



# Jednota

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NUMBER 5936

## President's Annual Report for the Year 2015

*Presented at the Annual Board of Directors Meeting Friday, March 18, 2016*

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

First, I would like us to remember and pray for all National, District and Branch Officers including George Matta and Joseph Kristofik and all of the Members of the First Catholic Slovak Union who have reached Eternal Life since our March 2015 Board Meeting.

I want to thank our employees for their efforts and the Board of Directors for their support, and our Members for your continued interest in and support of the First Catholic Slovak Union.

On the plus side the general U.S. economy has shown signs of improvements with modest job growth. After the U.S. dollar gained strength versus the Euro, recent gains have moderated.

European economics are stagnant and world-wide interest rates are very low and even negative in some countries. Stimulus is the aim for many central banks.

Oil had a serious oversupply situation for various reasons including shale oil production and increased supply from Saudi Arabia, Iraq and Iran with the per barrel price falling to less than \$30. The price has since recovered to over \$35 per barrel.

The Ukraine situation has not been in the headlines recently, being replaced by the news of the mass migration of potentially millions of people, many of them Muslims, from war town countries like Syria, Iraq and

elsewhere in North Africa.

Slovakia along with Poland and Hungary have refused to participate with the EU, especially Germany, to accept their "quota" of potentially millions of refugees.

Slovakia has recently held elections and the current SME party received less than 30% of the vote making it necessary to obtain coalition partners to form a new government. The recent elections saw the rise of right-of-center parties with a nationalistic agenda.

The Republican and Democrat parties are in the midst of election campaigns where immigration is a key issue along with jobs and foreign trade. The recent political debates have been more entertaining and more real than the reality shows on so many channels.

The US stock market experienced some declines in 2015 while interest rates continued to be in a low historic range.

This has caused reduced yields on new bond investments resulting in slightly reduced overall investment yields in our bond portfolio. There has also been some "flight to quality" in the bond sector.

In the meantime our Society, the First Catholic Slovak Union, must prudently invest our Members' funds while also trying to grow our membership, promote Slovak culture and our Catholic Faith.

In 2015 we did not want to unnecessarily take added risk in our portfolio. Our number one priority is the protection of funds entrusted to us by our Members, whether it be in insurance or annuities. Some other companies, including some fraternal, have chosen to substantially increase their annuity liabilities in a manner we believe is not in our Members' best interest in today's investment environment.

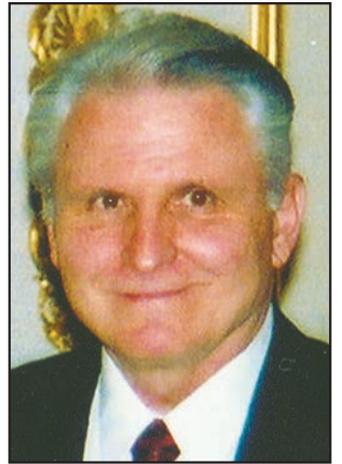
The First Catholic Slovak Union has made a conscious decision not to aggressively increase our annuity sales. In 2015 we had over \$17 million dollars in annuity sales just short of our plan.

That being said, I am proud to report that our December 31, 2015 financial report filed as required with the State of Ohio, our state

of domicile, as confirmed by our outside Actuary Ed Cowman with Miller & Newberg, and audited by the outside Auditors Hosack, Specht, Muetzel and Wood, LLP, shows that the Society has reached another new record in total assets of \$366,882,478 dollars.

In addition, and more importantly, surplus for 2015 increased by \$2,323,386 dollars to another new record of \$26,473,068 at 12/31/2015, even after giving a dividend to our Members approximately the same as in 2014.

As I noted in my 2014 report we cannot expect a new record of profits and increased



Andrew M. Rajec

continued on page 18

### TIME IS RUNNING OUT!



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**National Coloring Contest Winners, Part II, p 14**

# APOSTLESHIP OF PRAYER

The Pope's Worldwide Prayer Network  
UNITED STATES



## March 2016

### Universal Intention

**Families in Difficulty.** *That families in need may receive the necessary support and that children may grow up in healthy and peaceful environments.*



Last fall the Synod of Bishops met to discuss some difficult issues surrounding family life and marriage.

