

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

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2023 Annual Report of the President

Reverend Father 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 2023 report to you.

Successful operating results continued for the Society in the year 2023. Operating profits improved 36% over 2022 results. The Society has continued to enjoy profitable operations for several consecutive years. After dividend payments of \$438,772, net gain from operations before capital gains amounted to \$4,729,876. Total asset value increased 1.8% (\$10,233,712) as reported on the Annual Statement. The year 2023 will see many insurers with declining assets. Realized capital gains were \$80,267 and unrealized capital gains were \$1,070,837. Liabilities increased \$5,183,530 (1.0%) mainly resulting again from the increase in the AVR, Post Retirement Benefit and a \$5,198,984 Annuity Reserve. Surplus increased 10.4%. Details follow:

Total Operation Gain and Capital Gains\(Losses\) for 2023

 Gain per Page 4, Line 31
 \$ 4,729,876

 Realized Capital Gains
 \$ 80,267

 Net Gain Page 4, Line 35
 \$ 4,810,143

There were Deferred Capital Gains (IMR) of \$1,070,838.

The surplus increase of 10.4% was due to the operating gain, which was partially generated by the large production of Annuity premium. The premium funds were used to purchase additional assets. Unrealized gains/(losses) were as follows:

(a)	Common Stock (Unaffiliated)	\$	73,089
(b)	Other Invested Assets	\$	997,748
` ,		\$ 1	1,070,837

The following additional items affected Surplus:

AVR Increase \$(653,754)
Change in Non-Admitted Assets \$(183,522)
Accrued/Asset Adjustment \$ 6,477

2023 Surplus Increase \$ 5,050,182 2023 Surplus \$53,424,728

Insurance in force decreased \$3,586,000 in 2023 (This is smaller than the five-year decrease of \$5,587,000). Life insurance production remains a challenge for the future.

The Society investments emphasize Bonds (84.2%), Mortgages, and Other Invested Assets as its main investments. Other invested Assets include Hedge Funds, Strategy, and Situ-

Continued on page 4



See What's Inside!

Update from the President

Happy spring! I hope everyone had a blessed and happy Easter this year. As we reflected on God's love for us within these past months, let us continue to keep the same spirit of the Easter season throughout the rest of the year.

Now that another major holiday has come and gone, the time has now come to prepare for the warmer weather. Many of us might be planning a vacation, cleaning out the house or preparing our yards for the spring season. Whatever the case may be, this season brings a time for change.

Speaking of changes, the First Catholic Slovak Union has also been making some changes within the past year to modernize and expand our Society. We have been working hard, coming up with a new look, programs and features our Members and potential Members will benefit from. We previously applied for trademarks on our rebrand and have finally



Kenneth A. Arendt President

received permission to begin using our new image. That being said, I am proud to officially announce that the First Catholic Slovak Union will now be doing business as FCSU Financial®.

Our goal from the very beginning was to continue to serve our Members with the best service possible while we grow our Society. We have refreshed our brand and logo in efforts to enhance brand recognition within the financial industry and clarify our work in providing financial security. With the rebranding, we also anticipate a greater awareness of our Society and encourage people from all backgrounds to join the FCSU to build their financial future and join our fraternal.

FCSU's values and legacy will not be changing. We are still very proud of our Slovak heritage and faith and will continue participating in cultural events. Our Society will still be known as the First Catholic Slovak Union, but moving forward we will be promoting and handling all business ventures as FCSU Financial®. Please note, this does not affect any current Member's policies.

We are excited to share with you this next chapter of the FCSU as we move forward together. We are already starting to implement our rebranded name and image. Coming up, you may see changes within our website, newspaper and social media.

I encourage everyone who has not done so already to follow our revamped Facebook page by searching 'FCSU Financial' on Facebook or going to www.facebook.com/FCSU-Financial to keep up to date on what is happening in our Society.

I thank all our Members for their support and the positive feedback we have received so far. I am looking forward to growing our Society and taking the next steps for a brighter future.

Fraternally, Kenneth A. Arendt



Pon't forget to follow FCSU Financial on Facebook! www.facebook.com/FCSUFinancial

April Reflection

The beauty of the hymn, Pán Ježiš Kristus vstal z mŕtvych, is in its simplicity and thus likely one of the most memorable festive Slovak Easter hymns that was and still is sung in the procession that breaks the stillness of the late Saturday Easter vigil whereat parishioners proceed outdoors and around the church building area (indoors when inclement weather). The Eucharistic monstrance, carried by the officiating priest under a canopy held by four parishioners, leads the procession. A rather large statue of the risen Christ is also carried in the procession and placed in the sanctuary next to the Easter vigil paschal candle. This procession is an anticipated joyful proclamation of the gift of the life and salvation brought to us by Jesus as He rose from the dead on Easter morning. * This resounding celebration unites the parishioners with our living Lord's desire to remain with us to foster the gift of life and holiness in our souls with His Eucharistic presence. He chose to make this possible with our prayerful reception of the sacraments of Reconciliation and Holy Communion.

As the Resurrection story in the processional hymn includes the "searching women" who were directed to go out to the "living," let us joyfully reach out to find Jesus living in each person or circumstance we encounter daily and resound with an "Alleluia," grateful for the graces from our Risen Lord and Savior to do so. How can we continue this joyous life of a blessed Easter with Jesus living and filling us daily to share with us His strength, peace and joy? Our Risen Savior's Love will guide us daily.

Sister Maria Theresa Hronec, SS.C.M.

PÁN JEŽIŠ KRISTUS VSTAL Z MŔTVYCH **ZBOR**

Aleluja, chválme Boha, Boha svojho.

- 1. Pán Ježiš Kristus vstal z mŕtvych.
- 2. Na potechu všetkých hriešnych.
- 3. Ktorý ťažkú smrť podstúpil.
- 4. Aby hriešnych nás vykúpil.
- 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 mltvych vstal.
- 10. Jak pred smrťou to zvestoval.
- 11. Preto plesaj vo dne, v noci.
- 12. Že Kristus vstal v svojej moci.
- 13. Všetci teda prespevujme.
- 14. Česť a chválu Mu vzdávajme.

JESUS LORD, SAVIOR, IS RISEN (Poetic translation to Slovak melody of

PÁN JEŽIŜ KRISTUS VSTAL Z MŔTVYCH) **REFRAIN**

Alelulia! God, we praise You! God, our Savior.

- 1. Jesus Lord, Savior, is risen.
- 2. That we sinners are forgiven,
- 3. He, a painful death enduring,
- 4. Rescues us, our souls redeeming.
- 5. To the gravesite three Marys hasten,
- 6. Bearing costly spices and ointments,
- 7. There they saw an angel most glor'ous,
- 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.

*(tinyurl.com/Slovakorgan - St. Bartholomew Church, Kosice, Slovakia—organ, words on screen, in procession—4 stanzas)

(tinyurl.com/Easterprocessional - St. Joseph Church, Hazleton PA-Easter processional hymn—priest and people in procession)

Message from the National Chaplain

In response to a question posed by a bishop from the Philippines, the Dicastery for the Doctrine of the Faith made public on November 15, 2023 a decree affirming past Church teaching that membership in Masonic lodges and organizations is not open to Catholics.

Who or what are the Masons?

Freemasonry (also known as the Masons) is the largest world-wide oath-bound secret society that is open to males only and is known for its brotherhood, philanthropy, and humanitarian efforts. Shriners International is affiliated with the Masons. Not all Masons are Shriners, but all Shriners are Masons. Freemasonry also professes a set of beliefs that run contrary to Catholic Church teaching.



Rev. Thomas Nasta Chaplain

What religious beliefs do Masons profess?

A partial listing of masonic beliefs include:

- Deism (God is known through reason as a creator, or the "Great Architect of the Universe.")
- Rationalism (truth is found through reason alone).
- Relativism (truth discovered through reason means different things to different people).
- Indifferentism (One can believe in the Trinity or not. One can believe in Jesus or not. It does not matter what one believes; let's just get along with each other.)
- Syncretism (all the world religions are equal, even ones that hold on to agnos ticism [one cannot know the nature or existence of God or of anything beyond natural wonders] or pantheism [a worship that admits to or tolerates a multitude of gods]).

In what ways has the Church prohibited Catholics from becoming Masons?

Pope Clement XII was the first to make such a declaration in 1738. Other popes since then (Benedict XIV, Pius VII, Leo XII, Gregory XVI, and Blessed Pius IX) followed suit. Leo XIII wrote in 1890 that "Christianity and Freemasonry are essentially irreconcilable...." The 1917 Code of Canon Law specifically prohibited Catholics from becoming Masons. The Congregation for the Doctrine of the Faith declared in 1983 that Catholics who join the Masons or who continue membership in the Masons are guilty of being in "grave sin and may not receive Holy Communion."

Why did the bishop from the Philippines initiate the response from the Dicastery for the Doctrine of the Faith?

The philanthropic and humanitarian work of the Masons were attracting significant numbers of Catholic men in the Philippines to join their ranks. This, together with a perceived relaxation of earlier church prohibitions, led to many men to think there is nothing wrong with being a Catholic and a Mason. The bishop wrote for clarification on the matter.

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

NEWSPAPER DEADLINES

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

Copy Date Monday, April 29 Monday, June 3 Monday, July 1

Issue Date Wednesday, May 8 Wednesday, June 12 Wednesday, July 10

When submitting announcements for upcoming events, remember that JEDNOTA is printed MONTHLY, and time is lost in the postal system. Please plan to have your announcements to us in ample time for them to be edited and printed. Please send all Branch & District announcements to branch@fcsu.com or district@fcsu.com.

> Send all articles (English AND Slovak) to: Lucy Connolly, Editor; editor@fcsu.com First Catholic Slovak Union, Attention "JEDNOTA" 6611 Rockside Road, Suite 300, Independence, OH 44131-2398 FAX: 216-642-4310

JEDNOTA

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Home Office Holiday Hours



Closed: Monday, May 27, 2024, in observance of Memorial Day.

SS. Cyril and Methodius April Appeal

SS. Cyril and Methodius March Appeal The Saints Cyril and Methodius Appeal is in its 46th year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. Today, the Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, and previous donors.

As of April 1, 133 donors have given \$17,254.54 for the 2024 Appeal. Among the 31 donations received from Catholic Slovak Fraternal Branches and Districts, Branch 3, Branch 35, Branch 45, Branch 85, Branch 112, Branch 213, Branch 320, Branch 382, Branch 484, Branch 743, Branch 746, Branch 796, Branch 853, District 9 and the Home Office of the FCSU have donated a combined total of \$4,015. Donations have also been received from 3 churches, 21 clergy and religious and 77 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who wishes to contribute to the 2024 Appeal but did not receive a letter asking for a donation is asked to fill out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2024 will be credited toward the 2025 Appeal. Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak Fraternal Organizations for cultural, religious and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., Abbot of St. Andrew Svorad Abbey, Cleveland, OH. National President is Reverend Andrew S. Hvozdovic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Our Lady of Victory Parish, Harvey's Lake, PA and Gate of Heaven Parish, Dallas, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Parochial Vicar with Senior Priest status at Our Lady of Grace Church, Penndel, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

46 th Annual Saints Cyril and Methodius Appeal
Name
Address
City
State Zip
Amount \$
Email
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
Penndel, PA 19047-4052



UPCOMING EVENTS May 2024

- Slovak J Club & Br. 553 Spaghetti Dinner, Akron OH
- 2 Br. 200 Meeting in Ford City, PA
- 3 Br. 746 Mass in Linden, NJ
- 5 Br. 24 Meeting in Walton Hills, OH (RSVP 4/28)
- 7 Br. 853 Meeting in Charleroi, PA
- 8 Br. 553 Bus Trip to Rivers Casino (RSVP)
- 12 Mother's Day
- 13 Br. 855 Meeting in Strongsville, OH
- **14** Br. 313 Meeting in Mokena, IL (RSVP 5/7)
- 19 Br. 45 Meeting & Mass in New York City, NY
 - Br. 199 Meeting in Latrobe, PA
 - Br. 276 Meeting in McKeesport, PA
 - Br. 628 Meeting in Pittsburgh, PA
 - Br. 731 Meeting in Youngstown, OH
 - Dist. 12 Picnic in Rostraver Township, PA
- 21 Dist. 14 Meeting in Poland, OH
- 27 Memorial Day Home Office Closed

For more info go to the Branch and District announcement pages.



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ation Funds. The Society also purchases Preferred and Common Stocks, including Cash Equivalents.

As of December 31, 2023 the Society had \$30,232,085 of cash.

2023 Common Stocks value is \$1,936,327 (0.3% of assets).

The Society is a member of the Federal Home Loan Bank (FHLB) and has used funds available at very favorable interest rates to help generate investment income. The funds acquired through the FHLB are managed by an investment management company. During 2023, active FHLB loans were \$19,727,262.

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 2023 premium income is broken down as follows:

Life Insurance \$ 1,346,198
Annuities __85,468,457
Total \$86,814,655

2020

Investment income for 2023 is broken down as follows.

