



# Catholic Fraternal Jednota

THE UNION  
USPA#273500 ISSN1087-3392



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

Volume 131

WEDNESDAY, APRIL 13, 2022

NUMBER 6017

## President's Annual Report for the Year 2021 Presented at the Annual Board of Directors Meeting *Friday, March 25, 2022*

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

First, I would like us to remember and pray for our past National Officers,

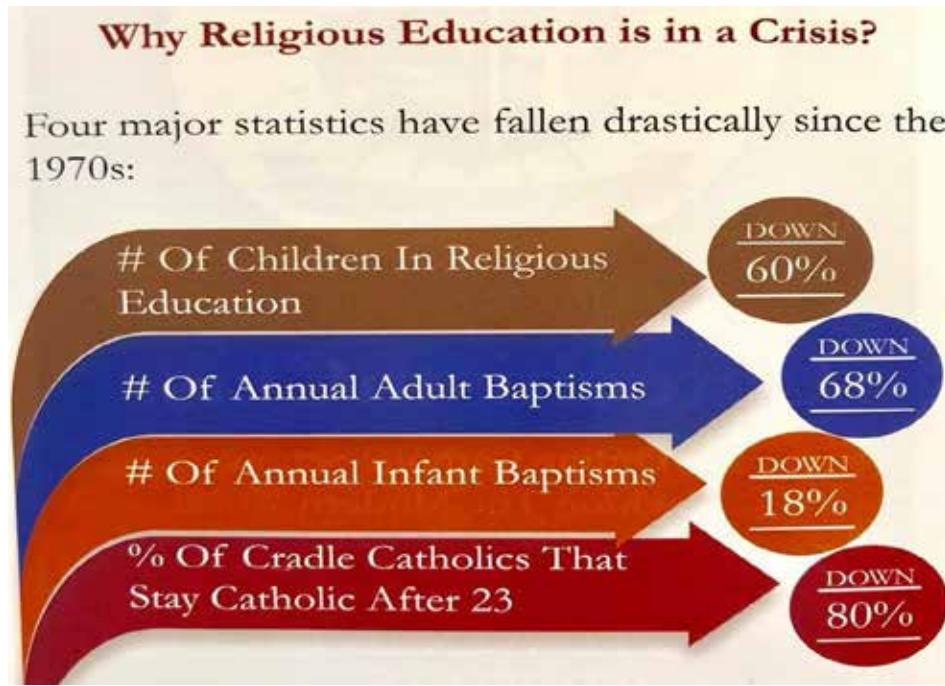
Andy Harcar, Sr. and George Matta II, and for all District and Branch Officers and all of the Members of the First Catholic Slovak Union who have reached Eternal Life since our March 2021 Board Meeting.

I want to thank our employees for their efforts and the Board of Directors for their support, and our Members, recommenders and independent agents for your continued interest in and support of the First Catholic Slovak Union, especially in this time of the Covid pandemic.

I would like to give my annual report by starting in a little different way. Typically, I start with our financial results, which are excellent by the way.

I have attached some sobering facts that I saw on the St. John the Baptist Slovak Church, Allentown website in 2018.

This chart speaks so clearly on religious education and maybe why Catholic fraternals, including the FCSU, are having difficulty in recruiting members and officers, especially young people. The numbers are shocking, specially the 80% figure. This speaks about problems in the Catholic Church and organized religion in general.



Our challenge is to find out ways to combat this alarming trend. I wish I had the answer. Is it because we as parents and adults don't provide a good example? Time for reflection for all.

The general U.S. economy was showing added job growth and record low unemployment, that is until the first weeks in February, 2020. Primarily due to the world-wide coronavirus explosion and sudden drop in oil prices, there was a panic in the financial markets. The stock market had sharp losses early, then subsequently rising to all-time highs. However, unprecedented economic stimulus, to counter the massive job losses and economic pain, has led to historic low interest rates. However recently, with the combination of "easy money" and a disrupted supply chain we are now seeing a sharp increase in inflation around the world. In addition, the recent Russian invasion of Ukraine has presented another world crisis, yet to be resolved.

Former president Richard Nixon is probably mostly remembered for his resignation in wake of the Watergate scandal in 1974.

But Nixon also ended the Vietnam War

in 1973, opened trade relations with China and negotiated a historic treaty with Russian leader Leonid Brezhnev to limit strategic nuclear weapons.

However, he almost destroyed the U.S. economy. To cure mild inflation, he imposed wage and price controls and that move bypassed the American free-market economy. Some may remember the phrase "5.5%". This was supposed to limit price increas-

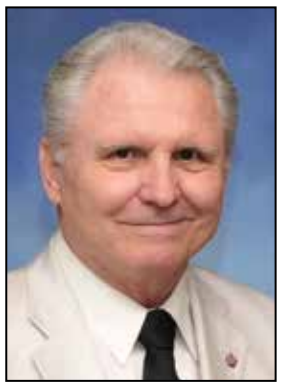
es and control inflation. I was a young attorney at the time working at Blue Cross and was tasked with implementing those controls. It was a nightmare.

He also ended the gold standard that tied the dollar's value to gold. Gold was at \$35/ an ounce in 1968, today it's at @\$1,900.

This move created a decade of "stagflation" and double-digit interest rates and a serious recession. Today, we have a national debt in the trillions and increasing daily along with a weakened dollar.

Are we repeating these mistakes again? Winston Churchill, English Prime Minister during WWII is attributed to say "Those who do not learn from history are doomed to repeat it."

The combination of "easy money", inflation the effects of COVID and apparent political polarization presents us with challenges



Andrew M. Rajec

continued on page 4

| Inside                       |        |
|------------------------------|--------|
| Editorial/Commentary .....   | 2      |
| Branch Announcements .....   | 20, 26 |
| District Announcements ..... | 21     |
| Articles in Slovak/English   |        |

### Christ is Risen! Alleluia, Alleluia!



Wishing a Blessed and a Happy Easter to all in the *Jednota* Family.

President Andrew M. Rajec



## Reflection

With this hymn, Pan Ježiš Kristus vstal z mŕtvých, we hear a resounding warm memory from persons in our earlier Slovak parishes. On Holy Saturday evening, as darkness settled in, a procession of parishioners began to form. Around the church and down the block they walked, singing joyfully the Alleluia refrain after the cantor intoned each verse of the hymn. The Monstrance and Eucharist, surmounted by a canopy, led the procession along with a statue of the resurrected Christ. Girls in white Communion dresses and altar boys in surplices made them special participants. Candles held by selected carriers lit the way as we reveled in the joy of Christ's resurrection this night. A solemn benediction in the church brought the Holy Week to closure.

### Pán Ježiš Kristus Vstal z Mŕtvých

1. Ježiš Kristus vstal z mŕtvých.  
Sbor: Alleluja, chvalme Boha,  
Boha svojho
2. Na potechu všetkých hriešnych.
3. Ktorý ťažku smrť podstupil.
4. Aby hriešnych nás vykupil.
5. Ku hrobu tri Márie šli.
6. Drahé masti ony niesli.
7. Anjela tam uvideli.
8. Od neho sa dozvedeli
9. Že Kristus Pán dnes z mŕtvých vstal.
10. Jak pred smrťou to zvestoval.
11. Preto plesaj vo dne, v noci.
12. Že Kristus vstal v svojej moci
13. Všetci teda prespevujsme
14. Čest a chválu Mu vzdávajme.

### JESUS CHRIST, OUR LORD, IS RISEN

1. Jesus Christ our Lord is risen.  
Ref.: Alleluia! God, we praise you!  
God, our Savior.
2. That we sinners are forgiven,
3. He, a painful death enduring,
4. Rescues us, our souls redeeming.
5. To the gravesite three Mary's hasten,
6. Bearing costly spices and ointments.
7. There they saw an angel most glor'ious,
8. Who revealed this message so  
wondrous:
9. Christ Our Lord this day is risen,
10. As before His death, he told us.
11. Let's rejoice both day and night,
12. Christ has risen by His own might.
13. Celebrate with song and rejoicing;
14. Laud our God with joy and  
thanksgiving.

Sister Maria Theresa Hronec, SS. C.M.

## Message from the National Chaplain

While stuck in a traffic jam on a local interstate highway, I began to reflect on how much has changed in two years. In March 2020, many places shut down due to the pandemic. Nobody was going to work, to school, to church, or to shop. For the most part, we all stayed home. The highways became semi-desolate. There weren't any daily morning or afternoon traffic jams.

Now things have opened and we can go places, but it costs a lot more to do so. The price of gasoline is almost double what it was two years ago. One would think that paying upwards of \$75 to fill the gas tank would entice people to not go out, but our highways and interstates are as crowded as ever.

It seems that nothing, not even the high price of gasoline, is preventing people from going where they want to go or doing what they want or need to do.

When Jesus commissioned Mary Magdalen to go tell the disciples he is risen from the dead, she ran to tell them. When she relayed what she saw and heard to the apostles, Peter and the disciple Jesus loved ran to the tomb and found it empty. Nothing could or would stop them.

Reflecting on this most joyous event of the Resurrection nearly 2,000 years after it happened can stir us with the same enthusiasm, urgency as the original eyewitnesses. Nothing is to deter us from spreading and sharing the Good News. Death is conquered. Jesus is risen.

You and your loved ones will be remembered in my Masses on Easter. Pán Ježiš Kristus vstal z mŕtvých! Radujme sa!



Rev. Thomas Nasta

Fr. Thomas A. Nasta  
National Chaplain

## Virtual Easter Basket Blessing

**Event:** A Virtual Easter Basket Blessing

**Date:** Saturday April 16th, 2022

**Time** 1pm EST - The log in time will start at 12:50 p.m. and end by 1:30 p.m.

**Email:** Easterbasket2022@outlook.com

Zoom Meeting ID: 858 0779 1452 Passcode: 903316

One tap mobile

+13126266799,,85807791452#,,,,\*903316#  
US (Chicago)

+19292056099,,85807791452#,,,,\*903316#  
US (New York)

Dial by your location

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+1 929 205 6099 US (New York)

+1 301 715 8592 US (Washington DC)

+1 346 248 7799 US (Houston)

+1 669 900 6833 US (San Jose)

+1 253 215 8782 US (Tacoma)

Find your local number: <https://us02web.zoom.us/j/kA9yR6dhH>.

Link to Virtual Easter Basket: [www.tinyurl.com/2369ce4x](http://www.tinyurl.com/2369ce4x)



A traditional Slovak Easter Basket

# 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, May 11  | Monday, May 2   |
| Wednesday, June 8  | Tuesday, May 31 |
| Wednesday, July 13 | Monday, July 5  |

Correspondents who are announcing upcoming events should remember that the JEDNOTA is printed MONTHLY, 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:  
Michael Kopanic, Editor; editor@fcsu.com  
First Catholic Slovak Union, Attention "JEDNOTA"  
6611 Rockside Road, Suite 300, Independence, OH 44131-2398  
FAX: 216-642-4310

# JEDNOTA

(ISSN 1087-3392)

Catholic Fraternal - Published Monthly

Publisher and Proprietor

**FIRST CATHOLIC SLOVAK UNION of the United States of America and Canada**

FCSU Corporate Center

6611 Rockside Road, Suite 300

Independence OH 44131-2398

MICHAEL KOPANIC, Editor; editor@fcsu.com

**SUBSCRIPTION RATES: UNITED STATES - \$25.00 All other countries - \$30.00**

**PRINTED AT: SUSQUEHANNA PRINTING, 1407 Hempstead Road, Lancaster, PA 17602**

Telephone: 216/642-9406 Fax: 216/642-4310

POSTMASTER: Please send address changes to:

Jednota, First Catholic Slovak Union, 6611 Rockside Road, Suite 300, Independence, OH 44131-2398

Periodical Postage paid at Cleveland, OH 44131 and additional mailing offices

## Easter Message from the National Vice President 2022

As we are about to enter Holy Week, our emotions are about to go through many spiritual and rich emotions. We may feel pain, remorse, and sadness that Jesus sacrificed his life for us. Then within days we rejoice in the Rising of Jesus who is to be seated at the right hand of his Father. As we reflect on all these emotions, let us also reflect on our journey this past year.

Have we always treated FCSU members and others in our lives with respect and trust? Did we help others for their true benefit without expecting something in return? Did we do everything possible to earn our own seat at the Last Supper?

May Perpetual Light shine upon our departed members – and May God Bless us all.

Kristus zomrel,  
Kristus vstal z mŕtvych,  
Aleluja!

**Kevin J. Collins, National Vice President**



Kevin J. Collins

## Easter Greeting from the Executive Secretary

May the light of the Risen Christ shine brightly into your lives this Easter, dissolving every sorrow and bringing you everlasting joy. As we approach this Holy Season, it is good to remember that death could not hold Him and that we are all called to rejoice in His Resurrection. On behalf of myself, my wife Theresa, our family, and the Home Office Staff, I wish all of our members and their families the many blessings of Easter.

**Kenneth A. Arendt, Executive Secretary**



Kenneth Arendt

## Your Phone Call Is Important to Us!



At the First Catholic Slovak Union, we take every phone call very seriously. Our goal is to deliver the best customer service possible – even in these challenging times.

Per current COVID-19 government guidelines and mandates, we remain closed to in-person visits with restricted hours for our Home Office employees that allow them to practice social distancing and other methods for ensuring their wellbeing.

Please take the following steps when you get our voice mail so that we can provide you with the level of service and attention you deserve.

1. Leave a brief reason for your call.
2. Be sure to state your full name, and spell your last name.
3. Along with your phone number, let us know the best time to contact you between the hours of 8:00AM and 4:30PM, M- F.
4. Remember that we can only discuss a contract or certificate with the owner or with permission from the owner.

## Dear Fellow Fraternal Members and Readers,

This month we prepare for and celebrate the Passion of our Lord and His glorious Resurrection on Easter, known as Veľka noc in Slovak. As a people of great faith and traditions, Slovaks hold dear the rituals associated with Holy Week and the Resurrection. The days of the week are explained with some customs described in several brief articles, including one about bringing ants in the home during Holy Week, as well as some religious reflections on the meaning of season, including a translated hymn by Sister Hronec. Be sure to attend the online basket of blessings if you can.

In addition, the issue contains a page with Slovak Easter basket customs from Larry Kozlowski's "Celebrate Easter ... Slovak Style", and an article about how to call the Holy Week days in Slovak.

You will also note the addition of beginning Slovak lessons by Dr. Renáta Kamenárová, the Director of the Slovak Program at the University of Pittsburgh. Her first article discusses the need for a literary Slavic language during the Early Middle Ages, when SS. Cyril and Methodius traveled as missionaries to Great Moravia. We are fortunate to have the benefit of her years of experience teaching the Slovak language in the Studia Academica Summer School and at the University of Pittsburgh and elsewhere in the USA.

Members may also look forward to a host of fraternal activities, ranging from bowling in the spring to summer picnics and golf outings in PA and Ohio. After hunkering down from the covid virus, these are something to take advantage of, renew old friendships, and meet new members.

We continue to pray and think about the terrible ordeal which the peoples of Ukraine, our fellow Slavs, have undergone since the commencement of the horrible war in Europe. I encourage all of you to consider donating to help the many refugees through "Slovak-Americans Stand with Ukraine", or directly to "Slovak Catholic Charities". Pán Boh zaplat' (The Lord God will repay you)!

Finally, I would like to express my gratitude to the many readers who have congratulated me on my new position as editor and expressed their appreciation for my decades of writing for our Jednota newspaper. I invite all members and readers to send messages to a new section which I plan in the future: Letters to the Editor. Hopefully, this will provide an opportunity for input on our articles and offer some fresh ideas on how we might continue to help our society and publication grow and innovate.

Feel free to send a message to the editor by mail to the society or at the following e-mail address: [editor@fcsu.com](mailto:editor@fcsu.com) - Note this is a new e-mail.

With sincere fraternal regards, so úprimným bratským pozdravom,

**Dr. Michael J. Kopanic, Jr., editor (redactor)**  
e-mail: [editor@fcsu.com](mailto:editor@fcsu.com)

"For God and Nation" (Za Boha a národ).



Dr. Michael J. Kopanic, Jr

## Get FCSU In Your Inbox!



Stay up-to-date with the FCSU. Receive the current issue of Jednota right in your inbox – along with all the latest member info. It's free, easy and safe. We'll never share your email address! To sign up: <https://www.fcsu.com/contact/>

## Saints Cyril and Methodius Appeal Continues in March

The Saints Cyril and Methodius Appeal is in its 44th year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of April 1, the 2022 Appeal has received \$18,755 from 151 donors. Among the 45 donations received from Catholic Slovak Fraternal Branches and Districts, Branch 3, Branch 35, Branch 45, Branch 85, Branch 112, Branch 162, branch 173, Branch 213, Branch 320, Branch 382, Branch 746, Branch 853, and District 17 of the First Catholic Slovak Union have donated a combined total of \$1,075. Donations to date have also been received from 3 parishes, 28 clergy and religious, and 75 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

All wishing to contribute to the 2022 Appeal is asked to fill out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 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. Hvozdic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Our Lady of Victory Parish, Harveys 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 Church, Pennel, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

### 44<sup>th</sup> Annual Saints Cyril and Methodius Appeal

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Amount \$ \_\_\_\_\_

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

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

# President's Annual Report for the Year 2021

continued from page 1

to our country. The situation in Ukraine puts the spotlight on Eastern Europe where again the specter of war and human suffering is occurring. The people of Europe have endured two world wars in the last century that killed and injured millions of people and again raises the threat of nuclear world destruction. Remember the Cuban missile crisis in the 1960's? Is it pride, hate, arrogance, greed or a combination? We all have to examine our own conscience.

That all being said, the First Catholic Slovak Union must prudently invest our Members' funds while also trying to grow our membership, promote our Catholic Faith and the Slovak culture entrusted to us by our ancestors.

2022 will present a very challenging investment environment as we already have seen. The shape and the future of our Society has to be and will be addressed. The future is in our hands.

The unexpected advent of COVID 19 in early 2020 and the nationwide surge and severity in 2020 and 2021 caused major impacts on people, on the world economies, as well as on the First Catholic Slovak Union. A few of our employees, including myself, tested positive and had to quarantine. The Home Office remained in operation with rotating staff and limited hours. Walk-in business was not allowed. We are not yet back to normal, although things appear to be improving.

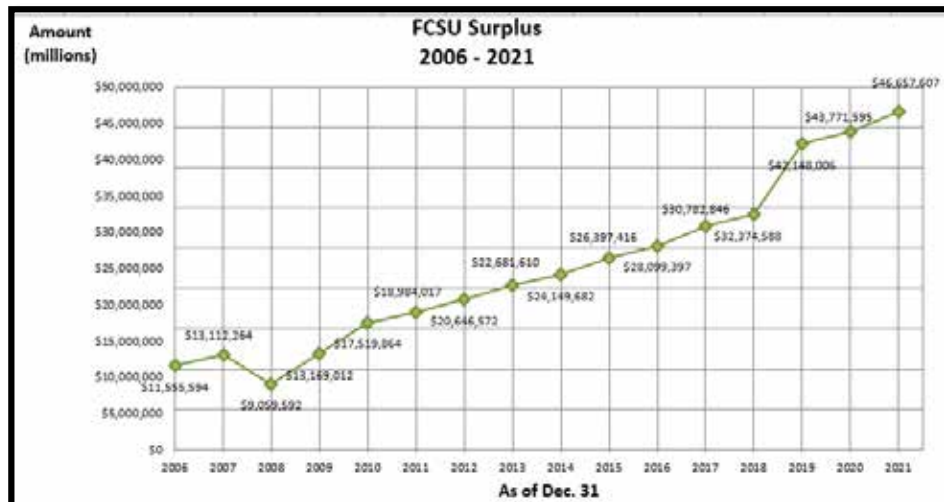
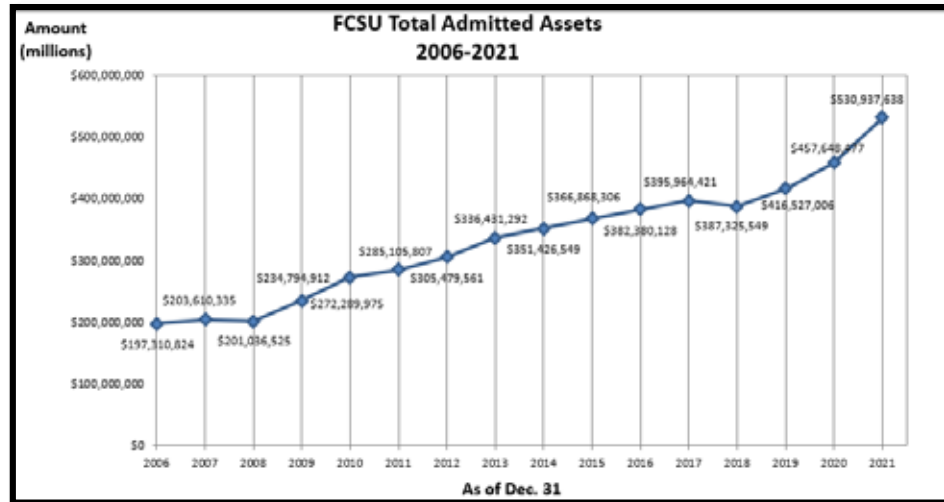
As vaccinations and immunity increase, the U.S. is gradually getting more back to normal. However, it will probably take some time until normalcy returns.

Despite this, I am proud to say 2021 was an outstanding financial year for the First Catholic Slovak Union. Assets increased to an all-time high of \$530,937,638 and surplus at 12/31/2021 stands at a record \$46,657,607. Annuity sales in 2021 were over \$90 million, a record figure, this was more than \$45 million over the 2020 sales and well in excess of our 2021 sales target. Thank you to our team at the Home Office.

In the past few years 60-70% of our annuity sales came through independent agents. In 2021, over 75% of our annuity sales came thru independent agents. In the first two months of 2022 agents produced 80% of annuity sales while 19% came thru the Home Office. We anticipate this to continue as we add new independent agents.

Our December 31, 2021 financial report was filed as required with the State of Ohio, our state of domicile, as confirmed by our outside Actuary Ed Cowman with Miller & Newberg, and audited by the outside Auditors Hosack, Specht, Muetzel and Wood, LLP.

Keep in mind as of 12/31/1995 the Society had assets of only \$100,267,344 dollars and surplus of only \$3,649,651 dollars. As of 12/31/2006 the FCSU had assets of \$197,310,824 and surplus of \$11,555,594. Today the Society has over \$530 million in assets and over \$46 million in surplus. (See graphs below).



As I noted previously, we cannot expect a new record of profits and increased surplus every year. We cannot take these favorable results for granted, especially in this very competitive sales environment and challenging investment environment. I have said many times, it is easier to lose money than to make it.

As of December 31, 2021, FCSU solvency ratio was over 113%, higher than many of the 25 largest insurance companies in the United States. The solvency ratio means that there are assets of \$113 dollars for every \$100 dollars of liabilities.

I am pleased and proud to report that the First Catholic Slovak Union, even with the more stringent rules has a Risk Based Capital ratio of over 900, a sign of financial strength. Sur-

plus is very important. If we want to attract young, financially savvy new Members, we must show financial stability and strength.

I will be attending the annual meeting of CEOs of the American Fraternal Alliance (AFA) in April. Most fraternal are losing members and those few that are gaining members are only through annuity sales. Many fraternal have merged, either voluntarily or were forced or pressured by state insurance departments. There are projections that membership of the AFA will decline in 5-10 years from the current 60 to anywhere from 30-45. There were well over 100 fraternal at one time. The landscape is changing and we must adapt to survive. Those fraternal with the strongest financials can survive.

While we have been criticized for stressing surplus and RBC ratios, financial strength is paramount. I have said many times it's harder to be fraternal when you don't have money to fund fraternal activities or causes. Our financial strength enables us to expand our FCSU Scholarship Program, which we have done. In addition, we will soon be administering the Stephen C. Matula Scholarship Fund with funds donated by Mr. Matula.