In his opening remarks to the Synod, Pope Francis said: "The Church is called to carry out her mission in truth, which is not changed by passing fads or popular opinions." Then, quoting Pope Benedict XVI, he said: "Without truth, charity degenerates into sentimentality. Love becomes an empty shell, to be filled in an arbitrary way. In a culture without truth, this is the fatal risk facing love".

At the same time, he said, the Church is a loving "mother-conscious of her duty to seek out and care for hurting couples with the balm of acceptance and mercy; to be a 'field hospital' with doors wide open to whoever knocks in search of help and support; even more, to reach out to others with true love, to walk with our fellow men and women who suffer, to include them and guide them to the wellspring of

salvation."

The Church, he said, "teaches and defends fundamental values, while not forgetting that Jesus said: 'Those who are well have no need of a physician, but those who are sick; I came not to call the righteous, but sinners' (Mark 2:17)."

Lent and Holy Week during this Jubilee Year of Mercy present a good opportunity for us to practice mercy toward families and children. Let us begin to do so with our prayerful support for all families experiencing difficulties.

#### Reflection

In what ways do I, my parish, or community provide support for families in need?

#### Scripture

Ephesians 4: 11-16 Living the truth in love

### EVANGELIZATION INTENTION

**Persecuted Christians.** *That those Christians who, on account of their faith, are discriminated against or are being persecuted, may remain strong and faithful to the Gospel, thanks to the incessant prayer of the Church.*

Jesus predicted that his followers would be persecuted. Thus it should come as no surprise that Christians are being discriminated against, threatened, forced to flee, and killed in various parts of the world today.

The reasons behind this persecution are many. In some cases it is not a matter of religious differences but tribal, economic, and class differences. Sometimes persecution arises out of the fear of something new and different from the traditional religion of one's ancestors. Sometimes being a Christian is seen as being unpatriotic.

Whatever the reasons, the fact is in the past year more Christians have been killed for their faith than followers of any other religion. According to Aid to the Church in Need, "Christianity is on course for extinction in many of its biblical heartlands within a generation, if not before."

Last Easter, Pope Francis called for "intense prayer and tangible help in the defense and protection of our brothers and sisters, who are being persecuted, exiled, killed, decapitated for the sole reason that they are Christian. They are our martyrs of today, and they are so many, we could say that they are more numerous than in the early centuries."

Our prayers have power to strengthen our persecuted brothers and sisters, that they may remain faithful to Christ. Let us pray with Easter faith, the faith that the suffering and death of Good Friday leads to the new life of Easter. May our faith unite with the faith of the persecuted and testify to the glory of God before the whole world.

#### Reflection

What helps me to pray with faith in the midst of seemingly hopeless situations?

#### Scripture

Matthew 13: 54-58 Jesus did not work many mighty deeds there because of their lack of faith.

## Message from the National Chaplain

Dear Friends,

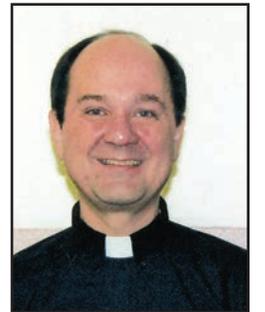
Pope Francis is asking Catholics throughout the world during this Jubilee Year of Mercy to be thankful for this divine gift and to reflect on its meaning in our lives. In response, a number of parishes and individuals are taking the initiative to focus on concentrate on the Corporal Works of Mercy: feeding the hungry, giving drink to the thirsty, clothing the naked, welcoming the stranger, healing the sick, visiting the imprisoned, and burying the dead.

This is all good and those who have undertaken clothing drives, food collections and the like are to be commended and their work encouraged.

Sometimes overlooked, but in no way less significant, are the Spiritual Works of Mercy: instruct the ignorant, counsel the doubtful, admonish the sinner, bear wrongs patiently, forgive offenses, comfort the afflicted, and pray for the living and the dead.