2019

Investment Income for 2023:

Government Bonds	\$ 250,619
Bonds	23,198,316
Preferred Stock	254,373

Assets Prem Income Inv Income* Net Income Surplus

416,524,510	457,648,477	530,937,088	568,716,615	579,134,399
18,944,367	46,423,786	92,488,251	54,622,568	86,814,655
15,841,382	20,225,043	18,621,567	23,556,485	26,274,799
891,852	4,001,829	3,022,244	3,473,008	4,729,876
42 148 006	43 771 595	46 657 607	48 374 546	53 424 728

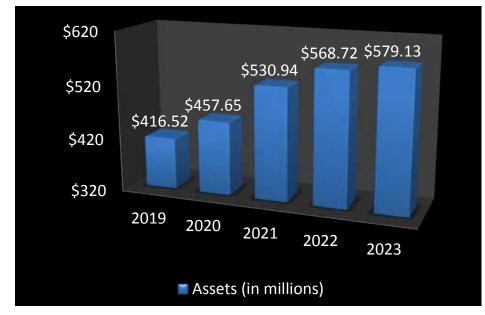
2021

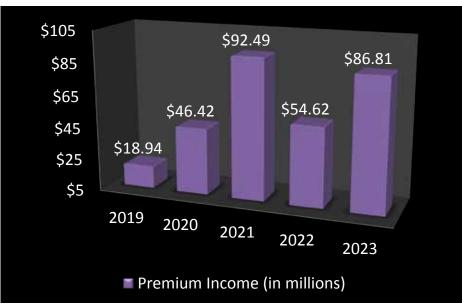
Common Stocks/Un-Affiliates

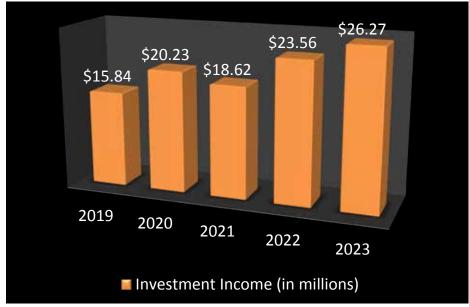
104,440

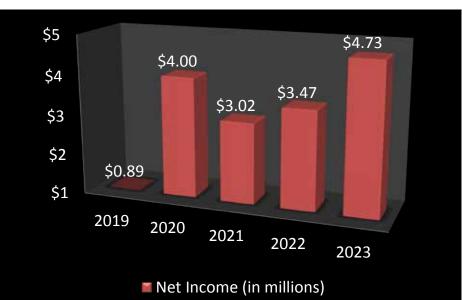
2022

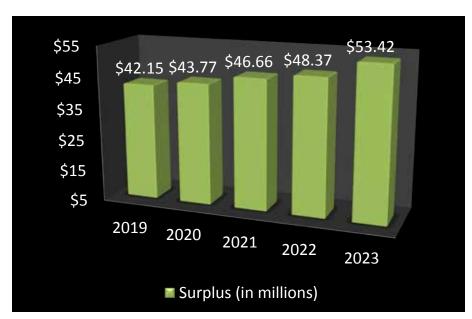
2023











Mortgage Loans	4,133,172
Real Estate	298,028
Certificate Loans	68,331
Short Term Investments	702,904
Total Investment Income	\$ 29,010,183

Investment Expenses:

Depreciation on Real Estate and Other
Investment Expenses (Investment Taxes,
License Fees, etc.) (2,588,077)
Net Investment Income \$26,422,106

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

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

Summary: Realized capital gains of \$80,267; plus, operating gains of \$4,729,876; plus, unrealized gains of \$1,070,838; less \$653,731 of AVR increase; increased surplus by \$5,050,182 (change in non-admitted assets and accrual adjustments were \$177,045).

The Society's IMR now stands at \$472,129, and the AVR is at \$4,925,917. The common stock and real estate components of the AVR are at maximum. Overall, the AVR is at 87.3% of total maximum.

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The Society's solvency ratio is 110.2%. When the IMR and AVR are combined with surplus, the solvency ratio is 111.3% (consistent with prior years).

The Society experienced total premium income that was 58.6% higher than the previous year. Annuity premium income increased 60.8% compared to the previous year. Investment income increased 11.5%

Bonds are 84.2% (-1.9%) of the Society's assets, with an average maturity of 11.9 years. The Organization enjoys excellent bond quality with 98.9% of the bonds in the two highest NAIC rating classes. Preferred Stocks make up 0.7% of invested assets, and Common stock 0.3%, 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 (7.6%); and all others (1.5%), including cash on hand of \$30,232,085. About 6% of the cash is in Government securities.

The most significant changes to liabilities were: policy reserves increased 1.19%; Deposit type accounts decreased 2.7% (lower FHLB loans), IMR decreased 42.3%; AVR increased 15.3%; Funds held as Trustee increased 2.6%. The AVR increased 21.7% partially due to the Unrealized Gains and investment purchases. The AVR is 87.3% of the 2023 maximum. The Real Estate and Common Stock Equity components are at 100.0% of the 2023 maximums. Average lapse ratio is very favorable for the past 5 years. The Society enjoys loyal membership.

The Organization's total admitted assets are \$578,950,327, a 1.8% increase partially due to large premium income production, less higher annuity payments. Five-year asset growth is \$162,425,817 or 39.0%.

Operations:

Life premium income decreased 9.7%, led by a 29.0% decrease in Single Premium, and an 8.7% decrease in first year premium. Annuity premium income increased 60.8% and totaled \$85,468,457 versus \$53,137,772. Overall total premium income increased 58.9%. 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 11.5% higher, in tune with efforts to keep up with the larger premium income and increased rate environment. Total income for the year was 44.4% higher.

Total member benefits were 268.8% higher primarily because of a 298.9% increase in annuity benefits paid. There was a 74.0% decrease in interest paid; 6.0% decrease in Death benefits. Life reserve demand was 44.5% lower, and annuity reserve demand was \$28,511,740 (84.6%) lower, consistent with the higher annuity premium production and higher benefit activity. Total Operation Expenses were 16% higher. Commissions were 84.4% higher, reflecting the increase in annuity premium production. General Expenses were 16% higher. Management continues to monitor expenses, and expense levels in relation to income. Dividends to members were \$438,772 which is slightly higher level than the prior year. The Society realized a gain from operations of \$4,729,876 (+36.2%), after payment of dividends. Realized capital gains were \$80,267.

Net Income was \$5,050,182. The AVR increased by \$653,754, primarily due to 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 \$30,232,085 of cash, \$1,936,327 of common stock, over \$16,164,673 of bonds maturing in less than one year; almost \$87,000,000 of premium income; and over \$26,274,799 of investment income. Expected outgo for benefit payments, commissions, dividends and expenses are about \$108,312,390, if the same amount of premium income and withdrawals are incurred in 2024. The Society enjoyed \$10,723,946 of positive operation cash flow in 2023.

The Society experienced higher operating profits, which is consistent with the large premium increase and 2023 capital gains. Asset growth in 2023 was very favorable. The net investment rate of return, although somewhat affected by the fluctuating interest rates available in 2023, will be at a higher 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 capital is \$58,350,645. This does not include the \$472,129 in the IMR. The total for 50% of the calculated RBC was \$7,890,266. The RBC ratio was affected by the inclusion of new bond calculation factors introduced in 2021 into the RBC calculation.

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.

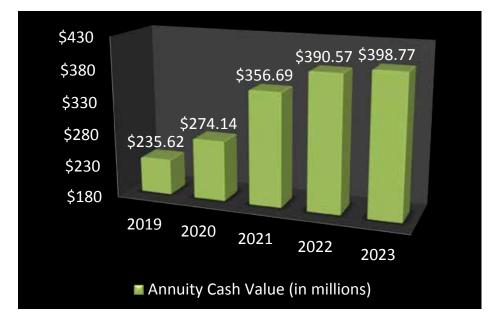
Total security trading activity was \$74,997,106 in 2023 (lower than 2022 activity due to the 2023 economy).

Insurance in Force:

The Society recorded a decrease of \$3,568,000 of insurance in-force. Insurance in-force has decreased 1.7% since 2019.

Summary:

Our 2023 quarterly and year-end financial statements 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 2023 we had a loss in insurance membership (death claims, cash withdrawals, expels, etc.) of 1,002 members compared to a loss of 822 in 2022. We had a decrease in the number of life insurance certificates of 1,285 in 2023 compared to a loss of 910 in 2022.

As of December 31, 2023, annuitant membership totals 5,259 members (this total does not reflect life insurance and branch agreements). As of December 31, 2023, the Society had 7,655 annuity certificates. The total cash value of our annuity accounts for 2023 was \$398,773,557 compared to \$390,570,778 in 2022 (2% increase). In just the last 5 years, cash value of our annuity account has increased 69.2%. In 2019 assets totaled \$235,613,055.

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

The Executive Secretary and the Home Office staff are developing new methods to expand our search for new independent insurance agents to sell our products. We have over 472 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 also developing a new method of paying commissions to the agents.

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 2024 we plan to explore the potential of being licensed in 11 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.

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 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.

The Executive Secretary and the Home Office staff will began working on updating our presentation that will be used at our training seminars offered to branches and districts. These seminars will be 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. We hope to schedule seminars later in 2024. We are also working on developing virtual training seminars that will be available to our branches and districts.

Our highly qualified Home Office staff is available to answer any questions concerning rates, completing applications and any other questions regarding our insurance and annuity

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products. 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 2023 we began offering online premium payments, annuity deposits and a membership portal.

Per state regulations, commissions will not be paid to non-licensed recommenders who sell insurance or annuity policies for the First Catholic Slovak Union, effective April 1, 2020. Only licensed agents will receive a commission. 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 2023 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.

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.

We have published more information concerning our products in our Jednota, our official organ, to better inform our members about our products. The Home Office 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 our Editor Lucy Connolly at editor@fcsu.com. In 2023 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 2023 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 and branch/district announcements to branch@fcsu.com and district@fcsu.com. We will publish the information 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 2023 our outside auditors, Hosack, Specht, Muetzel & Wood, conducted a remote audit. Their audits consisted of a complete review of our quarterly and year-end financial statements for period ending December 31, 2022 and our Home Office operations. As a result of these audits our Society received an excellent review. Our internal auditors performed several audits in 2023 and found everything to be in order. We have already scheduled several audits for 2024.

In 2024 the Home office will continue 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. In 2024 I am encouraging our Regional Directors to contact the branches in their region. The information we obtain will be used to find out how we can better serve our branches.

Per FCSU bylaws, 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 2023 the requirements for the financial obligations (bylaw section 4.05) has been mailed to all branch officers and published in the Jednota newspaper as a reminder of the expectations for each branch. The Board of Directors strongly recommended that branches hold in person or virtual meetings to help increase attendance. A virtual meeting will count as a meeting towards the branch stipend.

The FCSU has an outstanding scholarship program, which was expanded in 2023 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.

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 fraternals 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.

We have two National/Regional Picnics planned for 2024. Knoebels Amusement Resort in Elysburg, Pennsylvania on June 22, 2024 and Making Memories at Wiegand Lake Park in Novelty, Ohio on August 10, 2024. We may also possibly hold a fall festival.

As your President, 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 ENDe-Persis 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 and as your newly elected President. 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. Fraternally,

Kenneth A. Arendt President

2023 Annual Report of the Executive Secretary

Fr. Thomas Nasta, Mr. President and Members of the Board of Directors, it is my pleasure to present my 2023 Annual Report.

This past year has been truly remarkable and eventful as my first year serving as the Executive Secretary. I appreciate the support and trust from everyone as I took on a new role this past year.

Our numbers and financial status has continued to grow in 2023. We introduced a limited-time offer for an in-house transfer at the annuity rate of 6.00%. It was a very successful endeavor.

I would like to thank our Home Office staff who went above and beyond this year. They truly care for our Society and are dedicated to help serve our Members with anything they need. The Home Office also welcomed several new staff members to the team to help advance the FCSU. A new staff member was hired



Kevin J. Collins Executive Secretary

2023 Annual Report of the Executive Secretary

continued from page 6

to help the annuity department and assist Members. A new front desk assistant was hired to take incoming calls to the office and assist in projects. A new editor/media relations person was hired to put together the monthly Jednota issue and help with rebranding.

We began renovating the Home Office in July 2023, updating current work spaces, the lobby and the Home Office Slovak Museum including FCSU owned folk artifacts.

Our main advance in 2023 was rebranding the First Catholic Slovak Union as FCSU Financial®. We have been working hard to achieve a new image for the company to welcome more Members with any background and advertise as a financial company. We began filing our trademarks for the new logo in 2023 and worked hard preparing to roll out the new brand. In the first few months of 2024, we were given approval for our new registered name and logo which we can now use. Currently, we have begun using our new name and logo on our business cards, letterhead and Facebook. We plan to use our new look moving forward for all advertising endeavors, our website, newspaper and social media.

Within our rebranding, we started working with our out of house, local marketing team Visia Marketing to revamp our website. This new website will include our new logo and name, but also will feature modernized updates to appeal to current and potential Members. Features currently in use will be revised to make useability easier.

We began ramping up our advertising efforts in 2023 in new ways to reach a broader audience and to get the name FCSU Financial® out to the public. An advertisement was placed in the Cleveland airport at three different terminals and ads were published in the Steeler's Digest Magazine. FCSU was also the sponsor of the Friday pre-game radio show for the Cleveland Guardians, with radio commercials for FCSU Financial® playing during Coach Terry Francona "Coach Tito's" show. At the end of 2023, President Kenneth Arendt and myself began recording monthly messages to air on the Slovak Club Radio in Cleveland and Pittsburgh.

In this upcoming year, we are continuing to find new outlets to advertise for the FCSU. Late Fall of 2023, we started to work with a local Cleveland TV station to develop an advertising campaign. FCSU signed a deal with Fox 8 to become their Fox Financial Sponsor. This includes one interview a week during their "New Day Cleveland" segment, 30-second commercials airing during their news hours and streaming of our commercials in their app and on Facebook. These segments will begin in March 2024 and will also be posted on our website and Facebook in the future. We discussed the potential of expanding our commercials to their sister companies in different areas to reach more people.

In 2023, I dedicated my time to create useful tools to help assist Officers in their branch meetings. I developed a "Meeting Talking Points" sheet that is sent monthly to Officers from the Home Office to keep Board of Directors informed about current developments at the Home Office. We include executive messages, events and contests and all Home Office updates. Per Members requests, I also created a slideshow presentation to help the Board of Directors and Branch Officers give an overview of our products. The goal of this slideshow is to start presenting this at meetings, seminars, Slovak festivals and any events in 2024.

At the end of 2023, I began to work closely with our Agents. I made weekly calls to Agents to hear their suggestions and will prepare for new features in 2024. In 2024, Agents will start receiving their commission twice a month instead of monthly. I also am working on making the Agent Portal easier for the Agents to navigate and making Agent forms more accessible online. An Agent Council is in the works to "brain storm" on a monthly basis. The first topic will be what insurance products Agents suggest we sell to capture attention in the market place. I am proud to announce that the ground work we did in 2023 to prepare for the new year has been successful as we have already doubled the number of new Agents we signed-up.

In 2023, we worked with Fraternal Activities Director Joanne Fibbi to offer our Members fun events to bring our Membership together. We had several national picnics; Wiegand Lake Park in Novelty, Ohio, Knoebels in Elysburg, Pennsylvania and Frogbridge Picnic in Frogbridge, New Jersey. We had an amazing turnout at each function and the weather prevailed to make these great events. Another great success was the amazing crowd at the Cleveland Guardians vs Pittsburgh Pirates game. The FCSU also took part in both the International Bowling Tournament and International Golf Tournament for some fraternal comradery. Moving forward in 2024, the FCSU Bowling and Golf Tournaments will not be a joint fraternal event and will exclusively be hosted by the FCSU. Several contests and events have been discussed and are on the agenda for 2024.