The challenge, however, continues for us in many areas and for various reasons. As I have said before, our Society wants to have a goal of attaining an A.M. Best or Kroll rating of A- within four years. Kroll has recently affirmed our BBB- rating.

## 2022 CHALLENGES

Our Jednota was founded in 1890 and has survived the problems and the issues thru many decades. Today we face additional challenges that the Board and Membership must address and find answers. It will take examination, and maybe some individual sacrifice to address and solve these challenges.

The challenges the Society faces in 2022 are varied and many are not new. They include the investment environment, interest rates, the number of Recommenders, new agents, existing and new Branches, membership and fraternalism.

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

We have actively explored merger of other Slovak fraternal; so far without positive responses.

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

## MEMBERSHIP AND MARKETING

We have made some strides in membership aided by our very competitive annuity rates. However, many current Members or children or family of Members have not taken advantage of insurance and especially our very attractive annuities. They are missing out.

Many new members have no other connection to the FCSU. Theirs is solely a financial decision.

We now have over 450 independent agents. With variations from month to month 70-85% of new annuity premium comes through independent agents. What will our Society look like in a few years?

Too many Branches receive the annual FCSU stipend and don't use it for membership activities. Too many Branches are not active enough to even qualify for the stipend. In Compliance with our By-Laws we have combined a number of Branches over the past number of years and will be forced to continue. The upcoming Convention will have fewer delegates than in 2018.

We have a "Matching Funds" program to involve our Members through their branches and district to assist their parish or other charities. We will publicize this more. It matches or exceeds other fraternal.

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

New picnics have been announced for 2022 in the Cleveland area and PA.

Covid has impacted our branches. Some have been holding "virtual" meetings with some success. However, it is hard to replace personal contact.

## FRATERNALISM and HERITAGE

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

Our Branch and District Officers and Members must be willing to make the effort to build their Branches and Districts, holding events such as Christmas parties, Vilijas, kids' events, community and church projects, etc., and attending funeral wakes for deceased Members. We thank those individuals, branches and districts for their efforts. I know this is easier said than done.

We continue to add to and change displays in our Museum at our Home Office in Independence. We continue to receive items. The Board has previously approved \$50,000 to plan this renovation. Covid has put Home Office and Museum renovation on hold.

The delicate issue of our Convention costs has been raised with our Board members. We have also received comments from state regulators and the KROLL Rating Agency, and the American Fraternal Alliance regarding governance.

Our Jednota Editor for twelve years Terri Ivanec retired in January and we hired a new Editor, Michael Kopanic. There will be and we can expect a few transition hiccups. The Society supports various Slovak and Catholic organizations, and causes, including the Slovak Catholic Federation, Slovak League of America as well as many others, including charities in Slovakia. I pledge to continue to support our Slovak heritage and Slovak and Catholic organizations, and causes, as well as a continuing relationship with the Slovak Republic through its Embassy in Washington, D.C.

# 2021 Annual Report of the Executive Secretary

## March 25, 2022

Reverend Father, Mr. President and Members of the Board of Directors of the First Catholic Slovak Union of the United States of America and Canada; it is my pleasure to present this 2021 report to you, the Board of Directors of the FCSU.

The Society enjoyed continued successful operating results for the year 2021, despite the continuing challenges presented by the COVID-19 Pandemic. Operating profits were much improved over 2020 results. The Society continues to enjoy profitable operations, as it has for a number of years. Net gain from operations before capital gains amounted to \$3,022,244, and after payment of \$434,824 in Dividends. Total asset value increased 16.0% (\$73,288,611) as reported on the Annual Statement. Realized capital losses were \$142,041 and unrealized capital gains were \$629,675. Liabilities increased \$70,402,599 (17.0%) mainly resulting from the large increase of Annuity Reserves, which benefited from over \$90,000,000 of Annuity Premium. Surplus increased 6.6%. Details follow:

|   |              |
|---|--------------|
| Total Operation Gain and Capital Gains(Losses) for 2021 |              |
| Gain per Page 4, Line 31                                | 3,022,244    |
| Realized Capital Losses                                 | \$ (142,041) |
| Net Gain Page 4, Line 35                                | \$ 2,880,203 |

There were Deferred Capital Losses (IMR) (\$396,557).

The surplus increase of 6.6% was due to the operating gain, which was generated by the large production of Annuity premium. The premium funds were used to purchase additional assets. Unrealized gains/(losses) were as follows:

|                                 |                   |
|---------------------------------|-------------------|
| (a) Bonds                       | \$ 248,805        |
| (b) Common Stock (Unaffiliated) | \$ 37,547         |
| (c) Other Invested Assets       | <u>\$ 343,323</u> |
|                                 | \$ 629,675        |

The following additional items affected Surplus:

|                       |              |
|-----------------------|--------------|
| (a) AVR Increase      | \$ (623,887) |
| 2021 Surplus Increase | \$2,886,012  |

Insurance in force decreased \$194,000 in 2021 (This is the smallest decrease in the past five years). Life insurance production remains in the forefront of society marketing.

The Society investments emphasize Bonds (88.2%), mortgages and Other Invested Assets as its main investments. Other invested assets include Hedge, Strategy and Situation Funds. The Society also purchases Preferred and Common Stocks.

The Society had \$15,945,623 of cash.

2021 Common Stocks value is \$2,106,577 (0.8% of assets).

The Society is a member of the Federal Home Loan Bank and has used funds available at very favorable interest rates to help generate investment income. The funds acquired through the FHLB are managed by the FCSU Executive Committee. During 2021, FHLB advancements were \$21,524,847.

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

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

**Financial Position:**

Our 2021 premium income is broken down as follows:

|                |                     |
|----------------|---------------------|
| Life Insurance | \$ 1,603,443        |
| Annuities      | 90,884,808          |
| Total          | <u>\$92,488,251</u> |

Investment income for 2021 is broken down as follows.

**Investment Income for 2021:**

|                                 |                    |
|---------------------------------|--------------------|
| Government Bonds                | \$ 848,509         |
| Bonds                           | 19,309,095         |
| Preferred Stock                 | 90,649             |
| Common Stocks/Un-Affiliates     | 35,387             |
| Mortgage Loans                  | 442,694            |
| Real Estate                     | 251,997            |
| Certificate Loans               | 68,474             |
| Short Term Investments          | 68,931             |
| Write-ins for Investment Income | <u>(1,200,000)</u> |
| Total Investment Income         | \$ 19,915,736      |

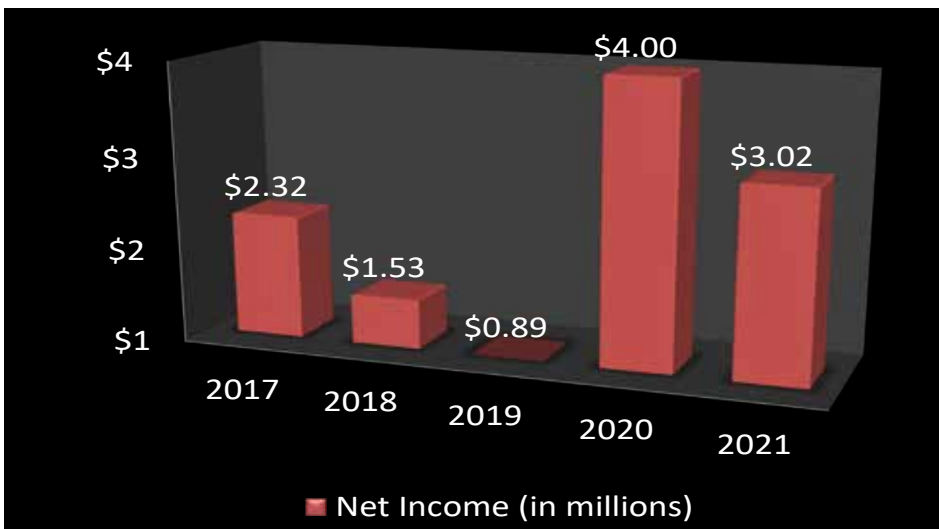
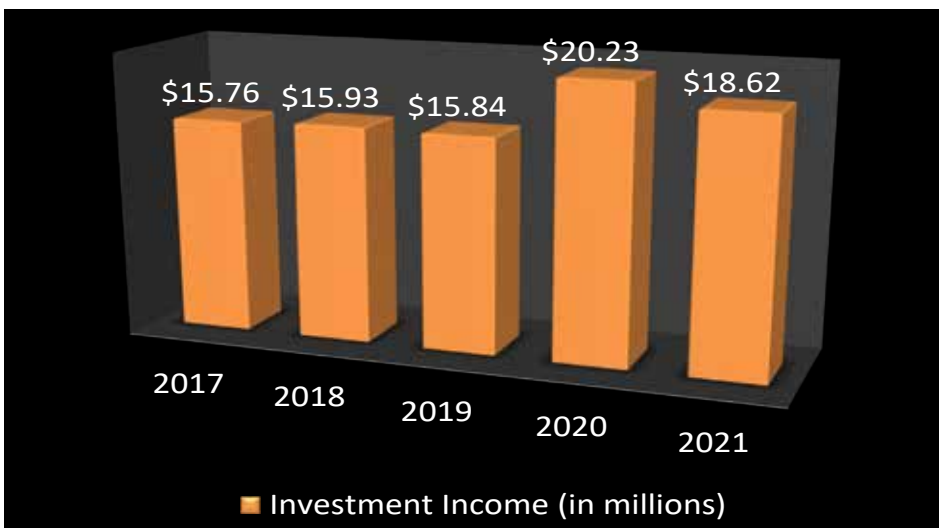
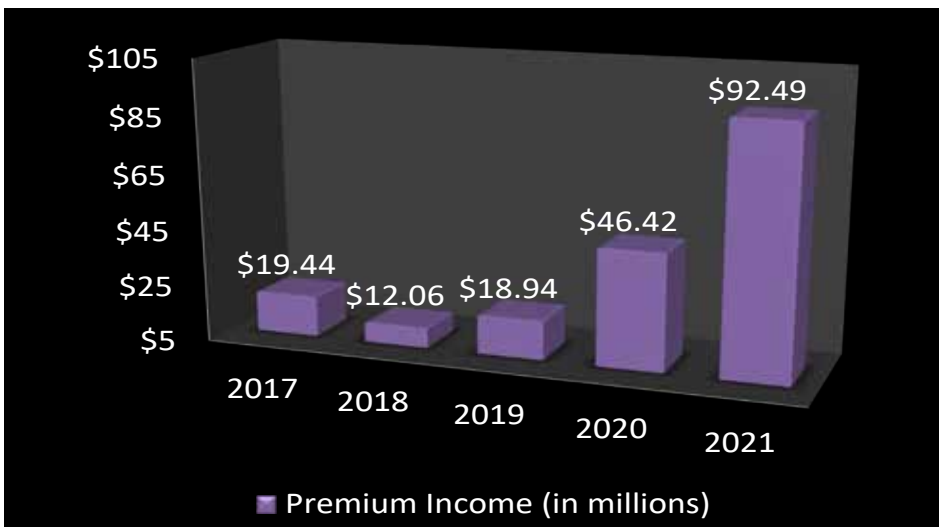
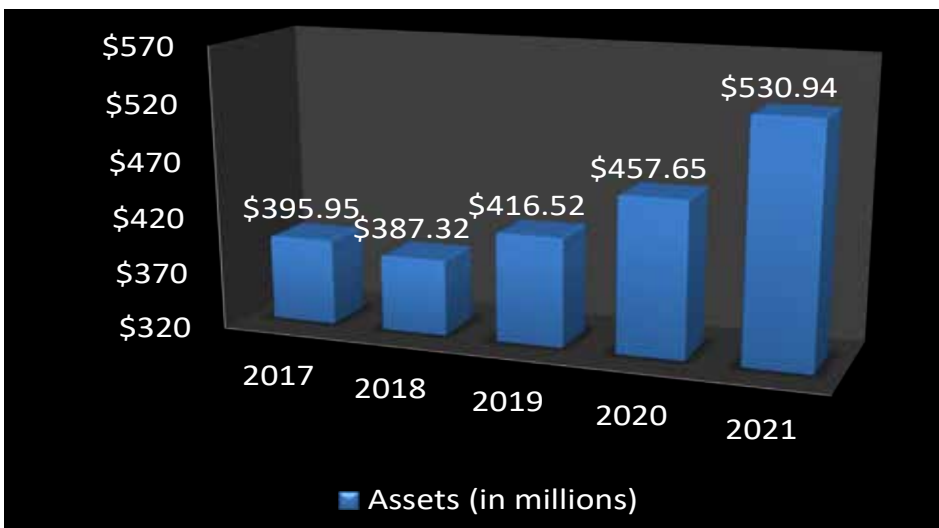
**Investment Expenses:**

|  |                    |
|--|--------------------|
| Depreciation on Real Estate and Other  |                    |
| Investment Expenses (Investment Taxes, |                    |
| License Fees, etc.)                    | <u>(1,294,170)</u> |
| Net Investment Income                  | \$ 18,621,566      |

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

|             | 2017        | 2018        | 2019        | 2020        | 2021        |
|-------------|-------------|-------------|-------------|-------------|-------------|
| Assets      | 395,957,087 | 387,320,134 | 416,524,510 | 457,648,477 | 530,937,088 |
| Prem Income | 19,448,102  | 12,068,358  | 18,944,367  | 46,423,786  | 92,488,251  |
| Inv Income* | 15,764,562  | 15,936,994  | 15,841,382  | 20,225,043  | 18,621,567  |
| Net Income  | 2,326,018   | 1,534,236   | 891,852     | 4,001,829   | 3,022,244   |
| Surplus     | 30,782,846  | 32,374,585  | 42,148,006  | 43,771,595  | 46,657,607  |

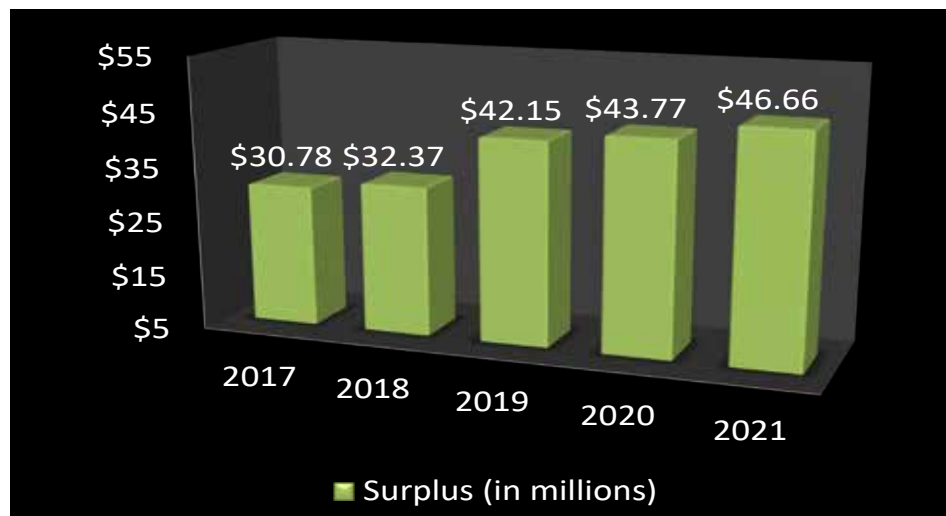
\*This includes a one-time dividend of \$3,602,388 from Jednota holding company in 2020.



Continued on page 6

## 2021 Annual Report of the Executive Secretary

continued from page 5



### Financial Position:

Summary: Realized capital losses of \$142,041; plus, operating gains of \$3,022,244; plus, unrealized gains of \$629,675; less \$623,887 of AVR increase; increased surplus by \$2,886,012.

The Society's IMR now stands at \$142,354, and the AVR is at \$3,724,208. The common stock and real estate components of the AVR are at maximum. Overall, the AVR is at 85.3% of total maximum.

The Society's solvency ratio is 109.63%. When the IMR and AVR are combined with surplus, the solvency ratio is 110.5% (consistent with prior years).

The Society again experienced a large increase in premium income of 99.2% from the previous year with annuity premium income increasing 103.1%. Investment income decreased 7.9% because of the \$3,500,000 one-time dividend included in 2020 investment income.

Bonds are 88.2% (+1.0%) of the Society's assets, with an average maturity of 12.1 years. The Organization enjoys excellent bond quality with 98.1% of the bonds in the two highest NAIC rating classes. Preferred Stocks make up .8% of invested assets, and Common stock 0.4%, which serve to provide diversity and balance to the portfolio, as well as to provide the benefit of growth potential in the market. Other assets consist of mortgages (5.4%); and all others (5.2%), including cash on hand of \$15,945,623. About 15% of the cash is in Government securities.

The most significant changes to liabilities were: policy reserves increased 21.9% (much greater annuity premium); Deposit type accounts decreased 26% (decreased FHLB loans), IMR decreased 84.6%; AVR increased 20.1%; Funds held as Trustee decreased 1.8%. The AVR increased 20.1% partially due to the Unrealized Gains and investment purchases. The AVR is 85.3% of the 2021 maximum. The real estate and common stock Equity component are at 100.0% of the 2021 maximums. Average lapse ratio is very favorable for the past 5 years. The Society enjoys loyal membership.

The Organization's total admitted assets are \$530,937,088, a 16.04% increase due to increased premium income. Five-year asset growth is \$134,979,981 or 34.09%.

In 2021 the Board adopted to use the Commissioners Annuity Reserve Valuation Method when calculating the reserves for our annuity products. This method allows us to calculate our reserve factors more accurately.

### Operations:

Life premium income decreased 4.7%, led by a 13.6% decrease in Single Premium, plus level Renewal premium, and a slight increase in first year premium. Annuity premium income increased 103.1% and totaled \$90,884,808 versus \$44,741,922. Overall total premium income increased 99.2%. Sales activity consists of contracted General Agencies, Independent Agents, and Member Agents. The Society is successfully active in recruiting agents and general agents. Investment income was 7.9% lower despite efforts to keep up with the large increase in premium income. Total income for the year was 66.5% higher.

Total member benefits were 23.1% higher primarily because of a 31.2% increase in annuity benefits paid. There was a 37.7% increase in interest paid; 6.5% decrease in Death benefits. Life reserve demand was 54.6% lower, and annuity reserve demand was \$40,763,116 (104.0%) higher, consistent with the greater annuity premium production and benefit activity. Total Operation Expenses were 27.3% higher. Commissions were 109.9% higher, reflecting the greater annuity premium production. General Expenses were 5.7% higher. Management continues to monitor expenses, and expense levels in relation to income. Dividends to members were \$434,824 which is at a slightly higher level than prior years. The Society realized a gain from operations of \$3,022,244, after payment of dividends. Realized capital losses were \$142,041.

Net Income was \$2,880,203. The AVR increased by \$623,887, primarily due to realized losses on bonds, plus the growth in assets.

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

### Cash Flow and Liquidity:

The items which provide liquidity are \$15,945,623 of cash, \$2,106,577 of common stock, over \$15,700,000 of bonds maturing in less than one year; almost \$92,488,251 of premium income; and over \$18,000,000 of investment income. Expected outgo for benefit payments, commissions, dividends and expenses are about \$28,650,000, if the same amount of premium income and withdrawals are incurred in 2022. The Society enjoyed \$83,301,844 of positive operation cash flow in 2021.

The Society experienced slightly lower operating profits, which is consistent with the large premium increase and 2021 capital losses. Asset growth in 2021 was outstanding. The net

investment rate of return, although somewhat affected by the lower interest rates available in 2021, will be at a lower level. The Society markets no other major interest sensitive product other than annuities.

There are no plans for any major expenses or outlays.

### Risk Based Capital:

The Risk Based Capital calculations indicate that total adjusted surplus is \$50,581,815. This does not include the \$142,354 in the IMR. The total for 50% of the calculated RBC was \$5,386,318. The RBC ratio was affected by the inclusion of new bond calculation factors in the RBC calculation. Our RBC for 2021 is 939, well above the state minimum requirement.

The Society had two Insurance Regulatory Information System ratios outside NAIC designated ranges; change in premium and change in reserving. The items have been covered in this report.

Total security trading activity was \$233,240,884 in 2021.

### Insurance in Force:

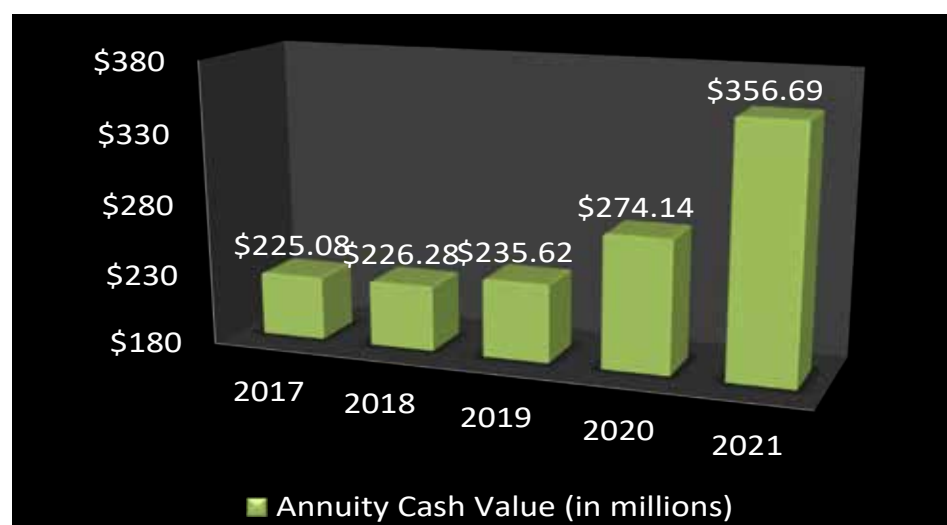
The Society recorded a decrease of \$194,000 in insurance in-force. Insurance in-force has decreased 2.2% since 2017.

### Summary:

Our 2021 financial statements, quarterly and year-end were compiled and completed on a timely basis and filed with the various states in which we are licensed to do business. We are continually in contact with the regulatory agencies of the various states regarding their requirements, which are constantly changing. We are in compliance with all of the states' and NAIC accounting regulations.

In 2021 we had a loss in insurance membership (death claims, cash withdrawals, expels, etc.) of 827 members compared to a loss of 805 in 2020. We had a decrease in the number of life insurance certificates of 1,037 in 2021 compared to a loss of 1,111 in 2020.

As of December 31, 2021, the Society had 7,902 annuity certificates. As of December 31, 2021, annuitant membership totals 5,073 annuitant members (this total does not reflect branch agreements). The total cash value of our annuity accounts for 2021 was \$356,686,779 compared to \$274,155,212 in 2020 (30% increase). In just the last 5 years, cash value of our annuity account has increased 37%. In 2017 assets totaled \$225,084,563



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

The Home Office has our expanded search for new independent insurance agents to sell our products has been successful. We have over 450 agents with signed contracts with our Society and they are making our products available to their clients. Our agents have access to our agent portal which allows them to view their client's accounts online. Our independent agents receive monthly emails on our annuity rates and insurance products.

We are licensed in 27 states. We are licensed in the following states: Arizona, Colorado, Connecticut, Florida, Georgia, Kentucky, Illinois, Indiana, Iowa, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, Nevada, New Jersey, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, West Virginia, Virginia, and Wisconsin. This will provide an opportunity to market our insurance and annuity products and recruit new independent agents in these states. In 2022 we plan to explore the potential of being licensed in more states.

New insurance premium rates and insurance application forms have been generated to accommodate a newly updated mortality table that is used in the development of insurance products. The updated standard table - the 2017 Commissioners Standard Ordinary (CSO) Table - has been adopted by the National Association of Insurance Commissioners (NAIC) for use beginning in 2020. In 2021 we were required by the NAIC to update all our annuity suitability applications to be in compliance with the states we are licensed in. The new annuity applications are available on our website at [www.fcsu.com](http://www.fcsu.com).