Beginning with the next issue of the Jednota, a reflection a particular Spiritual Work of Mercy lived in the life of a saint who lived on this side of the globe will be offered. Through these reflections we pray to be given the grace to do as they did so we may, like them, come one day to share our master's joy.

Fraternally,



Rev. Thomas Nasta

Fr. Thomas Nasta  
National Chaplain

Check out the First Catholic Slovak Union website at [www.fcsu.com](http://www.fcsu.com)

## NEWSPAPER DEADLINES

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

Issue Date	Copy Date
WEDNESDAY, APR. 20	MONDAY, APR. 11
WEDNESDAY, MAY 11	MONDAY, MAY 2
WEDNESDAY, JUNE 15	MONDAY, JUNE 6

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# Annual Report of the Executive Secretary

## March 18 -19, 2016

Reverend Father, Mr. President and Members of the Board of Directors of the First Catholic Slovak Union of the United States of America and Canada; it is my pleasure to present this 2015 report to you, the Board of Directors of the FCSU.

The Society experienced continued successful operating results for the year 2015. Operating profits and net income were consistent with 2014 and continued a long string of profitable years. Net gain from operations before capital gains amounted to \$2,153,545 (+57.4%). Total asset value increased 4.4% (+\$15,441,757). There were realized capital losses of \$638,711 and \$409,181 of unrealized capital gains, primarily from common stock. Liabilities increased \$13,194,023 (4.0%) and surplus increased 9.3%. Details follow:

#### Total Operation and Capital Gains Profits for 2015:

Gain per Page 4, Line 29	\$2,153,545
Total Capital Gains	471,024
Subtotal	\$1,682,521
Deferred Capital Gains (IMR)	-\$ 167,687
Net Gain Page 4, Line 31	\$1,514,834

Income also benefited from one time income of almost \$450,000 received for tree harvesting and pipeline easement on property owned by the Society.

The surplus increase of 9.3% was due to several factors in addition to the operational profit of \$1,514,834. Unrealized gains/ (losses) were as follows:

(a) Bonds	\$ 38,500
(b) Common Stock	384,710
(c) Com. St. Jednota, Inc.	\$ 61,271
(d) Other Invested Assets	\$(75,300)
	(409,181)

#### The following additional items affected Surplus:

(a) AVR	120,125
(b) Change in Non-Admitted Assets	\$(13,622)
(c) Accrual & Asset adjustment	\$(23,817)
(d) Transfer of Unearned Premium Reserve	\$241,033
	\$323,719

The increase in surplus resulted from the strong operating gains and realized capital gains. Insurance in force decreased \$2,133,000 in 2015. The AVR balance at the end of 2008 was only \$235,339 and now stands at \$2,191,650 and is at its current maximum.

The Society emphasizes Bonds and Stocks (93.2%) and Stocks as its main investments. The Society had almost \$12,400,000 of cash on hand at year end.

The Society uses funds available from the Federal Home Loan Bank at very favorable interest rates to help generate interest income. The funds acquired through the FHLB are managed by an investment management company.

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 2015 premium income is broken down as follows:

Life Insurance	\$ 1,541,720
Annuities	17,031,541
Total	\$18,523,261

Investment income for 2015 is broken down as follows:

#### Investment Income for 2015:

Government Bonds	\$ 1,182,523
Bonds	15,270,924
Common Stocks-Affiliates	150,000
Common Stock	84,451
Mortgage Loans	82,301
Real Estate	339,366
Certificate Loans	61,613
Short Term Investments	30,459
Write-ins for Investment Income	(574,574)
Total Investment Income	\$ 16,627,063

#### Investment Expenses:

Depreciation on Real Estate and Other Investment Expenses (Investment Taxes, License Fees, etc.)	\$ 1,417,014
Net Investment Income	\$15,210,049

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

	2011	2012	2013	2014	2015
Assets	\$285,105,807	\$305,479,561	\$336,431,292	\$351,426,549	\$366,868,306
Prem Income	14,055,956	19,650,874	22,216,307	16,870,446	18,573,260
Invest Income	13,294,943	13,393,552	14,149,981	14,710,566	15,210,048
Net Gain	1,127,438	1,321,333	1,455,635	1,368,485	2,153,545

To summarize: Unrealized Capital Gains increased surplus by \$409,181; plus the net income of \$1,514,834 (including realized losses). The surplus increase enhanced by the decrease in the AVR \$120,125; Non-admitted assets and asset accrual adjustments were a net of \$203,594.