In conclusion, I would like to thank my fellow Officers and the Board of Directors for their involvement and assistance this year. I appreciate their dedication to our Society and ideas for our Members. Also, a big thank you to our Home Office staff who continues to impress us and works hard every day. They were able to adapt in their temporary work stations through renovations and continue to serve our Members. I look forward to 2024 and our continued growth.

Kevin J. Collins

To view the Board of Directors reports, please go to the following link:

www.fcsu.com/about/executive-messages/



SAVE THE DATE FOR BRANCH 181'S ANNUAL FAMILY PICNIC

Join us for great fun, food and fraternalism Sunday, June 30th, 2024, at Mammoth Park in Mammoth, PA at Pavillion #13.



Branch 746, Linden, Embraces Slovak Easter Tradition "Kraslice" Workshop

On March 10, 2024, Branch 746 hosted a delightful Traditional Easter Egg Painting Workshop which took place at Holy Family Church in Linden, New Jersey, where attendees unleashed their creativity and embraced the Easter spirit. The atmosphere was filled with joy and excitement as participants dived into the art of decorating Easter eggs using beeswax, a technique deeply rooted in Slovakian tradition. This art form, known as "kraslice", has been practiced for centuries in Slovakia, symbolizing the arrival of spring and the renewal of life. The intricate process required precise movements and attention to detail, showcasing the fine craftsmanship involved in this traditional art form.

Throughout the workshop, people had a blast putting their imaginative minds to work, exploring various designs and patterns to adorn their eggs. The use of beeswax added an extra layer of challenge and uniqueness to the creations, as individuals carefully crafted intricate designs, each egg becoming a masterpiece in its own right.

As the event came to a close, heartfelt thanks were extended to all attendees for their enthusiastic participation and dedication to preserving this cherished tradition. It was truly a memorable experience filled with laughter, camaraderie, and the joy of celebrating Easter in a creative and meaningful way.

Thank you to all the attendees who enthusiastically participated in the workshop and are now equipped to pass on this cherished tradition to others! A very special thank you to Branch 45 members for joining us and to our incredible instructor and inspiration behind this workshop, Milada Kurucova and her daughters Sarah and Isabel all members of Branch 746.

Submitted by Sabina Sabados, President













Branch 716, NY, Holy Palm Sunday & Cardinal Visit

On Sunday, March 24, 2024, members of branch 716 attended the Slovak Palm Sunday Holy Mass at St. John Nepomucene Church in New York City. Branch member Jan Lysak participated with parishioners in the Gospel "Pašie", of Christ's Passion. Following the Holy Mass, branch members as well as parishioners gathered at the event hall where lunch was prepared and served by branch 716 members.

The following week on March 30th, 2024, his Eminence Timothy Cardinal Dolan, Archbishop of New York graced St.John Nepomucene Church with his presence to lead the prayer alongside Father Stefan Chanas and Father Martin Kertys in blessing of parishioners' Easter baskets. Many parishioners of the church attended in traditional Slovak kroj, and his Eminence's spiritual guidance and blessings enriched our Easter traditions. Following the ceremony, members of our church community prepared a special lunch for the Cardinal and guests, and Eva Lysakova & Ludmila Hlinkova prepared our traditional national dish, bryndzové halušky.

We extend our heartfelt gratitude to Cardinal Dolan for his visit and to all who joined us for Holy Palm Sunday. From Branch 716 we would like to wish everyone a joyous and blessed Easter filled with love, hope, and renewal.

Submitted by Emily Lysakova, Recording Secretary



Cardinal Dolan with Eva Lysakova, Emily Lysakova, and Jan Lysak the left) reciting Christ's Passion.



Timothy Cardinal Dolan, Archbishop of New York with parishioners of St. John Nepomucene in traditional Slovak Kroj



Parishioners and Branch 716 member Jan Lysak (fourth to the left) reciting Christ's Passion.

BRANCH 181 YOUTH MEMBER SCHOLASTIC ASSISTANCE

For the Fall 2024 start of the academic year, the St. John the Baptist Society – Branch 181 of United, PA, will be offering \$500.00 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 application. The number of scholarships awarded is dependent on the number of eligible applicants.

Youth members may be eligible to qualify for a scholarship if the following requirements are met:

- 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 4 years prior to applying with a minimum \$5000 insurance policy.
- You are a high school senior preparing to graduate in 2024 and have applied for the 2024 Fall term at a qualifying Educational institution.



To obtain an application and more information, please contact Vicki Hricik by phone 724-547-0803 or email

vicki15@zoominternet.net.

*Applications must be postmarked by May 31, 2024 to be eligible.

These scholarships are solely funded by your local Branch 181 and are independent of the First Catholic Slovak Union National Office



Jednota Branch 746 Scholarship

- ✓ Are you a member of Branch 746 with paid up life insurance premium of \$5,000 or more?
- ✓ Are you currently accepted <u>and/or</u> enrolled in full-time college, another post-secondary educational institution, or vocational institution?
- ✓ Are you active in Branch 746 or want to become active?

If you answered YES to the above, you may be eligible for a \$1,500 scholarship!

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

Deadline to apply:
April 30, 2024

Region 1 FCSU members from NJ, NY, and CT, join us at Somerset Patriots Baseball game and BBQ on Sunday, July 28. Tickets are free for members of District 4; all others are \$36 per person/child. Local Branches are encouraged to participate in this fun even! RSVP required. For details, contact Jo Anne Peppe at gsmgjap@aol.com by May 1st.



Msgn Andrew Hlinka District 4th Annual Picnic



Date: May 19, 2024 Time: 1pm-4pm

Location: Cedar Creek Park – contact for specifics

Cost: District 12 members – Free

Questions contact: Hlinkadistrictsecretary@gmail.com or 412-341-1577

Please RSVP by 5/17/2024 to 412-341-1577.

The Hlinka District invites all Branch 320, 670 and 853 members to enjoy an afternoon with their fraternal brothers and sisters. We look forward to hearing from you.

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

THINK ABOUT IT!

National FCSU Event



NATIONAL PICNIC

Saturday, June 22, 2024

Knoebels Amusement Resort 391 Knoebels Blvd, Elysburg, PA. 17824

FREE Park Admission for All.

Each pre-registered member will receive 1 free book of tickets (\$20.00 value). Rain or shine event.

GOLF SCRAMBLE

Wanted: Adults and kids if you are interested in a scramble golf game on a par 3 course before the picnic begins please contact Kevin Collins at 800-533-6682 ext.120 or email kcollins@fcsu.com before 5/31/2024. Open to all ages and skill levels.

AMUSEMENT PARK

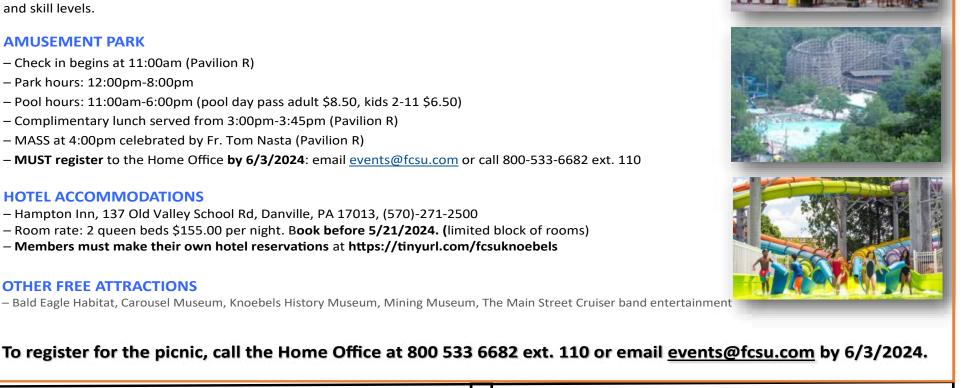
- Check in begins at 11:00am (Pavilion R)
- Park hours: 12:00pm-8:00pm
- Pool hours: 11:00am-6:00pm (pool day pass adult \$8.50, kids 2-11 \$6.50)
- Complimentary lunch served from 3:00pm-3:45pm (Pavilion R)
- MASS at 4:00pm celebrated by Fr. Tom Nasta (Pavilion R)
- MUST register to the Home Office by 6/3/2024: email 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 \$155.00 per night. Book before 5/21/2024. (limited block of rooms)
- Members must make their own hotel reservations at https://tinyurl.com/fcsuknoebels

OTHER FREE ATTRACTIONS

– Bald Eagle Habitat, Carousel Museum, Knoebels History Museum, Mining Museum, The Main Street Cruiser band entertainment





FCSU Untold Stories

Michael Krajsa – "It all leads back to my Slovak roots"

f you are a long-time Jednota reader, the last name "Krajsa" might be one you are familiar with. Son of the late Joseph C. Krajsa, previous editor and Jednota estates manager, Michael Krajsa, Branch 382, could fill books with his knowledge and history within the FCSU. Reflecting on his life, referring to it as looking down the mountain, Michael exhibits true passion for his Slovak heritage and fraternalism intertwining with his career paths.

"As I look down my life's mountain, at my age now of 75," Michael said, "it's very clear to me that my Slovak heritage was the roots and the nurturing elements of everything I've done in my careers."

In the 1910's, like many others, Michael's grandparents emigrated from Slovakia to America, arriving at Ellis Island. The couple settled down in Allentown, Pennsylvania where they raised their three children. Along with working in factories and wire mills, Michael's grandparents dedicated their time to help build St. John the Baptist Church, a Slovak Catholic church, and donated the pulpit. Here, Michael recalls his earliest memories of his Slovak heritage and his faith. Attending St. John the Baptist Church and school, he learned his Slovak culture, songs and traditions. In the same church his grandparents helped build, Michael's whole family would come to attend every 10:30am Mass on Sunday, and he would even serve at High Mass alongside his brother and cousins.

In addition to learning about his Slovak heritage, Michael learned a lot about fraternalism through his family. His grandfather was a great orator and Michael referred to him as a "forceful speaker". His days in the Jednota, he was able to convince many people to join local branches and gave powerful speeches to members. Those skills were passed down to Michael's dad, who was also an amazing speaker and very involved within the Society. Michael remembers all the events, meetings and the Sundays when the dues were owed he attended when his dad was auditor. After becoming the Vice President of Eastern Pennsylvania, Michael would go into the coal region and observe his dad's fantastic speeches.

In 1964, the Jednota was in need of a new editor after Philip Hrobak, longtime Jednota editor, passed away. At the time, the editor position was elected and was part of the Board of Directors. With a college education, Joseph was appointed editor of the Jednota, which he served as for the next 28 years "making the little guy look big" in the paper. He commuted from Allentown to Middletown for a year, until the whole family moved to the Jednota Estates.

Michael already had memories of the estates attending summer camps, picnics and events. However, when moving to Middletown Michael and his brother Joe, who later became manager of the Jednota press and Vice-President of Eastern Pennsylvania following in his dad's footsteps, took on many new responsibilities. Most importantly, they learned the printing business within and out. Given the jobs that weren't ideal, Michael would work at the printery cleaning the press pits and melting lead pigs for the linotype machine, ruining countless articles of clothing with ink. He also was involved with publishing the Jednota and became publisher of the Slovak V Amerike, the oldest Slovak newspaper in the world. This led



The Krajsa family following Joseph C. Krajsa receiving the Knight Commander of St. Gregory the Great medal by the Pope and conferred by Cardinal William Keeler. L-R: MaryAgnes, George, Rebecca, Joseph J., Scott, Romanza, Michael, Brad, Joseph C., Holly and Matthew Krajsa.



Michael with his dad on the day he received the Ellis Island Freedom medal.
L-R: Michael Krajsa, Raymond Flynn, former US Ambassador to the Vatican, Joseph C. Krajsa and Dr. Michael Novak.

"As I look down my life's mountain, at my age now of 75," Michael said, "it's very clear to me that my Slovak heritage was the roots and the nurturing elements of everything I've done in my careers."

him to pursue publishing his very own monthly magazine

"After that I have publishing in my blood too," Michael, said "and I went back to Allentown and I started Valley Monthly magazine, which was like the Philadelphia Magazine or a regional magazine."

Along with print, Michael soon found himself immersed in the world of politics and how it intercrossed with what he was doing at the printery. He attributed his early enjoyment with politics to being invested in the fraternal and how it worked. In particular, he always admired observing the leadership skills come into play at the FCSU National Conventions.

"The politics I liked, even just attending the conventions, which we did before I could vote," Michael said. "I'd watched the head of the convention chair's parliamentary procedure. But when I went to Catholic University that came in handy, learning that, because I became president on my freshman honor fraternity Phi Eta Sigma and then president of my social fraternity, Tau Kappa Epsilon. And I had to run those meetings with parliamentary procedure."

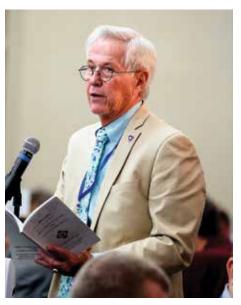
Michael went on to become a delegate at the age of 18, the minimum age to have a vote. Since then, he has yet to miss a single convention for the FCSU and has continuously served as a delegate. In fact, the past two conventions he had the honor of being elected as convention chair.

Politics is something Michael always cir-

cled back to. With the family connections through being Slovak and being in the printery business, Michael was able to explore his passions in the political field. At just 18 years old, Michael attended a foreign policy editor's conference at the Thomas Jefferson room on the top of the State Department, being one of the youngest in attendance. There, as a young college freshman, he dined on expensive cuisine with high-status men such as John Glenn, Dean Ross, Vice President Hubert Humphrey and President Lyndon B. Johnson. Over the years, he was able to attend many more conferences at the White House with his dad, representing his Slovak heritage.

After graduation, his drive for politics began to develop even more. In 1979, Michael ran for congress and was selected as co-chair of ethics for President Jimmy Carter, attending-several meetings in the White House cabinet room. One of the significant things that stood out to him was his influence in appointing a Slovak to the Helsinki Accord, which had not happened yet at the time. The president's assistant for ethnic affairs, Steve Aiello, suggested for Michael not address this with the president, however, he was determined.

"I said to the president, you'd do a really big favor for the Slovaks if you would appoint somebody to the Helsinki Accord," Michael said. "Steve has three or four names that I shared with him, your choice, but it'd be nice to do because that would be a headline in all



Michael Krajsa, Branch 382, at the 2022 First Catholic Slovak Union Convention.

the Slovak newspapers before the election. By the time I got back to my house, I received a telegram from the White House that they had appointed someone."