The First Catholic Slovak Union, like other fraternal benefit societies and insurers, is mandated by the state (s) in which it operates to comply with these changes adopted by NAIC. Since the 1940s, the insurance industry by law has been regulated by the states in order to

Continued on page 7

## 2021 Annual Report of the Executive Secretary

continued from page 6

protect policy buyers. State regulations are designed to make sure insurance rates aren't too excessive; and they ensure insurance rates aren't so low that the insurer becomes insolvent and doesn't have the funds to meet their financial obligations to their insured. Insurance regulation also is in place to prevent unfair discrimination against policyholders based on factors unrelated to the risks insured.

In 2021 our marketing firm and Home Office staff began working on updating our presentation that will be used at our training seminars offered to branches and districts. These seminars are designed to educate our branch officers, district officers and recommenders not only about our existing products but also our new products and ways to present them. We believe these seminars will help stimulate the growth of our Society, develop motivation and strengthen the relationship between the Home Office, our branches and recommenders. Our goal is to keep the lines of communication open among our branches, districts, recommenders and the Home Office. We encourage our district officers, branch officers and recommenders to personally discuss their thoughts and ideas with us. Due to the coronavirus pandemic no seminars were held in 2021. We hope to schedule seminars later in 2022. We are also working on developing virtual training seminars that will be available to our branches and districts.

Our highly qualified Home Office staff was available to answer any questions concerning rates, and completing applications during the continued coronavirus pandemic in 2021. The Home Office staff was required to follow the CDC guidelines put in the place by the Governor of Ohio which included; wearing masks, social distancing and disinfecting common areas. To better serve our members and to increase efficiency, we currently offer an automatic premium payment service, which enables our members to have their premium payments automatically deducted from their bank accounts. Automatic deposit for annuity checks is also available to our annuity holders. For the convenience of our members, we accept Visa and MasterCard for premium payments, loan payments and newspaper subscriptions. In 2022 we will begin offering online premium payments and annuity deposits.

Per state regulations, starting April 1, 2020 commissions will not be paid to non-licensed recommenders who sell insurance or annuity policies for the First Catholic Slovak Union. Only licensed agents will receive a commission. Non-licensed recommenders will receive a referral fee.

A \$25 referral fee will be paid to non-licensed recommenders for each insurance policy issued once underwriting is complete and the first-year premium has been paid. The referral fee applies to the following policies: Whole life or single premium whole life policies with a face amount of \$5,000 or more, Term policies with a face amount of \$25,000\* or more excluding JEP policies.

A \$25 referral fee will be paid to non-licensed recommenders for each annuity policy once underwriting is complete and the policy has been issued. The referral fee applies to the following policies: Annuity policies with a deposit of \$2,000 or more.

In 2021 we continued to encourage our current recommenders to obtain their state insurance license. Generally, to obtain a full insurance license a person will be required to take an exam and must take continuing education classes to maintain the license. A full insurance license allows a person to solicit any amount of insurance or annuities with no restrictions. In some states a person may apply for a restricted fraternal license and not be required to take an exam or to take continuing education classes. A restricted fraternal license limits the amount of insurance or annuity products sold. We are offering an incentive plan to our recommenders and any member interested in representing the FCSU as a state licensed insurance agent an opportunity to do so with this incentive plan. The FCSU will pay ½ (one half) of the cost to obtain a life insurance/annuity license in your state. This includes the cost of the required courses and the license fee (the tuition and license fee varies by state). Based on productivity the FCSU will pay for ½ (one half) of the renewal. If you wish to become a licensed agent in your resident state, please contact the Home Office for further information.

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

Our in-house marketing team is working with a local marketing firm, Visia to modernize our marketing efforts with innovative newspaper ads, promotions, and emails. Visia created 3 videos for FCSU which include, who we are, a product video and an agent recruitment video. These videos are available on our website.

We have published more information concerning our products in our Jednota, our official organ, to better inform our members about our products. Our Editor Teresa Ivanec retired on February 28, 2022. When Editor, she worked hard to improve the appearance of our paper by adding color and additional articles to the paper. All articles should be sent to the Home Office or they may be emailed to the new Editor Michael Kopanic at [editor@gmail.com](mailto:editor@gmail.com). In 2021 we continued sending out a monthly newsletter which highlighted our upcoming events, fraternal events, a link to our online Jednota newspaper, products, announcements and Slovak articles with the English translation.

In 2021 we continued to update our website, <https://www.fcsu.com/> so that when you visit it you will not only have the latest information regarding our insurance and annuity products but also information about what is going on in the FCSU (branch meetings, district meetings,

etc.). We are encouraging all branches and districts to send information about their activities to the Home Office so we may include the news on our website and in the Jednota newspaper (English and Slovak sections). We also feature Slovak articles with the English translation. The current issue of Jednota is available our website as well as issues dating back to 2006. The website contains links to Slovak news agencies, the Slovak Embassy and other interesting topics. We continue to offer insurance quotes on our website for the convenience of all our members.

We encourage members to use our online member portal which we launched in 2021. This allows members to create an account to log in and view all their active life insurance and annuity policies that they own. They can see their personal information, beneficiary information and values of each policy.

We are continually updating our computer system to be more efficient to ensure that it meets and exceeds all state and NAIC requirements. We strive to improve our Home Office operations and have taken every precaution to protect our members financial information. We have installed anti-virus protection and firewalls along with windows updates to guard us against any outside threats. We have purchased Cyber Security Insurance for the additional protection of our members. We test our system every year and have audits performed by outside firms.

In 2021 our outside auditors, Hosack, Specht, Muetzel & Wood, conducted a remote audit due to the coronavirus pandemic. Their audits consisted of a complete review of our quarterly and year-end financial statements for period ending December 31, 2021 and our Home Office operations. As a result of these audits our Society received an excellent review. Our internal auditors performed several audits in 2021 and found everything to be in order. We have already scheduled several audits for 2022.

The Ohio Department of Insurance also completed their financial exam audit as required by every insurance company domiciled in the state of Ohio. They found everything to be in order and stated there were no violations of state regulations.

During 2021, we continued to merge inactive branches with active branches. This is an ongoing issue since many of our branch officers are unable to continue to service the members in their branches.

Per FCSU bylaws the branches are still required to meet the requirements set forth by our FCSU Convention to qualify for the branch stipend. We encourage our branch officers that if they are unable to perform their duties and cannot find anyone in their branches to take over their duties, to call the Home Office. We will try to merge them with an active branch. For those branches that do not wish to merge, the Home Office can offer you guidelines as to how you can meet the requirements and receive the stipend. Throughout 2021 the requirements for the financial obligations (bylaw section 4.05) has been mailed to all branch officers and published in the Jednota newspaper as a reminder of the expectations for each branch. Due to the coronavirus pandemic many branches held virtual meetings. The Board of Directors strongly recommended that branches hold virtual meetings and they were given many options. A virtual meeting will count as a meeting towards the branch stipend.

The FCSU has an outstanding scholarship program, which will be expanded in 2022 to 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 |

More information regarding these scholarships will be available on our website and in the Jednota newspaper. Members may contact the Home Office for information concerning the scholarship program.

The Jednota Benevolent Foundation, which is separate from the Society's scholarship program, is available to any person pursuing post-secondary education. To be eligible for this one-time scholarship, the applicant must be of Slovak descent and Catholic faith. At this time, ten non-renewable scholarships in the amount of \$500.00 each are expected to be awarded.

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

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

Looking into the future of 2022, I look forward to seeing everyone at our 52nd Quadrennial Convention at the Holiday Inn Cleveland South in Independence, Ohio July 30 – August 2, 2022. The site was chosen by the Board of Directors. We plan to utilize electronic voting for our motions and officer elections. Also, electronic daily check-in for our delegates. We also have several fun events planned at the Convention with the help of the Vice President Kevin Collins.

We have two National/Regional Picnics planned for 2022. Making Memories at Wiegand Lake Park in Novelty, Ohio on June 12, 2022 and at Knoebels Amusement Resort in Elysburg,

Continued on page 27

Annual Statement for the year 2021 of the **FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA**  
**ASSETS**

|   | Current Year |                            |  | Prior Year                  |
|---|--------------|----------------------------|--|-----------------------------|
|   | 1<br>Assets  | 2<br>Nonadmitted<br>Assets | 3<br>Net Admitted<br>Assets<br>(Cols. 1 - 2) | 4<br>Net<br>Admitted Assets |
| 1. Bonds (Schedule D).....  | 463,037,250  |                            | 463,037,250                                  | 398,930,917                 |
| 2. Stocks (Schedule D):   |              |                            |  |                             |
| 2.1 Preferred stocks.....   | 4,250,000    |                            | 4,250,000                                    | 500,000                     |
| 2.2 Common stocks.....  | 2,106,577    |                            | 2,106,577                                    | 2,066,768                   |
| 3. Mortgage loans on real estate (Schedule B):  |              |                            |  |                             |
| 3.1 First liens.....  | 28,193,816   |                            | 28,193,816                                   | 966,976                     |
| 3.2 Other than first liens.....   |              |                            | 0  |                             |
| 4. Real estate (Schedule A):  |              |                            |  |                             |
| 4.1 Properties occupied by the company (less \$.....0<br>encumbrances).....   | 492,761      |                            | 492,761                                      | 512,395                     |
| 4.2 Properties held for the production of income (less \$.....0<br>encumbrances).....   | 320,038      |                            | 320,038                                      | 359,364                     |
| 4.3 Properties held for sale (less \$.....0 encumbrances).....  |              |                            | 0  |                             |
| 5. Cash (\$.....15,945,623, Schedule E-Part 1), cash equivalents (\$.....0,<br>Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA)..... | 15,945,623   |                            | 15,945,623                                   | 39,547,813                  |
| 6. Contract loans (including \$.....0 premium notes).....   | 1,182,267    |                            | 1,182,267                                    | 1,169,065                   |
| 7. Derivatives (Schedule DB).....   |              |                            | 0  |                             |
| 8. Other invested assets (Schedule BA).....   | 9,650,063    |                            | 9,650,063                                    | 8,964,590                   |
| 9. Receivables for securities.....  |              |                            | 0  |                             |
| 10. Securities lending reinvested collateral assets (Schedule DL).....  |              |                            | 0  |                             |
| 11. Aggregate write-ins for invested assets.....  | 0            | 0                          | 0  | 0                           |
| 12. Subtotals, cash and invested assets (Lines 1 to 11).....  | 525,178,395  | 0                          | 525,178,395                                  | 453,017,888                 |
| 13. Title plants less \$.....0 charged off (for Title insurers only).....   |              |                            | 0  |                             |
| 14. Investment income due and accrued.....  | 5,650,289    |                            | 5,650,289                                    | 4,583,834                   |
| 15. Premiums and considerations:  |              |                            |  |                             |
| 15.1 Uncollected premiums and agents' balances in the course of collection.....   | 108,404      |                            | 108,404                                      | 46,755                      |
| 15.2 Deferred premiums, agents' balances and installments booked but deferred<br>and not yet due (including \$.....0 earned but unbilled premiums).....   |              |                            | 0  |                             |
| 15.3 Accrued retrospective premiums (\$.....0) and contracts subject to<br>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<br>Cell Accounts (Lines 12 to 25).....                                    | 530,937,638  | 550                        | 530,937,088                                  | 457,648,477                 |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....  |              |                            | 0  |                             |
| 28. TOTAL (Lines 26 and 27).....  | 530,937,638  | 550                        | 530,937,088                                  | 457,648,477                 |



Annual Statement for the year 2021 of the **FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA**  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

|   | 1<br>Current Year | 2<br>Prior Year |
|---|-------------------|-----------------|
| 1. Aggregate reserve for life contracts \$.....446,187,350 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....   | 446,187,350       | 365,767,214     |
| 2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....  |                   |                 |
| 3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....  | 25,771,894        | 34,827,372      |
| 4. Contract claims:   |                   |                 |
| 4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....  | 300,000           | 300,000         |
| 4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....   |                   |                 |
| 5. Policyholders' dividends/refunds to members \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....   |                   | 400,000         |
| 6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:   |                   |                 |
| 6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$.....0 Modco).....   |                   |                 |
| 6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$.....0 Modco).....   | 400,000           |                 |
| 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 (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)..... | 44,470            | 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 (IMR, Line 6).....   | 142,354           | 921,860         |
| 10. Commissions to agents due or accrued - life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....  | 112,889           | 101,745         |
| 11. Commissions and expense allowances payable on reinsurance assumed.....  |                   |                 |
| 12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....   | 71,775            | 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 (Exhibit 3, Line 9, Col. 6).....  | 18,776            | 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.....   | 6,182,080         | 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 (AVR Line 16, Col. 7).....  | 3,724,208         | 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.....   |                   | 1,000,000       |
| 24.10 Payable for securities lending.....   |                   |                 |
| 24.11 Capital notes \$.....0 and interest thereon \$.....0.....   |                   |                 |
| 25. Aggregate write-ins for liabilities.....  | 1,314,174         | 1,060,987       |
| 26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....   | 484,279,481       | 413,876,882     |
| 27. From Separate Accounts Statement.....   |                   |                 |
| 28. Total liabilities (Line 26 and 27).....   | 484,279,481       | 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 (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....   |                   |                 |
| 34. Aggregate write-ins for special surplus funds.....  | 0                 | 0               |
| 35. Unassigned funds (surplus).....   | 46,657,607        | 43,771,595      |
| 36. Less treasury stock, at cost:   |                   |                 |
| 36.1 .....0.000 shares common (value included in Line 29 \$.....0).....   |                   |                 |
| 36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....  |                   |                 |
| 37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....  | 46,657,607        | 43,771,595      |
| 38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....  | 46,657,607        | 43,771,595      |
| 39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....  | 530,937,088       | 457,648,477     |

Annual Statement for the year 2021 of the **FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA**  
**SUMMARY OF OPERATIONS**

|   | 1<br>Current Year | 2<br>Prior Year |
|---|-------------------|-----------------|
| 1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)  | 92,488,251        | 46,423,786      |
| 2. Considerations for supplementary contracts with life contingencies   |                   |                 |
| 3. Net investment income (Exhibit of Net Investment Income, Line 17)  | 18,621,567        | 20,225,043      |
| 4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)  | 382,949           | 382,409         |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses  |                   |                 |
| 6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)   |                   |                 |
| 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  | 144,711           | 4,986           |
| 9. Totals (Lines 1 to 8.3)  | 111,637,478       | 67,036,224      |
| 10. Death benefits  | 3,527,368         | 3,771,531       |
| 11. Matured endowments (excluding guaranteed annual pure endowments)  |                   |                 |
| 12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)   | 18,754,197        | 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   | 499,764           | 488,503         |
| 16. Group conversions   |                   |                 |
| 17. Interest and adjustments on contract or deposit-type contract funds   | 545,658           | 396,297         |
| 18. Payments on supplementary contracts with life contingencies   |                   |                 |
| 19. Increase in aggregate reserves for life and accident and health contracts   | 80,420,136        | 40,205,932      |
| 20. Totals (Lines 10 to 19)   | 103,747,123       | 59,155,984      |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)                                   | 1,805,274         | 860,087         |
| 22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)  |                   |                 |
| 23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)  | 3,389,089         | 3,205,008       |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)   | 125,638           | 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  | (886,714)         | (731,800)       |
| 28. Totals (Lines 20 to 27)   | 108,180,410       | 62,604,809      |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)  | 3,457,068         | 4,431,415       |
| 30. Dividends to policyholders and refunds to members   | 434,824           | 429,586         |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)   | 3,022,244         | 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)  | 3,022,244         | 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) | (142,041)         | (449,472)       |
| 35. Net income (Line 33 plus Line 34)   | 2,880,203         | 3,552,357       |
| <b>CAPITAL AND SURPLUS ACCOUNT</b>  |                   |                 |
| 36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)  | 43,771,595        | 42,148,006      |
| 37. Net income (Line 35)  | 2,880,203         | 3,552,357       |
| 38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0  | 629,675           | (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           |
| 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   | (623,887)         | 892,881         |
| 45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)   |                   |                 |
| 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   | 21                | (106,303)       |
| 54. Net change in capital and surplus for the year (Lines 37 through 53)  | 2,886,012         | 1,623,589       |
| 55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)  | 46,657,607        | 43,771,595      |

# The 28th annual Slovak Ball in New Jersey

The 28th Slovak Ball, organized by the Slovak-American Cultural Center (S-ACC), and held at the Royal Manor in Garfield, NJ, on February 26, 2022, may go down in history as one of the most extraordinary Slovak balls ever held! Whether it was the fact that The Slovak Ball took place after two years of grueling Covid restrictions, or perhaps because this was the only Slovak Ball occurring in 2022, or conceivably as a result of the incredible performance of the wonderfully talented Ondrej Kandráč (superstar from Slovakia), or maybe because guests savored each other's company and our precious Slovak culture in the shadow of ominous events unfolding in Europe—the evening was filled with a very sweet and special sense of beauty, celebration, friendship, and joy.

The Slovak Ball began at 7 pm with a cocktail hour featuring drinks from Royal Manor's open bar, including the event's elegant signature drink, the "Venetian 22"—a take on the "French 77" cocktail—which proclaimed the evening's theme of "Masquerade" and which was served beneath an impressive ice sculpture carved in the shape of a masquerade mask. Appetizers included an eclectic mix of American and European hot and cold stations and a selection of Slovak specialties, including Slovak-style open-faced sandwiches ("obložené chlebičky"), "bryndzové halušky" (the Slovak national dish) topped with bacon and served in smart cocktail glasses, and mini breaded cutlets ("vyprážené rezne"), courtesy of Slovak chefs working in the Royal Manor's kitchen.

At 8pm the 300+ guests proceeded to the Royal Manor Grand Ballroom, decorated to celebrate "Fašiangy" (Slovak carnival) with centerpieces of ornate gold and white trees hung with authentic "perníčky" (Slovak traditional gingerbread) in the shape of masquerade masks decorated with elaborate icing and spelling out "The Slovak Ball 2022." The perníčky were made by Petra of Petra's Unique Cookies, located in Chicago. Petra herself, together with her family, flew in from Chicago to participate in the festivities. Guests took home the perníčky as souvenirs (those which were not eaten on the spot, of course!).

Slovak dignitaries, including the Slovak Ambassador to the U.S., Radovan Javorčík and his wife Michelle, the Permanent Representative of the Slovak Republic to the United Nations, Michal Mlynár and his wife Andrea, and the Slovak Consul General Milan Vrbovský and his wife Zuzana. They greeted guests and offered words of appreciation for the opportunity to celebrate Slovak culture and to share in the joy of the evening, while remembering those suffering as a result of war in Ukraine and sickness due to the global pandemic. Vicar General of the Eparchy of Parma, Ohio, Father Marek Visnovsky (Branch 24), offered the benediction. Professional ballroom dancers Denisa Jančušová and Marek Gábor, owners of ballroom dance school G&J Studios in Hillsborough, NJ, officially opened the Ball with a stunning waltz. Present amongst the 300+ guests were many members of the First Catholic Slovak Union who attend each year! A great big thank you to Mrs. Idka Rajec (Branch 89) and Mr. Andrew Rajec (Branch 89), Director of Sales, at First Catholic Slovak Union for supporting the event as well as home office staff – Miriam



Picture left to right: Consul General Milan Vrbovsky; Michelle Joanne Javorčíková; Zuzana Vrbovská; Dr. Andrea Mlynárová; Guinness World Record holder and author Vanessa O'Brien; FCSU Region 1 Director and President of Slovak-American Cultural Center Sabina Sabados; Permanent Representative of the Slovak Republic to the United Nations Michal Mlynár; Ambassador of the Slovak Republic to the United States Radovan Javorčík; and Secretary of the Slovak-American Cultural Center Peter Krajnak.



Visnovský (Branch 24), Terezia Pončáková (Branch 24) and her fiancé Chris Balega. In attendance were also representatives of various Slovak organizations including Director of the Slovak Institute in Cleveland and the Program Director of the Slovak Radio Milan Kobulský (Branch 450) as well as representatives of Slovak organizations

from the United States including Board members from Friends of Slovakia (based in Washington DC), Slovak Professional in NY, Czech and Slovak Association (based in Boston), and many more. Clergy representing the Slovak faithful communities of Trenton, New York City, Clifton, Perth Amboy, Linden, and Parma included: Fr. Peter Bujdoš (Branch 746), Fr. Štefan Chanas, Fr. Francis Conka (Branch 746), Fr. Martin Kertys, Fr. Dušan Nemeč, Fr. Martin Vavrák



**continued on page 10**



## Slovak Sunday after The Slovak Ball

On a sunny Sunday afternoon, tri-state area Slovaks gathered together for the Slovak Ball afterparty in the Upper East Side overlooking beautiful Central Park. The event was hosted by Stacy and Rudo Seč and Jan and Eva Lysak. The afterparty featured the Slovak Ball's special guest, Ondrej Kandráč, who even performed for the excited crowd! It was an afternoon filled with singing, dancing, laughter and delicious, homemade kapustnica. Slovaks in New York presented Ondrej with a New York Rangers jersey with "KANDRAC" on the back and the symbolic #38. This was the number of the legendary captain of the Slovak national team, Pavol Demitra. Demitra played in the NHL All-Star Game in 1999, 2000 and 2002. Following the party, Ondrej attended the New York Rangers vs. Vancouver Canucks game at Madison Square Garden. In attendance were members of Branches 45 (NYC), 716 (NYC) and 746 (Linden).

-Article by Simonka Lysakova



Emma, Amy, and Emily with Ondrej Kandráč. These young ladies are US-born but proud Slovaks at heart. Ondrej is wearing the New York Rangers jersey that the Slovak community presented him with at the party.

## The 28th annual Slovak Ball in New Jersey

continued from page 9

and his wife Anka, and Fr. Marek Visnovsky and his wife Miriam (Branch 24).

Express Band led by Marek Šoltis provided outstanding music throughout the evening, including traditional Slovak dance music as well as American and European classics of various genres. At roughly 11pm, special guest performer from Slovakia Ondrej Kandráč, the legendary musician, artistic director, and folk interpreter, took to the stage. Ondrej captured the hearts and minds of his audience, and for the next hour and a half, as Ondrej energetically performed selection after selection of Slovak folk music, both vocally and on the violin, guests danced and sang the night away. Ondrej's performance was a feat extraordinary, and on that night, Ondrej earned the love and admiration of a Slovak-American audience. Ondrej performed his final music selection together with his 11-year old son, Ondrej, Jr., an aspiring singer and violinist in his own right! Ondrej even sang the Slovak anthem which had everyone in tears. Ondrej maintains a strong online presence and can be followed on Facebook, Instagram and YouTube. Since returning to Slovakia, Ondrej has announced concerts in Košice and Prešov for the benefit of humanitarian aid to Ukraine. We look forward to following Ondrej in the future and thank him for sharing his unique talents and energy with American audiences.

After midnight, the famous Slovak Ball Raffle began with drawings for unique prizes donated by generous sponsors and donors. The proceeds of the raffle go to support the mission of S-ACC and the Scholarship Fund which gives scholarships to students eager to learn the Slovak language through the University of Pittsburgh's Slovak Language Studies program. Prizes included such items as: round-trip ticket to Europe via LOT airlines; dinner for four at the res-

idence of H.E. Permanent Representative of the Slovak Republic to the United Nations Michal Mlynár; "Dinner in the Sky" at Peak Restaurant, located on the 101st floor of 30 Hudson Yards; a hand-painted "Jesus the Bridegroom Icon," courtesy of renowned iconologist Fr. Marek Visnovský (Branch 24); tickets to the Metropolitan Opera, weekends in the Hamptons (with fishing excursion) and Catskills (with skiing); Slovak language textbooks from the "Križom-Krážom" series donated by author and the interim Director of the Slovak Studies Program, Department of Slavic Languages and Literatures, University of Pittsburg Dr. Renata Kamenarová; Slovak products such as Nestville Slovak whiskey and Goral Vodka from Wesmont Liquors G4 located in Wood Ridge, NJ and a basket of goodies from Jednota!

The evening concluded with a midnight buffet featuring roast pig, potato pancakes and all the fixings. Dancing continued until 2am! The Slovak Ball Committee that organized the event was led by Jednota Region 1 Director, Sabina Sabados (S-ACC President and Ball Chairwoman), Tanya Pulver (S-ACC Treasurer and Branch 45 member) and Peter Krajnak (S-ACC Secretary). A big thanks to the entire S-ACC Board for all the time and efforts dedicated to making the event a success. Thank you again to all of the Jednota members who consistently show their support and attend The Slovak Ball from Branches: 24 (Cleveland), 45 (New York City), 89 (Wisconsin), 450 (Cleveland), 716 (New York City, and 746 (Linden, NJ).

