, obuv, krmivo, pohonné hmoty, noviny), nevyhnutné služby (predaj balených potravín, banky, poisťovne, autoservisy a STK, čistiarne, e-shopy, kľúčové služby, optiky, mobilné telefónne služby, kúpele zo zdravotných dôvodov). Výnimkou budú aj cesty do zamestnania a späť s potvrdením od zamestnávateľa. Podľa Lengvarského vláda dôrazne odporúča home office.

Výnimkou zo zákazu vychádzania je aj cesta na a späť z očkovania a testovanie na COVID-19, či cesta do škôlok a škôl. Deti môžu byť v sprievode dospelých. Ľudia budú môcť v rámci svojho okresu vyraziť aj do prírody.

Výnimkou bude aj cesta za účelom starostlivosti o hospodárske zvieratá, venčenie psov a mačiek do 500 metrov od bydliska. Zákaz vychádzania sa nebude týkať zdravotnej starostlivosti ani cestovania za účelom opatrovania blízkej osoby. Výnimky sa vzťahujú aj na pohreby, sobáše a krsty.

„Musíme sa dať dokopy ako spoločnosť. Situácia je vážna,“ povedal premiér s tým, že dôležité je spájať sa medzi očkovanými a neočkovanými, medzi koalíciou a opozíciou a v celej spoločnosti.

Núdzový stav bol na Slovensku vyhlásený naposledy od 1. októbra 2020 do 14. mája tohto roku.



Premiér Eduard Heger (foto TASR)

Prime Minister Eduard Heger (stock photo by TASR)

Government Declares State of Emergency in Slovakia for 90 Days

Bratislava, November 24 (TASR) – The Government has declared a state of emergency in Slovakia for 90 days as of Thursday (November 25) in response to the situation concerning the COVID-19 epidemic.

A curfew for two weeks will be introduced as well, Prime Minister Eduard Heger said following the Government session on November 23, 2021.

The curfew will be in place as of November 24, 2021, with the exception from 1 a.m. to 5 a.m. The Government also approved several exemptions to the curfew, said Health Minister Vladimír Lengvarsky (an OĽaNO nominee). These include the purchase of essential necessities in the nearest store (food, medicine, drugstore goods, footwear, animal feed, fuel, newspapers), essential services (sale of packaged food, banks, insurance companies, car repair shops and MOT test stations, dry cleaners, e-shop outlets, key services, opticians, mobile phone services, spas for health reasons). An exemption will also be trips to and from work with a confirmation from the employer. According to Lengvarsky, the Government strongly recommends home office.

The journey to and from COVID-19 vaccination and testing, or the journey to kindergartens and schools, is also an exemption to the curfew. Children can be accompanied. People will also be able to go to natural surroundings within their district.

An exemption will also be a trip for the purpose of caring for livestock, walking dogs and cats within 500 meters from one's residence. The curfew will not apply to health care or travel for the purpose of caring for a close person. Exemptions also apply to funerals, marriages and baptisms.

“We need to get together as a society. The situation is serious,“ said the premier, adding that uniting is important between the vaccinated and the unvaccinated, between the coalition and the opposition, and in society as a whole.

Last time a state of emergency was declared in Slovakia was from October 1, 2020 to May 14 this year.

Cookbook of Rusyn & Slavic Foods Available



The Carpathian Cookery cookbook, has entered its 19th printing, having sold over 17,500 copies, is available for sale. This cookbook was requested by the Library of Congress to be in their ethnic cooking collection. The 330-page cookbook has a new look and features a protective plastic cover. The book includes sections on Christmas and Easter customs and recipes, traditional Rusyn and Slavic foods, other ethnic dishes, and many other tried-and-true recipes of St. John's parishioners. There is a variety of paska bread and kolachi (filled roll) recipes, as well as meatless dishes and Lenten recipes, suitable for the Great Fast, as

well as the Pre-Christmas Fast. The cost of the cookbook is \$14.00 plus \$4.00 postage and handling (\$18.00). If ordering from Canada, please send a \$28.00 U.S. Postal money order payable in U.S. dollars to reflect the difference in the exchange rate and postage cost. To order please send a check or money order to: Ethnic Craft Club, St. John Byzantine Catholic Church, 201 E. Main Street, Uniontown, PA 15401, or call 724-438-6027 (M-F 9AM-3PM – leave message), for more information. You may contact us at: carpathiancookery@gmail.com.

Get FCSU In Your Inbox!

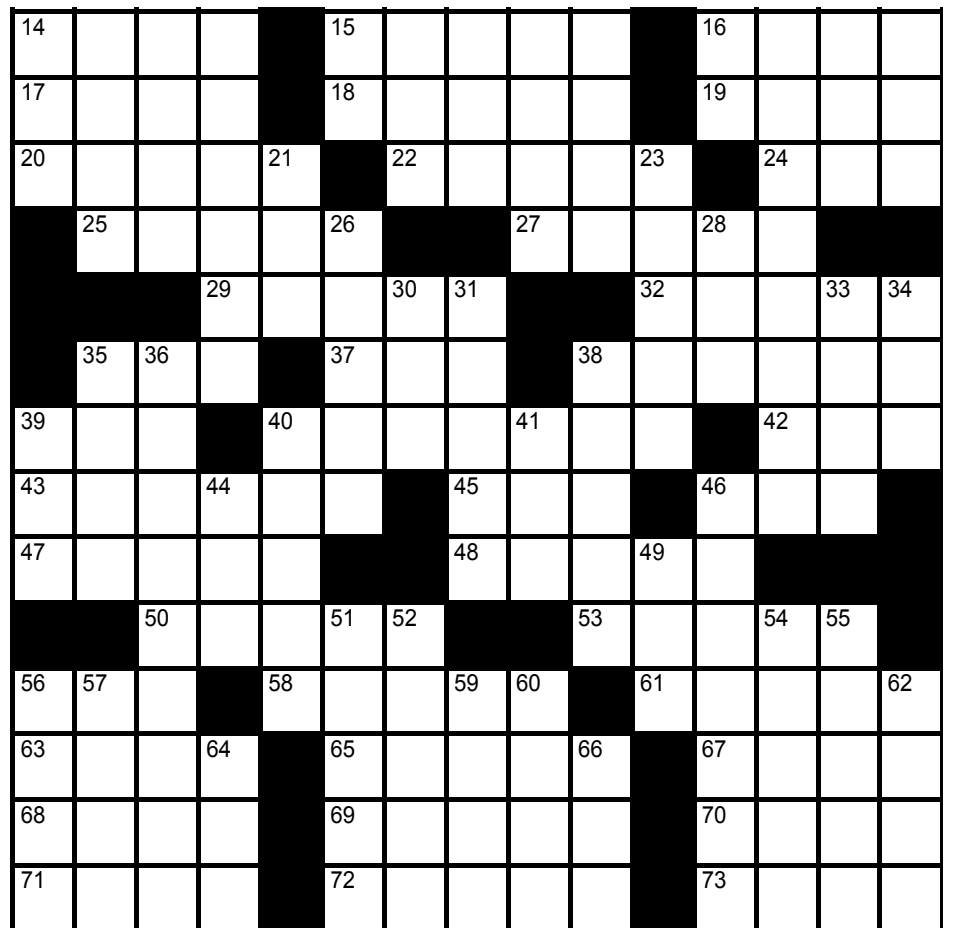


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Publication Schedule for 2022

Issue Date	Deadline to Receive Information
January 12	January 3
February 9	January 31
March 9	February 28
April 13	April 4
May 11	May 2
June 8	May 31
	(Memorial Day, May 30)
July 13	July 5
	(Independence Day, July 4)
August 10	August 3
	(Convention, Aug 1 & 2)
Sept 14	Sept 6
	(Labor Day, Sept 5)
October 12	October 3
November 9	October 31
December 14	December 5

Jednota Crossword Puzzle



- | | | |
|--|---|---|
| <p>1 Alka-Seltzer sound
5 Flummox
10 Computer image
14 Identical
15 Cambodian money
16 City near Lake Tahoe
17 Bandy words
18 Tablelands
19 Wings
20 Cloak
22 Common newspaper name
24 Hurricane's center
25 Devout
27 Chips in
29 Casual attire
32 Kind of space
35 Rural rtes.
37 Year abroad
38 Docking facility
39 ___ tai (drink)
40 Male character in French pantomime
42 Kitchen pest
43 Light into
45 Consume
46 ___ provençale
47 Pamper
48 Telling a fib
50 Hillsides in Scotland
53 Landed estates
56 Astonish
58 Greenland sight
61 Put to rest
63 Send to the canvas
65 "Silas Marner" novelist
67 Geologic periods</p> | <p>68 Decorated, as a cake
69 Social stratum
70 Overfill
71 Lymph bump
72 Cornered
73 Common flag symbol</p> <p>Down</p> <p>1 Attention getter
2 Drink, like a cat
3 Muscat resident
4 Dots
5 Pitcher's asset
6 Losing proposition?
7 He loved Lucy
8 Peruvian beast
9 City near Düsseldorf
10 Hot temper
11 Heavenly
12 The "O" in S.R.O.
13 It smells
21 Stage signal
23 Brown ermine
26 Slowpoke
28 Where Switz. is
30 Suffix with serpent
31 Mushroom
33 Sicilian resort
34 Bandicoot
35 Farrier's tool
36 Didn't follow orders
38 Recurring theme</p> | <p>39 More, in Madrid
40 Rice dish
41 Sci-fi killer
44 Make public
46 Eternal
49 Actress Vardalos
51 Boot out
52 Kind of panel
54 Parade feature
55 Seasonal visitor
56 Related
57 City on the Brazos
59 Hillock
60 Lavish affection (on)
62 North Sea feeder
64 Horatian work
66 Rocker Nugent</p> |
|--|---|---|

See Solution on Page 20

Christmas and Gift-giving

Stanislav J. Kirschbaum
Toronto

Very few holidays, whether secular or religious, have produced as many powerful and wonderful stories as the celebration of Christmas. What is especially extraordinary is how this religious and spiritual event became embedded in the secular traditions of Western society to the point that it influences to this very day its cultural, social, and economic life. Christmas has given rise to so many stories that not only reflect this reality but stress and encourage the very complex meaning of the holiday and help define our individual role and responsibility in its celebration. One of the most delightful Christmas stories to do that is O. Henry's *The Gift of the Magi*, first published in 1905. It contains a moral message, powerfully written, that encapsulates the secular rather than the religious meaning of Christmas, which the commercial world has embraced wholeheartedly, even aggressively (consider that Christmas sales in stores often begin just after Halloween). It recounts how a young couple, Della and Jim Young, dealt with the challenge of buying a secret Christmas gift for each other with very little money. Its message is not only one of mutual love and sacrifice, but, through the act of gift-giving, of their ultimate expression of caring for each other.