Throughout Michael's life he always came back to what he learned from his years involved in the Jednota and what his family instilled in him. In particular, he always resonated with speaking for people just as his dad and grandfather once did. He felt that every career path he took led him right back to his Slovak roots. Michael used these skills to continue speaking and inspiring people. He began teaching and speaking at colleges, receiving numerous awards for his excellency. He even was elected from his campus to be one of 389 faculty senators and chaired two of the 12 Senate committees for eight years.

Above all, he speaks highly of his dad, who certainly made an impact with his words. Michael looked to his dad often in times when he needed the guidance, whether it be speaking in front of thousands in Washington, D.C. or delivering an acceptance speech.

One fond memory Michael shared is an award his dad received in the 1980's when Ronald Reagan was president. Lee lacocca set up the Ellis Island Freedom medal awards which honored one person from each ethnicity for their work and achievements. The first year, Dr. Michael Novak received the medal, who was a mentee of Michael's dad. The second year, Joseph was awarded the medal along with Bob Hope, Andy Williams, Mohammed Ali and many others. Reflecting on this moment now, Michael says it was another moment showing him how his heritage has impacted their lives.

"There was another irony," Michael said, "because dad had his whole family, three generations here. Dad was first, I was second and the grandchildren were the third generation. And we were all on the same island our grandparents came over to in 1910."

Advocating for Slovak heritage, teaching hundreds of students and dedicating life's moments to make an impact, Michael continues to inspire many through his passion for others.

You can read more information about Michael Krajsa and his accomplishments in the February 8, 2023, Jednota issue.

2024 FCSU International Golf Tournament





July 12-14, 2024 465 Lodge Dr. Wheeling, WV 26003





Join the FCSU for an exciting 2-day tournament, exclusively for our members and their guests. Play the Robert Trent Jones and Arnold Palmer designed courses. Shotgun start 8:30 am on Saturday and Sunday. We are offering a Stay and Play package, with all reservations made through the FCSU. Call 800.533.6682 ext. 122.

Practice rounds are available on Friday for \$90, please contact the Oglebay golf pro directly at 304.243.4050 to schedule tee time and make payment.

Competition will include A, B, C, Callaway, Seniors' and Women's Flights. If you do not have a current USGA handi-cap, and did not compete in the 2023 Joint Fraternal Golf Tournament, your handicap will be determined by the modified Callaway System. Cash prizes will be awarded in all flights. Optional side contests will be available, at an additional cost.

7.12.24 Practice Rounds if desired • Welcome Cookout 7:30 pm serving Angus Burgers/Chicken/Ribs

7.13.24 Breakfast Buffet 7:00-8:30 am • Round #1 8:30 am • Mass 4:00 pm • Cocktails 5:00 pm • Dinner 6:00 pm

7.14.24 Breakfast Buffet 7:00-8:30 am • Round #2 8:30 am

ENTRY DEADLINE: We strongly encourage you to submit your entry now.

Room type accommodations will be assigned on a first received basis. Official deadline is June 12, 2024.



Accommodations

Left: Wilson Lodge offers king bed or 2-double bed rooms. Double occupancy.

Right/Below: Four-bedroom cottages for groups of eight.



2024 FCSU International Golf Tournament Official Entry

Each FCSU member participating in the tournament may invite one non-member golfer

Please select your golfing options ψ	
□ FCSU Member Golfer Stay and Play Package \$3	98.00 per person x golfers = \$
\square Non-Member Golfer \ldots . Stay and Play Package \ldots . \$4	
Package includes: One round on Robert Trent Jones Course, One rour	nd on Arnold Palmer Course, Golf cart rental, Prize pool contribution,
Two nights lodging, based on double occupancy. FCSU Member or Non-Member 2-Day Golf, Package (No	o lodging) \$240.00 per person xgolfers = \$
	, toughig) ψ240.00 per person λgotters – ψ
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□ Saturday Breakfast Buffet 7:00 - 8:30 am# attend	_
□ Saturday Dinner Buffet & Cocktails (2) 6:00 – 9:00 pm	_
□ Sunday Breakfast Buffet 7:00 - 8:30 am# attend	ling
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FCSU Golf Tournament, 6611 Rockside Rd. Suite 300 Independence, OH 44131





FIRST CATHOLIC SLOVAK UNION announces

STEPHEN C. MATULA SCHOLARSHIP

for 10 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 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.

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 (obtained in the last 12 months)

10 scholarships \$4,000 each

Deadline to apply June 1, 2024

Find Scholarship Applications at WWW.FCSU.COM (www.fcsu.com/membership-benefits/scholarships). For more info call us at 800-533-6682 ext. 114 or email scholarship@fcsu.com.

FCSU PUZZLE CONTEST ENTRY R Ε S Т U G Ν 1 Ν D G R Α 0 Z s С S D Н Κ J Х В s Α L L Ε R В М S F G Т S Α G S Q V D S Z X О Ν С Ε G J L Κ Ν Ε С C X G D Ζ S Р 0 Т Α Ζ В D S Т ٧ J Н Ε Н D Α М ı Κ L Ε F Т D 0 U D

April Word List

ZÁHRADA (GARDEN) **TULIPS** DAŽDIVÝ DEŇ (RAINY DAY) **GARDENING SPRINGTIME ZELENÝ** (GREEN) **EARTH DAY MOTÝĽ** (BUTTERFLY) **POČASIE** (WEATHER) **TAXES UMBRELLA DÚHA** (RAINBOW)

Name:		
Address:		
City:		
State:	Zip code: _	
Email:		
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All FCSU members are eligible to enter. One entry per member! Complete the word puzzle and email it along with your name, address, email and branch number to contest@fcsu.com or mail it:

FCSU PUZZLE

6611 Rockside Rd, Independence, OH 44131 Entries must be received by May 30, 2024. Five winners will be drawn from all correct entries.

Each winner will receive \$50.

FEBRUARY PUZZLE WINNERS

CONGRATULATIONS TO THE FEBRUARY CONTEST WINNERS:

Susan Halley 24K Kaitlyn Shenloogian 716K Anita Nixon 213K **Beth Tanzosh 796K Gretchen Vander Heyden 926K**

CONGRATULATIONS & KEEP PUZZLING!

Jednota Crossword **Puzzle**

	1	2	3			4	5	6		7	8	9	10	
11					12					13				14
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Copyright ©2024 PuzzleJunction.com

Across

- 1 Function
- **4** Get into a stew?
- 7 Spare tire
- 11 Hollywood
- Boulevard sight **12** Rash reaction?
- 13 Quartet member
- 15 Property
- 17 Stogie
- 18 Rural sight
- **19** Teasing
- 21 Little scurrier
- **22** Encouraging word
- 23 Yemeni city
- **24** In the buff
- 27 Indivisible 28 Unadulterated
- **29** Duds
- **32** Yard pest
- 35 Rendezvous
- **39** Building block
- 40 Born
- 41 It's a gas
- 42 President
- 44 Nostalgic time **46** Down _
- (Maine)
- 47 Surefooted goat
- **49** Solidify
- 51 Kind of colony
- 53 Ancient colonnade
- 55 Hallucinogen
- 58 One with a beat
- **59** Relatives of **Tahitians**
- 61 1969 Peace Prize

- **62** Island greeting
- 65 Canned
- **67** Working dog
- **68** Coal stratum
- Creme-filled snack
- **70** Harmony
- 71 Antiquity, once
- **72** Dewy

Down

- 1 Unqualified
- 2 Peanut sauce dish
- 3 Be mistaken
- 4 Opus
- Simple protein
- Subsequently
- TV monitor?
- 8 "Fantasy Island" prop
- Pond buildup
- 10 Vapid
- 11 Seasoned sailor
- 12 Footnote word
- 14 Morsel
- 16 Ayatollah's land
- **20** Safari sight
- 25 It's often left hanging
- **26** Gist
- 27 Secure
- **28** House of Lords member
- **29** Bubble source
- **30** Collector's suffix
- **31** Purge
- **33** Black stone
- **34** Writer Rosten
- **36** Nay's opposite

- **37** Letters of distress
- **38** Blaster's need
- 43 Entrepreneur's
- 45 Self-concern
- **48** Furniture wood
- 50 " on Down the Road"
- **51** Some shirts
- **52** Bond
- 53 Young buck in the third year
- **54** Radial pattern
- 55 Obsolete French coin
- **56** Winter forecast
- **57** Extinct bird
- **58** Subway alternative
- **60** Basilica feature
- **63** Female lobster
- **64** Circle segment
- 66 Propel a boat

BRANCH ANNOUNCEMENTS

All new BRANCH Announcements should be sent to branch@fcsu.com

FROM THE DESK OF THE EXECUTIVE SECRETARY

AS OF FEBRUARY 15, 2024 THE FOLLOWING BRANCHES DID NOT MEET ALL OF THE QUALIFICATIONS FOR THEIR 2023 BRANCH STIPEND PER BYLAW 4.05 FINANCIAL OBLIGA-TION & PER BYLAW 14.01 RULES GOVERNING LOCAL BRANCHES

Branch #	Branch #	Branch #
002K	266K	618K
003P	292K	633K
004K	293K	638K
007K	312K	667K
075K	321P	706K
083K	330K	729K
085K	403K	735K
086K	417K	756K
096K	429K	780K
102K	456K	789K
108K	465K	796K
122K	472K	857K
132K	517K	888K
157K	543K	890K
165K	571K	
198P	584K	
224K		

BRANCH 19 - BRIDGEPORT, CT

The St. Joseph Society, Branch 19, will hold a virtual Zoom meeting on Sunday, June 9, 2024 at 10:00 a.m.

At this meeting, we will announce the recipients of the Margaret Evancho award. This award was established in recognition of the many years Margaret Evancho dedicated to the youth of Branch 19.

We cordially invite interested members to contact me at csteacher3@gmail.com to obtain a link for the meeting. We look forward to reconnecting with our members.

Submitted by Deborah M Nelson, Secretary

BRANCH 23 - JOHNSTOWN, PA

The St. Joseph Society, will hold our first annual Branch meeting on Sunday April 14, 2024. The meeting place will be at The Fifth Local Eatery. 1424 Scalp Ave., Johnstown, PA (by the Market

We will begin the meeting at 1:30 PM. All Branch members are welcome to attend. We will be giving each member in attendance a \$15.00 credit toward your meal. It would be nice to meet members of our Branch 23 who haven't attended any of the meetings. So please come join us. If you have any questions please call Theresa Cassat at 814- 254-2532.

Submitted by Theresa Cassat, Financial Secretary

BRANCH 24 - CLEVELAND, OH

Branch 24 will hold a meeting on Sunday, May 5th, 2024, starting at 1PM. Branch 24 members will meet in the Walton Hills Village Hall, 7595 Walton Rd, Walton Hills, OH (corner of Alexander and Walton Rds; the parking lot is off of Alexander Road). A Cinco De Mayo themed lunch will be served directly after the meeting. All members who plan to attend must call Branch 24 Fraternal Activities Director Fran Strekal at (216) 308-1728 by April 28th, 2024. On the agenda: general branch business and fraternal activities. All members are welcome.

Submitted by John Moynihan, President

BRANCH 38 - WHITE OAK, PA

Holy Trinity Society, Branch 38 will hold a ZOOM branch meeting on Thursday, April 25, 2024 at 6:30 pm. The agenda will include discussion on 2024 potential Fraternal social activities. In order to be most inclusive for all members, any Branch 38 member interested in attending this meeting should contact Logan Haselhoff, Branch President, by calling 412-956-9411 or emailing LLHASELHOFF@ gmail.com, to set up the virtual meeting invitation and details. All Branch 38 members are urged to attend. We look forward to joining together.

Submitted by Logan Haselhoff, President

BRANCH 45 - NEW YORK CITY, NY

The St. Matthew's the Evangelist Society, Branch 45, will hold a semi-annual meeting after the Slovak mass on Sunday, May 19, 2024 at 1:00 PM in St. John Nepomucene Church, 66th Street and 1th Avenue, New York City. We urge all members to attend this meeting.

Submitted by Maria Jurasi, Financial Secretary

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

Oznamujeme členom nášho spolku, že sa uskutoční poľročná schôdza sv. Matúša č. 45 1KSJ v New Yorku po slovenskej svätej omši v nedeľu 19. Mája, 2024 o 13:00 hodine v osadnej hale slovenskeho kostola sv. Jána Nepomuckého na 66th 1st Avenue. Láskavo žiadame našich ov o aktívnu účasť na tejto schôdzi.

Mária Juráši – pokladníčka

BRANCH 60 - MCKEESPORT, PA

McKeesport will hold its semi-annual meeting on Sunday, April 14, 2024 at Rodney's Restaurant (557Wendel Road, Irwin, PA 15642) at 1:00 p.m. On the agenda will be Officers' reports and upcoming events. All members are encouraged to attend. Submitted by Julie Perla, Secretary

BRANCH 153 - CHICAGO, IL

St. Stephen Branch 153 will hold the Semi-Annual Meeting on Saturday, June 15, 2024 at 11:30 am at Cucina Biagio, 7319 West Lawrence, Harwood Heights, IL. Charitable donations and future activities will be on the agenda. Members will enjoy a fraternal luncheon after the meeting. Reserve your place by calling Dorothy Jurcenko at (708) 995 7378 before June 8, 2024.

Submitted by John Jurcenko, President

BRANCH 162 - UNIONTOWN, PA

The St. Wendelin Branch 162 will hold its quarterly meeting on Sunday, June 2, 2024, at 9:00 a.m. at the Shoneys Restaurant, 285 McClellandtown Road, Uniontown, PA. All members of the branch are invited to attend by calling Secretary Dolores Marmol at 724-437-4983 for reservations for yourself and your guest. Officers' reports will be given and discussion will follow regarding branch activities, charitable donations and upcoming FCSU events for 2024.

Submitted by Dolores Marmol, Secretary

BRANCH 181 – UNITED, PA

Branch 181 members are invited to a dinner meeting at Aroma Italiano at 5:30 p.m. on Saturday, April 27, 2024. It is located at 220 Ligonier St., Latrobe PA 15650. BYOB if desired.

Reservations are required, so please RSVP by Thursday, April 18, 2024. Walk-ins without a reservation will not be served dinner.

RSVP to Vicki at 724-547-0803 or Darlene at 724-493-8712.

The meeting agenda will include planning for the Annual Family Picnic.