Photos featured with this article are of Jednota members. For more photos, videos, and the full concert, visit: SlovakAmericanCC.org. What a night!

- Article written by: Tanya Pulver, S-ACC Secretary and Branch 45 member

- Photo credits: Jozef Pavlik and Maynard Wallace

Region 1 Director Sabina Sabados with organizers of the Sunday gathering Eva Lysaková of Branch 716 and Stacy Sec.



Ladies photo op with the performer! The afternoon was filled with singing and dancing!

Jednota members from Branch 45, 716, and 746.



Jednota members with Ondrej Kandráč at the New York Rangers vs. Vancouver Canucks game.



## Let's talk about the Slovak language and culture

I am honored with the request to prepare this column regularly and committed to helping you learn interesting new facts about Slovak language, culture and history. I can't wait to share my passion for linguistics and cultural history with you.



Dr. Renáta Kamenárová  
Director of the Slovak Studies Program  
University of Pittsburgh

## “Thessalonica brothers” Saints Cyril and Methodius - the Apostles of the Slavs

*Fascinating history of Slovak orthography and literacy (Part 1)*

Imagine that you live in the 9th century in the city Thessalonica (now Thessaloniki, Greece), your family is very wealthy, and you are receiving an excellent education. You and your siblings are bilingual, speaking the language of numerous Slavs in that province. You have an extraordinarily brilliant mind and mental skills that designate you to become a professor of philosophy in the imperial university in Constantinople. Your life is going to change, when Rastislav, duke of Great Moravia (present-day Moravia and Slovakia) asks the Emperor Michael III for missionaries to educate the Slavs in their own tongue. What would you do as a first task? Where would you start? You have never been to Great Moravia, there is no alphabet for that language, and the only thing you know is that people over there speak very similarly as Slavic people in Thessalonica... What a challenge!!

Well, your first task is to invent an alphabet. You are very smart, so you know that there are some vowels and consonants similar to Greek language, so you adopt the letters/graphemes from the Greek alphabet. But to create an alphabet which would completely reflect all the Slavic sounds, you will use some characters from other oriental writing systems and also invent your own letters based on the Christian symbols (the cross, the circle and the triangle)... Great job, your first task is done! You invented the Glagolitic alphabet, the first Slavic script with 38 characters.

Your mission is to help spread Christianity among Slavic population in Great Moravia and such a system (alphabet) is required in order to translate Byzantine liturgical books into the Slavic language. Let's keep in mind that the only Slavic language you know is the dialect of your native Thessaloniki. You and your brother are both brilliant scholars and after months of hard work (remember - no electricity, paper, pens, dictionaries, Google translate...) the translation of The Gospels into the language written in the Glagolitic script, later known as Old Church Slavonic, is done!! And now (actually, in 863) you are both ready to travel to about 750 miles distant location for several months to bring this alphabet and translation to the Moravian people. (BTW Did you know that the average medieval person never traveled more than 20 miles from their place of birth? And in the 16th century it would take you around 6 weeks to cover the same distance?)

Once you arrive in Great Moravia, you start work among the Slavs by using the new language in the liturgy and work on the translation of other liturgical books. This made possible your biggest task - the introduction of a Slavic liturgy. You and your brother were busy training disciples for almost another three and a half years.

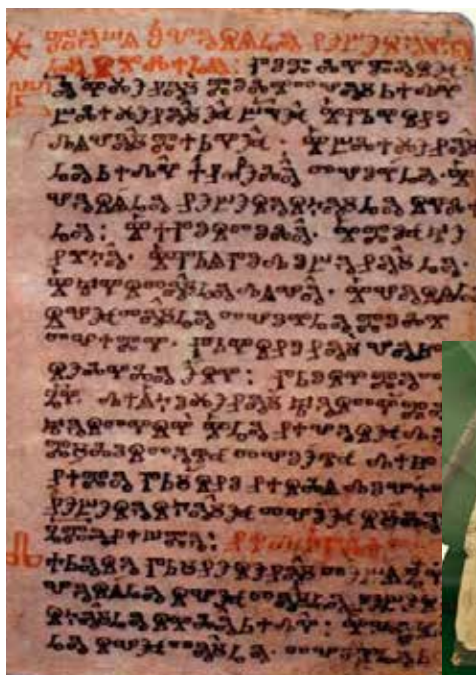
There is still one very difficult challenge - you all are being accused of heresy since only three languages are accepted as sacred, namely, Hebrew, Greek and Latin. You, your brother and your disciples decide to travel to Rome, and talk to the new pope Adrian II. ... What a success, you all manage to eliminate the conflict, and worship in the Slavic language is approved!!!!

Unfortunately, during a trip to Rome, you become very ill and soon pass away.

You, Constantine Cyril, died very young, at age 42 on February 14, 869. But together with your brother Methodius, you both created the Old Church Slavonic language and laid the foundations of Slavic literatures and cultures in a very short period of time. Your mission has a foundational role in the formation of our Slovak self-definition and we will be thankful forever.



Saints Cyril and Methodius - the Apostles of the Slavs, Czechoslovak Nationality Room, University of Pittsburgh



One of the oldest surviving manuscripts in Old Church Slavonic is the Kiev Glagolitic Missal, dated at the latter half of the 10th century. (Both pictures are from Wikipedia)



## Stephen C. Matula SCHOLARSHIP



FIRST CATHOLIC SLOVAK UNION announces  
**STEPHEN C. MATULA SCHOLARSHIP**  
for 5 college students of Slovak heritage

### Who can apply?

Applicants of **Slovak heritage** are eligible to apply as high school seniors, or during any year of full-time enrollment in an accredited College/University. Applicants can apply each year in college (up to 4 years).

Applicants must complete and sign an official Scholarship application obtained from a branch officer, the Home Office or [www.fcsu.com](http://www.fcsu.com) and mail it to: Stephen C. Matula Scholarship, FCSU, 6611 Rockside Rd, #300, Independence, OH 44131. Applicants must provide a high-resolution headshot photo and also email it to [scholarship@fcsu.com](mailto:scholarship@fcsu.com).

Winners will be chosen by the Scholarship Committee and checks will be payable to the winner's educational institution after submitting proof of college enrollment.

Winners must provide a report on their progress in college, including transcript and a summary of use of the funds by the end of the school year.

### What to provide?

- Completed application
- Photo
- Official transcript
- Essay
- 3 Letters of recommendation

**5 scholarships**  
**\$4,000 each**

### Deadline to apply May 31, 2022

Find Scholarship Applications at [WWW.FCSU.COM](http://WWW.FCSU.COM) ([www.fcsu.com/membership-benefits/scholarships](http://www.fcsu.com/membership-benefits/scholarships)).  
For more info call us at 800-533-6682 or email [scholarship@fcsu.com](mailto:scholarship@fcsu.com).

# LEARN SLOVAK THIS SUMMER



## APPLICATIONS ARE OPEN FOR SUMMER 2022!

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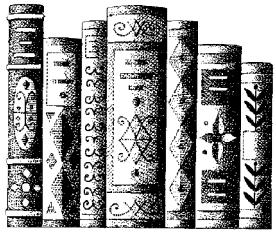
**Program dates: June 6-July 15**

**Non-degree-seeking learners welcome**

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SLI 2021



# Book Corner



## Celebrate Easter ... Slovak Style by Lawrence G. Kozlowski

Slovakia is a small territory, a tiny and independent country (since January 1, 1993) in the heart of Europe, rich in heritage, traditions, and folklore. Slovakia is a place where eastern and western cultures mix together. "Celebrate Easter ... Slovak Style" is a unique collection of Slovak customs, traditions (Easter Basket Blessing Symbolism), folklore, recipes (Rezanky, Čeregi, Palacinky, Pirohy, Halubky, Halušky, Pagač, Syrek, Paska, Chren, Klobasi, Kolačky, Rožky, Babovka, Pečene & more), and folk arts (Easter Whips, Palm Weaving & Egg Decorating). Keep your precious Slovak heritage alive and celebrate the priceless treasures of Slovak Easters past and is an inspiration for Slovak Easters of the future.

See p.15 for a sample page from his booklet.

"Celebrate Easter ... Slovak Style"

\$13.75 Each

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3 Books For \$30.00

--Free Shipping---

L.G. Kozlowski

525 Beatty Road

Monroeville, Pa. 15146



## Holy Week in Slovakia

Michael Kopanic, Jr., Ph.D.

Here are few common terms for Holy Week and Easter in Slovak, with transliterations to help with pronunciation.

Palm Sunday = **Kvetná nedeľa** [Kvet-naah nye-dyeh-lah] literally it means, Blossom Sunday

Holy Week = **Pašiový týždeň** [Paw-she-o-veh teezh-den] The "ň" is like 'ny' in "canyon."  
Literally meaning „Passion Week“.

or

**Veľký týždeň** [Vell-kee teezh-den] literally, Great Week

or

**Svätý týždeň** [Sveh-tee teezh-den] literally, Holy Week

Monday of Holy Week = **Modrý pondelok** [mow-dree pone-deh-loke] literally, Blue Monday

Tuesday of Holy Week = **Šedivý utorok** [Sheh-dee-veee oo-toe-roke] literally Gray Tuesday

Wednesday of Holy Week = **Škaredá streda** [Shkaw-reh-dah streh-dah] literally, Ugly Wednesday

Holy Thursday = **Zelený štvrtok** [zeh-leh-nee shtver-toke] literally, Green Thursday

Good Friday = **Veľký piatok** [Vell-kee pyaah-toke] literally, Great Friday

Holy Saturday = **Biela sobota** [byeh-lah so-bow-tah] literally, White Saturday

Easter = **Veľká Noc** [Vell-kaah notes] - Literally, it means „Great Night,“ i.e. when Jesus rose from the dead.

Happy Easter = **Veselá Veľká Noc** [Veh-se-lah vell-kaah notes]

Happy Easter! (if wishing someone) = **Veselú Veľkú Noc!** = [Veh-se-lu vell-ku notes]

(This uses accusative case; it assumes wishing – **Prajem Vám** .... [Pry-yem Vaam] = I wish you

Happy Easter Holidays! = **Veselé veľkonočné sviatky!** [Veh-se-leh vell-ko noche-neh svee-aat-kee] [Note: photo after if room]

Ježiš zomrel na kríži  
za naše hriechy



Jesus died on the cross  
"for our sins"

## Coloring Contest winner Anthony Matinko

We missed putting Anthony Matinko's photo in the March issue, so here we specially recognize him for his achievement in the Children's Christmas Coloring Contest. Anthony finished in 2nd place in the Age 7-9 category. Anthony is from Region 4 and is 10 years old, but age 9 at time of contest submission, and he belongs to Branch 670K. Congratulations Anthony!



**ANNOUNCING**

## Jednota Branch 746 Scholarship

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

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

For more information on the application criteria and requirements go to:

<https://www.fcsu.com/membership-benefits/scholarships/>

# Insights and Viewpoints

## Homily - April 17, 2022 – Easter – Velká noc

**Alleluia! Alleluia! Alleluia! He is Risen! - Aleluja! Aleluja! Aleluja! On vstal z mŕtvych!**

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

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

was when the shouts of "Alleluia!" came forth from them.

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

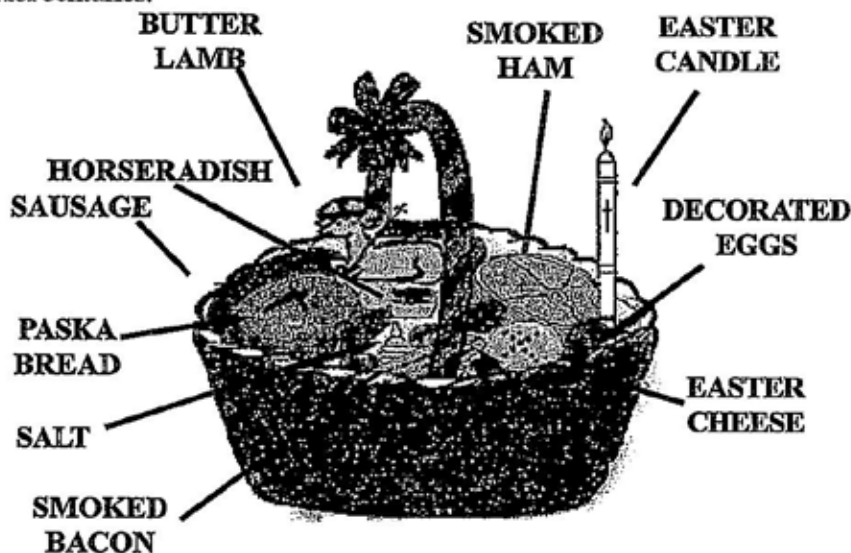
The experience of the Risen Lord has blessed the Church for two thousand years. There were times when the church faced persecution, suffering, heresy, division, corruption, disappointment, and reform. The Risen Lord was present with the church during all of this and guided, protected, and restored it. The same is true for the millions of members of the Church and all their various experiences, the Risen Lord did not let them down. Way back in the early Fourth Century St. Augustine of Hippo said, "We

are an Easter People and Alleluia is our Song!" The grace of the Easter Season can remove sadness from our hearts, doubts from our minds and complacency from our souls. It is a grace that can replace these with joy, renewed faith and a new zeal. The blessings of this season are being poured out on us, all we need do is to open ourselves to receive them and stake claim to the power of the Risen Lord in our lives today. We are loved by God and embracing the Risen Lord is accepting this love and allows the beautiful presence of our Risen Lord to break through anything in our lives that stands in the way and fill us with joy. Today and for the next 50 days, make an effort not to permit whatever sadness or darkness that might be a part of your life to overshadow the Joy of the Resurrection. The Risen Lord is far greater than any struggle, tragedy, or darkness that we might be encountering. Allow the glory of the Resurrection to overshadow all of these so that we may experience the love and joy of the Risen Lord and cry out in our hearts and with our voices, "Alleluia! Alleluia! Alleluia! Jesus is Risen!"

Father Killian Loch, O.S.B.

### SLOVAK EASTER BASKET

One of the most beloved rituals observed in Slovak and Slovak-American homes is the preparation of the "Svitlenie košíkov." In former times, the parish priest would visit homes and bless the specially prepared foods. Today a specially cherished basket is filled with a sampling of the symbolic Easter fare and covered with a specially ornamented basket cover that has been decreed by tradition for centuries.



**Easter Candle /Sviečki/-** The candle represents Christ as a candle gives light and heat by being consumed as Christ was consumed in his passion. Christ gave grace to us at the cost of his own blood. The wax stands for the humanity of Christ. The wick for his soul. The flame for his divinity.

**Colored Eggs /Kraslice or Pisanky/-** Colorfully decorated eggs are symbolic of the Spring. Eggs were always considered as a symbol of the resurrection, the emergence of a new life from the lifeless tomb.

**Butter Lamb /Baranok/-** The lamb of butter or pastry represents the sweetness of God's blessings. "Behold the Lamb of God."

**Easter Cheese /Syrek/-** Dairy products remind us of the "prosperity and peace" of the Messianic times which had been foretold by the Prophets often referenced by "the land of milk and honey," referring to the spiritual wealth of God's kingdom.

**Sweet Breads /Paska/- Poppysseed Roll /Makovník/- Nut Roll /Orechovník/-** Sweet egg-rich yeast raised baked goods with raisins, nuts and fruits. They symbolize our Lord Jesus Christ, the "living Bread." The "Paska" is ornamented with an empty cross symbolic of the "Resurrection" and braided dough encircles the round loaf reminding us of the "Crown of Thorns" of Our Lords, Passion.

**Sausage /Klobasa/- Ham /Sunka/- Bacon /Slanina/-** These foods (pork) are symbolic of animal sacrifices of the Old Testament and the abolishment of the "Old Law" and signify the establishment of the "New Law" in the Resurrection of Christ Jesus.

**Horseradish /Chren/-** The bitter herb of Passover reminds us of the bitter sufferings of Our Lord.

**Salt /Sol/-** Salt is the fundamental seasoning and preservative symbolic of prosperity and justice.

### Onion Skin Dyed EASTER EGGS

Onion skins are used to obtain a variety of colors including, yellow, orange, tan and brown. Cooked, colored eggs are taken to church to be blessed on Holy Saturday and eaten on Easter Sunday morning. Even the shells are considered to be sacred and are burned or buried in the fields and gardens.

**MATERIALS:**

- raw eggs
- brown onion skins
- water
- salt
- porcelain pot
- bacon fat or oil

**DIRECTIONS:**

- 1) Take several handfuls of brown onion skins and place in a pan of cold water. Bring the mixture to a full boil and cook for 20 minutes.
- 2) Remove from heat and cool overnight.
- 3) Layer the raw eggs into the mixture and add one tablespoon of salt. (Note: To avoid cracking the egg shells, let the eggs reach room temperature before boiling.)
- 4) Additional water may be added to cover eggs completely.
- 5) Bring eggs to a slow boil and cook for approximately 20 minutes.
- 6) Vary the shades of the eggs by removing some of them sooner than others.
- 7) Let dry and then coat them with bacon grease or oil for a shiny egg.



# Ants on Good Friday and Holy Thursday: A Strange Slovak Custom

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

Years ago, I read about a strange custom of Slovaks putting ants in their houses on Good Friday (Veľký piatok) or Holy Thursday (Zelený štvrtok). I found it hard to believe. My mother was born in eastern Slovakia and never heard of such a custom. Good Friday was a day of fasting and prayer, and contemplation about the passion and death of Christ. No work was done in the fields or factory on Good Friday.

The idea of bringing ants into a home seemed incredulous because Slovaks have a reputation for cleanliness, especially around the Easter season. I had read about the ants in a published work by Edward Kováč, but I had doubts. But recent research has indeed proven it is true, but the ants custom occurred mainly a regional custom in the area around Žilina and Kysuce, in northeastern Slovakia, even though one source it was once “widespread almost all over Slovakia” (Deriková).

On the night of Holy Thursday or during the morning on Good Friday, the carrying of ants into the house symbolized abundance. Of course, in the spring, ants were emerging from their winter hibernation. Some girls even went to the forest to seek out ants, and then took some home. They would tie them in a cloth tightly so they would not get out and put them under their pillows. The thinking was that if a house was littered with ants, any young girls who lived in it would be blessed with many suitors. The ants could not be brought into a home in water, for this would curtail their miraculous power to find the girls a young man.

In northern Slovakia, young men would throw live ants under girl's perina (duvets, or feather quilt) or her pillow (vankuš). An interviewee, Bohuslav Pekný, recalled that during his youth “we scooped them up with our hands into canvas bags, which we had to close tightly so they wouldn't crawl out.” The girl would then supposedly have many young men pursuing and could choose a groom from among her many choices.

In Rajecká Lesná, a village of about 1300 inhabitants south of Žilina, some residents remembered the former custom. Early in the morning on Holy Thursday, a group of boys would secure a cart and try to figure out where some anthills were in the forest. When they found the insects, they would fill their sacks with the buggers. They then carried their catch to the homes of their girlfriends and any single girls.

In each home they visited, they would toss a handful of ants into a corner of the room. They would also try to hide some ants under the girl's perina. They would recite the following: “Neseme vám mravčence pre ty vaše dievčence.” (We bring you ants for your girls). In former times, the Slovak folk thought these strange actions would ensure prosperity to each house which they visited. Any ants sprinkled under their perina would “ensure the dexterity and diligence of single girls.” and ensure their prospects for future marriage (Mravce do domu).

The custom of bringing ants also applied to domestic animals. For example, poultry on a farm needed to lay a lot of eggs. It was believed that if they threw ants around houses and yards, the poultry would produce a generous supply of eggs. Family, neighbors, and acquaintances would often visit houses strewn with ants for they presaged plentiful abundance.

Looking back, some older residents humorously spoke about this unique custom of spreading ants around a house. To be sure, a few families refused to let the ants into their homes because they did not want ants in their perina. Sometimes the young men would pour ants into a kitchen stove or under a doorstep, or even into the shoes near the front door. But most accepted the custom and rewarded the young men with some eggs, a hard drink, and/or a small coin. The custom of covering a house with ants in Rajecká Lesná did not disappear until the 1970s (Mravce do domu).

If the so-called “antmen” did not visit a house, it was considered a sign of bad luck for any young girls, and a family could even feel offended. In Frivold, a village about 26 km south of Žilina, any boys who brought ants were rewarded with fresh eggs for bringing future fortune for the household. If they had any leftover ants, they would scatter them near the church in the shape of a cross.

According to says ethnologist Sonia Vanovčanová Slamková, ants “swarm and evoke life, movement, fertility and fecundity”. She noted that in Trenčín County, “some brave ladies even sat in the anthill,” with the idea that they then become more industrious, diligent, clever, and healthier.

On Holy Saturday morning, the girls would let the ants out of the cottage so that no one could see them, and they would recite this: “Nech še tak roju mladžency okolo mňa, jako še roju tyeto mrofcye!” [Let the youth swarm around me as they swarm these ants!] (Krásne).



Young men with their buckets of ants in Rajecká Lesná.

Whether they managed to get out all the ants out is another matter! Surely it is a rather odd custom, but one which needs to be remembered and recorded. I invite any of our readers to share any similar stories they have heard with our readers, and feel free to write me. And if you can tie a good knot around a bag of ants, you might try this custom and let us know if it works!

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- Vanovčanová. Soňa , “K Veľkej noci patrilo aj sypanie mravcov pod perinu” April 18, 2014, (Easter also included the sprinkling of ants under the duvet), [www.tinyurl.com/mryzu8h5](http://www.tinyurl.com/mryzu8h5) (accessed March 30, 2022).

## BRANCH 181 YOUTH MEMBER SCHOLASTIC ASSISTANCE

For the Fall 2022 school year, St. John the Baptist Society - Branch 181 of United, PA, will be offering scholarships to eligible high school senior members planning to attend college or career/technical school. These will be one-time scholarships selected by an independent panel that will evaluate each applicant. The number of scholarships awarded is dependent on the number of eligible applicants.

Scholarships of \$500.00 will be available on a one-time basis to be used for a college or trade school.



### ST. JOHN THE BAPTIST SOCIETY- BRANCH 181 YOUTH MEMBERS

You may be eligible to qualify for a scholarship if you meet the following requirements:

- You are a member in good standing of The First Catholic Slovak Union, St. John the Baptist Society - Branch 181.
- You have been a member of Branch 181 for four years prior to applying with a minimum \$5,000 insurance policy.
- You are a high school senior preparing to graduate in 2022 and have applied for the 2022/23 fall term at a qualifying educational institution.

**THESE SCHOLARSHIPS ARE SOLELY FUNDED BY YOUR LOCAL BRANCH 181 AND ARE INDEPENDENT OF THE FIRST CATHOLIC SLOVAK UNION NATIONAL OFFICE.**

To obtain an application and more information, please contact Vicki Hricik phone 724-547-0803 or email [vickihricik@gmail.com](mailto:vickihricik@gmail.com).

**\*Applications must be postmarked by May 31, 2022 to be eligible.**



Village of Rajecká Lesná



# SAVE THE DATE for NATIONAL PICNIC and Golf Outing

## Saturday June 25th, 2022 – Knoebel's Amusement Resort and Three Ponds Golf Course



Knoebel's Amusement Resort and Three Ponds Golf Course  
391 Knoebels Blvd  
Elysburg, PA. 17824  
www.knoebels.com

FREE Park Admission for All. Each member will have the option to receive 1 free book of tickets (\$20.00 value) OR \$20 off the price of golf.