Why do we give gifts, and why do we do so at specific times or on specific occasions? Giving gifts is as old as humanity itself. It is an act that is performed without the expectation of payment or anything in return; it is both very personal and very social. It expresses our humanity: Consider the "house" gift, which displays gratitude for an invitation to stay over; consider the "hostess" gift, which is an expression of delight for an invitation to dinner; consider the gift that shows sympathy or commiseration; consider the gift that is merely meant to make the other happier or less sad; consider the gift that is an appeal for forgiveness; and consider the gift that is an act of kindness as well as a message that gives special joy and happiness, for example, on a birthday. It is in this last category that Christmas gift-giving belongs. But why would that be, you may well ask?

Historically, Christmas gift-giving is connected, in both secular and religious terms, to the celebration of life, especially its beginning. We know that the Romans greeted the winter solstice in December with festivities to celebrate the shortest period of daylight and longest night of the year, marking thereby the symbolic death and rebirth of the Sun; life would soon begin again. For Christians, Christmas became the celebration that marked the birth of the Saviour of humankind. The importance of this event was emphasized by the visit to Bethlehem of three kings, Melchior from Europe, Caspar from Arabia, and Balthazar from Africa, who came from afar to pay



homage to Jesus and brought Him three gifts: Gold, frankincense, and myrrh. These gifts had a spiritual and as well as a temporal meaning: Gold (a valuable mineral) was the symbol of kingship on earth, frankincense (an incense) the symbol of deity, and myrrh (an embalming oil) the symbol of death. When, around 336 CE, the date of 25 December was declared to be the day of Jesus's birth, the Roman tradition of gift-giving at this time of the year took on a religious as well as a secular connotation. It is also around this time that the veneration of St. Nicholas began. The patron saint of the marginalized and destitute, but also of sailors, merchants, archers, children, and students, he was remembered particularly for his legendary habit of secret gift-giving. Even though his feast day is on 6 December, his legacy was linked to the celebration of the birth of Jesus. In some European countries, the festivities on St. Nicholas Day are a prelude to the religious celebration of Christ's birth. Until the modern era, gift giving at Christmas had thus more of a religious than a secular connotation in the Western world. Why did that change, and what was the outcome?

In English tradition, there is a personification of Christmas known as Father Christmas, the Christmas gift-giver, part of a much older and unrelated English folkloric tradition. The first English personifications of Christmas were recorded in the 15th century, with Father Christmas himself first appearing in the mid-17th century, in the aftermath of the English Civil War. His character was maintained during the 18th and the 19th centuries by the Christmas folk plays later known as mummers plays. Until Victorian times, Father Christmas was concerned with adult merry making and had no connection with children, nor with the giving of presents. But as later Victorian Christmases developed into child-centric family festivals, he became a giver of gifts. If there was a connection with the religious feast of Christmas, it was tenuous. At best, the religious and the secular went hand-in-hand. The change came from elsewhere.

In the British colonies of North America, and later in the United States, the Dutch version of the gift-giver, St. Nicholas, known as "Sinterklaas" in Dutch, merged with the English Father Christmas to become "Santa Claus." Santa, as he is now known, lost his bishop's apparel (and the religious connection) and was at first pictured as a thick-bellied Dutch sailor. As the years passed, he evolved in popular culture into a large, heavysset, fatherly-like person with a white beard and a red suit, who lived in the North Pole. His image and role underwent many modifications over time: While his role was to bring joy into the lives of all children, he also became associated with charity and philanthropy, particularly by organizations such as the Salvation Army whose volunteers, dressed as Santa Claus, became part of fundraising drives to aid needy families at Christmas time. In this new iteration of Christmas, gift-giving became linked more to the secular Roman solstice festivities than to a religious event; it even included a charitable dimension to give it universal purpose and social appeal. The feast of Christmas thus morphed into a major secular cultural event with the specific custom of giving "Christmas gifts" and brought about an audio-visual creativity dedicated to the event to mark its importance. Gift-giving found itself at the core of this celebration, indeed, became its very essence. However, whether religious or secular, it also contained a powerful message, one that is pertinent more than ever in this pandemic period, but which must be experienced with all necessary precautions.

The commercialisation of Christmas as a gift-giving event, generally with Santa Claus as its symbol, may be accepted world-wide today, yet the meaning of the holiday is not seen everywhere as being primarily secular. Its religious connotation is not absent; rather, it found a link to the secular one. This is the reason why so many European countries continue, as they did for centuries, to emphasise the religious meaning of Christmas even as they embrace the modern commercial objectives behind gift-giving. In Slovakia, for example, the feasts of St. Nicolas (Svätý Mikuláš) and the Child Jesus (Ježiško) represent Christmas and gift-giving became a way of acknowledging the beginning of life and also the mystery of redemption marked by the birth of the Holy Child. The holiday of Christmas is an invitation to celebrate life with those who are close to us (with all pandemic precautions) and, through gift-giving, to let them know how much they mean to us. One needs only to see the look of anticipation and pure joy in the eyes of a child who receives a gift to remind us of the role and meaning of gift-giving. Christmas, whether experienced as a secular or religious event, has come to mean the celebration of one moment in the year when the act of gift-giving is intended to capture fully the humanity we all share. At its heart lies the message of Christianity (Luke, 2:14): "On earth peace, good will toward men." What more can we wish for?

Merry Christmas; Joyeux Noël; Veselé Vianoce.

Christmas Koláč – An Essential Part of a Slovak Christmas

Anthony Sutherland



For many weeks in November and December we are bombarded daily with symbols and customs of Christmas, most of which are centered around gift giving, decorations and parties. Seldom, if ever, is mentioned another aspect of Christmas preparation, namely cooking

and baking. Yet, anyone with roots in Central and Eastern European lands of Slovakia, Bohemia, Poland, Lithuania, Hungary know there is another absolute ingredient to the Christmas season: poppy seed roll, nut roll and sweet bread. Can anyone realistically imagine a Christmas without poppy seed and nut rolls and sweet bread? I cannot recall a Christmas without these holiday staples. My mother prepared these pastries as far back as I can remember. After her passing my wife did the baking. Now deceased, this task is being carried out proudly by my daughter. This means over seventy years of poppy seed and nut rolls and sweet bread.

Sadly today the number of people able or willing to prepare these pastries is shrinking. There is no mystery here, it is just easier to allow someone else as a grandmother do the work. It is basically a case of being spoiled.

Although there are few periods of fasting during Advent today, the nut and poppy seed rolls and bread were not eaten until after Midnight Mass on Christmas Eve; the rest was reserved for visiting relatives. An annual complaint at least in my home was that there was little left after the relatives took their share.

A common question each year by visitors was, "Where did you get the Christmas tree?", followed by, "Where did you get the poppy seed?". For many people finding poppy seed to purchase presents no problem but for my family a trip to Passaic, New Jersey or to Roths in New York's East Side was necessary.

As you age gifts no longer are as important. But what remains as you grow older are the memories of family gatherings and Christmas koláč.

An argument can be made that nut and poppy seed rolls and sweet bread are as important to the Christmas season as the Christmas tree. Let us resolve now to hold on to our precious European traditions and start baking.

2nd Annual FCSU



Time once again to dig out the really ugly holiday sweater you have tucked into the back of your closet (but not the one you wore for last year's contest, please;-) Put it on, snap a selfie and ...

Enter the 2nd Annual 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 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. **Deadline to enter is Thursday December 31, 2021. 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 (s): please list the full names of the members 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
- You MUST include your branch number and the branch number of 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



2021 FCSU Christmas Tree Decorating Contest

Time to get ready for the holiday season once again with your beautifully decorated Christmas tree. It's also the perfect time to show off a bit, have some fun, and share with other members how you creative you can be with your decorated Christmas tree (2020 contestants you need to be extra creative as we are asking for no repeats of last year's entries, please;-).

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

You'll be entered in our 2021 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 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 Friday December 31, 2021. The email with your digital photo and entry information (see below) must be time dated by midnight of the deadline day.**
6. 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 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 MEMBER PORTAL ACCESS

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As an FCSU member you are now able to log in to your account anytime!

CREATE

- Go to www.fcsu.com
- Click MEMBER LOGIN
- Click **Create Account**
- Enter the required information
- Create your username & password
- Click Create User

VERIFY

- Verify your phone number and click TEXT
- Enter the 4 digit code and click OK
- Congratulations! You've created your account!

LOG IN

- Next time you want to check your account, just go to www.fcsu.com
- Click **MEMBER LOGIN**
- Enter your username/password
- Verify your phone number/TEXT
- View your policies



For assistance call us at
1-800-533-6682



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

FCSU 2021 Christmas Coloring Contest for Kids

A



B



C



PRIZES

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

1st Place – \$25.00
2nd Place - \$15.00
3rd Place - \$10.00

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.**
6. Your child's completed entry form & colored picture must be postmarked by **December 31, 2021.**
7. Mail to:
 Kevin Collins
 628 Heather Brite 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, 2021





FCSU 2021 Christmas Coloring Contest for All Those Young at Heart



Color the image below and submit according to instructions

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, 2021**
6. Mail to:
Kevin Collins
628 Heather Brite Cr.
Apopka, Fl. 32712



PRIZES

Winners in each Region will receive the following:

- 1st Place –\$50
- 2nd Place –\$35
- 3rd Place –\$25



Name: _____ Age: _____

Certificate Number: _____ **Branch Number:** _____
(MUST be filled in)

Street Address: _____

City, State, Zip: _____

Phone Number: _____

Email Address: _____

BRANCH ANNOUNCEMENTS

BRANCH 3P – HAZLETON, PENNSYLVANIA

The annual meeting of Saint Joseph Society, Branch 003P, will be held on Sunday, December 19, 2021, in the basement of St. Joseph's Church at 600 N. Laurel Street in Hazleton, PA. The meeting will begin at 9:15 AM. All members are urged to attend. Election of officers for 2022 will be held. Everyone not vaccinated is requested to wear a face mask.