Submitted by Vicki Hricik, Recording Secretary

BRANCH 199 - HOSTETTER, PA

Branch 199 will hold a meeting on Sunday, May 19, 2024 at 1:00 PM at Sharkeys Cafe, 3960 Lincoln Highway, Latrobe, PA. The agenda will include planning of summer activities. Lunch will be provided by the branch. See you there!

Submitted by Barbara Patula, Secretary

BRANCH 200 - FORD CITY, PA

It's so wonderful to see flowers blooming and Robins singing. I am enjoying a Dove in my basket. She is not shy at all and I can't wait to see her babies. With nice weather, many kids have already been enjoying the nice weather recently. School will be out soon, so please use caution when driving in you areas. Kids don't always think about what they are doing.

We welcome all members to attend our meetings the 1st Thursday of each month except June & July. The meetings are held at 7:00pm at the Slovak ĆU at 910 Sixth Ave in Ford City. Call me @ 724-763-9229 or email me @ vschaub123@gmail. com for any details or suggestions of what you would like to see happen in 2024.

Submitted by Vicki Schaub,

Secretary/Treasurer

BRANCH 213 - PITTSBURGH, PA

St. Michael the Archangel, Branch 213, will hold its semi-annual meeting on Sunday, June 9, 2024. It will be held at 1:00 pm at 306 Barclay Avenue, Pittsburgh, PA. If planning on attending or joining the meeting via phone, please contact weaz1958@ aol.com.

Our agenda will include Officer's reports, old business, current business, and new Branch business. We will also discuss upcoming Branch and District events and activities.

Submitted by Anita Nixon, President

BRANCH 228 - LORAIN, OH

The St. John The Baptist/Holy Trinity Lodge Branch 228 will hold a meeting on Monday April 15, 2024 IN-PERSON at 7:00pm at the American Slovak Club on 30th and Broadway in Lorain, Ohio.

We respectfully ask all of our FCSU members to pray to our Lord God to calm the environment and unite the world leaders to strive for peace among all the nations.

Submitted by Thomas B. Zuffa, **Recording Secretary**

BRANCH 260 - COITSVILLE, OH

The officers of Branch 260 invite all of our members to join us this year at any or all of our meetings. Our meetings for 2024 will be as follows: Thursday September 12th and Thursday December 5th (this will be our election of officers meeting

and holiday celebration). All of our meetings begin at 5:00pm and are held at Belleria Restaurant in Struthers, Ohio. Hope to see all of you in the coming year and God Bless!

Submitted by Carlie M. Peshek, **Vice President**

BRANCH 276 - MCKEESPORT, PA

The meeting scheduled for March has been postponed. The next meeting will be held Sunday, May 19, 2024 at 1:00 PM at Tillie's Restaurant at 308 36th Street, McKeesport PA. We will hear officers' reports and discuss district events. The Fall meeting is planned for November 17, 2024.

Submitted by Margaret A. Nasta, President

BRANCH 313- CHICAGO, IL

Happy Spring 313! Our branch will be hosting our first semi-annual meeting of 2024 on May 14th, 2024, 11:30am at Fox's on Wolf restaurant 11247 W 187th St. Mokena, IL 60448. A complimentary fraternal lunch will follow.

If you wish to join us, please RSVP by May 7th and call Marge Dickinson at 1-708-226-8157.

Submitted by Jennifer Carlton Financial Secretary/Treasurer

BRANCH 320 - ROSTRAVER TOWNSHIP, PA

Veselú Veľkú noc! Happy Easter!

All are welcome to join Branch 320, American Legion Post 949, and Sons of the American Legion Post 949 to honor our local veterans with a flag ceremony at Sacred Heart Cemetery. Please reach out to Joseph Tarquinio, Vice-President at 724-929-9788 for details.

Branch 320 members are invited to our District 12 annual picnic. Hope to see everyone on May 19 at Cedar Creek Park in Rostraver Twp.

Wildthings Baseball. All are welcome...

Watch for details on all these events in the next issues of the Jednota and on the FCSU website.

Submitted by Joseph Tarquinio, Vice-President

BRANCH 367 - FAIRCHANCE, PA

Saint Joseph Lodge #367 of Fairchance, PA 15436 will hold a meeting on Wednesday July 10th, 2024 at 12:30 PM. All members are invited and encouraged to attend. The meeting will be held at the Mountain View Café, 1618 Georges Fairchance Road, Smithfield, PA 15478. If planning on attending please call Kathryn Baranek at 724-569-1006.

Submitted by Kathryn Baranek, Secretary

BRANCH 393 - GREENSBURG, PA

The Saint Joseph Society, Branch 393, will hold a meeting and picnic lunch on Saturday, June 22 at 11:00 AM. It will be held in Pavilion #10 at Mammoth Park in Mt. Pleasant, PA.

It is necessary to RSVP to ensure we have enough food for everyone. Please call Eileen at 724-539-2764 with the number of people planning to attend by June 10, 2024. All members and their families are invited to attend.

For updates, follow the branch on Facebook or Instagram at FCSU Branch 393 (@fcsu. branch393).

Submitted by Eileen Myers, **Recording Secretary**

BRANCH 410 - UNIONTOWN, PA

The SS. Peter and Paul Branch 410 of Uniontown, PA will hold a meeting on Thursday June 13, 2024 at 1:30 at the Highland House, 92 West Main Street. Uniontown, PA

All members are encouraged to attend. Please call for reservations by June 10, 2024 at 724-425-

Submitted by Geraldine Buchheit, Financial & **Recording Secretary**

BRANCH 450 - CLEVELAND, OH

St. Joseph the Guardian Society, Branch 450, will be holding its Semi-Annual Meeting on Saturday, April 13, 2024.

The meeting will be held at the Holy Spirit Byzantine Catholic Church Hall, 5500 West 54-th Street, Parma, OH 44129 at 11:00 am. On the agenda will be officers' reports, review of bylaws and discussion of branch activities for the summer.

continued on page 17

DISTRICT ANNOUNCEMENTS

All new DISTRICT Announcements should be sent to district@fcsu.com

DISTRICT 1 - REVEREND MATTHEW JANKOLA DISTRICT - CT, MA

The Reverend Matthew Jankola District will conduct its semi-annual meeting via Zoom on June 9, 2024 at 11:30 a.m.

At this meeting, we will discuss plans for the coming year. Interested members are encouraged to contact me at csteacher3@gmail.com to obtain a link for the meeting. We look forward to hearing from our dedicated members.

Submitted by Deborah M. Nelson, Recording Secretary

DISTRICT 2 - REV JOHN J SPITKOVSKY DISTRICT - IL. IN. KY. WI

Reverend John Spitkovsky District District 2 will meet on Sunday, April 21, 2024 at the Missionary Sisters of St. Benedict, 5900 West 147th Street, Oak Forest, IL. Fraternal social at 1:30 pm and meeting begins at 2:00 pm. Pizza and Salad will be served after the meeting. Raffle prizes are needed. Hope that we will have a great attendance. Looking forward to seeing you.

Submitted by John Jurcenko, President

DISTRICT 4 – MSGR JOHN E RURA DISTRICT - NJ

District 4 is organizing an outing to the Somerset Patriots Baseball game and BBQ on Sunday, July 28, 2024. Tickets are free for members of District 4. Non-members are welcome to join for \$36.00 per

BRANCH ANNOUNCEMENTS

continued from page 16

All members are invited and encouraged to attend. Refreshment will be served after the meeting. Please call George Carny (440) 885 - 5702 if you are planning to attend.

Submitted by George Carny, President

BRANCH 484 - CORAL, PA

St. Joseph Society Branch #484 KJ will hold its semi-annual meeting on Sunday, June 9, 2024, at 2:00 PM, at Eat 'n Park Restaurant, 2301 Route 286 South, Indiana, PA. All members are welcome! The agenda will include a discussion of the District Meeting, which Branch 484 will have hosted in April; responses to the year-end financial donations made by our branch to organizations; FSCU scholarship inquiries; and any other matters concerning our branch. May we all enjoy a Healthy and Happy Spring and Summer!

Submitted by Monica Rura, Financial Secretary

BRANCH 553 - AKRON, OH

Mark your calendar for the following upcoming events:

4/17 Monthly Dinner Roast Beef Au Jus Served 4:30pm - 6:30 pm Reservations required by calling 330-786-9972

Reservations required by calling 330-786-9972 by April 15th

4/20 Scotch Double \$10 per person - Call for Reservations 330-786-9972

4/28 Breakfast Buffet Served 9:00 am -11:45 am

5/1 All You Can Eat Spaghetti Served 4:30 to 7:00 pm

5/8 Bus Trip to Rivers Casino Cost \$50 - Receive \$20 free play

Contact Joan Lewis to reserve your seat on the bus Come support your club and enjoy our fraternal-

ism! Submitted by Linda M Hanko.

Submitted by Linda M Hanko, Financial Secretary/Treasurer

BRANCH 628 - W HOMESTEAD, PA

A meeting of Branch 628, St. Michael Archangel, will be held on Sunday, May 19 at 2:00 PM at 141 Bellevue Drive, Pittsburgh, PA 15236. The agenda will include upcoming events in the branch and district activities.

Submitted by Sylvia Vehec, Recording Secretary

BRANCH 670 - DONORA, PA

On behalf of the officers of Branch 670 – we wanted to update you on the activities for 2024 and inform you of opportunities for high school seniors.

Members are invited to participate in any and all activities of the Branch and are encouraged to bring along guests (fee for attending guests)

April 14, 2024 Branch 670 Meeting – 12:00p

April 14, 2024 Branch 670 Meeting – 12:00p Kings Restaurant, 580 McClelland Rd, Canonsourg, PA

May 19, 2024 District 12 Picnic – 1:00p until 4:00p

Location: Cedar Creek Park, Pavilion 17

453 Evergreen Drive Belle Vernon, PA

June thru October Other extracurricular activities (i.e., Polka Party, Festivals, FCSU Pirates game, Slovak Day at Kennywood Park, etc.)

Branch 670 has a Facebook page. Please log on and follow to see activities and events for the Branch. Facebook page: FCSU Financial Br 670, Donora.

If you would like to get emails regarding the activities of the branch, or if you have any questions please feel free to reach out to: Joseph Matinko (Branch President) at 724-565-5150 or matinko305@comcast.net, Maureen Massafra (Branch Secretary) at branch670secretary@gmail.com, or Nicole Hyatt (Activities Coordinator) at branch670activities@gmail.com.

We hope you can join us.

Submitted by Maureen Massafra, Secretary

BRANCH 721 – BANNISTER, MI

Jednota Branch 721 will have their spring meeting on Sunday, April 21st, 2024, at 2:00pm at the Remenar Home located at 8977 South Mason Road, Bannister, MI. All members are encouraged to attend.

Submitted by Joseph Beno, Recording Secretary

BRANCH 731 – YOUNGSTOWN, OH

Branch 731's next meeting will be held on Sunday, May 19, 2024 at 5:00pm at Cafe 422 (8586 South Ave, Youngstown, OH 44514). All members of Branch 731 are welcomed to attend.

Submitted by Anna Schwanitz, Recording Secretary

BRANCH 746 - LINDEN, NJ

Members are encouraged to attend Friday Holy Masses at 7:00 PM (in Slovak) at Holy Family Church in Linden, NJ. Masses are offered for the intention of all Branch members living and deceased as follows: May 3rd, June 7th, July 5th, August 2nd, September 6th, October 4th, November 8th, and December 6th.

Branch 746 Scholarship application deadline is April 30th. If you are currently accepted and / or enrolled in full-time college, post-secondary educational institution, or vocational school, and are active in Branch 746, you may be eligible for a \$1,500.00 scholarship. For more information on the application criteria and requirements, go to https://www.fcsu.com/membership-benefits/scholarships/.

Submitted by Mary Kapitan, Secretary

BRANCH 785 - MISSISSAUGA, ON

Branch 785- Semi Annual Meeting to held on Thursday June 13, 2024 at 7:00pm.

Location will be Sts Cyril and Methodius Slovak Church Hall at 5255 Thornwood Dr, Mississauga Ontario. We will discuss the upcoming events to be held until the end of the year. Please RSVP your attendance to Milan Zoldak 647-350-0604.

Submitted by Anne Mitro, Recording Secretary

person/child. The price includes entrance to the ballpark, 90-minute Buffet, and designated picnic style seating. Come join us for a fun evening of fraternalism and baseball! RSVP is required. For details, contact Jo Anne Peppe at gsmgjap@aol.com by May 1st.

Submitted by Sabina Sabados, Region 1 Director

DISTRICT 7 - REV. JOHN MARTVON DISTRICT - PA

District 7 will hold its semi-annual meeting on Sunday, April 28, 2024, at Hoss's Steak and Seafood, 1198 Wayne Ave, Indiana, PA, from 1:30 to 4:00 PM. Branch 484 will be hosting the meeting. Discussions on this year's First Catholic Slovak Unions' activities will be the main focus of the gathering. We look forward to all branches of District 7 being represented. Please come and enjoy Slovak fellowship, and hopefully, beautiful spring weather.

Submitted by Monica Rura

DISTRICT 8 - REV STEPHEN FURDEK DISTRICT - PA, NC

The Reverend Stephen Furdek District needs to change its planned Spring meeting to a remote Zoom call due to unforeseen circumstances. Date will be Sunday, April 14th at 1pm.

Meeting information is attached below:

Topic: FCSU District 8 Meeting

Time: Apr 14, 2024 01:00 PM Eastern Time (US and Canada)

Join Zoom Meeting

https://us02web.zoom.us/j/85994414659

Meeting ID: 859 9441 4659

Please contact District Recording Secretary Jo Austin for questions/information at jeaustin89@ gmail.com or call 315.391.0526.

Submitted by Joanne Engle Austin, Recording Secretary

DISTRICT 9 - THE FRANK T. HOLLY JR DISTRICT - PA

The Frank T. Holly Jr. District of Uniontown, PA will hold a meeting on Sunday, June 9, 2024, at 1:00 P.M at the Dairy Queen Grill and Chill, 575 West Main St., in Uniontown, PA

Regional Director James Marmol will be informing the members of upcoming Jednota events.

Submitted by Barbara A. Holly, Secretary

DISTRICT 12 - THE MONSIGNOR ANDREW HLINKA DISTRICT - PA

The Monsignor Andrew Hlinka District will hold the first meeting of the year at the Kings Restaurant at 580 McClelland Rd, Canonsburg, PA, on Sunday, April 14, 2024, at 1pm. On the agenda will be the events for the 2024 year along with the district's annual picnic. If you are unable to attend in person, the meeting will also be held via Zoom. A Zoom link will be sent to all Hlinka District members who attended the November 2023 meeting. Any member of Branches 320, 670 and 853 wanting to attend the meeting via Zoom or other means of virtual attendance can contact District Secretary Monica R Boone at hlinkadistrictsecretary@gmail.com. Hlinka District members are urged to attend the April meeting.