### GOLF OUTING

– Saturday June 25, 2022, at 8:00am -1:30 pm (golf course is 1/2 mile from amusement park)

– \$40.00 per golfer (open to all ages and golf levels)  
– MUST register to the Home Office by 6/03/2022: email [events@fcsu.com](mailto:events@fcsu.com) or call 800-533-6682 ext. 110

### AMUSEMENT PARK

– Meet us at Pavilion E at 10:30am for coffee and baked goods  
– Park hours: 12:00pm-8:00pm  
– Pool hours 11:00am-6:00pm (pool day pass adult \$8.00, kids 2-11 \$6.00)  
– Complimentary lunch served from 2:30pm-3:30pm (Pavilion E)  
– Mass at 4:30pm celebrated by Fr. Tom Nasta (Pavilion E)  
– MUST register to the Home Office by 06/03/2022: email [events@fcsu.com](mailto:events@fcsu.com) or call 800-533-6682 ext. 110

### HOTEL ACCOMMODATIONS

– Hampton Inn, 137 Old Valley School Rd, Danville, PA 17013, (570)-271-2500  
– Room rate: 2 queen beds \$149.00 per night. Use Group Code: FCSU (limited blocks of rooms, book before 5/25/2022))  
– Members must make their own hotel reservations. Make your reservation at [tinyurl.com/knoebelspic](http://tinyurl.com/knoebelspic)  
Family members will be able to attend the park while golfing family members participate

in the one-day scramble. After the scramble is finished, golfers will be able to drive to the amusement park.

### OTHER ATTRACTIONS

– Bald Eagle Habitat, Carousel Museum, Knoebel's History Museum, Mining Museum, Time Machine Theater (interactive theater), Davison Family Circus performances at 12:30pm and 5:00pm, Mini Golf 18 holes for \$5.00.

### DRIVE TIME

From Cleveland Hopkins International Airport 4h 45m  
From Pittsburgh International Airport 4h  
From Philadelphia International Airport 2h 30m  
From Linden NJ 2h 40m  
From Newark Liberty International Airport 2h 35m  
From Chicago International Airport 11h 10m  
To register for the golf outing or picnic, please call the Home Office at 800 533 6682 ext. 110 or email [events@fcsu.com](mailto:events@fcsu.com) by 6/03/2022.

Register early! Your name will be placed in a drawing every Friday before the picnic to win a prize.

The earlier you register, the more chances you have to WIN!  
HOPE TO SEE YOU THERE! Website: [www.fcsu.com/events](http://www.fcsu.com/events)

## The Consecration of Ukraine and Russia to the Immaculate Heart of Mary - Zasvätenia Nepoškrvennému srdcu Panny Márie

Pope Francis invited all bishops to join him in an Act of Consecration of Ukraine and Russia to the Immaculate Heart of Mary on the Feast of the Annunciation on March 25. Pope Francis presided in St. Peter's Basilica for a celebration of penance, where he consecrated Russia and Ukraine to the Immaculate Heart of Mary, praying for the end of the war between the countries.

The Vatican offers the full text of the prayer in Slovak and English.

Svätý Otec František so slzami v očiach zasvätil svet, Ukrajinu a Rusko Nepoškrvennému Srdcu Panny Márie podľa jej želania z Fatimy v roku 1917. Je dôležité, aby toto zasvätenie urobil aj každý vo svojom srdci.

With tears in his eyes, the Holy Father Francis consecrated the world, Ukraine and Russia to the Immaculate Heart of Mary according to her wish from Fatima in 1917. It is important for everyone to make this consecration in their hearts.

### Úkon zasvätenia Nepoškrvennému srdcu Panny Márie. (English translation is on p. 26.)

Ó, Mária, Matka Božia a naša Matka, k tebe sa utiekame v tejto hodine úzkosti. Ty si Matka, miluješ nás a poznáš nás: nie je pred tebou skryté nič z toho, čo máme na srdci. Matka milosrdenstva, mnohokrát sme zakúsili tvoju prozreteľnú nehu, tvoju prítomnosť, ktorá nám prináša pokoj, pretože nás vždy vedieš k Ježišovi, Kniežaťu pokoja.

Ale my sme stratili cestu pokoja. Zabudli sme na poučenie z tragédií minulého storočia, na obeť miliónov ľudí, ktorí padli vo svetových vojnách. Nedbáme na záväzky, ktoré sme ako Spoločenstvo národov prijali, a zrúdzame sny národov o mieri a nádeje mladých. Ochoreli sme na chamtivosť, uzavreli sme sa do nacionalistických záujmov, nechali sme sa vyprahnúť ľahostajnosťou a paralyzovať sebeckvom. Uprednostnili sme ignorovanie Boha, žili sme s našimi klamstvami, živili agresiu, potláčali životy a hromadili zbrane, pričom sme zabudli, že sme strážcami svojho blízkeho i samotného spoločného domova. Vojnou sme zničili záhradu zeme, hriechom sme zranili srdce nášho Otca, ktorý chce, aby sme boli bratmi a sestrami. Stali sme sa ľahostajnými voči všetkým a všetkému okrem seba. A s hanbou hovoríme: Odpusť nám, Pane!

V biede hriechu, v našich námahách a krehkostiach, v tajomstve nepravosti zla a vojny nám ty, svätá Matka, pripomínaš, že Boh nás neopúšťa, ale naďalej na nás hľadí s láskou, túži nám odpustiť a znovu nás zodvihnúť. On sám ťa daroval nám a do tvojho nepoškrveného Srdca vložil útočisko pre Cirkev a pre ľudstvo. Z božskej dobroty si s nami a aj v tých najstiesnenejších zvratoch dejín nás vedieš s nežnosťou.

Preto sa k tebe utiekame, klopecme na dvere tvojho Srdca, my, tvoje drahé deti, ktoré sa nikdy  
**continued on page 26**



"In the end, my Immaculate Heart will prevail. The Holy Father will consecrate me to Russia, which will be converted and the world will be granted a period of peace..."

# NATIONAL PICNIC IN, NOVELTY, OH JUNE 12, 2022

SAVE THE DATE for NATIONAL PICNIC in NOVELTY, OHIO  
Sunday, June 12, 2022 – Wiegand Lake Park, Novelty, OH



Wiegand Lake Park  
9346 Kinsman Rd  
Novelty, OH 44072

FREE Admission and FREE parking for all FCSU Members, Family and Guests from  
**10:00am to 7:00pm**

With clean, beautiful grounds, there is plenty to do for everyone. You can enjoy paddle boats, playgrounds, softball, horseshoes, swimming, as well as lots of great food served all day long. Shuttle service available from parking lot to picnic grounds and to restrooms.

#### WHAT TO LOOK FORWARD TO:

- Mass at 11:00am celebrated by Fr. Tom Nasta.
- Free all you can eat food from 12:00pm – 6:00pm
- Unlimited ice cream treats, hot and cold drinks, popcorn all day.

#### FREE ACTIVITIES

Corn hole, Sand Volleyball, Basketball, Horseshoes, Soccer field, Softball field, Playgrounds, Spring-fed Lake with paddleboats and swimming, Face Painting, Magic Show, Bingo.

- No alcohol permitted on premises



#### DRIVE TIME

From Cleveland Hopkins International Airport 35m  
From Pittsburgh International Airport 1h 45m  
From Philadelphia International Airport 6h 50m  
From Linden, NJ 7h 15m  
From Newark Liberty International Airport 7h  
From Chicago International Airport 6h 40m

To register for the picnic, please call the Home Office at 800 533 6682 ext.110 or email [events@fcsu.com](mailto:events@fcsu.com) by 6/03/2022.

Register early! Your name will be placed in a drawing every Friday before the picnic to win a prize.

The earlier you register, the more chances you have to WIN!  
HOPE TO SEE YOU THERE! Website: [www.fcsu.com/events](http://www.fcsu.com/events)

## Modlitba Požehnaní veľkonočného jedla - A prayer for the Blessing of Easter Food

Slovak, with an English translation by Michael J. Kopanic, Jr., Editor

#### *The Blessings of Easter Foods in our Parishes.*

There is a long-standing custom to have Easter Baskets blessed on Holy Saturday after the end of the Lent. Usually this occurs at parishes with Rusyn, Polish, Slovak, Ukrainian, or other Slavic peoples, and many will take place in 2022 in churches. In case one's local parish does not offer a blessing, there will be an online Virtual Blessing of Easter Baskets offered by Jednota at 1p.m. on Saturday, April 16, 2022. The Zoom link for all members is: [www.tinyurl.com/2369ce4x](http://www.tinyurl.com/2369ce4x)

To prevent the spread of the dangerous disease (Covid-19 virus), the common blessing of meals at parishes may also be replaced by a blessing prayer given by the father or mother.

Here is an English language blessing which one may use in the household.

In the name of the Father, and of the Son, and of the Holy Spirit. Amen.

Let us listen to the words of the holy Gospel according to Luke: (11, 9-13)

Jesus said, "And I tell you, ask and you will receive; seek and you will find; knock and the door will be opened to you. For everyone who asks, receives; and the one who seeks, finds; and to the one who knocks, the door will be opened. What father among you would hand his son a snake when he asks for a fish? Or hand him a scorpion when he asks for an egg? If you then, who are wicked, know how to give good gifts to your children, how much more will the Father in heaven give the Holy Spirit to those who ask him?"

Prayer: Be exalted, Lord, our God, You fill everything with your blessing. Thank you for your gifts to maintain our earthly life. Praise be to Christ our Lord. Let us pray together with confidence:

Our Father, who art in heaven...

Hail Mary to Our Lady: Hail Mary, full of grace, ... (or Under Your Protection ...)

#### *Let us pray during the pandemic and the war in Ukraine:*

Almighty and merciful God, look at our agonizing situation; strengthen your children and open our hearts to hope so that we will feel your Father's presence in the midst of us. Through our Lord Jesus Christ, your Son, who is God and lives with you and reigns in unity with the Holy Spirit, forever and ever. Amen.

#### **MODLITBA POŽEHANÍ VEĽKONOČNÉHO JEDLA**

V našich farnostiach je zaužívaný dlhodobý zvyk nechať si po skončení pôstneho obdobia požehnať veľkonočné jedlá. Vzhľadom na platné opatrenia súvisiace so šírením nebezpečnej nákazy, spoločné žehnanie jedál v tomto roku nahradí modlitba požehnaní vrodine, ktorú vykoná otec alebo matka:

V mene Otca i Syna i Ducha Svätého. Amen Započúvajte sa do slov Evanjelia podľa Lukáša: (11, 9-13)

Ježiš povedal: „Proste a dostanete! Hľadajte a nájdete! Klopte a otvoria vám! Lebo každý, kto prosí, dostane, a kto hľadá, nájde, a kto klope, tomu otvoria. Ak niekoho z vás ako otca poprosí syn o rybu, vari mu dá namiesto ryby hada? Alebo ak pýta vajce, podá mu škorpióna? Keď teda vy, hoci ste zlí, viete dávať dobré dary svojim deťom, o čo skôr dá nebeský Otec Ducha Svätého tým, čo ho prosia!“

Modlitba: Zvelebený si, Pane, náš Bože, Ty všetko napíňaš svojim požehnaním. Ďakujeme za Tvoje dary, ktoré majú slúžiť k zachovaniu nášho pozemského života. Nauč nás ich prijímať z Tvojich rúk tak, aby sa posilnila naša vzájomná láska a aby všetko smerovalo k Tvojej oslave. Skrze Krista, nášho Pána. S dôverou sa spoločne modlíme:

Otče náš...

Pozdravme Pannu Máriu: Zdravas Mária...(alebo Pod Tvoju ochranu...)

#### *Modlíme sa počas pandémie a vojny na Ukrajine:*

Všemohúci a milosrdný Bože, zhladni na našu bolestnú situáciu; posilňuj svoje deti a otvor naše srdcia nádeji, aby sme uprostred nás pociťovali tvoju Otcovskú prítomnosť. Skrze nášho Pána, Ježiša Krista, tvojho Syna, ktorý je Boh a s tebou žije a kraľuje v jednote s Duchom Svätým po všetky veky vekov. Amen.

Source: the parish in Nižný Klátov, a village of 857 inhabitants in the Košice-okolie District of eastern Slovakia. <https://www.tinyurl.com/4txxu2e>





## New York Slovaks celebrate International Women's Day

On the occasion of International Women's Day, on March 8, 2022, Slovak Professionals with the support of the Slovak Consulate in New York organized a discussion with five amazing Slovak female writers and artists. Lucia Kapogiannopoulos (Branch 746) had the privilege to moderate this inspirational event on the beautiful new premises of the Slovak Consulate in New York, and since it was the first in person event in 2022, the more than fifty-five people in attendance had wonderful time.

We celebrated International Women's Day with the extraordinary panelists in the field of literature and art. Panelists that presented their work included: Marieta Oslanec Ulehla – a lawyer, business coach, and author of "Love is the Law"; Katarína Hybenová – a writer and founder of Bushwick Daily and So Williamsburg with a recent publication of "Malé Jabulko"; Maria Haršániová - writer and blogger and author of "Exit Havana"; Katarína Vizina – an actress and singer; and Barbora Berezňáková – a director, documentary filmmaker and producer. The discussion centered around the panelists work, their artistic experiences, and also how their women's perception affects their work and how they would like to influence others with their work and activities.

The event concluded with a powerful message — All women are amazing, and we should celebrate them all year round, not just on March 8!

- Article by: Lucia Kollarova Kapogiannopoulos  
-photos credit: Diana Cernak



## More Names to be Placed on the FCSU Traveling Cup

Ugly Sweater Contest:  
Abigail Dlugos  
Region 4

Children's Coloring Contest:  
Nadia Pluto  
Region 3

Young at Heart Contest:  
Elizabeth Rhodes  
Region 4

Christmas Tree Decorating Contest:  
Rita Sukel  
Region 4

Hunting Contest:  
Kevin Dubber  
Region 6

### FCSU Loser's Pool

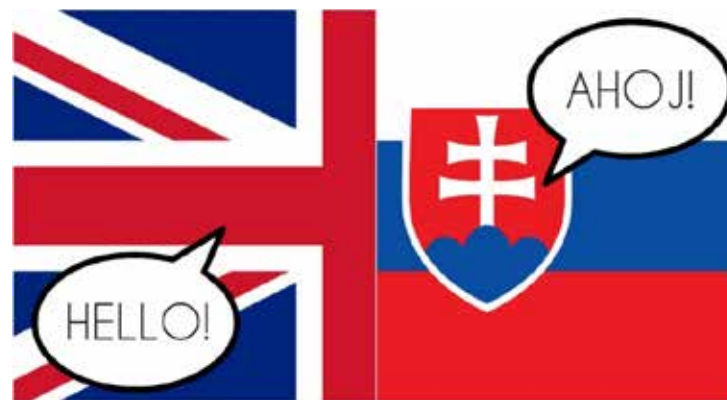
There were 116 entries in the 2021-2022 Loser's Pool. Week 9 was difficult for many members. That week, 17 members were eliminated from the event. The 3 survivors decided at that time to call the event a 3-way tie. Once again for the 3rd straight time (and since the start of this event), Region 2 had a member win or tie for 1st place. The following names will be placed on The FCSU Traveling Cup.

Andrew Nasta  
Region 2

Matthew Brett  
Region 2

Michael Kapitan  
Region 8

## Slovaks Shows a High Proficiency Level in English



The Slovak Republic ranked 20th in the world in its level of English language skills. The 2021 English Proficiency Index ranked 112 countries and regions by their English skills. Based on tests performed on 2 million people, Slovakia came ahead of the Czech Republic, France, India, Spain or Switzerland among others.

The means that the average Slovak has no problems with preparing an expert presentation, watching TV or reading newspapers in English.

Slovakia has made progress. In 2018, Slovakia scored 24th among the 88 countries that participated in the research, with a score of 58.11 points. Czechs improved best among the neighbors, jumping 2.12 points and scoring 20th position. Poland scored best among the Visegrad Group countries, at 13th. Sweden, the Netherlands, Singapore and Norway dominated the overall ranking.

Research showed that Slovak women speak English slightly better than men. The knowledge is balanced among generations, with the age group 21 to 25 years having the best English skills, but there is no significant difference between them and people ages 26-40. The overall language skill is described as high.

Sources: Slovak-American Transatlantic Forum (Facebook), The Slovak Spectator, TASR



## DISTRICT ANNOUNCEMENTS

### DISTRICT 6 – THE PITTSBURGH DISTRICT

The Pittsburgh District will meet on Sunday, April 24, 2022 at 1PM at the Holy Trinity Church Hall of St Thomas the Apostle Parish. The meeting will be hosted by Branch 35. Please be in touch if your branch would like to host Father's Day or the Fall Business Meeting. The 52nd Convention is planned for July 30 to August 2 at the Holiday Inn in Independence, Ohio. District president David Matta was elected district delegate. The district urges all branches to be sure to follow all bylaws as you elect convention delegates.

Other announcements:

- \* WPSCA: Contact Joe Senko to see when meetings might resume.
- \* Slovak classes: Contact Joe Senko for additional information.

As always members are urged to check the Jednota for updates on FCSU business matters as well as contests and tournaments. Insurance information and forms can be found at the FCSU website.

**Fraternally,  
Margaret Nasta, Secretary**

### DISTRICT 6 – THE PITTSBURGH DISTRICT

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Other announcements:

\* WPSCA: Meetings are held at the Mount Lebanon Public Library at 7PM on first Mondays: May 2: Andy Warhol, June 6: Slovakia & Ukraine. Meetings resume in October.

\* Slovak classes & other WPSCA events: Contact Joe Senko for additional information.

As always members are urged to check the Jednota for updates on FCSU business matters as well as contests and tournaments. Insurance information and forms can be found at the FCSU website. Fraternally, Margaret Nasta, District Secretary

**Submitted by Margaret Nasta, District Secretary**

### DISTRICT 7 – THE REV. JOHN MARTVON DISTRICT

District 7 will hold our 1st Annual Meeting on April 24, 2022. Branch 23 will be the host. This District meeting will be at The Bistro on Nees Avenue at the Clover Leaf in Geistown (Near OSheas Candy). The meeting is set to begin at 2PM. We would like to have our Branches come to let us know how you all are doing. Come and see what's happening in our District. We will need to discuss the upcoming Convention. The Convention will be held on Saturday, July 30 - Monday, August 2, 2022 in Ohio. All Branch members in our District are welcome to attend this meeting. We are still taking precautions concerning the Viruses. If you have any questions please call Theresa Cassat @ 814 254 2532.

**Theresa Cassat, Vice President**

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

The Frank T. Holly Jr. District of Uniontown, PA will hold a meeting on Sunday, July 10, 2022, at 1P.M. at the Dairy Queen Grill and Chill at 575 West Main Street, Uniontown, PA.

On the agenda will be information regarding the FCSU's Quadrennial Convention which will be held in the Holiday Inn at Independence, OHIO from July 30 to August 2, 2022. All members are invited to attend.

**Submitted by Barbara A. Holly, Secretary**

### DISTRICT 11 – PA, MSGR. JOZEF TISO DISTRICT

Meetings will be held at 2 p.m. on the following dates for the year 2022:

May 1, 2022 - Meeting will be held at W. Rick's Taproom & Grill- 269 Meridian Rd. Butler, Pa. 16001.

August 7, 2022 - Meeting will be held at the CU Club, Ford City

November, 6, 2022 - Meeting will be held at Villa Blanca, 2740 Leechburg Rd, Lower Burrell, PA 15068. The November 6, 2022 meeting will include election of officers for the year 2023.

At the last meeting, it was also decided to have an annual picnic. The picnic for 2022 will be held on September 25, 2022 at Pony Farm and Gun Club at 592 Pony Farm Rd, Kittanning, PA 16201.

More information will be shared as plans are made. We welcome all members to attend the meetings and join in the fraternal activities. We welcome new ideas.

**Submitted by Karen Greggs, Recording Secretary**

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

Following are the currently Scheduled District Meetings for Calendar Year 2022:

2. Tuesday, May 17, 2022 at 6:00 P.M. (Semi-Annual Meeting); Fireplace
3. Tuesday, July 19, 2022 at 6:00 P.M.; Fireplace. (Convention Related Update)
4. Tuesday, September 20, 2022 at 6:00 P.M.; Fireplace
5. Tuesday, November 15, 2022 at 6:00 P.M. (Annual Meeting for Election and Installation of Officers for 2022); Fireplace
6. Tuesday, December 13, 2022 at 6:00 P.M. (Short Meeting and Christmas Dinner); Location TBD

Appropriate social distancing and masking protocols will be followed as long as the Covid-19 issue remains. Dates and locations may change for the same reason. An Addi-

tional meeting might be scheduled if needed for convention or fraternal activities.

Meetings will be held at The Fireplace 2075 E. Western Reserve Rd. Poland, OH 44514; unless otherwise specified, indicated, or announced. Alternate location will be The Falcon Grille; 39 N. Canfield-Niles Rd., Austintown, OH 44515.

Sincerely,

**John J. Leskovyansky, Jr., President**  
Home: (330) 549.3788  
Cell: (330) 559.5981

### DISTRICT 12 - MSGR. ANDREW HLINKA DISTRICT MON VALLEY, PA

Attention Andrew Hlinka District members: Save the date! The annual district picnic will be held in Charleroi at the Chamber Pavilion on May 15, 2022, from 1pm to 4pm. Please e-mail your intent to attend to the district secretary at [hlinkadistrictsecretary@gmail.com](mailto:hlinkadistrictsecretary@gmail.com) or leave a message at 412-341-1577. Include your name, phone number, and the names and branch numbers of the members attending. District members are encouraged to attend. It will be an afternoon of fun, food, and fraternalism.

**Submitted by Monica RodacyBoone**

### DISTRICT 17 – SS CYRIL & METHODIUS DISTRICT: NY, PA

District 17 Schedules Spring Meeting

Saints Cyril & Methodius District 17 of Lackawanna and Luzerne counties in Pennsylvania and Broome County in New York will conduct its Annual Spring Meeting on Saturday, April 23, 2022. Branch delegates will gather in the Shrine Room of St. Ann Basilica, 1233 St. Ann Street, Scranton, Pennsylvania.

District Auditors will meet at 12:00 Noon to check the books. The business meeting will convene at 12:30 P.M. This is an important meeting as Branch representatives will elect the District Delegate to the 52nd Quadrennial Convention of the FCSU. The convention is scheduled for July 30 to August 2, 2022, in Independence, Ohio.

Refreshments and socializing will follow. All branches are urged to send representatives to this meeting. Branches are encouraged to contact District President Michael J. Slovenkai, Sr. at 570.342.7562 to confirm attendance by Wednesday, April 20, 2022, so that adequate preparations can be made. - Michael J. Slovenkai, Sr. President

**Submitted by Elizabeth M. Slovenkai, District 17 Fraternal Activities Officer**

## The 57th anniversary of our Slovak Chapel in the Basilica of the National Shrine of the Immaculate Conception



Our Mother of Sorrows Branch 856 would like to invite all Jednota members and all Slovaks to come to Washington D.C. to join in celebrating the 57th anniversary of our Slovak Chapel in the Basilica of the National Shrine of the Immaculate Conception on September 17, 2022. The mass will be in the Crypt Church. We will start with the rosary at 1:00 pm followed by mass at 1:30. For more information call Katherine Nowatkoski at 919-651-0363 or Marion Mistrik at

301-654-3856. In 1965, the First Catholic Slovak Union (JEDNOTA) donated funds for constructing The Slovak Chapel.

## Fill out your Forms Online! Save your Time!



Now you can fill out the FCSU forms online at <https://www.fcsu.com/forms>

Fill them out, print, sign and mail them to the Home Office.

Take advantage of our Faster, More Readable and Time Saving Feature.