Mike Koval, Secretary

BRANCH 6 – STREATOR, ILLINOIS

The St. Stephens Society, Branch 06, will hold its ANNUAL meeting on Saturday, December 18, 2021, at 11:30AM, at Gaetanos Vault Restaurant, 202 E. Main St, Streator, IL. At the meeting we will hold an ELECTION OF OFFICERS for 2022. Any member in good standing may run for an office. Please call Paul Chismar at 815-822-8851 before December 11, 2021 if you plan on attending the meeting or for any questions you may have on policies.

Paul Chismar, Secretary

BRANCH 6 – STREATOR, ILLINOIS

The St. Stephens Society, Branch 06, will hold a meeting on Saturday, February 5, 2022, at 1406 N. Baker St., Streator, IL. The meeting will begin at 11:00AM. The agenda will be to elect delegates to the 52nd Quadrennial Convention to be held from July 30 – August 2, 2022. For more information, please call Paul Chismar at 815-822-8851.

Paul Chismar, Secretary

BRANCH 23 – JOHNSTOWN, PENNSYLVANIA

Branch 23 will hold their 1st annual branch meeting on Sunday, April 3, 2022. The meeting place will be at Denny's Family Restaurant on Theatre Drive in Richland. The meeting will begin at 1:30PM. Please try to attend, as a Branch member you are welcome. It's always a pleasure to meet with fellow members of our Branch and share time. We come from good stock and it makes for a good time.

Voting for Delegates to attend the FCSU 52nd. Convention will take place at this meeting. The Convention will be held on Saturday, July 30-Monday, Aug 2, 2022 in Ohio. Other upcoming events will be talked about too. Please join us. If you have any questions, please call Theresa 814 254 2532

Theresa Cassat, Financial Secretary

BRANCH 24 – CLEVELAND, OHIO

Branch 24 will be scheduling its first meeting of 2022 for the election of branch delegates to the 52nd Quadrennial Convention. Look for details on date, time and place to be published in the January 12, 2022 issue of Jednota. Any Branch 24 member who wishes to run for the position of delegate should submit their name to Branch 24 Secretary Anna Gibson at branch24fcsu@gmail.com as soon as possible.

Robert Kopco, President

BRANCH 24 – CLEVELAND, OHIO

Attention all Branch 24 members: the branch is starting a New Member Referral Program. Branch 24 is offering \$25 for each new member you refer who purchases an insurance policy or annuity through a licensed agent or the Home Office.

A new member is someone who does not already own an FCSU product. To learn how to participate in this program, please call Branch 24 Fraternal Activities Director Tom Ivanec at (440) 668-7797.

Tom Ivanec, Fraternal Activities Director

BRANCH 35 - BRADDOCK, PENNSYLVANIA

St Michaels, Branch 35, will hold their annual meeting, virtually, on Sunday, December 12, 2021 at 1:00 p.m. The agenda will include reports, branch business and election of officers. Branch members who would like to attend the meeting are asked to call Janet Sullivan at (412) 824-4185 for information on how to access the meeting.

Fraternally,
Janet Sullivan, Recording Secretary

BRANCH 38 – WHITE OAK, PENNSYLVANIA

Holy Trinity Society, Branch 38 will hold a branch meeting on Monday, December 20, 2021, at 7:00 pm. The agenda will include discussion on 2021 potential Fraternal social activities. We will also nominate and vote on Branch officers at this meeting. Out of an abundance of caution and with concern for all of our members, this Branch 38 meeting will be held virtually. Any member interested in attending this meeting should contact Logan Haselhoff, Branch President, by calling 412-956-9411 or emailing LLHASELHOFF@gmail.com, to set up the virtual meeting invitation and details. All Branch 38 members are urged to attend. Thank you for your understanding and patience as together we continue to navigate these unusual times. Also, if anyone is interested in FCSU Annuities or Life Insurance, please call Florence Matta at 412-466-7460.

**Logan Haselhoff, President
Florence Matta, Secretary/Treasurer**

BRANCH 45 – NEW YORK, NEW YORK

The St. Matthew the Evangelist Society, Branch 45KSJ, will hold a meeting on Sunday January 23, 2022. We will meet in person at 1:00 PM after the Slovak Mass at St. John Nepomucene Church, 66th Street and 1st Avenue, New York City.

We kindly ask that all members attend this meeting.

Maria Jurasi, Financial Secretary

ČLENSKÁ SCHÔDZA SPOLKU SV. MATÚŠA Č. 45 1KSJ V NEW YORK CITY

Oznamujeme členom nášho spolku, že sa uskutoční členská schôdza sv. Matúša č. 45 1KSJ v New Yorku v nedeľu 23. Januára 2022 o 13:00 hod po slovenskej svätej omši v Slovenskom kostole sv. Jána Nepomuckého na Prvej Avenue a 66-tej ulici. Láskaovo žiadame našich členov o účasť na tejto schôdzi.

Mária Juráši - pokladníčka

BRANCH 55 – PHILADELPHIA, PENNSYLVANIA

Please Note that the Officers of Saint Joseph Society will host our Annual Branch Meeting virtually, on Sunday, January 2, 2022, to start at 2:00 PM. Due to a peak in new cases and an onslaught of cases of the COVID-19 VIRUS occurring in those who have already been vaccinated, the Branch Officers have decided to hold our Annual Meeting on ZOOM so as not to risk any endangerment of the health of our members. Unfortunately, we will have to forego our treasured traditional Vilija and Christmas Party for 2021.

The Agenda will include the reading of all Officer Reports, the Election of Officers for 2022, Election of Delegates to the District 8 Spring Semi-Annual Meeting, and Nominations of Convention Delegates to the 52nd Quadrennial Convention of the FCSU in Cleveland, Ohio July 30 – August 2, 2022. Discussions on Branch Business and Charitable Donations, Activities.

Congratulations will be offered to an exceptional young woman, our Branch Member, Jillian Washco, Recipient of the prestigious FCSU Sponsored SOLTIS & BOSAK Family Nursing Scholarship.

We will also honor, by acknowledging their names, all those school students who did such a great job in participating in our Panel Discussion at our last meeting. The Topic was: Effects On The Family By Virtual School and Attending School Wearing Mask All Day. We had planned on presenting Token Awards of Appreciation at our Annual Meeting; instead, they will be mailed. We invite all our students from Pre-School to College to attend the January 2, 2022, meeting so that we can get a picture on the ZOOM.

For information and to RSVP your attendance on January 2, 2022, please Email John Gaydos, john@johngaydos.com, to request the ZOOM Invitation Link. For any other questions you may call or text President Erik Payne's Cell Phone, 215.280.1554 or call Helena Gaydos at 215.613.8987.

Helena Gaydos, Secretary/Treasurer

BRANCH 89 – MILWAUKEE, WISCONSIN

Dear Members: Please join us for our first meeting of the new year for the Election of Officers 2022. The meeting will take place on Saturday, January 8, 2022, beginning at 11:30AM. The location is Brisco County Wood Grill, N96 W16865 Cumberland Ct, Menomonee Falls, WI, 53051 (at Highway 41 North & County Q Exit).

Please call to make your reservations by 1/5/2022. Please call Branch 89 President Mike Novak at 414.445.5382. Please make checks payable to KNIGHTS OF ST. MARY AND JOSEPH BRANCH 89. Mail to: Mike Novak, 3237 N. 93rd Street, Milwaukee, WI, 53222.

Fraternal regards,

Mike Novak, President

BRANCH 89 – MILWAUKEE, WISCONSIN

As an incentive to grow Branch 89, members who refer new branch members or add a new contract of their own are now eligible to receive a Branch award. Specifically, Branch 89 members who successfully refer

new members can receive an award of up to \$100. Members that add a new contract of their own can receive an award of up to \$50. To be eligible for an award, new policies must be issued during the calendar year in which Branch 89 otherwise qualifies for an FCSU stipend under bylaw section 4.05. Award amounts will depend on the amount of the FCSU stipend for the year and the number of members qualifying for an award. Awards cannot be combined or multiplied and members are limited to one award per calendar year.

Contact Financial Secretary Nancy Carol Novak at 262-305-4041 or email "novakncp@charter.net" for more information or to request an award application.

Paul Novak, Secretary/Treasurer

BRANCH 157 – N.CATASAUQUA PENNSYLVANIA

Branch 157 has planned two virtual meetings. The first meeting was on Sunday, November 22, 2020 at 1:00PM. The second meeting will be on Sunday, December 13, 2020 at 1:00PM. Members can attend these meetings by computer or by telephone. To get information about how to connect to the meetings, please call Greg Harakal at (484) 908-9200. We encourage all of our members to attend.

Greg Harakal, Financial Secretary

BRANCH 162 – UNIONTOWN, PENNSYLVANIA

The St. Wendelin Society, Branch 162, will hold its branch meeting on Sunday, December 12, 2021, at 12:00PM at Bogey's Restaurant, 374 Duck Hollow Road, Uniontown, PA.

Officers' reports will be given and upcoming branch activities will be discussed. The Donations Committee will make its recommendations, donations for Christmas will be discussed and there will be a vote. Election of officers will occur and Regional Director James Marmol will advise us of developments from the Home Office. Call Dolores Marmol at 724-437-4983 before December 6th if you and your guest wish to attend the meeting.

Dolores Marmol, Secretary

BRANCH 173 – WILKES-BARRE, PENNSYLVANIA

The Saint John the Baptist Society, Branch 173, located in the Northeast Pennsylvania Area, will hold its annual meeting on December 12, 2021, at Norms, North Sherman Street, Wilkes-Barre, beginning at 12:30PM.

All PA State COVID-19 Requirements in place at the time of the meeting, such as face masks and social distancing guidelines, will be followed.

General business and activities of Branch 173 will be discussed, and insurance, annuities and fraternal activities of the First Catholic Slovak Union. In addition branch officers will be elected for the new year.