Submitted by Monica R Boone, Hlinka District Secretary

DISTRICT 14 - REV JOSEPH L KOSTIK DISTRICT - OH, PA

Following are the currently Scheduled District Meetings for Calendar Year 2024.

- 1. Tuesday, May 21, 2024 at 6:00 P.M.; Fireplace. (Semi-annual meeting).
- 2. Tuesday, July 16, 2024 at 6:00 P.M.; Fireplace.
- 3. Tuesday, November 19, 2024 at 6:00 P.M. (Annual Meeting for Election and Installation of Officers for 2024); Fireplace.
- 4. Tuesday, December 10, 2024 at 6:00 P.M. (Short Meeting and Christmas Dinner); Location TBD An Additional meeting might be called/scheduled if needed for fraternal activities.

Meetings will be held at The Fireplace 2075 E. Western Reserve Rd. Poland, OH 44514; unless otherwise specified, indicated, or announced. For questions or additional information please contact John L. Leskovyansky Jr. at home (330) 549-3788 or by cell (330-559-5981.

Submitted by John L Leskovyansky, Jr., President

DISTRICT 17 - STS CYRIL & METHODIOUS - NY, PA

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 27, 2024. Branch delegates will gather at St. Joseph Marullo Parish, 237 William Street, Pittston, Pennsylvania.

District Auditors will meet at 11:30 A.M. to check the books. The business meeting will convene immediately after.

A catered luncheon will be provided. All branches are urged to send representatives to this meeting. Each branch is asked to bring a \$25 gift for a drawing to be conducted at the end of the meeting.

Submitted by Michael Slovenkai, President

DISTRICT 19 - MSGR MICHAEL SHUBA DISTRICT - CANADA

Monsignor Michael Shuba District 19/Region 8 Semi Annual Meeting will be held on Thursday June 13, 2024 at 7:00pm. Location will be Sts Cyril and Methodius Slovak Church Hall at 5255 Thornwood Dr, Mississauga Ont. We will discuss the upcoming events to be held until the end of the year. Please RSVP your attendance to Mike Kapitan at 416-621-1534.

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Submitted by Anne Mitro, Secretary

Rest in Peace, Our Departed Members

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

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.

<u>Branch</u>	<u>Name</u>	<u>Branch</u>	<u>Name</u>	<u>Branch</u>	<u>Name</u>	Branch	<u>Name</u>
001K	John B St John	055K	Michael Kuha	484K	Francis Shedlock	756K	Rita Klco
001K	Mary Ann Sevchek	055K	Richard Kuha	484K	Helen Biros	780K	Barbara Radosa
001K	Rev Mark Q Fedor	075K	Gloria Datel	484K	Patricia A Stossel	780K	Frank Radosa
001P	John Wersinger	089K	Anne Simone	553K	Elizabeth Zahora	785K	Emil F. Jursa
002K	Frank Mayer	112K	Ann Kelly	571K	Eugene R Babik	796K	Patricia F Huber
005P	Johanna DeCarlo	128K	John Ruscin	618K	John J Collins	831K	Wilma Moret
006K	Marjorie A Balke	153K	John Smith	628K	Patricia A Matus	855K	Rev Jerome Duke
006K	Robert E Kudrick	169P	Donald J Schuster	633K	Anthony Ortmertl	855K	Robert Matus
019K	Douglas Toth	200K	Dorothy M Vojtko	636K	Karen M Kashmer	888K	Emma Cielensky
023K	Edward D Driscoll	238K	Michael A Fedor Jr	667K	Cecelia McCormack	914K	Mary N Aresco
023K	Joan M Morrill	290K	Wallace E Delesky	670K	Mildred Greco	915K	Gaylon Taylor
024K	James Poster	312K	Lawrence J Kabana	670K	Paul X Katrencik	916K	Andrea L Fitts
024K	Paul C Putka	313K	Susan Marie Hepner	731K	Carol J Gonda	918K	Henady Teslenko
035K	Daniel J Detwiler	322K	Frank Boboige	731K	Nathaniel Aaron Ekoniak	924K	James M Curyk
038K	Mary L Brekosky	401K	Mary J Kuruc	731K	Patricia A Holecko	924K	John Bodisch
040K	David E Guyon	450K	William Huttera	731K	Rita Ann Bakalar	926K	James Hollar
040K	Steven Natt	456K	Scott Mehallow	746K	Judith A Jakub	* D	

* Processed in the month of March 2024

Nekrológy – Obituaries

746K

EMIL JURSA, BRANCH 785 – MISISSAUGA, ONTARIO

045K

It is with great sadness that we share the sudden passing of Emil Jursa. After a short illness, Emil passed away peacefully, surrounded by family on Wednesday December 27, 2023, at the age of 85.

Alexander J Saladak

Emil was born and raised in Toronto, Ontario, in the Queen and Bathurst area. His elementary school years were spent at St. Mary's School, where his values and academic strivings were shaped and positively impacted by the Christian Brothers. St. Mary's was a school richly steeped in music and this is where Emil's passion for music began. Emil was a dedicated member of the boys' choir, singing at weekly Sunday masses and Christmas Eve Midnight Mass celebrations. He was also honoured to be accepted into the St. Mary's Band where he was exposed to a vast number of memorable experiences. The band marched and played at various parades and shows and were commissioned to play at numerous Remembrance Day services being held at churches and legions. Emil was always thankful for the experiences that St. Mary's Band afforded him, especially when their journeys out of town led to bus trips filled with noise, laughter, and best of all, song.

Emil's secondary school years were spent at St. Michael's College School. His love of music and commitment to St. Mary's Band continued and he rose to the rank of corporal and began instructing younger band members. In his final year of high school, Emil was a founding member of The Indigos Quartet. The quartet experienced much success during it's seven-year tenure, singing at young people's clubs, weddings, variety shows, and even being crowned winners in the United Appeal Talent contest.

Emil's journey into teaching began after high school when he began supply teaching with a "Letter of Permission" from the Ministry of Education. It took one short-term assignment for him to fall in love with teaching. Thus began his career of almost 40 years in education. Emil completed a one-year teacher's college program and began teaching with the Metropolitan Separate School

Board. He taught for six years and then decided to complete a post-secondary degree at the University of Waterloo.

Francis M Shurina

484K

When Emil returned to teaching, he received his first principalship with the MSSB. He served in the capacity of principal at many schools throughout his career. Emil was a kind, caring and well-respected administrator. He was a committed and dedicated educator, and he played an active role with his students as a coach of numerous sports and in his coveted role as choir director. Emil took a vested interest in his school communities and related effectively to students, teachers, and parents. He formed many lifelong bonds and friendships with individuals from his various schools and continued to receive correspondence from former students throughout his retirement years.

Emil's love for music and the arts continued throughout his career. He organized children's choirs at most of his schools and took great pride in accompanying them to various music festivals and public singing events. He was even fortunate enough to have several records made of his St. Timothy's Choir thanks to the assistance of a parent. Emil was also an active member in the Toronto Catholic District School Board's Staff Arts program, participating in annual theatre productions and Christmas concerts. His most coveted theatrical role came at the end of his final year in teaching, where he won the hearts of his audience in the lead role of "Tevye" in the musical Fiddler on the Roof. Emil took great pride in his contributions to the arts and performed in the annual Staff Arts Christmas Concert for over 30 years, with his final performance being in 2019.

Emil was fiercely proud of his Canadian citizenship, his Slovak heritage and his membership and involvement in the Jednota organization. Emil was the current and a longstanding president of the Toronto Slovak Bowling League. He spent over 50 years enjoying his weekly bowling nights with friends and was always happy to run the 50/50 draw. Emil also served several terms as both president and a member of the parish council at Sts. Cyril and Methodius Catholic Church. Emil had a genuine love of his Slovak community. Whether it be a New Year's dance,

the church Christmas bazaar, the Slovak picnic or one of the many casino bus trips that he had organized, Emil loved to be immersed in events that were centred on his Slovak heritage and that could be shared with his large circle of friends.

Julia Malinowski

Emil was a respected colleague, a beloved friend and relative, but above all, a cherished husband and father. Emil was predeceased by his parents, Paul and Susan Jursa, his brothers, John, Edward and Joseph Jursa, his brothers-in-law, Gerry and Joe, and his sister-in-law, Pauline. He is survived by his loving wife of 56 years, Marilyn, children Sue (Garry), Tim (Ingrid), Steve (Will), Catherine, and his grandchildren Brenden, Katie, Clara and Jack. He will be greatly missed by his sisters-in-law, Rosemary, Mary, Maureen and Mary Ellen, his nieces and nephews and many close friends.

Emil will be remembered for his warm and welcoming nature, his kind-heartedness and thoughtful gestures, his shining eyes and bright smile, and his jolly laugh and wonderful sense of humour. We will all remember him as a loyal and devoted friend, a talented musician and singer and as someone who valued family above all else. His joyful spirit and love of music touched the lives of many and will never be forgotten. Rest in peace, Emil - you will be dearly missed by all.

Submitted by Catherine Jursa

REV. JEROME J. DUKE, BRANCH 855 – CLEVELAND, OH

Reverend Jerome J. Duke, age 81, peacefully passed away on January 21, 2024 at Mount St. Joseph. Rev. Jerry was born on August 9, 1942 in Cleveland, OH to John and Katherine Duke, (both deceased).

Rev. Jerry attended Borromeo Seminary for 4 years and St. Mary's Seminary for 3 years prior to his ordination 60 years ago. Rev. Jerry is now at his assigned post at Spirit Ranch, his cabin. He enjoyed spending his pasttime praying on his mountain where Spirit Ranch is located. He was a priest at Christ the King Church in East Cleveland for many years. For over 30 years, he was pastor at St. Cyril & Methodius Church in Lakewood. He then went to Our Lady of Angels in Rocky River before retiring. Rev. Jerry was

known to be a straight shooter. He retired to enjoy time at his cabin, and with family and friends. He will be greatly missed. He'll always be remembered by saying Grace, "Rubba dub dub, thanks for the grub, Yay God, Let's eat".

Rev. Jerry is survived by siblings, Carol Swartzwelder, Larry Duke, Betty Petranek, Andrew Duke, and Ronald (Cindy) Duke. His Nieces and nephews, Wanda (Jarryn Avery) Swartzwelder, Laura (Dan) Piltz, Eric (Raymond Rodriguez) Swartzwelder, Rose (Dennis) Kunc, John Duke, Tom (Michele) Crissey, Mary Crissey, Andrew (Tina) Crissey, Steven (Jennafer) Crissey, Chris Petranek, Tony Petranek, Jennifer (Mahdi) Kaabneh, Christy (Nick) Crow, Katie (Wes) Rowan, Nicole Duke and Jason (Leann) Duke, his many great nieces and nephews.

He was preceded in death by his sibling, Sue Crissey, and his niece, Pauline Crissey, and his nephew, Mike Crissey.

Submitted by Lawrence Duke

GLORIA M. DATEL, BRANCH 75 – SHAMOKIN, PA

Gloria M. Datel, 68, of Millville, PA passed away Monday, February 19, 2024 at Geisinger Bloomsburg Hospital.

Born on January 7, 1956 in New York, New York, she is the daughter of the late Albina Date!

She was a devout Catholic and enjoyed going to church every Sunday.

She is survived by her son, Herbert Mullins; sister, Ann Delgado and husband Richard; nephew, Joseph Delgado; granddaughter, Nicole Apolinaris; 3 great-grandchildren.

Submitted by Herbert Mullins

FRANK G. BOBO-IGE, BRANCH 322 – STUMPCREEK, PA

Frank G. Boboige, 80, of Punxsutawney (Albion), entered into eternal rest on Monday, Jan. 1, 2024, at his home.



He was born Feb. 12, 1943, to Joseph and Stella (Zavatsky) Boboige in DuBois.

BRANCH ANNOUNCEMENTS

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BRANCH 853 - CHARLEROI, PA

Branch 853 St Pio will hold its Semi Annual meeting on Tuesday May 7, 2024 at 11am at Armandos in Charleroi, Pennsylvania. The meeting will discuss additional activities for 2024 for the branch and the district. Branch members attending will be treated to lunch. Branch members can also attend virtually. Reservations are needed for a seating count. Please leave message at 412-341-1577 or FCSUBranch853@gmail.com.

Submitted by Monica Boone, President

BRANCH 855 - CLEVELAND, OH

Branch 855 will hold a dinner meeting on Monday, May 13, 2024 at Rosewood Grill – 16740 Royalton Rd – Strongsville, OH at 6:00pm. All members of Branch 855 are invited and encouraged to join us. We will be discussing upcoming events and news from the home office. Members of the branch are free. Non-Member guests are welcome at a cost of \$50.00 per person. Members MUST contact Stephanie by phone or by text at 440-409-9405 or by email at fcsu855@gmail.com to reserve your seat by May 3rd.

This meeting follows Mother's Day. In honor of our mothers, both living and deceased, our charitable focus for this meeting will be those soon to be

mothers struggling to provide for their unborn child. We will collect diapers for Womankind. Womankind is a maternal and prenatal care center that provides hope, help and possibility to women who decided to keep their baby against all odds. They are in need of all sizes of diapers. Please be generous in celebration of all mothers and together we can make a difference!

Submitted by Barbara Sutila, President

BRANCH 856 – WASHINGTON DC

CHANGE IN BRANCH MEETING!

Branch 856-K will hold its first meeting of 2024 on Monday April 15,2024 at 11:00am. This meeting will now be on ZOOM instead of meeting at secretary Marion Mistrik's home. On the agenda will include financial report, discussion from Vice President Ray Luca on status of going to a baseball game this summer. Plans for the 59th anniversary of our Slovak Chapel at the Basilica of the National Shrine of the Immaculate Conception in Washington. D.C. on September 14, 2024 starting a 1:00 with the rosary and 1:30 with the mass. Would like to see more of our branch members come to our meetings and the mass. For more information call Katherine Nowatkoski at 919 -651-0363.