The Society's IMR now stands at \$329,048, and the AVR is at \$2,191,650. The bond component of the AVR is at the 2015 maximum.

The Society's solvency ratio is 107.8%. When the IMR and AVR are combined with surplus, the solvency ratio is 108.6% (a slight increase from 2014).

The Society experienced a increase in premium income of 10.1% offsetting the previous year decrease of 24.1%. Investment income increased 3.4% in spite of limited availability of high interest rate bonds.

Bonds are 93.2% (+4.1%) of the Society's assets, with an average maturity of 16 years. The Organization enjoys excellent bond quality, with 98.8% of the bonds in the two highest NAIC rating classes. Common Stocks make up .6% of invested assets, and serve to provide diversity and balance to the portfolio, as well as to provide the benefit of growth potential of the market. Other assets consist of mortgages (0.3%); and all others (5.6%), including cash on hand \$12,383,475.

The most significant changes in liabilities were: policy reserves increased 4.6%; and Deposit type accounts 2.8%, while decreases were IMR -49.1%; AVR -5.2%; and Funds held as Trustee -5.3%. The AVR decrease largely reflects the common stock realized capital losses, but the AVR is at the 2015 maximum except for the common stock component. The Society established \$250,000 of convention reserves, toward its year 2018 convention. Average lapse ratio was a very favorable 3.3% over 5 years. The Society enjoys loyal membership.

The Organization's total admitted assets are \$366,868,306, a 4.4% increase. Five year asset growth is 28.6%.

#### Operations:

Life premium increased 0.8%, led by a 5.9% increase in Renewal Premium income; Single premium decreased 3.2%. Annuity premium income increased 11.0% and totaled \$17,031,540. Overall total premium income increased 10.1%. Sales activity consists of contracted General Agencies, Independent Agents, and Member Agents. Investment income was 3.4% higher despite the current low interest rates available; portfolio repositioning and the general unfavorable economic climate. Total income for the year was 8.4% higher.

Total member benefits were 13.7% higher primarily because of a 25.4% increase in annuity benefits paid. There was a 31.5% decrease in cash surrenders; 11.9% decrease in death benefits; and a 9.1% decrease in interest payment benefits. Life reserve demand was 74.5% higher, and annuity reserve demand was \$766,323 (-6.2%) lower, consistent with the annuity premium and benefit paid activity. Total Operation Expenses were 8.1% higher. Commissions were 46.6% higher, reflecting the higher annuity premium. General Expenses were 5.7% higher. Management continues to monitor expenses, and expense levels in relation to income.

Dividends to members were \$411,659 which is at the same level as 2014. The Society realized a gain from operations of \$2,153,545 (+57.4%) after payment of dividends. Realized capital losses were \$638,711 due to sales of common stock.

\*Trustee funds represent idle branch funds deposited for safekeeping with the Society.

Net income was \$1,514,834 (-26.4%). The AVR decreased by \$120,125 reflecting the capital losses on common stock.

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

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

Surplus increased 9.3%. Surplus is at its highest point in the history of the Society and currently stands at \$26,397,416.