Also branch delegates to the 52nd Quadrennial Convention of the First Catholic Slovak Union, to be held on July 30, 2022, to August 2, 2022 at the Holiday Inn Cleveland South, 6001 Rockside Road, Independence, OH, will be elected. If you wish to attend this convention as a delegate please

continued on page 18

DISTRICT ANNOUNCEMENTS

DISTRICT 5 – THE MICHIGAN DISTRICT

The Michigan District will hold its semi-annual meeting on Sunday, January 9, 2022, at the Deer Lake Inn located at 7504 Dixie Highway, Clarkston, MI, 48346 (that is Exit 93 on I-75 in just 1 mile west of I-75).

The meeting will begin at 12:45PM. Lunch will be served at 1PM. The business meeting will follow lunch. On the agenda will be officer reports, new business which includes the 2022 financial budget, and election of the 2022 District Officers and Election of Delegates to the 2022 National Convention in Cleveland, OH. Branch 633 is hosting this meeting.

Please notify Robert Kristofik (Acting District Secretary) at phone number 248-921-7474 with the number of delegates attending from your branch no later than January 3rd, 2022, so the restaurant can be notified to the number of attendees expected for lunch. It will be an open menu. Because of the current environment(s) of Covid, winter weather, and frequent restaurant staff shortages, we have a backup plan for a Zoom meeting in the event the meeting cannot be held at our planned venue for whatever reason. Zoom instructions to be emailed in advance if a virtual meeting is necessary.

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

Robert Kristofik, (Acting) District Secretary
35532 Lark Harbor
Farmington, MI 48382
(248) 921-7474

DISTRICT 8 – THE REVEREND STEPHEN FURDEK DISTRICT

The Rev. Stephen Furdek District 8 will hold a short Zoom meeting on Sunday December 12, 2021, at 1PM for the election of officers. We will also choose a delegate for the 2022 Convention. Please email Jo Austin at jeaustin89@gmail.com for Zoom invite details.

Joanne Engle Austin, Secretary

DISTRICT 15 - PRINCE PRIBINA DISTRICT – LOS ANGELES, CALIFORNIA

Prince Pribina District Los Angeles will hold an in-person Annual Meeting on Saturday December 11, 2021. The meeting will be held at 11:00 AM at the Slovak American Center, 1690 Placentia Ave, Fullerton, CA 92831. On the agenda: officer reports and a financial report; election of officers for the year 2022; election of a delegate and an alternate to the FCSU 52nd Quadrennial Convention; and planning activities for the year 2022. All Branches in our area are encouraged to participate and hold a concurrent Annual Meeting. After the meeting, lunch will be at the Olive Garden.

Paul Skuben, President

PRINC PRIBINA - LOS ANGELES, CALIFORNIA

Okres Princ Pribina bude mať výročnú schôdzu v sobotu 11-teho decembra 2021.

Výročná schôdza začne o 11:00 hod. v Slovak American Center, 1690 Placentia Ave., Fullerton, CA 92831. Na programe sú správy funkcionárov a finančná správa, voľba funkcionárov na rok 2022, voľba delegáta a náhradníka na 52nd Convention a plán activity na rok 2022. Členovia všetkých spolkov v okolí sú pozvaní a doporučuje sa základným organizáciám v Distrikte FCSU vykonať súčasne výročné voľby. Po schôdzke bude spoločný obed v Olive Garden.

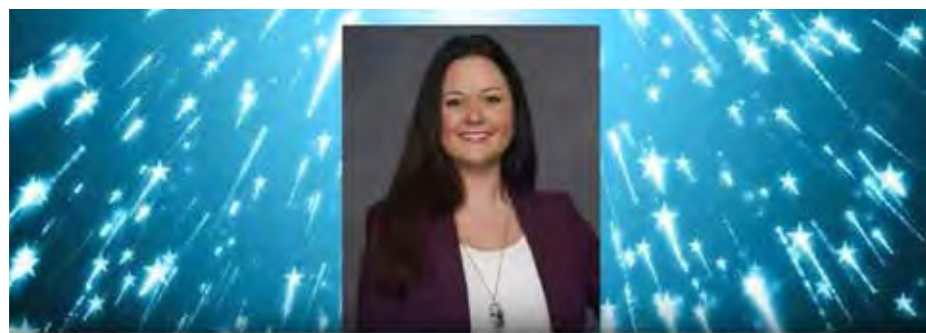
DISTRICT 19 - MONSIGNOR MICHAEL SHUBA DISTRICT

The AGM meeting will be held on Sunday January 9 2022 at 1:30 PM. This will include selecting delegates for "Convention 2022", to be located in Independence OH.

Because of Ontario's cautious Covid 19 public health rules that are still in place today, we plan to have both a Zoom call and person-to-person meeting at Sts Cyril's and Methodius Church Hall, unless all restrictions are removed. Further details will follow. RSVP is necessary; please call Mike Kapitan at 416-621-1534

Anne Mitro, Recording Secretary

Branch 24's Leslie Adelman Honored as "Best of the Best" Student Nurse



2021 NEXT GENERATION AWARD RECIPIENT

LESLIE ADELMAN
URSULINE COLLEGE

Cleveland Magazine and The Greater Cleveland Nurses Association founded the Faces of Care event to celebrate the legions of nurses on the front lines, and the next generation of nurses who will be joining their ranks. The annual event honors five nurses in Greater Cleveland, OH area with Faces of Care Awards and one student nurse with a Next Generation of Care Award. This year the event was held virtually on November 20, 2021.

Branch 24 Member Leslie Adelman was the Next Generation of Care Award recipient for 2021. She was selected from among other student nurses who participating area institutions nominated as their "Best of the Best." A recent honors graduate of Ursuline College's prestigious Breen School of Nursing in Cleveland, Leslie currently works at UH Cleveland Medical Center in Cleveland as an emergency room nurse.

Congratulations, Leslie!

- Submitted by Frances Strekal, Branch 24

LIGHT ONE CANDLE

Tony Rossi, Director of Communications, The Christophers

What Christmas is All About

We all know that Christmas is supposed to be a time of giving, inspired by the fact that God gave us the gift of His Son, Jesus, more than 2,000 years ago. But how is that sense of giving lived out in the real world? Here are a few stories to help you better celebrate the season.

If children from low-income families had to choose between accepting a Christmas gift for themselves or giving a present to their parents, what do you think they would do? The video production company Rob Bliss Creative decided to find out by offering that choice to members of the Lawrenceville, Georgia Boys and Girls Club. Their story was featured on the "Today Show." Though the kids were presented with high-end gifts for themselves, from toys to computer gaming systems, 80 percent of them opted to give something to their parents instead. Aaron Freeman, age nine, was offered an expensive Lego set, for instance. But he said, "Legos don't matter. Your family matters... So, it's either family or Legos, and I choose family."

Looking at the spiritual side of Christmas, the late British actor David Niven, who stars in the holiday staple "The Bishop's Wife," once gave the gift of courage to the men with whom he was spending Christmas Eve. In 1939, Niven volunteered for the British Army in the early days of World War II and was "commissioned a second lieutenant and given command of a platoon" due to his military experience. Recalling the incident in "Guideposts," he recalled that the 40 men serving under him were not thrilled to be led by an actor.

On Christmas Eve, the platoon found themselves housed in a "shabby stable" because they were shipping out the next day. Already uncomfortable, Niven wondered if he should follow his lifelong ritual of kneeling down by his bed and saying a simple prayer before going to bed. He worried that his men might see it as "a final evidence of Hollywood flamboyance."

"Finally," he wrote, "I summoned up my courage and knelt by my bunk. As I prayed, there was some snickering at first, but it soon died away. When I finished and lay down on the straw, I looked rather sheepishly around the stable and saw at least a dozen soldiers kneeling quietly and praying in their own way. It was not the first time God had entered a stable—and touched the hearts of men."

An entire family's life was touched by Christmas kindness during the 1980s when Michael Shearer of Pittsburgh, Pennsylvania, lost his job at a local steel company and was struggling to support his wife and five children.

Writing in "Our Sunday Visitor," Shearer recalled, "It was going to be another bleak Christmas when the phone rang... It was our priest, Father Ed, and he told me to bring our old station wagon down to the church. He then proceeded to tell me to load up the car with neatly wrapped presents (a lot of them), a new bike and a few boxes full of food... A family had anonymously adopted us for Christmas. When I brought the treasures home, the kids actually squealed with delight and my wife cried. We then proceeded to have the finest Christmas in memory. I was ever so thankful to God, Father Ed and the family that did this. They gave and we received, but the glory went to Almighty God who blessed a destitute family with a very meaningful Christmas!"

Attention:

New suitability forms

Dear Branch Officers/Members;

The NAIC has released new recommendations for our annuity suitability forms. These recommendations have been adopted by the State Department of Insurance.

According to the State Department of Insurance we can **NO LONGER** accept the old suitability form with new annuity applications.

Please disregard any old annuity applications.

For **NEW ANNUITY APPLICATIONS and SUITABILITY FORMS** go to our website www.fcsu.com/forms and download the entire application.

If you have any questions, please contact us at 800 533 6682.

Thank you,

Kenneth A. Arendt
Executive Secretary



Rest in Peace, Our Departed Members

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

Branch	Name	Branch	Name	Branch	Name	Branch	Name
001K	Joseph Haky	112K	Francis J Bulcavage	348K	Marian H Hunt	746K	Joseph M Merkovsky
001K	Judith Renz Surovy-Rindom	162K	John Hranec	373K	Eleanore M Derosky	780K	Wilma Mary Szok
002K	Anthony Rauch	162K	Peter A Regal	484K	Joseph G Byich	796K	Christine M Haller
003K	David E Yantos	173K	Helen Steck	484K	Margaret M Olsavsky	831K	Mary Sophie Hanulik
004K	Georgia M Nix	181K	Edward Karinchak	580K	Mary A Adams	855K	Marlene A Broseman
004K	John J Yanosick	181K	Walter W Witek	670K	Rita Nelson	855K	Richard E Goga
019K	Dorothy Chulak	276K	Rev Joseph E Feltz	670K	Betty C Vrable	900K	Andrew Butvin
024K	Mildred E Tiffin	276K	Karen Ann Mertz	682K	Mary Krupa	901K	Jules J Bolsius
035K	Robert J Matura	290K	Mary Ann Skay	731K	Justina C Sova	918K	Tessie M Bielick
040K	Mary Ann Liptak	313K	Emil Kristin	743K	Emilia Cornak	921K	Joan T Peterson
075K	Irene M Biros	315K	Kenneth Chelovsky	746K	George J Kolesar	924K	Paul S Nalewajko
089K	James J Bakula Sr	333K	Michael David Mickney	746K	Michael Lelko	924K	David J Yablonski

* Processed in the month of Nov. 2021

OBITUARIES

MARY ANN "MAYME" LIPTAK BRANCH 40 – STREATOR, ILLINOIS



Mary Ann "Mayme" Liptak, 90, of Streator, IL, passed away September 30, 2021, at her residence in Streator.