Submitted by Katherine Nowatkoski President and Financial Secretary



Fullfill Your Dreams of Visiting Slovakia with the FCSU

Jim and Kay Bench will be hosting their 21st tour of Slovakia in July of 2024. They previously hosted the Youngstown/Spisska Nova Ves Sister Cities Tours. If you would like to experience the hospitality of the Slovak people, the beauty of the Slovak countryside or perhaps learn more about your own family history start making plans to join Jim & Kay on this unforgettable adventure of a lifetime. Start now by talking with the oldest members of your family who perhaps have letters from relatives in Slovakia or have the names of the villages where your ancestors lived.

Visit the birthplace of Father Furdek, the founder of the First Catholic Slovak Union and Juraj Janosik, The Slovak Robin Hood. Tour Bratislava the capitol of Slovakia and visit the enchanted old town. There are numerous historic churches, and castles to explore across the countryside. Be treated to delightful folk performances, float down the Dunajec river taking in the beauty of Slovakia's smallest National Park Pieniny. Walk across the bridge over the Dunajec river which is the natural boundary between Slovakia and Poland to do a little shopping. Enjoy lunch in Hungary at one of their many open-air restaurants, and also experience the charm of Vienna via a walking tour as well as a bus tour. That's a total of 4 countries you will have visited! There are many other places too numerous to mention included in the tour.

You will stay in first class hotels and travel on a large roomy air- conditioned bus with a rest room on board. The tour price includes air fares, hotels, breakfasts, dinners and admissions. You are responsible for your own lunches and drinks unless advised otherwise.

Paul Hudak of Adventure International Travel will be making flight and hotel reservations. Space is limited so act quickly!

For further information call Jim at 724-858-5843----Kay at 724-771-7900 ----Paul Hudak at Adventure International—800-542-2487 or 216-214-1052

Put on your dancing shoes, get ready to go to Slovakia with Jim & Kay, you are going to have the time of your life!

Submitted by Jim and Kay Bench, Branch 181

Are your FCSU Beneficiaries up to date? Call us at 1-800-533-6682 or go to www.fcsu.com/update-profile

Rediscover Your Slovak Roots on September's Slovakia Heritage Tour



Celebrate the harvest this fall in Slovakia, and explore your ancestral land and history on the 2024 Slovakia Heritage Tour, September 6-15.

From the Danube plains to the Tatry Mountains and Eastern Slovakia, you'll see Slovakia up-close and personal on this small group tour, joining with Slovaks as they celebrate age-old Wine, Harvest and Mining Festivals. Relax and enjoy local music and folk

arts as we travel comfortably around this small but diverse country to explore picturesque villages, spectacular castles, outdoor folk-life museums, mountain resort towns, pastoral landscapes and small cities with well-preserved medieval buildings, Soviet-era remnants, and the vibrant life of Slovakia today.

"The Slovakia Heritage Tour is small, never more than 16 people, traveling in a small bus for flexibility, and eliminating the time demands of a large group tour. This gives people more time to explore their own interests and family roots," explains Judith North-up-Bennett who provides general Slovakia travel information. "Often cousins, siblings, and two generations travel together to reconnect with their family ties to Slovakia or solo travelers join to travel with other Slovak-Americans. At the end of the tour, after everyone has shared their family stories and Slovak-American common histories, people often feel like they been traveling with their Slovak cousins."

The tour will help you arrange personal visits to family and ancestral villages, as well as genealogical research to trace your family history.

For more information on this tour operated by Best Slovakia Tours and to discuss your personal family travel plans, please contact Judith Northup-Bennett at Slovakia Heritage Tours, 978-544-5144: slovakiaheritagetours@gmail.com or text 978-894-6622. For a day-by-day itinerary and photos of past tours, visit www.slovakiaheritage.com

Submitted by Judith Northup-Bennett, Branch 918

Nekrológy – Obituaries

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He was a 1961 graduate of Sykesville High School, where he was involved with managing several sports teams. He worked at the Loree Shoe Factory (Big Run), which is where he met the love of his life, Judy, in 1962. They wed shortly after in February of 1963. He enlisted in the Navy in 1966 and served for four years. During that time, he was stationed in San Diego, California before being deployed on the USS Skagit, which was a supply ship that serviced the front lines of the Vietnam War. Upon returning, he attended Williamsport Community College, obtaining his associate degree as a machinist. He worked at a Cardboard Factory while there. Upon completion of his studies, the family returned to the Punxsutawney area, where he was then employed by Riverside Markets as a baker. He worked there for 37 years until his retirement in 2007.

Frank was a devout member of St. Peter and Paul Byzantine Catholic Church in Punxsutawney. He was even known to walk to the church if the weather was inclement. Frank shared his love of baseball by coaching in various leagues in Punxsutawney, including the church league in which his entire family played. He was an avid Pittsburgh sports fan, watching and attending many games with his family over the years. Frank also had a passion for music. He enjoyed listening, recording and sharing music with those he loved. He loved spending time with his family. Frank loved accompanying Judy on numerous bus trips throughout the years and family vacations to Florida with Anna, Fred and their family. In the later years of his life, Alzheimer's began to rob him of his memories, but he still enjoyed talking about sports, music and his military experiences.

Frank is survived by his loving wife of 60 years, Judy Ann (Bodenhorn) of Punxsutawney; a daughter, Anna Smith and husband

Eugene, also of Punxsutawney; three sons, Fred Boboige and wife Theresa, of Thomas Mills, Frank J. Boboige and wife Melissa, of Chambersburg, and Chuck R. Boboige and wife Marie, of Bellefonte; nine grandchildren, Sue Ann Troutman and husband Thomas, Kaitlyn Cowden and husband Jaykob, Jeanie Smith, Elizabeth Boboige, Bruce Boboige, Charlie Boboige, Lilly Boboige, Ben Boboige, and Zavier Boboige; two great-grandchildren, Eden Troutman and Izabella Cowden; a brother, Paul Boboige of Falls Creek; and a sister, Marion Hoover of DuBois.

He was proceeded in death by his parents; brothers Ronald and Thomas Boboige; and a sister, Eileen Annarino.

Submitted by Judy Ann Boboige

ELIZABETH "BETTY" (DUDON) ZAHORA, BRANCH 553 – AKRON, OH

Elizabeth "Betty" (Dudon) Zahora, age 93, passed away Tuesday, January 16, 2024. She was born on Sep-



tember 28, 1930 in Dayton, OH. Betty was a 1948 graduate of Kiser High School. She was very proud of her Slovak heritage. She maintained her family customs all through life. She loved to polka dance and bake ethnic cookies. She was a member of the Jednota, American Czech-Slovak Club, Slovak Club and Kiser Alumni. She enjoyed crocheting towels and picking weeds. She is preceded in death by her husband, Vincent Zahora; her sister, Ella (Mike) Plsek; two brother inlaws, Joe (Eloise) Zahora and John (Peg) Zahora and her sister in-law, Carolyn (Dick) Warner. She is survived by her children, Stephanie Zahora, Mark (Sue) Zahora and Vince (Lynne) Zahora; four grandchildren, Zach, Alex (Cati), Danielle and Andrew and one great-granddaughter on the way.

Submitted by Stephanie A. Zahora



Okres Outing By District 4

On Sunday, February 25, 2024, members from the Monsignor Rura District of New Jersey, District 4, met at the Prudential Center in Newark, New Jersey to watch the NJ Devils Hockey Team get defeated by the Tampa Bay Lightning by the score of 1 – 4. This game was selected because the Tampa Bay team had several hockey players from Slovakia. So, we were rooting for both teams to win; our home state team and the team with players from our heritage to win! A great time was had by all. We are looking forward to our next event which will be a baseball game at Patriots Stadium in Bridge-

> Submitted by Jo Anne Peppe, President of Branch 290 and **District 4 Fraternal Activities Director**





Branch 746, Linden, Spring Meeting





Branch 746 convened for its Spring Meeting on Sunday, March 3rd 2024, gathering at the Holy Family Church in Linden, NJ. The atmosphere buzzed with anticipation as members came together to strategize and plan for upcoming activities slated for the spring and summer. Discussions centered on a wide array of initiatives, from community outreach

events to recreational outings, all aimed at fostering camaraderie and engagement within the branch. Ideas were shared, plans were formulated, and enthusiasm ran high as the group worked collaboratively to ensure a vibrant and fulfilling calendar of events in the months ahead.

Submitted by Sabina Sabados, President

Branch 320, Belle Vernon, Members Celebrate THON Weekend at Penn State University

Penn State students attended THON weekend at Bryce Jordan Arena in February 2024. Branch 320 would like to thank all volunteers and is proud of Sarah Bury. Sarah (Branch 320) participated in various Penn State THON events throughout her years at Penn State University.

The Penn State THON is the largest student-run philanthropy in the world in which thousands of volunteers are committed to enhancing the lives of children and families impacted by childhood cancer.

THON is comprised of over 16,500 Penn State student volunteers who aim to provide emotional and financial support to Four Diamonds families, as well as to spread the mission of THON and bring awareness to childhood cancer. Since its start in 1973, THON has raised over \$200 million dollars to support its sole beneficiary, Four Diamonds at Penn State Health Children's Hospital.

This yearlong fundraising effort for the organization's sole beneficiary, Four Diamonds, culminate during THON Weekend. The THON Community rallies around a 46-hour no sit- Sarah Bury (Branch 320) leads her ting, no sleeping dance marathon.

Donations are still being accepted for the fiscal year 2024. Submitted by Joseph Tarquinio, Vice-President



THON Team in this 2024 dance marathon.



Branch 853, Charleroi, Pysanky Egg Dying Recently members of Branch 853 took part in a program which

practices the traditional Eastern European skill of pysanky egg dying. Members who were not able to attend in person, were given kits with step-by-step instructions of how they can do it at home. Members interested in receiving one of the few remaining kits (limited number available) or in taking part in a similar program of pysanky egg dying, please can contact the branch president Monica R Boone at FCSUbranch853@gmail.com or 412-341-1577.

Submitted by Monica Boone, President



News from Slovakia - Správy zo Slovenska

Čaputová: Vzťahy medzi ČR a SR sú predurčené k blízkosti

Praha 19. marca (TASR) - Prezidentka SR Zuzana Čaputová sa v pondelok večer počas návštevy Prahy stretla so svojím českým náprotivkom Petrom Pavlom. Prezidentka na sociálnej sieti Facebook označila túto schôdzku za "príjemnú a blízku", informuje TASR.

"Ako vždy príjemné a blízke stretnutie s českým prezidentom Petrom Pavlom. Vzťahy medzi našimi krajinami sú predurčené k blízkosti. Túto blízkosť a spoluprácu nemožno brať ako samozrejmosť a treba ju ďalej budovať a upevňovať," napísala Čaputová.

Spoločne s českým prezidentom Pavlom si na Pražskom hrade pozreli premiéru dokumentu s názvom Tady Havel, slyšíte mě? o bývalom prezidentovi a jednej z hlavných postáv Nežnej revolúcie v roku 1989.

Ešte pred premietaním filmu označila prezidentka SR Havla i Pavla za prezidentov, ktorí sú jej blízki, citoval server iDnes.cz.

"Je pre mňa zdrojom veľkej inšpirácie, pokiaľ ide o budovanie a obranu demokracie, ale aj pokiaľ ide o participáciu na nej," povedala Čaputová o Havlovi.

Český prezident Pavel uviedol, že prezidentka SR "je tu vítaná a je vždy vítaná". Zároveň dodal, že "čokoľvek dnes počujeme o kvalite česko-slovenských vzťahov je potrebné brať s veľkou rezervou".

"Tieto vzťahy sú a budú dobré a pokiaľ nesúhlasíme spolu na úrovni vlád ohľadne jedného, síce zásadného, ale zahraničnopolitického problému, tak to neznamená, že nejakým spôsobom narušujeme česko-slovenské vzťahy. Tie vzťahy prebiehajú na mnohých úrovniach, od prezidentov až po občanov a nemôže ich zmeniť to, že máme na jeden problém iný názor," dodal podľa iDnes.cz Pavel. Po stretnutí s Čaputovou zároveň uviedol, že "ani jedna krajina vojnu nechce, my všetci chceme, aby na Ukrajine zavládol mier".

"Všetci chceme spravodlivý mier. Rozdiel je len v tom, že mnoho krajín Európy sa rozhodlo podporovať Ukrajinu, aby si za rokovací stôl sadla silnejšia," uviedla Čaputová, ktorá súčasne zdôraznila, že najväčšmi si želajú mier Ukrajinci.

Po stretnutí s Pavlom tiež vyzvala Slovákov žijúcich v Česku, aby sa zúčastnili na nadchádzajúcich slovenských prezidentských voľbách.

Slovenská prezidentka prišla do Prahy na neformálnu návštevu na pozvanie Knižnice Václava Hlava. V českej metropole absolvovala aj stretnutie s tamojším premiérom Petrom Fialom.



Zuzana Čaputová, President of the Slovak Republic, pictured during her speech as part of the official farewell of genmjr. Miroslav Kocian on January 23, 2024 in Bratislava. Photo: TASR

Čaputová: Relations between the Czech Republic and Slovakia are destined for proximity

Prague, March 19 (TASR) - Slovak President Zuzana Čaputová met her Czech counterpart Peter Pavel on Monday evening during a visit to Prague. The president described the meeting on Facebook as "pleasant and close," TASR reported.

"As always, a pleasant and close meeting with Czech President Peter Pavel. Relations between our countries are destined for closeness. This closeness and cooperation cannot be taken for granted and must be further built and strengthened," Caputova wrote.

Together with Czech President Pavel, they watched the premiere of a documentary entitled Havel is here, do you hear me? about the former president and one of the main characters of the Velvet Revolution in 1989.

Even before the screening of the film, the president of the Slovak Republic described Havel and Pavel as presidents who are close to her, the server quoted iDnes.cz.

"It is a source of great inspiration for me when it comes to building and defending democracy, but also when it comes to participating in it," Caputova said of Havel.

Czech President Pavel said the Slovak president "is welcome here and she is always welcome." At the same time, he added that "anything we hear today about the quality of Czech-Slovak relations must be taken with great caution."

"These relations are and will be good, and if we do not agree together at the level of governments on one, albeit fundamental, but foreign policy problem, it does not mean that we are in any way disrupting Czech-Slovak relations. These relations take place on many levels, from presidents to citizens, and they cannot be changed by the fact that we have a different opinion on one issue," iDnes. cz Pavel added. After meeting Caputova, he said that "no country wants war, we all want peace in Ukraine."

"We all want peace. The only difference is that many European countries have decided to support Ukraine to sit stronger at the negotiating table," Caputova said, stressing that Ukrainians want peace the most.