continued on page 19

Annual Statement of the year 2015 of the **FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA**  
**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	337,753,840		337,753,840	310,841,123
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....	2,253,872		2,253,872	3,392,431
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	1,050,016		1,050,016	1,233,860
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	921,760		921,760	982,322
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	694,710		694,710	733,770
4.3 Properties held for sale (less \$.....0 encumbrances).....	753,488		753,488	697,050
5. Cash (\$....12,383,475, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	12,383,475		12,383,475	18,176,699
6. Contract loans (including \$.....0 premium notes).....	1,093,309		1,093,309	1,095,600
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....	5,334,377		5,334,377	10,084,740
9. Receivables for securities.....	4,626		4,626	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	362,243,472	0	362,243,472	347,237,594
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	4,597,179		4,597,179	4,170,118
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	27,655		27,655	18,837
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			0	
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....			0	
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
18.2 Net deferred tax asset.....			0	
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....	13,622	13,622	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....			0	
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	550	550	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	366,882,478	14,172	366,868,306	351,426,549
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTALS (Lines 26 and 27).....	366,882,478	14,172	366,868,306	351,426,549

Annual Statement of the year 2015 of the **FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA**  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life certificates and contracts (Exhibit 5, Line 9999999) (including \$.....0 Modco Reserve).....	287,620,117	275,090,990
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 16, Col. 1) (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	44,046,110	42,849,920
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less sum of Columns 9, 10 and 11).....	300,000	300,000
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Columns 9, 10 and 11).....		
5. Refunds due and unpaid (Exhibit 4, Line 10).....		
6. Provision for refunds payable in following calendar year-estimated amounts:		
6.1 Apportioned for payment.....	400,000	400,000
6.2 Not yet apportioned.....		
7. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	55,184	55,410
8. Contract liabilities not included elsewhere:		
8.1 Surrender values on canceled contracts.....		
8.2 Other amounts payable on reinsurance including \$.....0 assumed and \$.....0 ceded.....		
8.3 Interest Maintenance Reserve (IMR, Line 6).....	329,048	646,991
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$.....0 ; accident and health \$.....0 and deposit-type contract funds \$.....0.....	18,128	28,595
10. Commissions and expense allowances payable on reinsurance assumed.....		
11. General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	72,211	90,961
12. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves).....		
13. Taxes, licenses and fees due or accrued (Exhibit 3, Line 8, Col. 6).....	17,949	13,589
14. Unearned investment income.....		
15. Amounts withheld or retained by Society as agent or trustee.....	4,838,147	5,106,290
16. Amounts held for fieldworkers' account, including \$.....0 fieldworkers' credit balances.....		
17. Remittances and items not allocated.....		
18. Net adjustment in assets and liabilities due to foreign exchange rates.....	9,511	9,511
19. Liability for benefits for employees and fieldworkers if not included above.....		
20. Borrowed money \$.....0 and interest thereon \$.....0.....		
21. Miscellaneous liabilities:		
21.1 Asset valuation reserve (AVR, Line 16, Col. 7).....	2,191,650	2,311,775
21.2 Reinsurance in unauthorized and certified (\$.....0) companies.....		
21.3 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
21.4 Payable to subsidiaries and affiliates.....		
21.5 Drafts outstanding.....		
21.6 Funds held under coinsurance.....		
21.7 Derivatives.....		
21.8 Payable for securities.....		
21.9 Payable for securities lending.....		
22. Aggregate write-ins for liabilities.....	572,835	372,835
23. Total liabilities excluding Separate Accounts business (Lines 1 to 22).....	340,470,890	327,276,867
24. From Separate Accounts statement.....		
25. Total liabilities (Lines 23 and 24).....	340,470,890	327,276,867
26. Aggregate write-ins for other than liabilities and surplus funds.....	0	0
27. Surplus notes.....		
28. Aggregate write-ins for surplus funds.....	0	0
29. Unassigned funds.....	26,397,416	24,149,682
30. Total (Lines 26 through 29) (Page 4, Line 47) (including \$.....0 in Separate Accounts statement).....	26,397,416	24,149,682
31. Totals (Lines 25 + 30) (Page 2, Line 28, Col. 3).....	366,868,306	351,426,549

Annual Statement of the year 2015 of the **FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA**  
**SUMMARY OF OPERATIONS**