Born March 24, 1931 in Streator she was the daughter of Thomas and Helen (Pavuk) Salata. She married William F. "Bill" Liptak on July 25, 1953 at St. Stephen's Church, Streator.

She is survived by her husband, William F. "Bill" Liptak of Streator; a daughter, Kristi (Jeff) Ringle of Pontiac, her sons Keith (Anne) Liptak of Streator and Kelly (Cindy) Liptak of Streator; grandchildren, Aaron, Alex, and Ben (Danielle Zapp) Liptak; Liz (Dustin) Masley, Tyler, Trevor and Cassidy Ringle; 6 great grandchildren, and nieces and nephews.

She was preceded in death by her parents; a son, Kevin Liptak; daughter-in-law, Annette Liptak; sisters, Ann Guyon and Helen Gayon; brothers, Andrew "Pipe" Salata and Thomas Salata and twin siblings at birth.

Born and raised in Streator she attended St. Stephen's Grade School and graduated from Streator High School in the class of 1949. She was a homemaker through the years. She loved her family and enjoyed spending time with them. Mayme had a great sense of humor and quick wit even at 90. She was interested in the stock market and enjoyed trading on her Robinhood account. She will be missed tremendously by her family and all who knew and loved her.

She was a member of the former St. Stephen's Church and currently belonged to St. Michael the Archangel Church.

- Submitted by William Liptak

FR. JOSEPH E. FELTZ BRANCH 276 – MCKEESPORT, PENNSYLVANIA

Reverend Joseph Edward Feltz, 68, of Butler, PA, beloved retired priest



of St. Christopher at the Lake Roman Catholic Church of Prospect, PA, passed away September 26, 2021, in the Butler Memorial Hospital following an illness.

Born July 23, 1953, in McKeesport, PA, he was the son of the late Joseph M. and Thelma Sandusky Feltz.

He attended Holy Trinity School, and then graduated from Serra High School in 1971. He obtained his B.A. from Duquesne University in 1975, an M.A. in theology from Mount Saint Mary's University in 1979.

Rev. Feltz was ordained into the Catholic priesthood on Sept. 29, 1979. He served the Lord at numerous parishes in the Pittsburgh diocese, where he cherished his parishioners, enjoyed working with Catholic priest friends, working with other denominational pastors in his communities, and friendships he made with many friends along the way. In 2010, he moved to Prospect, and was the priest at St. Christopher at the Lake Roman Catholic Church until his retirement in 2018. Father Joe enjoyed Mass, holidays, church festivals and time with his family and church families. Father Joe was loved for his caring soul and was told many times that families returned to church because of his devoted ministry.

In addition, he was CCD Deanery director at the Washington East Deanery from February 1995 until July of 2004. He also served as a chaplain for the Knights of Columbus from 1992 until 2010.

Joseph is survived by his brother, Dennis M. Feltz; his nieces, Laura (Sean) Feltz Griffith, Mary (Eric) Feltz and Beth (Tony) Fleming; nine grand nieces and nephews; and many cousins.

In addition to his parents, he was preceded in death his stepfather, Larry Riazzi; his brother, Vincent "Buddy" Feltz; and his nephew, D.J. Feltz.

- Submitted by Mary Jo Feltz

KENNETH JOHN CHELOSKY BRANCH 315 – MUNHALL, PENNSYLVANIA

Kenneth John Chelovsky, 79, of Pittsburgh, PA peacefully passed away on October 13, 2021, succumbing to his valiant battle of chronic respiratory failure. He was blessed



to be surrounded by his loving family and the caring staff of the UPMC Shadyside Intensive Care Unit.

Ken (known as Pappy) was born in 1942 to John and Anna Chelosky in Rankin, PA. After graduating from Central Catholic High School in 1960, he studied art at The Ohio State University. In 1965 Ken was happily married to his sweetheart Frances Marie Bannon, who was his partner in life for over 55 years.

Ken and Fran lived in in Swissvale, PA, where they raised 5 children, 8 grandchildren and 2 great-grandchildren. Ken worked as an engineer with the Westinghouse Corporation, was an avid Steelers fan, and enjoyed spending time with his model trains and coin collection, and cooking large family meals.

He is preceded in death by his parents and sister Mary Ann Lanyl of Wooster, OH.

Ken is survived by his wife Frances (known as Mema); son Aaron (Beth Brady); son Timothy (Mary Jo Chelosky); son Ken (Gerri Ann Chelosky); son Drew (Erin Chelosky); and his one-and-only daughter Jennifer. His legacy lives on through his 8 grandchildren: Dean, Taylor, Amanda, Michael, Ana, Caroline, Molly and Colton; along with his 2 great-grandchildren Peyton and Preston.

He is also survived by his two loving sisters, Marlene and Bernadette; sister-in-law Patricia Bannon (Aunt Patti) and brother-in-law Michael Bannon (the new president of the train club), along with several nieces and nephews.

- Submitted by Drew Chelosky

MARY A. (RAGAN) ADAMS BRANCH 580 – WEST MIFFLIN, PENNSYLVANIA

Mary A. (Ragan) Adams, 90, a former resident of Duquesne, PA, and a resident of Bethel Park, PA, led a spiritually filled and family-centered life. She went to meet the Lord on October 16, 2021, surrounded by her children, Mary Ann (Tom) Gray, Bethel



Park, PA; Bill (Nancy) Adams, Wadsworth, OH; Rev. John Adams, Pastor, Basilica of St. Mary of the Angels and St. John the Evangelist Church, Olean, NY; and Mark (Linda) Adams, Louisville, OH. Wife of the late William "Bill" Adams of Duquesne, PA, Mary and Bill were together on earth for 65 beautiful years; now they are together in heaven, forever.

Mary, daughter of the late John and Teresa Ragan of Duquesne, was the first American-born child from a family emigrated from Slovakia. She is survived by her brothers, Dr. James (Deborah) Ragan of Los Angeles, CA, and Thomas (Lynne) Ragan of Duquesne; many nieces, nephews; and extended family members.

Mary was preceded in death by her parents; sisters, Theresa Chizmar, Ann Matthias, and baby Helen; and brothers, John, Andrew, Paul, Albert, George, and infant twins, Michael and Joseph. Mary was blessed with thirteen loving grandchildren – Tom (Robyn), Tim (Nikki), Christina (Shawn), Billy (Stef), Ann Marie (Vince), Theresa (Michael), Michael (Sara), Matthew (Alison), Marc (Nicole), Maria (Steve), Shawn (Megan), Bryan (Danielle), Tyler and twenty-four beautiful great grandchildren. Gramma/Great-Gramma enjoyed their presence in her life and loved them deeply.

The family extends a sincere thank you to Mary's caregivers especially her nurse, Christina Collins. Mary loved her past parish family of Holy Name Church, Christ the Light of the World where she was married and faithfully worshiped. She served as a proud member of the Christian Mothers Club. Her Catholic Faith was the center of her life. The Light of Christ shined brightly through her everyday life and never-ending smile. Mary loved attending her children's and grandchildren's countless sporting events and activities and rooting with Bill for the Steelers, Penguins, and Pirates. She enjoyed playing Bingo, vacationing with family, visiting loved ones and providing special treats for all. She worked in the Homestead Steel Mill, as a waitress at several local restaurants, and as a lunch aide in the Duquesne School District. Mary's life was truly fulfilled.

- Submitted by Mary Ann Gray

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.

Sister Bernadette Marie Ondus, SSCM

Sister Helen Marie



The story of Julia Olejnik is unique in the annals of the Sisters of Saints Cyril and Methodius. Born in Spišské Vlachy on March 29, 1917, Julia was professed in the Institute of the Sisters of the Holy Childhood of Digne, France, on September 12, 1936. Julia pleaded with her widowed mother for a whole year before she was given consent to go to France with three others from her village in Slovakia. A year later her brother also went to France where he became a Christian Brother. Brother Eugene who became a teacher in Egypt in 1950 was able to be present at her final profession in 1942. It was a momentous occasion because it was the first time in nine years they had been together. In 1950 Sister was able to attend his final profession. In 1950 also Sister was able to make a Holy Year

pilgrimage to Rome where she was present at St. Maria Goretti's canonization.

In 1946, she and her brother visited home and their mother after thirteen years and after World War II had ended. Three years later her mother died, but because of governmental restrictions, Sister could not attend the funeral.

When Sister was making her first visit to her sister in the U.S, she met Monsignor Dubosh. It was just a passing acquaintance, but it led her to the Sisters of Saints Cyril and Methodius. Sister entered in December 1995, and made her final profession on August 15, 1958. It is evident God's loving providence was instrumental in her life. If she had become a Sister in Slovakia, she would have been restricted in her ministry. Because she trusted God through a variety of reversals and decisions, she found a place with the Cyrilites. In 1983, Sister joyfully celebrated the twenty-fifth year of her religious profession.

In both congregations Sister Helen Marie worked with the elderly. One of her assignments was a five-year stint in Monaco where she was able to keep vigil during the wake of Prince Ranier's grandfather. She expressed gratitude for the opportunities she had to pray with and for the dying. Sister's motto was "Trust Him in spite of trials and hardships." Sister had no doubt that with the SSCM's she was where God wanted her to be.

When Sister Helen Marie died on March 4, 1995, at the age of 77, her friend Mary Bandjlich, who had been with her in the Sisters of the Holy Childhood, notified the Bishop of Bratislava of her death. Consequently, for three days the bell tolled three times a day informing everyone that a native daughter, a Spouse of Christ, had died.