After meeting Pavel, she also called on Slovaks living in the Czech Republic to participate in the upcoming Slovak presidential elections.

The Slovak President came to Prague for an informal visit at the invitation of the Václav Hlava Library. She also had a meeting with Prime Minister Peter Fiala in the Czech capital.

Viac ako 140 mladých si v utorok prebralo medzinárodnú cenu DofE

Bratislava 20. marca (TASR) - Viac ako 140 mladých ľudí si v utorok (19. 3.) v historickej budove Národnej rady SR v Bratislave prebralo medzinárodnú cenu vojvodu z Edinburghu - DofE. Medzi oceňovateľmi boli britský veľvyslanec Nigel Baker, komička Lujza Garajová-Schrameková či spisovateľ Daniel Hevier. TASR o tom informoval komunikačný manažér DofE Denis Mačor.

Baker vyzdvihol inšpiratívnosť ocenených študentov pre Slovensko. Podčiarkol aj dôležitosť učiteľov, ktorých práca je poslaním a motiváciou. Prispeli tým podľa jeho slov k úspechu mladých v programe.

Cieľom vzdelávacieho programu DofE je rozvíjať charakterové vlastnosti cez nastavovanie si cieľov a ich systematické napĺňanie v oblastiach, ako sú šport, talent a dobrovoľníctvo. Na záver mladí absolvujú dobrodružnú expedíciu. Ročne ho realizuje vyše milióna mladých ľudí vo veku od 14 do 24 rokov v 130 krajinách sveta.

Program sa dá absolvovať na bronzovej, striebornej a zlatej úrovni. Na Slovensku program funguje od roku 2015. V minulom roku bolo v DofE aktívnych 7500 mladých ľudí. Slovensko sa takýmito číslami radí medzi krajiny ako Nový Zéland či Kanada.



Archive image of the award from the Duke of Edinburgh's International Award (DofE) award ceremony. Photo: TASR

More than 140 young people received the DofE International Award

Bratislava, March 20 (TASR) - More than 140 young people received the Duke of Edinburgh's International Award - DofE on Tuesday (19/03) in the historic building of the National Council of the Slovak Republic in Bratislava. Among the awardees were British Ambassador Nigel Baker, comedian Lujza Garaj-Schramek and writer Daniel Hevier. DofE communication manager Denis Mačor informed TASR about this.

Baker emphasized the inspiration of the awarded students for Slovakia. He also underlined the importance of teachers, whose work is a mission and motivation. In doing so, they contributed to the success of young people in the program, he said.

The aim of the DofE training program is to develop character traits through setting goals and their systematic fulfilment in areas such as sports, talent and volunteering. Finally, the young people go on an adventurous expedition. It is implemented annually by more than one million young people aged between 14 and 24 in 130 countries around the world.

The program can be completed at bronze, silver and gold levels. In Slovakia, the program has been operating since 2015. Last year, 7500 young people were active in the DofE. With such numbers, Slovakia ranks among countries such as New Zealand or Canada.

Výročie vstupu do Aliancie pripomína vlajka pred Prezidentským palácom

Bratislavá 29. marca (TASR) - Dvadsiate výročie vstupu Slovenskej republiky do Severoatlantickej aliancie pripomína vlajka NATO, ktorú v piatok vztýčili pred Prezidentským palácom. Slovenská republika sa oficiálne stala členom Aliancie 29. marca 2004.

Prezidentka Zuzana Čaputová v príhovore na tohtotýždňovom spomienkovom večere k výročiu vyhlásila, že Slovensko pred dvoma dekádami urobilo najdôležitejšie a najlepšie možné rozhodnutie pre svoju bezpečnosť. Považuje za dôležité, aby Slovensko aj naďalej bolo nielen spojencom na papieri, ale aj skutočným priateľom v praxi. Dodala, že žiadna iná alternatíva by nás dnes nechránila tak, ako nás chráni Aliancia.

Výročie si hlava štátu pripomenula aj štvrtkovou (28. 3.) návštevou Styčného tímu pre integráciu síl NATO (NFIU) v bratislavských Vajnoroch.

The anniversary of joining the Alliance is commemorated by a flag in front of the Presidential Palace

Bratislava, March 29 (TASR) - The twentieth anniversary of Slovakia's accession to NATO is commemorated by the NATO flag hoisted in front of the Presidential Palace on Friday. The Slovak Republic officially became a member of the Alliance on March 29, 2004.

President Zuzana Čaputová said in her speech at this week's commemorative evening that Slovakia made the most important and best possible decision for its security two decades ago. He considers it important that Slovakia continues to be not only an ally on paper, but also a true friend in practice. She added that no alternative would protect us today as much as the Alliance protects us.

The head of state also commemorated the anniversary with a visit to the NATO Force Integration Liaison Team (NFIU) in Vajnory, Bratislava on Thursday (28/03).

Minutes Of The Quarterly Meeting Of The Board Of Directors Of The First Catholic Slovak Union Of The Usa And Canada December 16, 2023

VIRTUAL MEETING

OPEN MEETING:

President Kenneth Arendt called the meeting to order at 9:00 AM and asked Reverend Thomas Nasta, National Chaplain, to offer the opening prayer.

ROLL CALL:

Kevin Collins, Executive Secretary, read the roll call with the following members present: Rev. Thomas Nasta, National Chaplain – present via video conference; Kenneth A. Arendt, National President – present via video conference; Damian Nasta, National Vice President – present via video conference; Kevin Collins, Executive Secretary – present via video conference; John Tokarsky, National Treasurer – present via video conference; Gregory Maurer, Chairman of Auditors – present via video conference; Joanne Fibbi, Fraternal Activities Director – present via video conference; Sabina Sabados, Regional Director, Region 1 – present via video conference; Nicole Nasta, Regional Director, Region 2 – present via video conference; Martha Zavada, Regional Director, Region 3 - present via video conference; James Marmol, Regional Director, Region 4 – present via video conference; Bradley Matta, Regional Director, Region 5 – present via video conference; Thomas Ivanec, Regional Director, Region 6 – present via video conference; Timothy Graves, Regional Director, Region 7 – present via video conference; Milos Mitro, Regional Director, Regions 8 – present via video conference; Gary J. Matta, General Counsel – present via video conference.

READING OF THE CALL:

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

PRESENTATION OF THE AGENDA:

President Arendt presented the agenda for the Quarterly Meeting and asked for its acceptance. A motion was made by Sabina Sabados and seconded by Thomas Ivanec to accept the agenda and to allow the President to change the order of the agenda, if necessary, as he presents each item on the agenda with appropriate comments or recommendations. Motion carried

ACCEPTANCE OF THE MINUTES OF THE QUARTERLY BOARD MEETING SEPTEMBER 23, 2023:

A motion was made by Rev. Thomas Nasta and seconded by Timothy Graves to accept the minutes of the Quarterly Board of Directors Meeting held September 23, 2023, as presented. Motion carried.

AQS REPORT:

Larry White, representing AQS Asset Management presented an extensive Investment Portfolio Transaction Report to the Board of Directors by video conference. Each member of the Board of Directors received a copy of the presentation in advance for his or her review. Mr. White also led a review of the current annuity rates. During and after the presentation, Mr. White answered questions from the Board.

FINANCIAL REPORT FOR 2023:

President Arendt presented the financial summary report for the third quarter of 2023 and answered the Board's questions.

Federal Home Loan Bank of Cincinnati

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

Portfolio Custodian

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

<u>Investment Updates</u>

The President, Executive Secretary and Treasurer led a review on the investments and transactions with the UBS Fund, MAI Fund, and the Clutterbuck Fund.

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

TREASURER'S REPORT:

Treasurer John Tokarsky presented a detailed update on the investments for the first three quarters of 2023 and answered the Board's questions. Each member of the Board received a copy of the presentation in advance for his or her review.

DIRECTOR OF FRATERNAL ACTIVITIES REPORT:

Director of Fraternal Activities Joanne Fibbi led a review of the 2023 golf tournament, pump-kin carving contest, FCSU losers pool, and coloring contest.

The Director of Fraternal Activities stated that the National Bowling Tournament is being scheduled for April 2024 in the Pittsburgh area and the Golf Tournament is being planned for the Western PA area. Details will be published in the Jednota and posted on our website when available.

A discussion was held regarding the possibility of members bringing a guest to the bowling/golf tournament.

The Director of Fraternal Activities is working with Barbara from the Home Office on Branch/District fraternal activities.

PRESENTATION OF THE COMMITTEE REPORTS:

Executive Committee

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

<u>Investments</u>

Investments were made in accordance with the laws of the State of Ohio and with the investment policy adopted by the Board of Directors. All investments are approved by a vote of at least three members of the Executive Committee. The Executive Committee members work very closely with the Society's Investment Advisor, AQS Asset Management.

Scholarship Committee

The Executive Secretary gave a report on the Scholarship Committee, which is comprised of three independent professionals led by Father Gerard Gonda, OSB.

EXECUTIVE SECRETARY REPORT

The Executive Secretary gave an update on several projects that the Home Office is working on, rebranding, new letterhead and stationery.

The Executive Secretary stated that an outline will be provided to the Regional Directors for topics to be discussed at Branch/District meetings.

The Executive Secretary stated that he is asking the Board of Directors to nominate a person of interest for an article in the newspaper.

The President stated that when the Regional Directors attend a Branch/District meeting they should include a summary of the meeting with their expense vouchers to keep the Home Office informed. An outline will be provided to the Regional Directors.

Regional Directors were encouraged to tell the Home Office if they are aware of any fraternal events in their area so the information could be put on the FCSU Facebook page.

Regional Directors were asked to inform the Home Office if they are aware of any Branches in their region have a Facebook page.

The Executive Secretary stated that all the outline templates will be put on the Director's Portal.

PROPOSED BUDGET 2024:

The President presented the proposed budget for 2024 and answered the Board's questions. A motion was made by John Tokarsky and seconded by James Marmol to accept the budget as presented. Motion carried.

DISTRICT BYLAWS:

The President presented an updated District Bylaws to conform with the National Bylaws dated 1/1/2023. A motion was made by Damian Nasta and seconded by Rev. Thomas Nasta to accept the District Bylaws as presented. Motion carried. The updated District Bylaws will be mailed out to each District.

MISCELLANEOUS:

The President stated that he will email the upcoming Board/Executive Meeting schedule for 2024. The dates are subject to change.

The President stated that the Home Office remodeling project is going slower than anticipat-

Minutes Of The Executive Committee Meeting Friday, February 16, 2024 **VIDEOCONFERENCE**

OPEN MEETING:

President Kenneth A. Arendt opened the meeting at 9:00 AM and asked Damian Nasta to lead the prayer.

ROLL CALL:

Members attending:

Kenneth A. Arendt, National President (videoconference) Damian Nasta, National Vice President (videoconference) Kevin J. Collins, Executive Secretary (videoconference) John Tokarsky, Treasurer (videoconference)

Bradley Matta, Regional Director (by invitation of the President)

(videoconference)

ACCEPTANCE OF THE JANUARY MEETING MINUTES:

The Executive Secretary presented the minutes of the January 19, 2024 Executive Committee Meeting. A motion was made by Damian Nasta and seconded by John Tokarsky to accept the minutes as presented. Motion carried.

AQS MANAGEMENT, INC.:

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

EXECUTIVE SECRETARY'S REPORT:

Investment Updates

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

Financial Report

The President and the Executive Secretary presented a detailed summary of the Financial Report for the third quarter of 2023 and answered the Committee's questions.

Portfolio Review

The President and the Executive Secretary updated the Committee on the report from our portfolio custodian, Key Bank, found everything in order, and answered the Committee's questions. The President stated he will invite representatives from MAI, UBS and Clutterbuck to attend a future Executive Meeting to review our investment portfolios.

Mortgages and Overdue Mortgages

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

Monthly Disbursements

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

Death Benefits & Accumulations	\$ 224,906.00
Cash Withdrawals & Accumulations	\$ 23,178.00
Matured Endowments & Accumulations	\$ 0.00
Trust Fund	\$ 0.00

Minutes Of The Quarterly Meeting Answer to Crossword Puzzle

continued from page 22

ed due to lack of materials. The project is expected to be completed by the Annual Board of Directors Meeting.

DONATIONS:

All donations were reviewed and acted upon.

PAYMENT OF BILLS ASSOCIATED WITH THE QUARTERLY BOARD MEETING:

A motion was made by Bradley Matta and seconded by Gregory Maurer to pay all the bills associated with the meeting. Motion carried.

ADJOURN:

There being no further business to conduct, a motion was made by Thomas Ivanec and seconded by Sabina Sabados to adjourn. Motion carried.

Reverend Thomas Nasta closed the meeting with prayer.

Kenneth A. Arendt Kevin J. Collins President **Executive Secretary** The Executive Secretary also presented the Membership and Annuity Report.

The Committee reviewed the remainder of the disbursements and the Executive Secretary answered all questions.

The President led a review of our FHLB advances and their current rates for possible future advancements.

TREASURERS REPORT:

Treasurer John Tokarsky presented his monthly written Treasurer's report to the Executive Committee. Following the report, he answered the Committee's questions.

The President gave an update on the year end financial statement. The preliminary report shows that we have had a good year. The final report will be printed in the March issue of Jednota.

SALES AND MARKETING:

The Executive Secretary stated that he is in the final stages of creating commercials with local TV station Fox 8. The commercials should be running by mid-May.

The Executive Secretary stated that the PowerPoint presentation to be used at marketing seminars at District/Branch meetings will be presented at the Annual Board of Directors meeting.

The President stated that our new trademark has been approved so we are in the process of creating new letterhead, business cards and advertising material.

OFFICE REMODEL:

The President stated that the Home Office renovations are going well but were delayed due to a lack of building material. The renovations are in the final stages and should be completed by the Annual Board of Directors meeting.

FRATERNAL ACTIVITES REPORT:

The President stated that the Fraternal Activities Director is working on finalizing the details of the bowling tournament which will be published in the Jednota and posted on our website.

The Fraternal Activities Director is also looking at a possible site to hold our golf tournament. When finalized, the details will be published in the Jednota and posted on our website.

REQUESTS FOR ADS AND DONATIONS:

Requests for donations and ads were reviewed and acted upon.

ADJOURN:

There being no further business to discuss, a motion was made by Damian Nasta and seconded by John Tokarsky to adjourn the meeting. Motion carried.

Damian Nasta closed the meeting with prayer.

Kenneth A. Arendt	Kevin J. Collins
President	Executive Secretary

Solution to Puzzle from page 15

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