# 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.*

*Odpočinutie večné daj im, Pane, a svetlo večné, nech im svieti. Duše všetkých verných zomrelých, pre milosrdenstvo Božie, nech odpočívajú v pokoji. Amen*  
*Eternal rest, grant unto them O Lord, and let perpetual light shine upon them. May the souls of all the faithful departed, through the mercy of God, rest in peace. Amen.*

| Branch | Name                 | Branch | Name                  | Branch | Name                   | Branch | Name                     |
|--------|----------------------|--------|-----------------------|--------|------------------------|--------|--------------------------|
| 001K   | Carol Ann Gregus     | 162K   | Fred Gray             | 456K   | Vincent M Zahuranec    | 764K   | Andrew R Tomko           |
| 002K   | William A Hafen      | 162K   | Thomas C Smith        | 465K   | Sylvia A Hluhany       | 764K   | Andrew Waback Jr         |
| 006K   | Ralph J Kacsir       | 181K   | Merle E Harr          | 484K   | Irene Hradnansky       | 764K   | Kenneth A Waback         |
| 019K   | Carl J Liba          | 181K   | John S Hudock         | 553K   | Helen Efanti           | 780K   | Geraldine A Gombar       |
| 019K   | Anna Pollack         | 181K   | Helen M Kissell       | 553K   | Joseph G Ogurchak      | 780K   | Patricia A Oesterreicher |
| 024K   | Walter S Lestock     | 181K   | Thomas M Kissell      | 553K   | Elizabeth J Sikora     | 796K   | Loretta A Dashner        |
| 024K   | Anne J Matuch        | 181K   | Rosalia C Osenkowski  | 553K   | Michael P Vegh Jr      | 796K   | Johanna A Fabik          |
| 024K   | George Tomcisin      | 181K   | Dorothy B Kotsenas    | 587K   | Elizabeth Copak        | 796K   | Delphine A Reichard      |
| 038K   | Mary Jane Brusoski   | 260K   | Ann Marie Allgower    | 615K   | Gregory Brian Williams | 831K   | Marianne Hafera          |
| 038K   | Joseph Melko         | 260K   | Robert S Beck         | 618K   | Raymond Andrew Balint  | 831K   | Peter Mathew Magoc       |
| 038K   | Jerome Olack         | 260K   | Jerome J Jurcisin     | 618K   | Kenneth Gilligan       | 855K   | Marilyn Friedrich        |
| 038K   | Albert A Sproul      | 260K   | David Paul Marcin     | 652K   | Marta L Kopen          | 855K   | Mary Knowles             |
| 040K   | John Riedell         | 293K   | John M Tokash         | 670K   | John Gamcik            | 855K   | Margaret L Panik         |
| 045K   | Alexander A Maccaro  | 294K   | S Shirley Ridilla     | 670K   | Jack E Simonik         | 855K   | Charles E Hozdic         |
| 055K   | Robert E Sweeney     | 312K   | John Galinovsky       | 670K   | Melissa Ann Dunn       | 856K   | Kathleen Heberthal       |
| 060K   | Ronald A Lichalk     | 367K   | James Kremposky       | 682K   | Frank J Fabiny         | 857K   | Albert Edward Pillich    |
| 085K   | Joan Constance Gruss | 367K   | Constance E Greene    | 731K   | Carroll I Necko        | 857K   | Carl J Linhart           |
| 089K   | George T Kebis       | 382K   | Edward Marinak        | 731K   | David A Fabian         | 900K   | Robert L Loria           |
| 089K   | Charles Valovic      | 382K   | Thomas R Trumbetta Jr | 743K   | Gerald J Mager         | 900K   | Phyllis Anne Ross        |
| 112K   | Bernadette Straka    | 393K   | Stephen Majercik      | 743K   | Janice M Finn          | 900K   | Henry L Rosauer          |
| 112K   | Lawrence Straka      | 401K   | Frances P Plafcan     | 746K   | George Gyongya         | 904K   | Ronald W Swietek         |
| 114P   | Josephine Skvarka    | 404K   | William John Fronczek | 746K   | John Petyo Sr          | 909K   | Shirley A Gruenwald      |
| 152K   | Irene Hvozda         | 410K   | Margaret Opar         | 746K   | Louis S Rivellini      | 919K   | Darlene A Donart         |
| 152K   | Michael P Olshefski  | 410K   | Bernard R Slampak     | 746K   | Victoria Malik         | 926K   | Paul J Kadousek          |
| 152K   | Wayne Oplinger       | 410K   | August S Sprusansky   | 756K   | Stephan J Patoprsty    | 926K   | Gordon Z Stemper         |
| 152K   | Robert John Taney    | 410K   | James S Force         | 756K   | Ronald J Stawaisz      | 926K   | Karen A Young            |

\* Processed in the month of March 2022

## OBITUARIES

**LORETTA A. DASHNER BRANCH 567, ALLENTOWN, PA**



Loretta A. Dashner, 77, of Allentown, PA, passed away January 25, 2022 at Lehigh Valley Hospital, Salisbury Twp. She was the wife of John W.

Dashner for the past 58 years. Born in Allentown, she was a daughter of the late Joseph S. and Helen T. (Karabin) Fiala. Loretta was a member of St. John the Baptist Slovak Catholic Church, Allentown, where she served as past President of the church auxiliary, Eucharistic Minister, a Lector and a member of the Homebound Ministry. She served as a past Secretary of Rev. Stephen Furdek District of Jednota, served as the Auditor of Jednota Branch #567 and was an active member and Vice President of Jednota Branch #796, Egypt, PA. Loretta was also the founder, director and instructor of Three Generation Cloggers Plus One.

Survivors: Husband; Daughters, Loretta A. Dashner and Deborah A. Esposito and her husband James; Son, John W. Dashner, Jr.; Grandchildren, Kimberly, Joseph and Nikolas; 6 Great Grandchildren. Brother, Joseph Fiala.; Sister, Margaret Melinsky and her husband Joseph.

Mass of Christian Burial was celebrated 11a.m. on Feb 1st at St. John the Baptist Slovak Catholic Church, 924 N. Front St., Allentown, Pa 18102. Burial followed at Holy Saviour Cemetery, Bethlehem. Contributions may be made to the church at the address above.

Submitted by **Monica Fabian and John W. Dashner**

**VICTORIA (VICKY) ELIZABETH MALIK – BRANCH 756, OWOSSO, MI**

Victoria (Vicky) Elizabeth Malik, age 100, passed into eternal life on Saturday, May 15,

2021. A Mass of Christian burial was celebrated at 10 am Wednesday, May 19, 2021, at St. Joseph Catholic Church, with Fr. Michael O'Brien officiating. Burial followed at St. Paul cemetery. The family received friends at Nelson-House funeral Home on Tuesday from 2 to 8 pm with arosary prayer at 7 pm.



Victoria was born in Pobedim, Slovakia, on December 23, 1920, the daughter of Lucian and Pauline (Klčo) Gregoricka. She immigrated to the United States in 1934 and lived her life in Owosso, Michigan. She never forgot her roots and returned many times to Slovakia to visit family members and friends, but was always so proud to be an American citizen.

She married Charles Malik February 13, 1939, at St. Joseph Catholic Church.

She was a homemaker and excellent cook, an avid reader, and loved World news, keeping her globe handy to pinpoint exactly where the news was taking place. She was an accomplished seamstress at home as well as being employed with Woodard and Sons as a commercial sewer for 32 years. She played the accordion to the delight of family and friends.

Following the example of her parents and the Faith they instilled in her, she was a devout and active member of St. Joseph Catholic Church. She belonged to the Rosary Society, St. Theresa Guild, Altar Society, the church choir, the funeral dinner ministry, and the Right to Life of Michigan.

Surviving her are three daughters: Judy Crawford, Cathy (Jerry) Robinson of Owosso, Marti (Elek) Kovacs of Flushing, 6 grandchildren; Michael (Kim) Crawford, Vicky (James) Jenks, Jane Crawford, Michael (Jaime) Gutshall, Christopher Gutshall, Melissa (Ty) Burt, 14 great grandchildren and one great, great grandson, sister-in-law, Elle Gregoricka, and

many nieces and nephews.

She was predeceased by her husband Charles, parents, sons-in-law Jack Crawford and Loney Irwin, grandson Kenneth Crawford, brothers and spouses, Joseph and Margaret Gregoricka, Jerry and Liz Gregory, brother Cy Gregoricka, sisters, Katherine Gregoricka and Millie and John Duchi

In lieu of flowers, memorials are suggested to St. Joseph Catholic Church, Right to Life of Michigan or Hospice.

Submitted by **Cathy Robinson**

**LOUIS S. RIVELLINI – BRANCH 746, LINDEN, NJ**



Louis S. Rivellini, 74, of Morganville, NJ, passed away on December 22, 2021, at Riverview Medical Center in Red Bank, NJ.

He was born on December 22, 1947, to Helen and Louis Rivellini in Perth Amboy, NJ. Louis grew up in Perth Amboy before moving to Morganville with his wife Mary Anne, 43 years ago. He proudly served his country in the U.S. Army in the Vietnam war. He was awarded 3 bronze star medals for his honorable service before his discharge in 1969. Louis worked as a chemical operator for various companies before his retirement 14 years ago. He had a giving heart and donated habitually to St Jude Children's Research Hospital, St Anthony of Padua Church, and the Association of the Immaculate Medal. Louis was also an avid coin collector and loved the N.Y. Yankees. He will be deeply missed by all who knew and loved him.

Louis is survived by his loving wife of 51 years Mary Anne Rivellini, his cousins Jean Jadro and her husband Vladimir, and Dr. John Sensakovic and his wife Beverley; his many nieces and nephews; his brothers and sisters-in-law George Paul, John McCue, Elizabeth

McCue, and Judith and William Utter. He was preceded in death by his parents and his sister Eleanor Paul. A Memorial mass was held at St Clement R.C. Church, 172 Freneau Avenue, Matawan, NJ, on January 7, 2022, at 11:00 am.

In lieu of flowers, the family suggests donations be made to St. Jude Children's Research Hospital in loving memory of Louis (stjude.org). Online condolences can be given at www.waitt-fh.com. Waitt Funeral Home 501 Hwy 79 Morganville, NJ 07751 (732)-566-5300.

Submitted by **Mary Anne Rivellini**



**PETER L. DREISTADT, JR. – BRANCH 181, UNITED, PA**

Peter L. Dreistadt Jr., 82, of Pleasant Unity, died Tuesday, Aug. 3, 2021, at Excelsa Health Latrobe Hospital. He was born July 30, 1939, in Penn, a son of the late Peter L. Sr. and Gladys I. (Davis) Dreistadt. Prior to retirement, Pete was employed by Standard Steel for 35 years. He was a Navy veteran and spent most of his four years overseas.

He was a member of St. Florian Catholic Church, United, a lifetime member and past commander of the former Pleasant Unity VFW Post 8643 and a lifetime member of Donegal VFW Post 6743. Pete also was a member of United Slovak Club, United Amvets and Uni-

continued on page 23

# OBITUARIES

continued from page 22

ty Township American Legion Post 982. Pete enjoyed hunting and fishing and spending time with family and friends at his hunting camp, Oak Lodge. He also enjoyed his grandchildren and great-grandchildren.

In addition to his parents, he was preceded in death by three brothers, Daniel, Richard and John (Marianne) Dreistadt; three sisters, Elsie (Archie) Bossart, Donna (Chuck) Dickson and Margie (John) Martelli; and a sister-in-law, Bea (Puskar) Grates. He is survived by his wife of 55 years, Christine F. (Puskar) Dreistadt; four children, Beverly (Rich) Smith, of Norvelt, Peter M. (Danielle) Dreistadt III, of Pleasant Unity, Dawn (Eric) Firestone, of Pleasant Unity, and Jeffrey (Missy) Dreistadt, of Hostetter; eight grandchildren, Chelsey (Jamie), Nicholas, Chad, Alex, Corey, Pete, Amber and Colette; and four great-grandchildren, Rylee, Malia, Noah and Ace. Also surviving are three sisters, Grace (late Lester) Specht, of Acme, Dorothy (late Richard) Danser, of Humphreys, and Marcie (Jim) Novak, of Mt. Pleasant Township; three sisters-in-law, Marianne Bradford and Loretta Iannuzzo, both of Florida, and Priscilla (Russ) Shaffer, of Latrobe; brother-in-law, George (Sally) Puskar, of Pleasant Unity; and numerous nieces and nephews.

His funeral Mass was celebrated at St. Florian Catholic Church, with the Rev. John A. Sedlak as the celebrant. Military honors by the Armbrust Veterans Group and interment followed in St. Florian Cemetery, Mt. Pleasant Township. In lieu of flowers, the family suggests memorial contributions be made to St. Jude Hospital.

Submitted by Christine F. Dreistadt

## CHRIS ANN (FEDEROVITCH) LAVELLE BRANCH 856 WASHINGTON, DC

(Sept. 21, 1963 – Sept 13, 2021)

Chris Ann Lavelle, age 57, of Springfield, VA, died Monday, Sept. 13th, 2021 at Alexandria Hospital. Born September 21, 1963, in Red Bank, NJ. She was the daughter of Frank (deceased) and MaryEllen (Hozdic) Federovitch.

She graduated from Robert E. Lee High School in Springfield, VA. She then attended Mary Mount University in Arlington, VA, earning her bachelor's degree in nursing.

She was the beloved wife of Joseph Lavelle, and loving mother of MaryAnn Lavelle. Chris is survived by her mother, MaryEllen Federovitch, daughter, MaryAnn Lavelle, husband, Joseph Lavelle, brother, Mark Federovitch (SueEllen) of Ashburn, VA, sister Sheri Ann Hardy (Rick) of Elkton MD and many nieces, nephews, cousins and of course her beloved Labrador Retriever Jake.

Chris's greatest passion in life was her family, her nursing career, her dedication to client service at ECS construction company and love of sports, especially golf and of course the Redskins now known as the Washington Football Team. She was a very devoted and loving mother, wife, daughter, and sister. Chris was a member of St. Lawrence Catholic Church in Alexandria VA. Fond memories and expressions of sympathy may be shared at [www.demainefunerals.com](http://www.demainefunerals.com) for the Lavelle family.

A memorial service for Chris was held Sunday, Sept. 26, 2021 at Demaine Funeral Home, Springfield, VA. Fr. Maurice Mei Akwa gave a blessing for Chris.

Submitted by Katherine Nowatkoski

## CLARE BARBARA JOHNSON BRANCH 856 WASHINGTON, DC

Clare B. Johnson, age 94, of Pottsville, PA passed away Thursday, Dec. 9, 2021, at her home.

Born in Mill Creek, PA on August 12, 1927, she was the daughter of the late Harry and Mary (Shaeffer) Ritzel. Clare was a graduate of St. Stephen's High School in Port Carbon,

and also the Fitzgerald Mercy School of Nursing in Philadelphia. She worked as a Registered Nurse for the Pottsville Hospital and Warne Clinic until retiring. She was a member of St. Stephen Roman Catholic Church in Port Carbon, and belonged to FCSU Branch 856.

In addition to her parents, she was preceded in death by her husband of 39 years John W. Johnson, two sons: John Gary Johnson and Brian David Johnson, and a sister Jean Brownmiller. Clare is survived by son William Johnson and his wife Ruth, Pottsville; daughter Jacqueline Howell and her husband Charles, Indiana; eight grandchildren: Kenny, Missy, Nikki, Michael, Kristen, Neil, Kyle, and Johnny; and nine great-grandchildren.

A Religious Service was held at the Robert A. Evans Jr. Funeral Home in Port Carbon on Dec. 13, with Msgr. William Glosser officiating. Interment was at St. Stephen Cemetery in Port Carbon. In lieu of flowers, memorial contributions may be made to St. Jude Children's Research Hospital 501 St. Jude Place, Memphis, TN 38105. Please send condolences to [www.robertaevansjr.com](http://www.robertaevansjr.com).

Submitted by Katherine Nowatkoski

## MICHAEL J. BUBEL, JR. – BRANCH 856 WASHINGTON, DC

Michael J. Bubel Jr., beloved husband, father, uncle, cousin, and grandfather, 71, of Tamaqua, NJ, passed away on Monday, Nov. 22, 2021, at St. Luke's Warren Campus in Phillipsburg, NJ.

Born Friday, Sept. 1, 1950, in Harrisburg, a son of the late Michael J. Bubel Sr., and Helen J. (Valinsky) Bubel, Michael was raised in the town of Brockton, prior to building a life and a family in Home town.

Surviving are his wife of 47 years, Julianne M. (Pe-llock) Bubel; sons, Kristopher M. Bubel, and his wife Samantha, of Tamaqua, Matthew M. Bubel of Tresckow; brother, Francis Bubel, and his wife Linda, of Huntington Valley; sister, Michele Destra, and her husband Anthony, of Vineland, NJ; grandsons, Mason Yachera and Elliott Bubel, who affectionately called him Pappy; several nieces, nephews, and cousins, especially, Helene Calabrese, who was like a sister to him, as well as his treasured god-daughter, Janet Zemantauski.

A graduate of Marian Catholic High School, Class of 1968, Michael earned his associates degree from Penn State Schuylkill, and was a certified electrician. For 25 years Michael worked as a Deep Mine Safety Electrical Inspector for D.E.P.

He was also a member of the Knights of Columbus. A self-proclaimed "Motorhead", Michael's favorite pastime was working on cars from the late 1960s and early 1970s. He was currently restoring a 1965 Chevelle.

Michael was an amazing all-around dad. There was never an event in his sons' lives that was missed, whether it was coaching Kris in his athletic activities or supporting Matt in his artistic pursuits. He cherished the time he spent with his grandsons. He was Elliott's number one bud, and an inspiring role model for Mason. He was the definition of a family man, always there for everyone. Whatever the problem, big or small, electrical or mechanical, he was ready with his tool bucket in hand. A truly selfless human being. Michael was a member of FCSU Branch 856.

A Mass of Christian Burial was celebrated on Dec. 11, 2021, at noon at St. John XXIII Catholic Church, Tamaqua.

Submitted by Katherine Nowatkoski



# Jednota Crossword Puzzle

|    |    |    |    |    |    |    |    |    |    |    |  |    |    |    |
|----|----|----|----|----|----|----|----|----|----|----|--|----|----|----|
| 1  | 2  | 3  | 4  | 5  |    | 6  | 7  | 8  | 9  | 10 |  | 11 | 12 | 13 |
| 14 |    |    |    |    |    | 15 |    |    |    |    |  | 16 |    |    |
| 17 |    |    |    |    |    | 18 |    |    |    |    |  | 19 |    |    |
|    |    |    | 20 |    | 21 |    | 22 |    |    |    |  | 23 |    |    |
| 24 | 25 | 26 |    | 27 |    | 28 |    | 29 |    | 30 |  |    |    |    |
| 31 |    |    | 32 |    |    |    | 33 |    | 34 |    |  |    |    |    |
| 35 |    |    |    |    |    | 36 |    | 37 |    |    |  | 38 | 39 | 40 |
| 41 |    |    |    |    | 42 |    |    |    |    |    |  | 43 |    |    |
| 44 |    |    |    | 45 |    |    |    |    |    | 46 |  |    |    |    |
|    |    |    | 47 |    |    |    | 48 |    | 49 |    |  |    |    |    |
| 50 | 51 | 52 |    |    |    | 53 |    | 54 |    |    |  | 55 |    |    |
| 56 |    |    |    |    |    | 57 |    | 58 |    | 59 |  | 60 |    |    |
| 61 |    |    |    |    | 62 |    |    | 63 |    | 64 |  | 65 | 66 | 67 |
| 68 |    |    |    |    | 69 |    |    |    |    | 70 |  |    |    |    |
| 71 |    |    |    |    | 72 |    |    |    |    | 73 |  |    |    |    |

### Across

- 1 Like Argus
- 6 Demean
- 11 List abbr.
- 14 Tunisian monetary unit
- 15 Barbaric
- 16 Goose egg
- 17 Tomato blight
- 18 Kind of wave
- 19 Modern (Prefix)
- 20 Mark of Cain
- 22 Cambridge univ.
- 23 Glow
- 24 Getaway
- 27 Once around the track
- 29 Stone pillar
- 31 Spectacles of yore
- 34 Historic period
- 35 Church part
- 36 Flip side?
- 38 Big pooch
- 41 Succotash ingredient
- 42 Bank job
- 43 Rubberneck
- 44 Capt.'s guess
- 45 Runs smoothly
- 46 The March King
- 47 Disfigure
- 48 Happy as a lark
- 50 Necromancers
- 54 Cup handle
- 55 Fire residue
- 56 Like the Kalahari
- 57 Permit
- 59 Come out on top
- 61 Party bowlful
- 62 Fat or wax
- 64 Support, with "for"
- 68 Sixth sense
- 69 Related maternally

### Down

- 70 Miscue
- 71 Reserved
- 72 Luminous
- 73 Comes down to earth
- 1 Drink suffix
- 2 Jar part
- 3 Compass dir.
- 4 Butts into
- 5 Kind of park
- 6 Play the part
- 7 Fedora feature
- 8 Sound
- 9 Auto feature
- 10 Building annex
- 11 World-weariness
- 12 Levels
- 13 Dracula's cape
- 21 Thai river
- 23 \_\_\_ king
- 24 1982 Michener epic
- 25 Kitchen light
- 26 Bone cavities
- 28 Nursery rhyme boy
- 30 Trauma ctrs.
- 32 Preserve, in a way
- 33 Democratic Republic of the Congo, at one time
- 37 Magazine release
- 38 1944 Gene Tierney classic mystery
- 39 Orbital point

- 40 Sandy spot
- 42 Jumping over
- 43 Moo \_\_\_ gai pan
- 45 Duffer's goal
- 46 Atrophy
- 47 Harebrained
- 49 Kit mitt
- 50 Walks in water
- 51 Munster natives
- 52 Spirited
- 53 Floral leaf
- 58 Former Yugoslav leader
- 60 Asta's mistress
- 62 Shepherd's locale
- 63 Drops on blades
- 65 Mantel piece
- 66 Trawler's catch
- 67 Store posting, briefly



## Anne Zofchak Celebrates her 90th Birthday!

Wishing our dear mom and grandma of Branch 746, Linden, New Jersey a very Happy 90th Birthday!!

Anne celebrated this special milestone with a family dinner on February 19, 2022. Anne has been a resident of Linden her whole life, enjoys baking and cooking Slovak traditional dishes, gardening, and watching movies, especially the Hallmark Channel. God Bless and many more!

Submitted by Diane Wurzbarger

## August 12-14, 2022 SAVE THE DATE: August 12-14, 2022



Hello, FCSU Golfers.

Thanks again for participating in the 2021 International Golf Tournament. I hope you had a good time. I certainly enjoyed getting to spend time with all of you. I appreciate your interest and feedback for making this year's event even better.

### SAVE THE DATE:

International Golf Tournament  
Friday, August 12 – Sunday, August 14, 2022

More details to follow.

FCSU golfers had a great time at the 2021 FCSU/SOKOL/GCU International golf Tournament on a beautiful August weekend.

### Hope you'll join us this year!

If you have any questions pertaining to the event, please call me at 813-493-1515 or via email at [kevinfcsu@outlook.com](mailto:kevinfcsu@outlook.com)

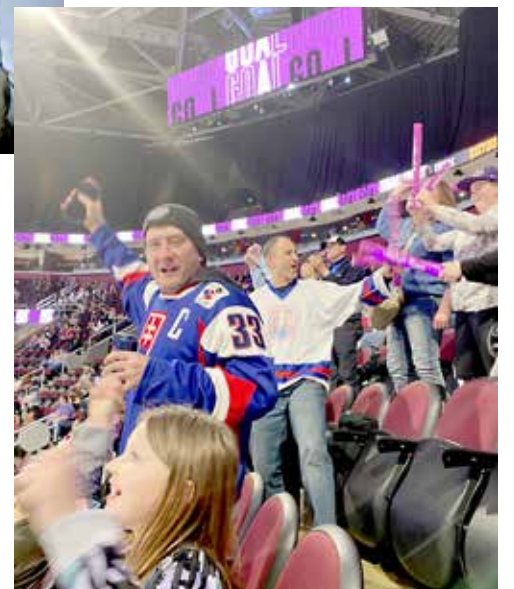
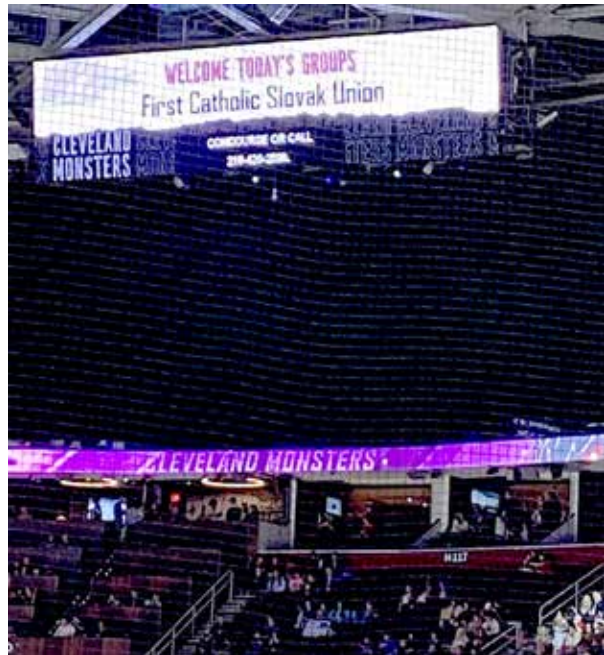
Kevin Collins  
628 Heather Brite Cr.  
Apopka, FL. 32712

## Hockey Night in Cleveland with District 10

On Saturday, April 2, 2022, at 7:00pm at Rocket Mortgage Field House in downtown Cleveland, Ohio, the First Catholic Slovak Union – including Branches 1, 24, 228, 450, 553 and 855 - watched the Cleveland Monsters play the Rochester Americans before a near capacity crowd. The FCSU officers who attended - Executive Secretary Ken Arendt, Region 6 Director Tom Ivanec, District 10 President Greg Petrasek, and Branch 450 President George Carny – all came representing three-generations of members including grandparents, parents and grandchildren as did our many members who came to enjoy the night of fun fraternalism.