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1).....	18,573,260	16,870,446
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	15,210,049	14,710,566
4. Amortization of Interest Maintenance Reserve (IMR, Line 5).....	485,630	476,440
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....		
7. Reserve adjustments on reinsurance ceded.....		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
8.2 Charges and fees for deposit-type contracts.....		
8.3 Aggregate write-ins for miscellaneous income.....	498,789	21,467
9. Totals (Lines 1 to 8.3).....	34,767,728	32,078,919
10. Death benefits.....	2,585,278	2,933,628
11. Matured endowments (excluding guaranteed annual pure endowments).....	6,511	
12. Annuity benefits.....	12,877,281	10,266,961
13. Disability benefits and benefits under accident and health contracts, including premiums waived \$.....0.....		
14. Surrender benefits and withdrawals for life contracts.....	632,257	923,246
15. Interest and adjustments on contract or deposit-type contracts funds.....	145,400	159,895
16. Payments on supplementary contracts with life contingencies.....		
17. Increase in aggregate reserve for life and accident and health contracts.....	12,760,117	13,021,000
18. Totals (Lines 10 to 17).....	29,006,843	27,304,730
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1 less Col. 5).....	268,813	183,350
20. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1 less Col. 5).....		
21. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6).....	3,031,054	2,867,853
22. Insurance taxes, licenses and fees (Exhibit 3, Line 6, Cols. 1, 2, 3 and 5).....	108,167	100,024
23. Increase in loading on deferred and uncollected premiums.....		
24. Net transfers to or (from) Separate Accounts net of reinsurance.....		
25. Aggregate write-ins for deductions.....	(212,353)	(151,245)
26. Totals (Lines 18 to 25).....	32,202,524	30,304,712
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	2,565,204	1,774,207
28. Refunds to members (Exhibit 4, Line 17, Cols. 1 + 2).....	411,659	405,722
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	2,153,545	1,368,485
30. Net realized capital gains (losses) less capital gains tax of \$.....0 (excluding \$.....167,687 transferred to the IMR).....	(638,711)	690,629
31. Net income (Lines 29 + 30).....	1,514,834	2,059,114
<b>SURPLUS ACCOUNT</b>		
32. Surplus, December 31, previous year (Page 3, Line 30, Col. 2).....	24,149,682	22,681,611
33. Net income from operations (Line 31).....	1,514,834	2,059,114
34. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....	409,181	(723,683)
35. Change in net unrealized foreign exchange capital gain (loss).....		
36. Change in nonadmitted assets.....	(13,622)	6,414
37. Change in liability for reinsurance in unauthorized and certified companies.....		
38. Change in reserve on account of change in valuation basis, (increase) or decrease.....		
39. Change in asset valuation reserve.....	120,125	149,654
40. Surplus (contributed to) withdrawn from Separate Accounts during period.....		
41. Other changes in surplus in Separate Accounts statement.....		
42. Change in surplus notes.....		
43. Cumulative effect of changes in accounting principles.....		
44. Change in surplus as a result of reinsurance.....		
45. Aggregate write-ins for gains and losses in surplus.....	217,216	(23,428)
46. Net change in surplus for the year (Lines 33 through 45).....	2,247,734	1,468,071
47. Surplus December 31, current year (Lines 32 + 46) (Page 3, Line 30).....	26,397,416	24,149,682



# Rev. John J. Spitkovsky District II

## For Illinois, Indiana & Wisconsin



# Hey Kids.....

The Rev. John J. Spitkovsky District II of the First Catholic Slovak Union is sponsoring an "EASTER COLORING CONTEST" for all boys and girls ages 4 thru 12, that are members of District II for Illinois, Indiana and Wisconsin. Color the picture and you could win. Prizes will be awarded for 1st, 2nd and 3rd places, for age groups from 4-6, 7-9, and 10-12. All entries will receive a "Certificate" for participating.