Saints Cyril and Methodius Appeal Continues in December

Thank you to the Home Office and all the Branches, Districts, and Members of the First Catholic Slovak Union who donated to the 43rd Annual Saints Cyril and Methodius Appeal. The final totals will not be known for a while, but as of November 29, 2021, the Appeal has received \$30,855.49 from 217 donors. Money raised goes to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations.

A solicitation for the 44th Annual Appeal is being prepared and will be mailed sometime in January. This mailing is sent to members of the Slovak Catholic Federation, clergy with Slovak ancestry, Branches and Districts of Slovak Catholic fraternal societies, and previous donors. On behalf of the Pontifical College, thank you everyone for your continued generosity and support.

Anyone wishing to donate to the 2022 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 are acknowledged. The 44th Annual Appeal runs from December 1, 2021 to November 30, 2022. Gifts received after November 30, 2022 will be credited toward the 2023 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 Our Lady of Victory Parish, Harvey's Lake, PA and Gate of Heaven Parish, Dallas, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Parochial Vicar with Senior Priest status at Our Lady of Grace Parish, Pennel, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.



Book Corner



Carlo Acutis Book Makes A Great Christmas Present For Catholic Children
Clemente Lisi, senior editor and regular contributor to Religion Unplugged.



Written by Ellen Labrecque and illustrated by Dan Wegendt, the book "Carlo Acutis: God's Computer Genius" (Pauline Books & Media) recounts the life and times of the Catholic teen and computer programmer best known for documenting miracles and cataloguing them onto the website miracolieucaristici.org.

Acutis died from leukemia in 2006 at age 15. In 2020, he was beautified, a process accorded by the Catholic Church to the dead for their capacity to intercede on behalf of individuals who pray in their name. It is also a step towards sainthood. It makes Acutis, as the book notes, "the first millennial to become a saint."

The 60-page book, designed to look like a teenager's worn-out school notebook, makes

for a perfect present for your child or preteen this Christmas. Catholic children over the decades have been no strangers to books featuring saints, but Acutis is special because he speaks to this current generation. That is why his life is worth re-examination and why this is a book worth stuffing into the stocking of a child in your life.

While the book is written for children, it is one adults will also find both entertaining and informative. The text recalling Acutis' life is broken up with sidebars that delve deeper into the church and Catholicism in general.

One such sidebar is dedicated to what it takes to be a saint. For example, the person must be deceased at least five years — "unless there is an exception made by the pope," according to the book.

Beautification, one of the steps needed on the path to sainthood, is bestowed once a miracle can be attributed to the person, a process that dates back to the 1500s. So it remains a real possibility that Acutis will be made a saint. Since 1982, when St. John Paul II loosened the rules regarding canonization as pope, the church has made 1,425 men and women into saints — more than quadruple the number named in the four previous centuries.

Acutis has indeed generated lots of attention in recent years. You can watch his tomb live via a streaming YouTube channel, and Acutis' beatification ceremony attracted thousands.

The saints, above all, serve as role models for Catholics, and Acutis is a wonderful role model and someone young people can look up to.

[Editor's note: To order or for more, go to <https://www.catholiccompany.com/carlo-acutis-gods-computer-genius/>]

44th Annual Saints Cyril and Methodius Appeal

Name _____

Address _____

City _____

State _____ Zip _____

Amount \$ _____

Please make check payable to **Slovak Catholic Federation** and mail to:

Rev. Thomas A. Nasta, National First Vice President
 Slovak Catholic Federation
 Our Lady of Grace Church
 225 Bellevue Avenue
 Pennel, PA 19047-4052

BRANCH ANNOUNCEMENTS

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attend the Annual Meeting December 12, 2021.

Please make every effort to attend and notify Dorothy A. Ungvarsky at 570-403-2067, so arrangements can be made.

Fraternally,

John A. Ungvarsky, President

BRANCH 213 – NORTH VERSAILLES, PENNSYLVANIA

Saint Michael the Archangel, Branch 213 will hold its second semi-annual meeting on Sunday, December 12, 2021. It will be held at 306 Barclay Avenue, Pittsburgh, PA at 1:00PM. You may also access the meeting via phone contact. Contact information: weaz1958@aol.com.

The agenda will include: Officer's reports, Branch business, the upcoming convention, an overview of the year's activities and charitable contributions, and the Election of Officers for 2022. We will also discuss plans and activities for the upcoming year.

We will still be taking all precautions regarding COVID, and all regulations and protocols will be followed.

Respectfully,

Joe Belechak, Secretary

BRANCH 228 – LORAIN, OHIO

The St. John the Baptist/Holy Trinity Lodge, Branch 228 will hold an election of delegates to the 52nd Quadrennial Convention of the First Catholic Slovak Union at our meeting to be held on Monday, December 20, 2021, at 7 PM at the American Slovak Club on 30th and Broadway in Lorain, OH. **Please Note: This will be a hybrid meeting.** The Convention will be held in Independence, OH, from Saturday July 30 through Tuesday August 2, 2022 at the Holiday Inn, 6001 Rockside Road, Independence, OH, 44131. We currently expect to be permitted to seat seven (7) delegates at the Convention to represent our Branch and will also elect alternates to serve if a delegate is unable to attend the Convention. We hope to have all delegates and alternates decided upon at this meeting so the certification process can begin immediately after the meeting. Our Branch 228 officer election will also take place at this meeting and snacks will be served.

Once again, I challenge our younger members to consider being a convention delegate and becoming even more involved in our organization. It is a truly special experience that is interesting, fun and gives a sense of accomplishment knowing that you are directly contributing to the operational direction taken by the FCSU for the next four (4) years. Please contact Tom Zuffa at 440-320-6523 or Lisa Trifiletti-Palos at 440-773-1442 if you are interested in becoming a convention delegate candidate and, of course, come to this very important meeting.

As a reminder, our meetings are held on the 3rd Monday of each month except for the months of January, February, July and August when no meetings are scheduled. The Branch will hold its annual election of officers, by-law review and election of two (2) representatives to serve on the American Slovak Club Board of Directors at each

December meeting. All meetings begin at 7 PM and are currently held in a virtual format with the exception of the December 20, 2021 meeting at the American Slovak Club. Please follow the CDC COVID 19 guidelines in effect at the time of this meeting.

**Thomas B. Zuffa,
Recording Secretary**

BRANCH 254 – PITTSBURGH, PENNSYLVANIA

St. Wenceslaus Society will hold its annual meeting on Sunday, January 2, 2022, at 1pm at Panera's restaurant located in the Mt. Lebanon Galleria at the corner of Washington and Gilkeson Roads. The meeting will include election of officers, election of delegates to the convention, report of activities as well as the year-end financial report. For reservations, contact Joe Senko at jtsenko@aol.com or 412-956-6000.

Joseph Senko, Financial Secretary

BRANCH 259 – STRUTHERS, OHIO

The St. Michael the Archangel Society, Branch 259, will hold a meeting on February 6, 2022, at 2:00 PM at 175 Harvey Street, Struthers, Ohio. We will conduct an audit and elect the delegates for the 52nd Quadrennial Convention (July 30th to August 2nd, 2022); and also discuss the activities for 2022. Members are invited and encouraged to attend.

On behalf of all the officers, we would like to extend our wishes for a Happy and Healthy New Year.

Vivian Sedlacko, Secretary

BRANCH 266 – HAZLETON, PENNSYLVANIA

The annual meeting of Saint Peter & Paul Society, Branch 266, will be held on Sunday, December 19, 2021, in the basement of Saint Joseph's Church at 600 N. Laurel Street, in Hazleton, PA. The meeting will begin at 9:15 AM. All members are urged to attend. The election of officers for 2022 will be held. Everyone who is not vaccinated is requested to wear a face mask.

Richard Lazar, Secretary

BRANCH 290 – RARITAN, NEW JERSEY

St. John the Baptist Branch 290 will hold a meeting on Thursday, December 9, 2021 starting at 6:30 pm for all members. The agenda will include election of officers, membership discussion and branch activities. Please call or text Steve Minarovich at (908) 507-0505 by December 7 to get the details on the location, as there is the possibility this may be a virtual meeting.

**Steve Minarovich,
Recording Secretary**

BRANCH 312 – BAGGALEY, PENNSYLVANIA

Branch 312 will hold its annual meeting on Sunday, January 16, 2022. The meeting will begin at 1:00PM at the home of Branch President Mark Smolleck, 1121 Monastery Drive, Latrobe, PA, 15650. On the agenda: election of branch officers and election of delegates to the FCSU Quadrennial Convention. For more information, contact Secretary/Treasurer Micki Smolleck at 724-

539-8326.

We wish all our members a blessed Christmas and a Happy Healthy New Year.

**Michealene Smolleck,
Secretary/Treasurer**

BRANCH 372 – BEAVERDALE, PENNSYLVANIA

Branch 372 will hold its annual meeting on December 12, 2021, at 1:00PM at the hall in St. Joseph Cemetery Chapel. All members are encouraged to attend.

Ruth Ann Gerko, Secretary/Treasurer

BRANCH 484 – CORAL, PENNSYLVANIA

St. Joseph Society, Branch 484KJ, will hold its annual meeting on Sunday, December 12, 2021, 2:00PM, at the Eat'n Park Restaurant, 2301 Rt. 286 So., Indiana, PA. Agenda will include: election of officers, reports, payment of bills, donations, scholarship recipients, discussion of delegates to next year's 52nd Quadrennial Convention, COVID-19 pandemic issues in our area, and general branch and business issues.

All pandemic mitigation practices still in effect at this time will be enforced for the health and safety of all.

Fraternally,

Monica Rura, Financial Secretary

BRANCH 628 – MUNHALL, PENNSYLVANIA

A meeting of Branch 628, St. Michael Archangel will be held on Sunday, December 26, 2021 at 4:00 PM at the Penn-Helbron Garden Club at 237 Jefferson Road, Penn Hill, PA 15235. We will review the past year's activities and hold an election of officers for 2022.

This will be an in person meeting. Please contact Sylvia Vehec if you desire to attend at sjevehec@aol.com.

Sylvia J. Vehec, Recording Secretary

BRANCH 682 – YOUNGSTOWN, OHIO

The next meeting for Branch 682 members will take place at the District 14 Annual Christmas Dinner on Tuesday, December 14, 2021 at 6PM at Rachel's Restaurant & Catering, 54 Westchester Dr. in Austintown, OH 44515. As we have the highest level of attendance at this function we will be holding election of branch officers for the 2022 fiscal year.