I personally want to thank all our 99 members and guests who attended this year's Hockey Night in Cleveland. You made sure the event was another success!

- Submitted by Tom Ivanec, Region 6 Director







**“THE MOST EXCITING TWO MINUTES IN SPORTS”  
SATURDAY MAY 7th, 2022**

**4th ANNUAL F.C.S.U. KENTUCKY DERBY HAT PHOTO CONTEST**

Ladies & Gentlemen, Children of All Ages: Help us celebrate the 148th running of the Kentucky Derby by submitting a picture of yourself in your Derby Hat and attire!!!

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

- |                    |                 |
|--------------------|-----------------|
| Ladies - examples: | Men - examples: |
| • Babuška          | • Klobuk        |
| • Pillbox          | • Fedora        |
| • Fascinator       | • Bowler        |
| • Beret            | • Cowboy        |
| • Cocktail         | • Panama        |

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

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

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

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

FAMILY: 1 CATEGORY

**PRIZES FOR EACH CATEGORY:**

1st Place - \$250

2nd Place - \$150

3rd Place - \$75

WINNERS - To be Announced In Jednota

**RULES:**

- 1) All entries must be postmarked no later than Friday May 13th, 2022.
- 2) Contestant in Photo AND ALL Contestants in Family Photo must be:
  - Members of FCSU
  - And in Good Standing to be eligible for prizes
- 3) **ENTRIES WITHOUT a Branch Number filled in will be disqualified.**
- 4) Contestant must be holding a current Jednota 2022 Newspaper in picture.
- 5) All pictures must be 8 x 10:
  - Any other sizes will not be accepted.
  - Pictures will not be returned. However,
  - They will be on display at the next convention.
- 6) Please write on back of the photo:
  - Name
  - (All family names must be written on back of Family Photo)
  - Branch Number
  - Entry Category
- 7) Mail to:

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

ENTRY FORM: \_\_\_\_\_

NAME: \_\_\_\_\_

Branch Number: \_\_\_\_\_

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

City, State, Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

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

**CATEGORY:**

If entering Family Category; please fill in rest of information below:

NAME: \_\_\_\_\_ Branch Number: \_\_\_\_\_

NAME: \_\_\_\_\_ Branch Number: \_\_\_\_\_

NAME: \_\_\_\_\_ Branch Number: \_\_\_\_\_

NAME: \_\_\_\_\_ Branch Number: \_\_\_\_\_

**Publication Schedule for 2022**

| Issue Date  | Deadline to Receive Information   |
|-------------|-----------------------------------|
| 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                        |

**Remembering the Candle Protest (Sviečková demonštrácia) of 1988**

On March 25, 2022, the Embassy of the Slovak Republic in Washington, DC under the leadership of Ambassador Radovan Javorčík organized a gathering of Slovak Americans to commemorate the 24th anniversary of the Candle manifestation, a peaceful protest which took place in Bratislava in 1988. [Editor's note: Held on Good Friday, the Candle demonstration was the first mass demonstration after 1969 against the communist regime in Czechoslovakia and counted over 5,000 believers in Hviezdoslav Square, and another 6,000 on adjacent streets. Though peaceful and praying, the police brutally suppressed the gathering with water cannons, vicious dogs, and attacking people with batons.]

In attendance were several members of the First Catholic Slovak Union including clergy and FCSU National Auditor Joe Senko (Branch 254) and Mr. Kenneth Bombara, President of the Friends of Slovakia (Branch 746), as well as Slovak Americans from all over the United States coming together to reflect on the precious and fragile gift of freedom. Freedom and truth are what we much always seek and fight for. In his introductory comments, Ambassador Javorčík also remembered the 80th anniversary of the first mass deportation of Jews which included many from Slovakia.

Submitted by Miriam Visnovsky  
Photo credit: Martin Čako Source: Slovak Embassy



Ambassador Radovan Javorčík

From left to right: Fr. Francis Conka (New York Oratory of St. Philip Neri, Br.746); Fr. Martin Kertys (assistant priest of St. John Nepomucene, Manhattan); Bishop Milan Lach, SJ (Bishop of the Byzantine Catholic Eparchy of Parma, Ohio, Br.450); Fr. Štefan Chanas (administrator of St. John Nepomucene, Manhattan); Fr. Marek Visnovsky (Vicar General of the Byzantine Catholic Eparchy of Parma, Ohio, Br.24); Fr. Dušan Nemeč



(New York Oratory of St. Philip Neri).



Children from American Sokol Washington, D.C. and Slavic American Sokol - Czech and Slovak School

From left to right: Fr. Francis Conka (Br 746), Stanislava Buchtová (Embassy staff - Cultural Attaché); Radovan Javorčík (Ambassador); Fr. Marek Visnovsky (Br 24); Fr. Dušan Nemeč



Children from American Sokol Washington, DC and Slavic Sokol - Czech and Slovak School



# President's Annual Report for the Year 2021

continued from page 4

## SALE OF PROPERTY

As you all know the sale of the Middletown property closed on November 1, 2019, for \$13 million over \$1 million above the appraised value, with no following issues. The old residence has been demolished. The marble Monument will be continued to be maintained in perpetuity in remembrance of our Society and its Members.

The sale of property closed a chapter in the history of the Society in Middletown, with retention of 21.39 acres of undeveloped land and our Memorial on one and ½ acre with perpetual land rights. We can only imagine the thoughts, plans for the future and good intentions of Fr. Furdek and the Membership when the property was originally purchased in 1911 of mostly vacant farmland.

The unrealistic dreams of the FCSU developing the Middletown property were eventually turned into a sale of most of the property for \$13 million dollars in 2019 that added almost \$12 million to the FCSU surplus after payment of all taxes. Another chapter in the life of our Jednota was closed.

I think Fr. Furdek would be proud of where we stand today with the strength of our Society. It is up to us to carry on his legacy and dreams, even though he passed to eternal life in 1915.

## MONUMENT

The life-size bronzed statue of Fr. Furdek stands proudly in front of our Home Office along with its U.S. and Canadian and Slovak flags.

## THE FUTURE:

As they say, "We have come a long way baby". Just compare the results from 1995 or even more recently 2006 to 2021. We stand as one of the financially strongest fraternal, but we have challenges.

How we address and answer these and maybe other related questions, will determine the future of the FCSU.

### Fraternalism:

1. a) How to preserve Branches?  
b) How to become more fraternal?  
c) How to increase interest and participation?  
d) do we want to have, or can we have, classes of membership?
2. How Do we preserve our Catholic Faith and Slovak heritage? (I think that our Catholic and Slovak heritage are very important)  
I am assuming that you agree that our Catholic and Slovak roots are very important, but we know a significant part of our new annuitants are not Slovak and an unknown number are non-Catholic or non-religious. Many of them view this only as an investment.
  - a) Should we consider or actively consider non-Slovak fraternal partners?
  - b) Should we be open to a take-over? What kind of fraternal?
3. What do we want our Society to look like going forward?
  - a) How do we want to expand our sales force and resulting annuity sales? Remember, with the great increase of annuity sales we add to financial risk
  - b) How fast do we want to grow our annuity sales?
4. What should be the make-up of Our Board? a) specific duties, b) requirements, c) compensation?
5. Convention- attendance, location
6. By-Laws -what revisions are needed to preserve and advance the Society?
7. Most of us know of fraternal that because of in fighting and/or jealousies have resulted in fraternal societies merging or disappearing.

## SUMMARY

Personally, 2021 has again been a very challenging but busy year for myself and the Home Office personnel.

Finally, I would like to thank our Home Office employees, the Executive Committee and the Board for their help and cooperation. With continuing and new challenges, 2022 will

again require all of our skills and efforts to continue and expand our success. This year's results show, that with the cooperation of our Home Office, the Executive Committee, and all our Officers and Board of Directors working together as a team, we can accomplish outstanding results.

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

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

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

**Andrew M. Rajec**  
President

# 2021 Annual Report of the Executive Secretary

continued from page 7

Pennsylvania on June 25, 2022. Another picnic is planned at Frogbridge in Millstone Township, New Jersey in June 2023.

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

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

In conclusion, I would like to thank all of my fellow officers and board members who assisted me throughout the year. A special thank you goes to our highly qualified Home Office staff especially during the past year dealing with the coronavirus pandemic. Because of our Home Office Staff we were able to stay open to service our members, process new applications and pay claims while following all CDC regulations to stay safe and healthy.

Fraternally,

  
**Kenneth A. Arendt**  
Executive Secretary



## FCSU April Rates

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

Find an Annuity That's Right for You  
Call us at 800-533-6682



FCSU Financial® First Catholic Slovak Union

Contact your Branch Officer or the Home Office

6611 Rockside Rd, #300, Independence, OH 44131, annuity@fcsu.com, www.fcsu.com

## Slovak Language Classes Online Spring 2022



Want to try learning Slovak online? Sokol MN is again offering Slovak and Czech language classes online in the Spring of 2022. Go to sokolmn.org to learn more or register for a class.

- Submitted by Michael Kopanic

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

## Matica slovenská processed the archival fond of Slovaks living in Hungary

The central workplace of Matica slovenská for compatriots – Krajanské museum (KM) – also performs tasks in building and maintaining a documentation center for Slovaks living abroad. At the beginning of the year, it completed work on an inventory of the fond of Slovaks living in Hungary. [In archives, a fond is a group of documents which share a similar origin and reflect the daily workings of an agency, individual, or organization. An example of a fond would be the writings of a novelist that were never published, or the records of an institution during a particular period (Kopanic)]

The fond belonging to Hungary contains more than 100 boxes of archival material, which consists of 9,818 individual items. During the years 2021-2022, they were classified and inscribed in working electronic databases. Thanks to them, the KM can search archives very quickly and efficiently by keyword, while at the same time providing the researcher with an accurate list of individuals located in the desired fond. This newly created database makes it easier for a researcher to request a digital copy of the archive or borrowing it for viewing.

At the forefront of the fond of Slovaks living in Hungary is ranked the estate of Michal Francisci. It includes personal correspondence, photographic and three-dimensional material. It is guided by his personal correspondence, manuscripts of prose and poetry, different material from educational activities, special writings, published works and published literary works 1938 - 1978.

The archive of the Hrdličk family offers the personal correspondence of Karol Hrdlička, condolences for the death of Karol Hrdlička, personal correspondence of Ľudovít Hrdlička, the letters of Bishop Janoška to Ľudovít Hrdlička, working materials – notes, documents, concepts, business cards, announcements, articles, verses and family documents, small prints, postcards, photographs, newspaper clippings and telegrams. Another of the estates is the archive of Ján, Juraj and Ondrej Korbeľov, which preserves correspondence and manuscript poetry of folk poets.

A significant part of the fond consists of the estate of Ondrej Kulík. There is mainly personal and official correspondence, various family announcements, typescript of the Dictionary of words of the Komlôš region, copying poems for children and youth (The Stork and other birds, Janko's animals, Locust fly, ...), manuscripts of adult creation (Ožralý, Chuligán, Golden pheasant, ...), manuscript notes, professional works (The Relocation of Slovaks to the Lowlands and back from Hungary to Czechoslovakia), ethnographic manuscripts, poems, epigrams and aphorisms, the historical novel Chance, an autobiography of one's own life and fairy tales, documents on resettlement, personal documents, photographs from the amateur theater in Komloš, posters from theatrical performances, the musical life of Slovaks in Commots, notes and photos. In the estate of Anna Kulíková, we find prayer books, pho-

tographs and handwritten notebooks.

The general fond is also represented by inventories of urban workers and testaments from the end of the 18th century. Another congruent part of the archive consists of materials for resettlement, where we find official correspondence of the Unified Union of Words of Minorities and Displaced Persons and Other Colonists, official correspondence of the Unified Association of Slovak Peasants, research work dealing with resettlement topics, photos from ceremonial meetings of displaced persons, photos from re-migration and repatriation, questionnaires, complaints, articles, materials of associations, journals, scientific papers, materials from the activities of the Czech Resettlement Commission in Hungary, photocopies from events of the Democratic Union of Slovaks in Hungary and photocopies from the activities of the Slovak Club in Békešská Čaba. One box consists of a fond of reports on the activities of the Democratic Union of Slovaks in Hungary and promotional material. Similarly, one box is dedicated to the Anti-Fascist Resistance Fund in Hungary in Slovenský Komloš.

The less homological fund entitled General contains materials from various exhibitions of Slovaks in Hungary in Slovakia (exhibition Slovaks in Hungary in Bratislava from 30 September – 2. On 18 October 1993, the exhibition of Š. Kera – national cultural past), academic seminars (Slovaks in Hungary – Past and Present), ethnographic research in the years 1970 – 1980, various photographs (personalities and life of Slovaks in Hungary), xerox copies of the title sheets of compatriot periodicals and documents of the research works of Ernest Žatko.

The fond concludes with the smaller archives of personalities, e.g. Michal Borgula's fond contains manuscripts of published publications Narration from the Lowlands, ethnographic photographs are stored in the carton of Július Dedinský, typescripts in Hungarian contains a carton of Pál Komloy, the yearbooks of the school in Sarvaš and musical entries of folk songs are contained in the estate of Elisabeth Mótovská and Ján Sekera. A small part of the archive is preserves material from the estate of Juraj Stanka.

The Archives Fond of Slovaks in Hungary is an excellent collection of various source material, which offers wide research possibilities in several academic fields. It is stored in the Matica Slovenská's main building in Martin and is open to academicians and researchers every working day

Zuzana Pavelcová  
translation by Michael Kopanic, editor.



Časť archívu Slovákov v Maďarsku odchádza po spracovaní do depozitu Matice slovenskej. After processing, part of the archive of Slovaks in Hungary leaves for the Matica slovenská. Zdroj (Source): Zuzana Pavelcová

Part of the archive of Slovaks in Hungary leaves after processing into the deposit of Matica slovenská. After processing, part of the archive of Slovaks in Hungary leaves for the Matica slovenská. Source (Source: Zuzana Pavelcová)

## Sister Josaphat

As a teenager in Kriviany, Slovakia, Veronica worked in the post office as an errand girl. Since the postmaster's daughter was a Sister, she became acquainted with Sisters. When she saw a picture of a Sister, Veronica decided that this was the vocation she wished to follow. She had some doubts about achieving her goal, however, since it cost \$200 to become a Sister and she was making only \$10 a year.

When Veronica's godfather was leaving for the U. S., he suggested to her family that perhaps one of their daughters would like to go along. Though it was the last thing she wanted to do, she managed to get ready in two days. Later she joined her two brothers in Bridgeport, CT. Although she found employment as a domestic and/or governess, she knew deep down that there was much more to life recalling at the same time that she had once thought about becoming a Sister. She lived across from St. Cyril and Methodius Church and as Divine Providence decreed happened to be in the rectory when Father Jankola died.

Of course, Veronica was acquainted with the SSCM's mission to St. Cyril's and when they left for Middletown, PA, she was able to accompany them and remain a part of them. It was the beginning of a long life of service with the Sisters of Saints Cyril and Methodius, seventy-one years to be exact. "I was happy all the time," she once said. "I loved the Sisters and I loved my work."

When she was received as a novice, Mother Emmanuel granted her a special favor—reserving the name "Josaphat", especially for her. Although it is not known why Sister wanted Josaphat as her religious name, it is important to note that St. Josaphat is one of the congregation's special patron saints. In 1983, a small booklet containing short biographies of our SSCM patrons was compiled. As archbishop of Polotzk, Josaphat worked untiringly for Church union and succeeded in uniting his diocese with Rome. A martyr for unity, he once declared, "I am ready to die for the holy union, for the supremacy of St. Peter and his successor the Supreme Pontiff." Canonized in 1867, St. Josaphat is known as the Apostle and Protomartyr of union. Since Father Jankola wanted

the Sisters to pray for the return of Slav dissidents to unity with Rome, St. Josaphat was named one of the community patrons. No doubt Sister Josaphat was well aware of the need to pray for unity and thus chose his name.

**On November 12, the feast day of St. Josaphat, our morning and evening prayers include the following intercessions to St. Josaphat:**

**A.M.—Father, in working for the unity of the Eastern Church with Rome, St. Josaphat imitated your Son, Jesus, by shedding his blood, help us to work for the unity of all Christians.**

**P.M.—Father, through your son you have commanded us to love one another. After the example of St. Josaphat and through our unity of heart and mind, heal the divisions among Christians.**

Sister Josaphat ministered to the culinary needs of the Sisters in the local convents but also served in parishes as sacristan and made altar breads and cared for church linens.

It was evident that Sister had a deep reverence for the priesthood and when her grand-nephew was ordained in 1980, she prayed fervently for him even though she was unable to attend the ordination because of poor health. The Very Rev. Joseph M. Stanichar, V. F. with whom she became acquainted in Yonkers, New York, invited her to his 25th ordination anniversary to the priesthood in St. John Chrysostom Greek Catholic Church in Seattle, Washington. In one of his letters to Sister Clementia who wrote letters for Sister, Father wrote, "Sister Josaphat has made a lasting impression on my life as a quiet and reverent religious." He also makes a brief mention of the cookies he received on occasion.

Sister learned early in life from her mother the importance of practicing generosity. Sister took to heart her instruction and has shown herself generous in both prayer and labor. Her formula for happiness was "Peace is the result of serving God. Your peace will be in proportion to your generosity."

Known always for her peaceful smile, she spent her retirement years at Maria Hall praying the rosary, playing Parcheesi, and vol-

unteering to be a member of the group of Sisters who help the kitchen staff by doing the paring.

Sister Josaphat died on May 18, 1993, and her funeral was celebrated at Maria Hall on May 21. The homilist likened her life to a gem of mutual hospitality which is a hallmark of the members of Christ's body. She was, he said, "a root in the soil of her community for 71 years and an example of humility with a halo." He continued with a Scriptural reference, saying that "her life is a reminder of the widow's mite unnoticed by everyone but Jesus." He concluded with these words, "Her life invites all of us to concentrate not on how valuable we are but on how we are valuable.

**The homilist's words give us pause and underscore the purpose of the biographical sketches that have been appearing in the Jednota—to illustrate the countless ways that our immigrant Sisters have contributed to the congregation of the Sisters of Saints Cyril and Methodius and to the nation and its inhabitants. Their lives of prayer and service have benefited not only the people of parishes in the East and the Midwest but the youngsters in the parish schools as well as the elderly to whom the SSCM's minister in their institutions, for instance, the Maria Joseph Continuing Care Community and Maria Hall.**

**Without the gifts the immigrant Sisters have contributed over the years the ministry of the Sisters of Saints Cyril and Methodius would be sadly diminished.**



# V Budapešti odhalili pamätnú tabuľu J. K. Viktorinovi

Peter Schvantner, Zuzana Pavelcová

Dielo Jozefa Karola Viktorina od 20. marca 2022 trvalo pripomína v kostole sv. Anny v Budapešti nová pamätná tabuľa. Práve tu, na adrese vtedajšej nemeckej farnosti pôsobil J. K. Viktorin ako kňaz v rokoch 1856 – 1866. Slávnostnej udalosti sa na pozvanie Slovenskej samosprávy v Budapešti zúčastnila delegácia Matice slovenskej (MS) na čele s jej predsedom Mariánom Gešperom.

To, že sa v povedomí Slovákov v Maďarsku zachovalo meno a činy J. K. Viktorina sa veľkou mierou pričínili Kazimír Kápolnai. Dlhé roky bol predsedom VIII. obvodu Slovenskej samosprávy v Budapešti. Počas svojho pôsobenia rozvinul spoluprácu s Múzeom kráľa Mateja, s Maďarským národným múzeom vo Vyšehrade a s jeho hlavným muzeológom Petrom Grófom.

Krajanovia tabuľu odhalili pri príležitosti 200. výročia Viktorinovho narodenia. Slávnostný program bol otvorený sv. omšou, ktorú slúžil vdp. János Domokos. Slovenské slovo zaznelo od kapucínskeho brata Blahoslava Pataya: „Viktorin hľadal pozdvihnutie slovenského národa na kultúrnom poli v bývalom Uhorsku, aby Slováci našli svoje miesto v Európe a aby boli klasický slovenský národ, ako ho poznáme dnes.“

Po sv. omši sa pristúpilo k aktu odhaľovania pamätnej tabule. Touto časťou programu prítomných sprevádzala predsedníčka Slovenskej samosprávy Budapešti Edita Hortiová. Prítomným sa prihovorili starosta Viktorinovej rodnej obce Zavar, Lukáš Sochor a predseda MS, Marián Gešper. Predseda Matice slovenskej zdôraznil najmä význam jeho diela: „Viktorin nie je veľmi známa osobnosť v rámci našich slovenských dejín. Je to pomerne smutná skutočnosť, pretože patril medzi príslušníkov legendárnej štúrovskej generácie. Bol výnimočný kultúrny činník, vydavateľ a publicista, ale pre Maticu slovenskú je veľmi dôležité, že bol aj iniciátor a zakladateľ našej najstaršej národnej kultúrnej ustanovizne. Chcel by som poďakovať Slovenskej samospráve v Budapešti, že vyvinula obrovské úsilie naspäť prinavrátiť pamiatku Jozefa Karola Viktorina práve do slovenskej spoločnosti a do nášho kolektívneho historického vedomia a poďakovať im za odhalenie pamätnej tabule tu, v Budapešti.“ Tabuľu spoločne odhalili predseda Matice slovenskej, Marián Gešper a predsedníčka Slovenskej samosprávy Budapešti, Edita Hortiová. Podujatia sa zúčastnili aj zástupcovia Slovenskej ambasády v Maďarsku, Slovenského kultúrneho inštitútu v Maďarsku a významný prozaik a podporovateľ slovenského kultúrneho života v Budapešti, Michal Hrivnák.

Jozef Karol Viktorin (12. marec 1822, Zavar – 20. júl 1874, Budapešť) bol kňaz, národný buditeľ, vydavateľ slovenskej literatúry, organizátor kultúrneho života, publicista a zakladajúci člen Matice slovenskej. Bol kaplánom v Senici, Trstíne, Skalici, Budatíne a farárom vo Vyšehrade. V literárnej práci sa venoval publicistike, spravodajstvu a spracúvaniu biografii osobností, svoju pozornosť upriamoval i na cestopisy a jazykovedu. Bol mecénom – vydavateľom básnických spisov J. Hollého, A. Sládkoviča a hier J. Záborského. Zaslúžil sa o postavenie pomníka J. Hollého na Dobrej Vode. Pracoval i vo výbere Spolku sv. Vojtecha. Svojimi aktivitami sa pričínili o zjednotenie Slovenského národného hnutia v 50. a 60. rokoch 19. storočia. Zapojil sa do úsilia o zrod Matice slovenskej. V roku 1861 bol Viktorin slávnym memorandovým zhromaždením v Martine poverený spravovať príspevky na zriadenie Matice slovenskej. Pokus založiť maticu mu teda konečne vyšiel v roku 1863. Aktívne pôsobil pri jej zakladaní, spravoval peňažné príspevky a na prvom Valnom zhromaždení MS stal sa členom Výboru. Zaradil sa medzi „slovenských výtečníkov“. Jeho osobnosti sa venovali aj pracovníci Matice slovenskej, ktorých príspevky sú zverejnené v článkoch na webovej stránke Matice slovenskej.