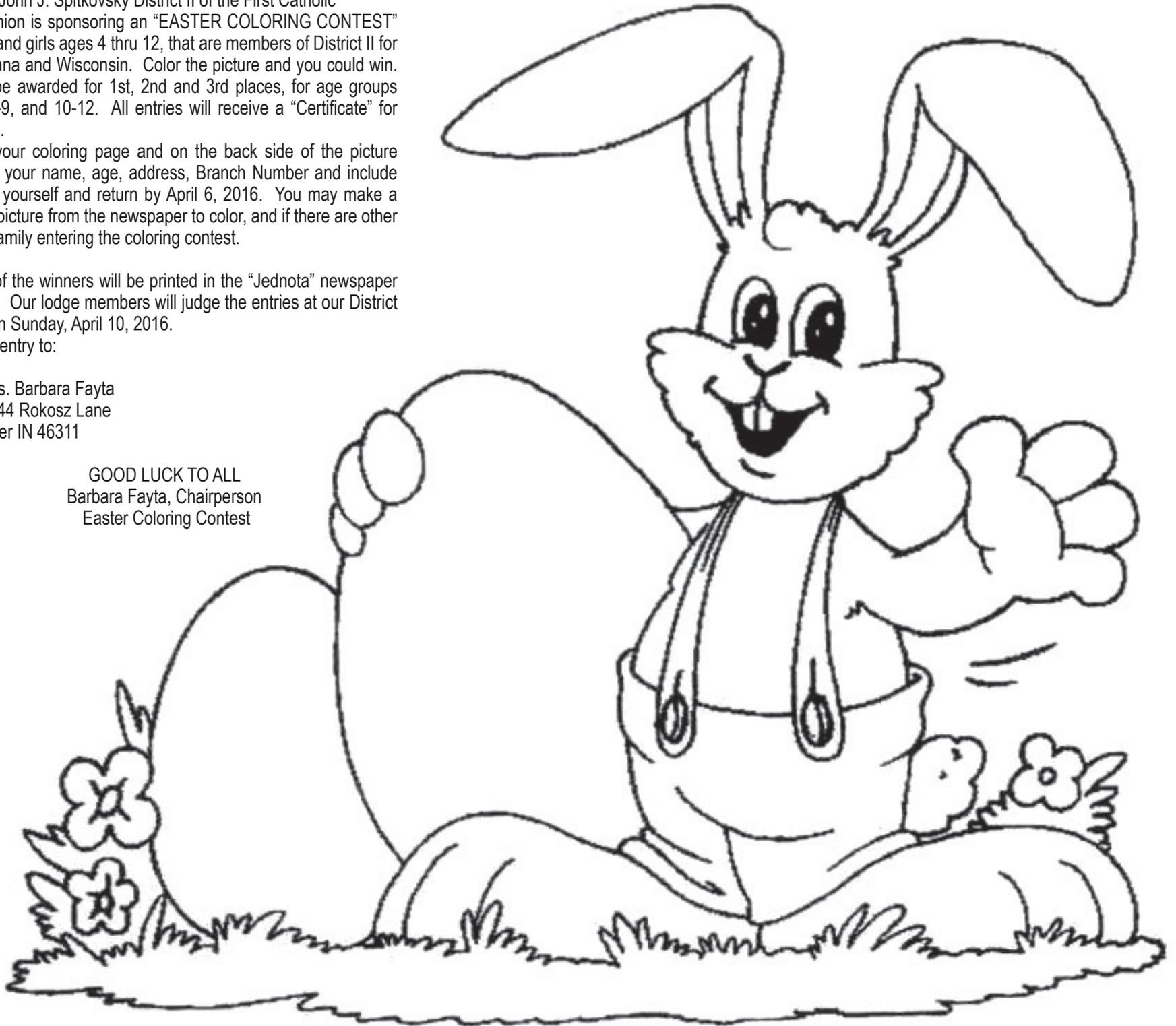
Send in your coloring page and on the back side of the picture please print your name, age, address, Branch Number and include a picture of yourself and return by April 6, 2016. You may make a copy of the picture from the newspaper to color, and if there are other children in family entering the coloring contest.

Pictures of the winners will be printed in the "Jednota" newspaper after Easter. Our lodge members will judge the entries at our District II Meeting on Sunday, April 10, 2016.