Andrew Hirt, President

BRANCH 682 – YOUNGSTOWN, OHIO

The next regular meeting for Branch 682 is scheduled for Noon on Friday, January 14th, 2022 at Materials Research Laboratories, 290 N Bridge St. in Struthers, OH 44471. The meeting will include the assembly of the branch annual report and discussion of sponsored projects/programs for the upcoming year.

Andrew Hirt, President

BRANCH 731 – YOUNGSTOWN, OHIO

Saint Joseph Branch 731 members at their recent meeting chose officers for year 2022. Those members elected were President Irene Makovec, Vice-President Monsignor Robert Siffrin, Recording Sec-

retary Bridget Bobby and Financial Secretary Jacquelyn Bobby. Also chosen were three auditors: Maura Blumer, John J. Leskovyansky, Jr. and Millie Leskovyansky. Our annual Mass honoring our Patron Saint Joseph will be on March 18, 2022 and the Mass dedicated to our deceased members will be on November 11, 2022. Both will be at The Cathedral of Saint Columba, 159 West Rayen Avenue, Youngstown, OH at 12:10PM.

Merry Christmas to all and hope everyone has a healthy New Year.

James Bobby, Recording Secretary

BRANCH 756 – OWOSSO, MICHIGAN

Branch 756 will hold its end of the year meeting on Sunday, December 12th at 11 AM. The Agenda will include Election of Officers for 2022, officer reports, discussion of ideas to increase memberships, charitable donation ideas, and discussion of plans and activities for 2022. Due to the recent uptick in Covid-19 cases, and the safety and protection of our members, we will hold a virtual meeting on the Zoom platform. Please contact Tyler at 989-413-5936 for information on how to access the Zoom platform on your computer. If you are unable to attend this meeting, but would be interested in contributing to any of the above agenda items, please contact me at 989-277-8787, or email at garrit@chartermi.net. We welcome and encourage your input!

Gary Gregoricka, President

BRANCH 785 – MISSISSAUGA, ONTARIO

Branch 785 – St. John Society – Notice of AGM Meeting: All Jednota Branch 785 members are being called to attend our members Annual General Meeting which will be held on Sunday, January 9, 2022 at 1:30 PM. Your attendance is important, as this meeting will include selecting delegates for the "FCSU Quadrennial Convention July 30 – August 2, 2022" in Independence, Ohio.

Because of Ontario's cautious Covid-19 public health rules in place today, we plan to have both a person-to-person meeting at Sts. Cyril and Methodius Church Hall, 5255 Thornwood Drive, Mississauga, Ontario AND a simultaneous Zoom Call (if all Covid-19 restrictions are not removed by January 2022).

RSVP is necessary, please call Milan Zoldak at 647-350-0604 ***** Further details about the meeting will follow.

The Branch Executives hope to see everyone there (in-person or by Zoom). Until then, may God Bless you now and throughout the Christmas Season!

Sharon Tomas, Recording Secretary

BRANCH 844 – LOS ANGELES, CALIFORNIA

The Los Angeles Branch 844 will hold its Annual Meeting on Saturday December 11, 2021, at the Slovak American Center, 1690 Placentia Ave., Fullerton, CA 92831. The meeting will start at 11:00 AM with the agenda as follows: Officer Reports and financial report, Election of officers for the year 2022, Election of Delegate and Alter-

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BRANCH ANNOUNCEMENTS

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nate to 52nd Quadrennial Convention, and planning for activities for the year 2022. All members in our area are encouraged to participate.

Milan Konkol, Secretary

BRANCH 856 – WASHINGTON, DC AND AREA

Branch 856 will hold their first meeting of the new year on March 5, 2022, all members are urged to attend. In keeping with the restrictions due to the Covid-19 and the safety of our members we will try to do lunch then have the meeting. This will

take place at Tavira Restaurant 8401 Connecticut Avenue Chevy Chase, MD, 20815. This place all depends on another thing: WEATHER PERMITTING. If an in person meeting cannot be held, it will be done by ZOOM at the same day and time. At this meeting we will have an election of delegates to the 52nd Quadrennial Convention to be held in Cleveland, OH, from July 30th to August 2nd, 2022. For more information call Marion Mistrik at 301-654-3856 or Katherine Nowatkoski at 919-651-0363.

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

Katherine Nowatkoski President

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES & CANADA

6611 ROCKSIDE ROAD, SUITE 300, INDEPENDENCE, OHIO 44131

1-800-JEDNOTA

IMPORTANT NOTICE

PRIVACY – PERSONAL FINANCIAL AND MEDICAL INFORMATION

Protecting the privacy of your personal financial and medical information has always been and will continue to be a matter of top priority for us. When used in this notice, the following terms have the meaning shown.

Public Information means information that is lawfully available to the general public from: Federal State or local government records; widely distributed media; or, disclosures to the general public that are required to be made by Federal, State or local law.

Non-Public Information means personally identifiable financial and medical information. It also means any list, description or other grouping of individuals, and publicly available information pertaining to them, that is derived from any personally identifiable information that is not publicly available.

Consumer Reporting Agency means an entity, which regularly provides reports (Consumer Reports) including information regarding an individual's: general reputation, character, personal characteristics or mode of living and financial status. The information may be obtained through interviews with the individual or third parties such as the individual's: business associates, family members, friends, neighbors, acquaintances or financial sources.

We obtain information about you from the following sources:

- information you provide to us in an application or other form;
- information about your transactions with us (such as premium payments, loans, claims, etc.), or others; and
- information that we may receive from a Consumer Reporting Agency.

We do not disclose any personal, Non-Public Information about you to anyone, except as permitted or required by law. We will not disclose personal medical information about you, except as permitted by law or as you may authorize.

We restrict access to your personal, insurance and medical information to those of our employees who need to know that information in order to provide insurance or service to you. We are, and will continue to be, vigilant in the safeguarding of your personal, financial, and medical information. We maintain physical, electronic and procedural safeguards to comply with Federal and State regulations regarding the safeguarding of Non-Public Information.

It is our sincere desire to maintain complete, accurate and up-to-date records. You may contact us to access, as provided by law, information included in your file. We will promptly correct any error in our information. To protect your privacy, you will need to identify yourself by providing us with your name, date of birth and social security number.

Slovak Christmas Food Customs in our Family

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of prosperity, and they could foil forays by evil spirits.

• Pirohy (boiled dumplings of unleavened dough that are crescent-shaped and filled with potatoes and cheese, plum preserves, spinach or sauerkraut) – a traditional meatless Slovak food.

No one should leave the table until the meal was finished. Nothing would be wasted and leftover were given to the animals so they would be blessed. (Our dog would eat almost anything!) After the meal, the family would gather and sing traditional Christmas songs in Slovak, and a few in English. We recalled the jasličkáři, the Bethlehem strollers who used to visit people in Slovak villages and sing Christmas carols (koledy). The idea was to stress that Christ was the meaning of the season, and being together as a family, which itself was a blessing.

When the children were old enough, Christmas Eve culminated with the joyful celebration of Midnight Mass, or Christmas morning Mass. The family would spend the next two days together, opening gifts, eating leftovers, and visiting relatives, as December 26, St. Stephen's Day, was also a holiday. When we traveled to our hometown of Youngstown, Ohio, we would always attend Mass at St. Matthias, which celebrated a Slovak liturgy on holidays until recent times.

Finally, on Christmas morning and when visiting others who knew Slovak, I would recite this greeting of well wishes to my family and relatives, called a vinš. I learned this vinš from Topoľčany in central Slovakia, which was immediately spoken when entering a household.

Vinšujem vám na tieto slávne sviatky

Krista Pána narodenie,

Aby vám dal Pán Boh zdravie, šťastie,

Hojné božské požehnanie a po smrti

Kráľovstvo nebeské obsiahnuť.

Pochvalený buď Pán Ježiš Kristus!

Translation:

I wish you on these glorious holy days

Of the birth of Christ the Lord,

That the Lord God grants you health, happiness,

Lots of blessings from God, and after your death,

May you attain the heavenly kingdom.

Praise be the Lord Jesus Christ!

The visited household would always then answer: Na veky Amen. (Forever, Amen.)

Here are the words in the Spiš dialect that my father used for vinčovanie.

Ja Vám vinčujem na toto Božieho narodenia,

žeby Pán Boh dal vám dobré zdravie i

ľuboš do druhého Božieho narodenia.

Menšie hriechami, väčšie radosti, Božké milosti,

Pokojnejši, spokojnejši, rok jak žili a prežili.

Pochvalený budz Pán Ježiš Kristus!

Translation:

I wish you on this God's birthday,

That the Lord God will grant you good health and

Love that lasts until God's next birthday.

May you commit fewer sins, enjoy greater joys, and God's grace,

A more peaceful and more satisfying year than what you have lived through.

Praise be to the Lord Jesus Christ!

Again, the visited household would always then answer: Na veky Amen. (Forever, Amen.)

In sum, the coming of Little Jesus (Ježiško) stood at the center of our Christmas experience and contrasted with the glitz and glitter of a secular holiday. Slovak-American Christians did not forget the meaning of the season.

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MINUTES OF THE EXECUTIVE COMMITTEE MEETING

FRIDAY, OCTOBER 15, 2021

HOME OFFICE, INDEPENDENCE, OHIO

OPEN MEETING:

President Andrew Rajec opened the meeting at 9:00 AM and asked Thomas Ivanec to lead the prayer.

ROLL CALL:

Members attending: Andrew M. Rajec, President
 Kevin Collins, National Vice President
 Kenneth A. Arendt, Executive Secretary
 John Tokarsky, Treasurer (via teleconference)
 Thomas Ivanec, Regional Director (by invitation of the President)

ACCEPTANCE OF THE AUGUST MEETING MINUTES:

The President presented the minutes of the August 20, 2021 Executive Committee Meeting. A motion was made by Kenneth A. Arendt and seconded by Kevin Collins to accept the minutes as presented. Motion carried.

AQS MANAGEMENT, INC.:

Larry White, Byron White and Stephen Gonzalez, 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, they answered the Committee's questions.

Mr. White also presented new investment opportunities that the Committee will review and take under consideration.