Delegácia MS bola pozvaná aj na neformálne posedenie, na ktorom sa zúčastnili zástupcovia jednotlivých slovenských samospráv v Budapešti. Tí sú zároveň členmi poslaneckého zboru Slovenskej samosprávy Budapešti. Podpredseda Pavol Beňo, poslanci a poslankyne Levente Galda, Rozália Papová Polereczká, Zuzana Szabová, Monika Szelényiová, vedúca sekretariátu Slovenskej samosprávy Budapešti, Ľubomíra Fallerová, bývalý predseda Slovenskej samosprávy VIII. obvodu Budapešti, Kazimír Kápolnai a poslankyňa Eva Gedóová.

Predseda Slovenskej samosprávy Budapešti Edita Hortiová predstavila prítomných poslancov a hostí a oboznámila ich s históriou mestskej štvrte Wekerle, v ktorej večerné stretnutie prebiehalo. Vyslovila tiež ďakovné slovo delegácii Matice slovenskej: „Ďakujem Vám, že ako vedúci predstavitelia MS ste dnes oslavovali s nami. Myslím, že máme za sebou veľmi dôležitý deň, dôstojne sme si uctili pamiatku Jozefa Karola Viktorina odhalením peknej mramorovej tabule. Takto sa stane známym aj v hlavnom meste. Veľmi ma teší, že sme sa zoznámili, a že toto stretnutie môže byť začiatkom dlhodobej spolupráce.“

Stretnutia s krajanmi majú vždy veľmi zásadný význam. Matica slovenská pozitívne oceňuje, že takmer po dvoch rokoch pandémie sa podarilo krajanom v Maďarsku zorganizovať takéto zmysluplné podujatie, ktoré zapáľilo na oboch stranách ďalšie ohnivé možnosti možných spoluprác. Vzácnymi boli aj opätovné osobné stretnutia, získania nových kontaktov a podnety na ďalšiu spoluprácu.

Ďakujeme našim krajanom za toto podujatie a stretnutie a tešíme sa na nich na pôde Matice slovenskej v Martine alebo všade tam, kde sa krajanové a maticné cesty spájajú.

# In Budapest, they unveiled a commemorative plaque to J.K. Viktorin

Peter Schvantner, Zuzana Pavelcová, translation by Michael Kopanic

On March 29, 2022, a new memorial plaque was dedicated in St. Anne's Church in Budapest to commemorate the work of Joseph Karol Viktorin. It was at the then German parish, that Joseph worked as a priest from 1856 to 1866. At the invitation of the Slovak Self-Government (OSzÖ) in Budapest, the ceremony was attended by a delegation of Matica Slovenská (MS) headed by its president, Marián Gešper.

Kazimír Kápolnai contributed greatly to preservation of awareness among Slovaks in Hungary about J. K. Viktorin. For years, he was president of the 3rd District of the Slovak local administration in Budapest. During his time in office, he collaborated with the Museum of King Matthias, with the Hungarian National Museum in Visegrad and with museum curator Peter Gróf.

Compatriots unveiled the plaque to mark the 200th anniversary of Viktorin's birth. The ceremony was opened with Holy Mass, served by János Domokos, VDP. Capuchin Brother Blahoslav Patay spoke a few words in his honor: "Viktorin sought to elevate the Slovak nation's culture in former Hungary, so that Slovaks could find their place in Europe and be the Slovak nation as we know it today."

After Mass, a commemorative plaque was jointly unveiled by the Chairman of Matica Slovenská, Marián Gešper and the President of the Slovak Self-Government of Budapest, Edita Hortiová. Lukáš Sochor, the mayor of Viktorin's home village, Zavar, and the President of the Matica, Marián Gešper, spoke to those present. Also in attendance were representatives of the Slovak Embassy in Hungary, the Slovak Cultural Institute in Hungary, and a prominent prose writer and supporter of Slovak cultural life in Budapest, Michal Hrivnák.

The president of Matica Slovenská particularly stressed the importance of his work: "Viktorin is not a very well-known figure in Slovak history. It is a rather sad fact, because he was one of the members of the legendary Štúr generation. He was an exceptional cultural artist, publisher, and publicist, but it is very important for the Matica Slovenská that he was also the initiator and founder of our oldest national cultural establishment. I would like to thank the Slovak Self-Government in Budapest for making a huge effort to bring the memory of Jozef Karol Viktorin back to Slovak society and into our collective historical consciousness and to thank them for unveiling the commemorative plaque here in Budapest."

Jozef Karol Viktorin (12 March 1822, Zavar – 20 July 1874, Budapest) was a priest, nation builder, a publisher of Slovak literature, an organizer of cultural life, a publicist and a founding member of the Matica Slovenská. He was a chaplain in Senica, Trstín, Skalica, Budatín, and a parish priest in Visegrad. In his literary work, he devoted himself to journalism, news, and compiling of biographies of personalities; he also focused his attention on travelogues and linguistics. He was a patron – a publisher of the poetry of J. Hollý, A. Sládkovič and plays by J. Záborský. He contributed to the erection of the monument to J. Hollý in Dobrá Voda. He also worked on the committee of the Society of St. Vojtech. Through his activities, he assisted the unification of the Slovak National Movement in the 1850s and 1860s. He participated in the efforts to found the Matica Slovenská. In 1861, the famous Memorandum gathering in Martin commissioned Viktorin to manage contributions for the establishment of a Slovak Matica. He actively managed cash contributions and became a member of the Committee at the first General Assembly of the Matica Slovenská. He ranked among the "Slovak luminaries". The staff of the Matica Slovenská Matica published articles about him on the website of the Matica Slovenská Matica.

The Matica delegation was also invited to an informal meeting attended by representatives of individual Slovak municipalities in Budapest, who also serve as members of the Chamber of Deputies of the Slovak Self-Government of Budapest: Vice-President Pavol Beňo, members of parliament Levente Galda, Rozália Papová Polereczká, Zuzana Szabová, Monika Szelényiová, the Head of the Secretariat of the Slovak Self-Government of Budapest, Ľubomíra Fallerová, former President of the Slovak Self-Government VIII district of Budapest, Kazimír Kápolnai and delegate Eva Gedóová.

Edita Hortiová, the president of the Slovak Self-Government of Budapest, introduced the members and guests present and informed them of the history of the fourth Wekerle district, where the evening meeting took place. She also extended her appreciation the delegation of Matica Slovenská: "Thank you for celebrating with us today as leaders of the MS. I think we have had a very important day, for we have honored with dignity the memory of Jozef Karol Viktorin by unveiling of a beautiful marble plaque. This is how it will become known in the capital. I am very pleased that we have met and that this meeting may be the beginning of long-term cooperation."

Meetings with compatriots are always very important. The Matica Slovenská very much appreciates that after almost two years of the pandemic, our compatriots in Hungary have managed to organize such a meaningful event, which has sparked further possible cooperation on both sides. The personal reunions, new contacts and suggestions for further cooperation were also precious. We thank our compatriots for this event and meeting and look forward to seeing them at the Matica Slovenská festival in Martin or wherever compatriot and the Matica cross paths together.



A commemorative plaque to J.K. Viktorin in Budapest

Foto: Marco Gajdoš

## Answer to Puzzle

Solution to Puzzle from page 17

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Collecting foods and supplies for Ukrainians gathered in Slovakia

## Slovak Catholic Charity Helping Ukrainian Refugees

Slovak Catholic Charity Helping Ukrainian Refugees

Employees and volunteers of the Slovak Catholic Charity (Caritas) and Diocesan and Archdiocesan Charities have been helping at the Slovak-Ukrainian border continuously since the arrival of the first Ukrainian refugees. They are part of the crisis staff and the first contact line for those fleeing the war-torn country. However, help from Slovak Catholic Charity is not confined strictly in Slovakia. It also travels where it is most needed - directly to Ukraine. And 95% of the funds collected go directly to those in need, for Caritas keeps administrative costs at a minimum.

Here are links in English and Slovak to give donations:

English - <https://charita.darujme.sk/help-ukraine/>

Slovak - <https://charita.darujme.sk/ukrajina/>

Since the beginning of the war, more than 260,000 people (as of March 23, 2022) fleeing Ukraine have crossed the Slovak-Ukrainian border. Charity staff and volunteers provide them with snacks, hot drinks, blankets, and words of comfort. They direct them to places of shelter and, if possible, also ensure their transport to their new temporary abodes. They usually do not bring much - one bag or suitcase, the other hand always belongs to the child.

"When it comes to women saying goodbye to their husbands and children to their fathers, it's hard to fight emotions. Our colleagues also wipe the tears of their children and cry with their mothers. The despair that Ukrainians have been experiencing in recent days has affected us all, as evidenced by the immense wave of solidarity from people all over Slovakia. Thank you very much for every gift," says Miroslav Dzurech, Secretary General of the Slovak Catholic Charity.

More than 750,000 euros [\$820,000 as of March 1] has already been raised in the collection of Slovak Catholic Charities to help the people of Ukraine. Of this amount, 40,000 euros were sent to a Ukrainian charity (Caritas - Spes), which is deployed to help local peoples, and 25,000 euros to diocesan and archdiocesan charities in Slovakia, which provide critical assistance to refugees in Slovakia. It is still possible to contribute to help Ukraine at [www.charita.darujme.sk/ukrajina/](http://www.charita.darujme.sk/ukrajina/) or by a transfer to account SK93 1100 0000 0029 4546 3097, VS 380.

Caritas also encourages people who know how to provide accommodation for refugees to register on the website of the Conference of Bishops of Slovakia. There is also a need for volunteers to help at the border and to take in refugees for much-needed accommodation. They can apply at the e-mail address [svobodnictvo@charita.sk](mailto:svobodnictvo@charita.sk). Caritas also regularly updates the list of necessary food and material donations that you can bring to collection points throughout Slovakia. You can find more information at [www.charita.sk](http://www.charita.sk).

Aid to Ukraine

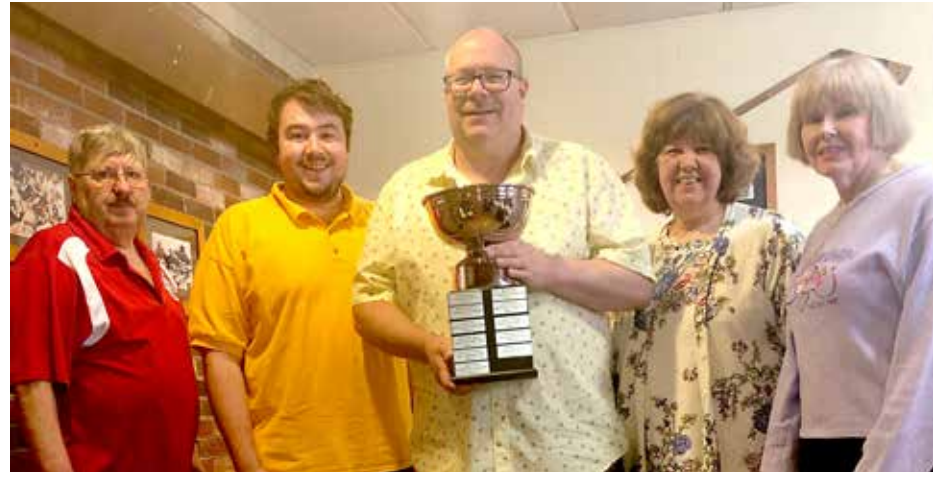
The war also changed the direction of charity donations to aid projects in Ukraine. SKCH has been helping in the neighboring country since 2014: the Distance Adoption project helps children from poor families and children's homes, and directs a humanitarian aid project for families who have fled the separatist area. Today, however, it also includes the partners with whom the charity works to provide assistance. As of March 1, 5,144 children and approximately 70 families were involved in the projects, but help was also going to people coming from areas of immediate danger. Thanks to the donations from Slovakia, they have helped provide food, drink and attract evacuees.

SKCH sent 42,000 euros for humanitarian aid to Ukraine. The Ukrainian Charity and the local Donetsk Charity provide food, medicine, accommodation, and psychological assistance for those fleeing from the east of Ukraine. People were evacuated from the combat zone quickly and often arrive without luggage, food, and basic necessities.

The Distance Adoption project has set aside € 130,000 since the beginning of the conflict in Ukraine. Because prices have risen several times since the beginning of the war, goods are unavailable, and shops are often closed. Thanks to donors from Slovakia, cooperating centers and children's homes can provide food, gasoline, blankets, mattresses, and other necessary necessities. They are involved in helping the fugitives, bringing families to the borders, sheltering whole families, and helping local organizations. Thanks to Slovak Catholic Charities, we were able to help even in the most shelled-at city of Kharkov, in the amount of approximately € 3,000.

Edited and translated by Michael Kopanic, Jr., Ph.D.

Additional source used: "Slovak Catholic Charity is also helping people in Ukraine at the borders," March 1, 2022, <https://www.tinyurl.com/sjk8nhv5/>.



Branch 853 members Michael Bertovich, Charles Boone, the winner Ron Boone, Monica Rodacy Boone and Marianne Rodacy.

## Branch 853 Travel Challenge Cup

Branch 853 member Ron Boone from Dormont, Pennsylvania, displays the Travel Challenge Cup. He won the honors with his name on the Cup in the Ugly Sweater Contest in 2020.

## The Oros Family Bowlers

The Oros Bowling team attacked the Slovak "J" Club in Akron Ohio recently to display their bowling prowess on the "J" Lanes. Collectively the whole Oros family almost bowled a 300!

From left to right, Johanna Oros, Joe Oros, Donna (The Queen Pin) Oros and Matthew Oros - all Br 24 and Dist 10 Members.

Respectfully submitted by

**Greg Petrsek Dist. 10 Pres. & Proud Branch 553 member.**



## Synod on Synodality

*Communion, Participation, and Mission*



The Synod on Synodality is a two-year process of listening and dialogue beginning with a solemn opening in Rome on October 9 and 10, 2021 with each individual diocese and church celebrating the following week on October 17. The synodal process will conclude in 2023.

Pope Francis invites the entire Church to reflect on a theme that is decisive for its life and mission: "It is precisely this path of synodality which God expects of the Church of the third millennium." This journey, which follows in the wake of the Church's "renewal" proposed by the Second Vatican Council, is both a gift and a task: by journeying together and reflecting together on the journey that has been made, the Church will be able to learn through Her experience which processes can help Her to live communion, to achieve participation, to open Herself to mission.

Learn more about the synodal process by visiting the Vatican Synod website: <https://www.synod.va/en.html>.

**Please note, the deadline for the Diocesan Reports is on June 30, 2022.**

# Ukrainian War Refugees Find Help in Slovakia

Michael J. Kopanic, Jr., editor

Since the Russian invasion in February, Ukraine is experiencing the worst crisis in Europe since the end of the Second World War. Over 4 million people have fled Ukraine, with a couple million crossing into adjacent Poland. As Slovakia is a neighbor of war-torn Ukraine, it is one of several countries which refugees have been fleeing to in large numbers.

As of March 30, 2022, more than 283,300 Ukrainian refugees have entered Slovakia, according to the Slovak police. That amounts to about 5 percent of the current population of Slovakia, which matches the same percentage of refugees that a more populous Poland has now taken in. On March 25, the Slovak Interior Ministry stated that of the refugees entering Slovakia, more than 104,000, or two-fifths, were children. "The response of the authorities has been good given that Slovakia has never experienced such a situation of mass arrivals of refugees, says Zuzana Številová, executive director of the Human Rights League, a prominent Slovakian civic association" (Euronews: [www.tinyurl.com/3an6xsds](http://www.tinyurl.com/3an6xsds)).

Katarína Klingová, a senior research fellow at the GLOBSEC Policy Institute, a Bratislava-based think tank, praised the generosity of Slovakia's people in helping those in need. She noted that "many Slovaks opened their homes and offered accommodation to Ukrainian refugees," and "many went to the borders and offered free transportation; many provided financial help, food donations, and other supplies."

As a specific example of someone I know and am regularly in contact with, Martin Javor, has reached out to refugees. A professor at Prešov University, he is the founder of the Museum of Slovak Emigration to North America in the eastern Slovak village of Ťahyňa, which is situated in the lower Zemplín region. A Facebook message he sent me showed him helping refugees by cooking a big pot of goulash for those waiting at the railroad station in Košice. He also offered the Museum, which is under construction, as a temporary shelter to 3 families from Ukraine. Martin told his new friends: Tak vitajte u nás priatelja naši! Cíťte sa tu ako doma. (So welcome our friends! Make yourself at home here.)

These Ukrainians are real people with real lives. Martin wrote: "Ordinary people are coming, in the true sense of the word. They are frightened, and dependent on help in a foreign world. Like everywhere in the world, the children's eyes sparkle, not understanding what is really going on. The women – mothers, are de-



Martin Javor was transporting these refugees.

termined to do everything for them.

They also are ambitious and want to work. Many children are already attending Slovak schools. On March 11, Martin stated: "Natalia from Kiev, left behind a nearly 6 hectares rose orchard! We have agreed that our roses will come to be cut as well. □ Nataša from Odessa, she had a drugstore, and she wants to register tomorrow as an assistant at the rail station. Olga from Kharkov is an X-ray scientist accompanied by her 16-year-old son Jaroslav, who hopes that her father is fine at home. After the ride [from the border], little Anatoly shakes my hand, [and it was] as if I saw my little Ďuro [Martin's son]..."

Another good friend and colleague, Mária Fulková, who works for the Academy of Fine Arts in Bratislava (VŠVU - Vysoká škola výtvarných umení v Bratislave), has taken in two students in her apartment to provide temporary housing. Her institution has sponsored 22 refugees and assisted in providing them a place to stay.

My cousin in Harichovce, Mária Grondžáková, told me on the phone on March 20, that an abandoned factory in Spišská Nová Ves has opened its doors to several hundred refugees from Ukraine. The regional Spiš newspaper Korzár reported that the city has also used two hotels to accommodate refugees and is working closely with its Ukraine partner city of Tachiv. The International Staff Assistance Office for Ukrainians also established an office in the city's House of Services on Štefánik Square to assist refugees when they first arrive. As early as late February, the city's crisis staff organized a collection of food, clothing, and hygiene items for refugees. In addition, by a group

of artists in cooperation with the city's cultural center sponsored a concert on March 13, to raise funds for the needy ([www.tinyurl.com/2p954naz](http://www.tinyurl.com/2p954naz)).

Such acts of kindness and charity are occurring across Slovakia, as the people have opened their hearts, homes, and purse strings to help their fellow Slav brothers and sisters. Religious groups such as Slovak Catholic Charity (Slovenská katolícka charita) have sent volunteers to the Ukrainian border and provide refugees with food and necessities.

Slovakia has adapted itself to the reality of the war and are showing its people's kindness and support. The Ukrainian language is now broadcast along with Slovak and English at all public transport stations. The Ukrainian flag hangs from the windows and balconies of many residents. The Bratislava Castle and the Presidential Palace in the capital are lit up at night with the blue and yellow of Ukraine.

However, financial support from the state itself is still lacking, and most assistance is coming from private sources and individual people. Even in early April, "there has not been any emergency financial scheme for charities to compensate them for these services or to fund their activities" (Euronews: [www.tinyurl.com/3an6xsds](http://www.tinyurl.com/3an6xsds)).



Martin Javor making goulash for refugees

Much remains to be done, and we have no idea of how long the horrible war will last and when the refugees might return home. Russian President Putin has set out on a course to resurrect a greater Russian Empire with little regard for human rights or international borders.

What can we do to help? Though far from the battlefields and refugee sites, we could donate to charitable organizations through our churches, or more directly, to the funds established to assist the Ukrainians which are highlighted in Jednota. One might give directly to Slovak Catholic Charities online at the website (<https://charita.darujme.sk/help-ukraine/>), or to "Slovak-Americans Stand with Ukraine", which the FCSU is affiliated with (<https://slovakamericans.com/>).

Let us reach out to our fellow Ukrainian Slavs in their time of need. Pán Boh zaplat! (The Lord God will repay you!)



Martin Javor with little Anatoly, a Ukrainian refugee.

## 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](http://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

# Slovak-Americans Stand with Ukraine



Slovak Professionals In New York is organizing this fundraiser to benefit the International Committee of the Red Cross.

**CAMPAIGN DETAILS**

This fundraiser is organized by Slovak-American institutions and communities in a joint effort to raise funds for humanitarian efforts in Ukraine. All donations collected will benefit THE INTERNATIONAL COMMITTEE OF THE RED CROSS.

This effort is also supported by representatives of Slovakia in the United States, including Ambassadors Radovan Javorčík and Michal Mlynár and Consul General Milan Vrbovský. You can see the full list of supporters and co-signers below (updated daily).

**OUR JOINT STATEMENT**

We – Slovaks living in the United States of America, Slovak-Americans, and Slovak-American institutions – stand unified with our friends in Ukraine against aggression and in protest of attempts to deny their freedom to choose where, how, and with whom they wish to pursue their future.

We express our full support for the sovereignty, independence, and territorial integrity of Ukraine, and for the freedom and democratic rights of the Ukrainian people. We strongly condemn Russia's unjustified and unprovoked military invasion of Ukraine.

As people who endured and still remember the invasion of our own country in 1968 and the decades of occupation that followed, we have a moral obligation to act in solidarity with our neighbors. We are witnessing history repeat itself and must remember that any threat to democracy and independence is a threat to us all.

Our message is clear: the United States, the European Union, and international institutions must enact strong measures to hold Russia's leadership accountable for their breach of international law. We call upon them to strongly support Ukraine's plight for freedom, peace, and prosperity.

We are asking everyone in the Slovak community in the United States to join our effort to raise funds for humanitarian relief in Ukraine; all donations will benefit the International Committee of the Red Cross.

We stand in unity for peace, democracy, and the preservation of a free Ukraine.  
Slovaks in America

**SLOVAK ORGANIZATIONS AND REPRESENTATIVES SUPPORTING THIS EFFORT:**

- Slovak Ambassador in the United States Radovan Javorčík
- Ambassador Michal Mlynár, Permanent Representative of Slovakia to the United Nations
- Consul General of Slovak Republic in New York Milan Vrbovský
- Ed Zelenak, Honorary Consul of Slovakia in Detroit
- Slovak Professionals in New York
- Slovak American Cultural Center

- First Catholic Slovak Union
- Friends of Slovakia
- National Czech & Slovak Museum & Library
- Czech and Slovak Association
- Czechoslovak Society of Arts and Sciences New York Chapter
- Slovak Global Network
- Society for the History of Czechoslovak Jews

Renáta Kamenárová, Acting director of the Slovak Studies Program at the University of Pittsburgh  
If you would like to have your organization's name added to this list, please email us at Slovak-ProNY@gmail.com . **TO DONATE NOW** go to [www.slovakamericans.com/](http://www.slovakamericans.com/)

**HOW WILL THE DONATIONS BE USED?**

All funds raised will be donated to the International Committee of the Red Cross (ICRC) to benefit their humanitarian efforts in Ukraine. The ICRC responds quickly and efficiently to help people affected by armed conflicts and other humanitarian crises. They currently have a large team on the ground in Ukraine, providing food, water, and essential supplies, supporting medical centers, and mobilizing volunteers and resources. The ICRC is working in close partnership with other Ukraine-based NGOs.

## Ukrainians “traveling” to Slovakia



Refugees from Ukraine cross the border crossing in Vyšné Nemecké, near Uzhgorod, Ukraine - Photo: TASR - Milan Kapusta

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