EXECUTIVE SECRETARY'S REPORT:

Investment Updates

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

Monthly Disbursements

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

Disbursements for the month of September 2021:	
Death Benefits & Accumulations	\$ 267,394.23
Cash Withdrawals & Accumulations	\$ 42,796.09
Matured Endowments & Accumulations	\$ 0.00
Trust Fund	\$ 0.00

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

SALES AND MARKETING:

The President and Executive Secretary stated that a new insurance program will be mailed out to all members in October. Members will be given options to purchase additional insurance at a discounted premium rate. The program will run until December 31, 2021.

The President stated that since the Membership Meet is not being held this year due to the coronavirus pandemic, a Membership Meet will be held in 2022. He is looking into possible sites.

ECONOMIC OVERVIEW:

Annuity Rates:

The President stated that the annuity rates will remain the same and be reviewed at the next Executive Committee meeting.

Annuity sales 1-1-2021 thru 9-30-2021

Agents	\$60,927,207
Recommenders	\$ 3,516,669
Home Office	\$ 7,329,286
Total	\$71,773,162

Insurance premiums 1-1-2021 thru 9-30-2021

Agents	\$ 19,005
Recommenders	\$ 34,294
Home Office	\$142,009
Total	\$195,308

CONVENTION:

The Executive Secretary stated that the Home Office staff is making preparations with the Holiday Inn – Cleveland South Independence, the host of our 52nd Quadrennial Convention. The Executive

Secretary is working on the Convention Agenda and activity schedule. As more details are finalized, a report will be presented to the Board.

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 still following the recommendations of the CDC. The office is open with limited hours to maintain day to day operations. Any guests are asked to call before visiting.

VIRTUAL MEETINGS:

The President stated that he is still encouraging branches and districts to hold meetings, virtual or in-person and follow all the recommended CDC guidelines. Hopefully, conditions will improve.

BRANCH/DISTRICT QUALIFICATIONS:

The Executive Secretary encourages all branches and districts to refer to Bylaw 11.03 and Bylaw 11.04 in preparation for the 52nd Quadrennial Convention. If they have any questions, they should contact the Home Office. The Executive Secretary stated that information regarding the estimated number of delegates will be based on the number of members as of October 1. The estimated delegate count letters will be mailed out to the branches who qualify to attend the Convention. The final delegate count will be based on the number of members as of February 1, 2022.

MISCELLANEOUS:

Scholarship:

The President stated that there will be more scholarship opportunities for members starting in December. The program will include:

Catholic Grade School (grades 5-8)	\$500
Catholic High School	\$1,000
Colleges	\$1,500
Graduate School	\$1,500
Vocational/Trade School	\$1,000

Information regarding this program will be mailed out to the branches, districts and members and will be announced in the Jednota.

BRANCH REVIVAL COMMITTEE:

Thomas Ivanec of the Branch Revival Committee reported that a virtual meeting will be held on November 4 to discuss ideas on how to attract new members and have branches promote fraternal activities in their branches. The President will attend this meeting and give a report to the Board at the December meeting.

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 Kevin Collins to adjourn the meeting. Motion carried.

Thomas Ivanec closed the meeting with prayer.

Andrew M. Rajec
President

Kenneth A. Arendt
Executive Secretary

Answer to Puzzle

Solution to Puzzle from page 9

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

Statement as of September 30, 2021 of the **FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA**
ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	438,236,394		438,236,394	398,930,917
2. Stocks:				
2.1 Preferred stocks.....	2,250,000		2,250,000	500,000
2.2 Common stocks.....	2,199,053		2,199,053	2,066,768
3. Mortgage loans on real estate:				
3.1 First liens.....	14,913,165		14,913,165	966,976
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	497,669		497,669	512,395
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	329,870		329,870	359,364
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....42,817,651), cash equivalents (\$.....0) and short-term investments (\$.....0).....	42,817,651		42,817,651	39,547,813
6. Contract loans (including \$.....0 premium notes).....	1,179,397		1,179,397	1,169,065
7. Derivatives.....			0	
8. Other invested assets.....	9,780,235		9,780,235	8,964,590
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets.....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	512,203,434	0	512,203,434	453,017,888
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	5,369,831		5,369,831	4,583,834
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	57,628		57,628	46,755
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			0	
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....			0	
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
18.2 Net deferred tax asset.....			0	
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....			0	
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	550	550	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	517,631,443	550	517,630,893	457,648,477
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	517,631,443	550	517,630,893	457,648,477

Statement as of September 30, 2021 of the **FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA**
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....0 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	430,968,983	365,767,214
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	25,772,841	34,827,372
4. Contract claims:		
4.1 Life.....	300,000	300,000
4.2 Accident and health.....		
5. Policyholders' dividends/refunds to members \$.....0 and coupons \$.....0 due and unpaid.....	400,000	400,000
6. Provision for policyholders' dividends/refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholder's dividends/refunds to members apportioned for payment (including \$.....0 Modco).....		
6.2 Policyholder's dividends/refunds to members not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums.....	45,735	39,580
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....		
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$.....0 ceded.....		
9.4 Interest Maintenance Reserve.....	899,594	921,860
10. Commissions to agents due or accrued - life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....	76,297	101,745
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued.....	31,922	33,278
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes.....	19,006	19,006
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by reporting entity as agent or trustee.....	6,404,746	6,296,008
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....		
20. Net adjustment in assets and liabilities due to foreign exchange rates.....	9,511	9,511
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve.....	3,424,264	3,100,321
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....		
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....	2,748,100	1,000,000
24.10 Payable for securities lending.....		
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	1,264,326	1,060,987
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	472,365,325	413,876,882
27. From Separate Accounts statement.....		
28. Total liabilities (Lines 26 and 27).....	472,365,325	413,876,882
29. Common capital stock.....		
30. Preferred capital stock.....		
31. Aggregate write-ins for other-than-special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus.....		
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	45,265,568	43,771,595
36. Less treasury stock, at cost:		
36.10.000 shares common (value included in Line 29 \$.....0).....		
36.20.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	45,265,568	43,771,595
38. Totals of Lines 29, 30 and 37.....	45,265,568	43,771,595
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	517,630,893	457,648,477

Statement as of September 30, 2021 of the **FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA**
SUMMARY OF OPERATIONS

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts.....	73,473,842	29,514,181	46,423,786
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	13,105,316	13,079,435	20,225,043
4. Amortization of Interest Maintenance Reserve (IMR).....	333,588	293,675	382,409
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....			
7. Reserve adjustments on reinsurance ceded.....			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			
8.2 Charges and fees for deposit-type contracts.....			
8.3 Aggregate write-ins for miscellaneous income.....	123,395	1,875	4,986
9. Totals (Lines 1 to 8.3).....	87,036,141	42,889,166	67,036,224
10. Death benefits.....	2,644,813	2,486,463	3,771,531
11. Matured endowments (excluding guaranteed annual pure endowments).....			
12. Annuity benefits.....	13,263,072	10,258,706	14,293,721
13. Disability benefits and benefits under accident and health contracts.....			
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....	344,055	365,525	488,503
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....	267,518	448,047	396,297
18. Payments on supplementary contracts with life contingencies.....			
19. Increase in aggregate reserves for life and accident and health contracts.....	65,201,769	24,911,426	40,205,932
20. Totals (Lines 10 to 19).....	81,721,227	38,470,167	59,155,984
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	1,420,588	512,940	860,087
22. Commissions and expense allowances on reinsurance assumed.....			
23. General insurance expenses and fraternal expenses.....	2,853,488	2,758,139	3,205,008
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	103,128	94,002	115,530
25. Increase in loading on deferred and uncollected premiums.....			
26. Net transfers to or (from) Separate Accounts net of reinsurance.....			
27. Aggregate write-ins for deductions.....	(664,975)	(657,678)	(731,800)
28. Totals (Lines 20 to 27).....	85,433,456	41,177,570	62,604,809
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	1,602,685	1,711,596	4,431,415
30. Dividends to policyholders and refunds to members.....	309,476	307,143	429,586
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	1,293,209	1,404,453	4,001,829
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....			
33. 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).....	1,293,209	1,404,453	4,001,829
34. 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).....	(157,772)	3,543,953	(449,472)
35. Net income (Line 33 plus Line 34).....	1,135,437	4,948,406	3,552,357
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year.....	43,771,595	42,148,006	42,148,006
37. Net income (Line 35).....	1,135,437	4,948,406	3,552,357
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....	682,483	(3,546,497)	(2,717,292)
39. Change in net unrealized foreign exchange capital gain (loss).....			
40. Change in net deferred income tax.....			
41. Change in nonadmitted assets.....		1,946	1,946
42. Change in liability for reinsurance in unauthorized and certified companies.....			
43. Change in reserve on account of change in valuation basis, (increase) or decrease.....			
44. Change in asset valuation reserve.....	(323,943)	1,310,860	892,881
45. Change in treasury stock.....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....			
47. Other changes in surplus in Separate Accounts Statement.....			
48. Change in surplus notes.....			
49. Cumulative effect of changes in accounting principles.....			
50. Capital changes:			
50.1 Paid in.....			
50.2 Transferred from surplus (Stock Dividend).....			
50.3 Transferred to surplus.....			
51. Surplus adjustment:			
51.1 Paid in.....			
51.2 Transferred to capital (Stock Dividend).....			
51.3 Transferred from capital.....			
51.4 Change in surplus as a result of reinsurance.....			
52. Dividends to stockholders.....			
53. Aggregate write-ins for gains and losses in surplus.....	(4)	33,128	(106,303)
54. Net change in capital and surplus (Lines 37 through 53).....	1,493,973	2,747,843	1,623,589
55. Capital and surplus as of statement date (Lines 36 + 54).....	45,265,568	44,895,849	43,771,595

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RULES & REQUIREMENTS

Applicants must have: a minimum of \$5,000 of reserve insurance (Ordinary Whole Life, Twenty Pay Whole Life, or Single Premium Whole Life, NOT a JEP -JEP members as of December 31, 2021 are still eligible as long as they have been a member for 4 years); or minimum of \$500 in an annuity or Coverdell IRA with the FCSU for at least four years prior to April 1st of the year in which they are applying. Applicants are eligible to win once in each of the 5 categories.

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