Mail your entry to:

Mrs. Barbara Fayta  
1544 Rokosz Lane  
Dyer IN 46311

GOOD LUCK TO ALL  
Barbara Fayta, Chairperson  
Easter Coloring Contest



## Join Us for Our 12th Consular Tour of Slovakia and its Neighbors

**August 28 – September 10, 2016**

Slovak Honorary Consul Joe Senko and his Slovak born wife, Albina, have assembled a deluxe tour of Slovakia which includes history-rich cities of Bratislava, Šaštín, Skalica, Trenčín, Bojnice, Rajecké Teplice, Čičmany, High Tatras, Ždiar, Stará Ľubovňa, Košice, Bardejov and Prešov.

As you travel through the various regions of Slovakia, arrangements can be made for you to visit relatives or family towns and villages for an additional cost. These are just some of the highlights of our tour.

What makes this tour unique is that it includes a tour of the Dobšinská Ice Cave, a tour of two castles, a mock wedding, two wine tastings, rafting between Slovakia and Poland, spa treatments, and a welcome reception with the Mayor of Prešov.



At no extra cost, Joe and Albina have included a tour of Vienna and Poland.

While in Poland we will visit the famous shrine of Czestochowa, Zakopane, and Krakow, including tours of Auschwitz and the Wieliczka salt mine.

The tour includes airfare from Pittsburgh or Newark, two delicious meals daily, four-star hotels, air-conditioned bus, and a professional guide and more. At \$3899, this is the lowest price of any deluxe tour to Slovakia. For a detailed daily itinerary, contact Joe Senko at [jtsenko@aol.com](mailto:jtsenko@aol.com) or 412-956-6000.

- Submitted by **Joseph Senko, Slovak Honorary Consul and Branch 254 Member**

## College Scholarships Available Through United Slovak Societies of Lorain, OH



The United Slovak Societies of Lorain, OH, will grant college non-renewable scholarship awards to eligible high school seniors with a GPA of 3.5 or better and who

are five-year members of the following Lorain Lodges:

St. John the Baptist Lodge of the FCSU Branch 228  
St. Ann's Lodge of the FCSLA Branch 114  
Slovak Catholic Sokol Wr. 111 & 177  
St. Mary Magdalene of the LPSCU Branch 77  
National Slovak Society Assembly #160  
Deadline for application is May 30, 2016.

To obtain rules and application, please visit, [www.americanslovakclub.com](http://www.americanslovakclub.com) or contact Michele Mager at 440/984-3353

**Submitted by Michele Mager, Branch 228**

# 2015 Youngstown/Spišská Nová Ves Tour: Unbelievable

**James M. Bench**

A warm sunny day greeted us as we arrived in Vienna, a preview of the unusual heat we would experience for the next twelve days. Having an air conditioned bus waiting was convenient and although a little travel weary, the group was anxious to begin a combination walking and bus tour of Vienna prior to the short ride to Bratislava. A quick registration at the strategically located Radisson Carlton Blue Hotel in Bratislava allowed time for a brief tour of the city prior to the delicious evening meal. A good night's sleep sufficiently prepared us for the busy day that included a tour of the city and its historical sites, followed by a welcome dinner in Svätý Jur that featured wine tasting. As usual, the wine samples were numerous and the presentation interesting, thus a good start to an eventful two weeks.

Traveling northward, a stop was made in Smolenica to visit the gravesite of Štefan Banič, inventor of the modern parachute, who made his home in Greenville, PA, before returning to Slovakia in his retirement years. His story is quite interesting, and for years a Štefan Banič parachute festival was held in Greenville. The next stop was made in Košariská to visit an impressive monument and museum of a prominent Slovak hero, General Milan Rastislav Štefánik. A statue of General Štefánik also serves as a centerpiece memorial in the Slovak Cultural Gardens in Cleveland, OH. In addition to the history lesson, and lovely scenery, the group enjoyed a very good lunch in the quaint village.

The Folk performance in Krakovany complete with a "mock wedding", proved to be a hit with Mona Lepis and Dr. John Adan, chosen for the bride and groom role during the wedding ceremony and celebration. Mona has been on the tour for five consecutive years, besting the three years of John's participation. Of course there is a video tape of the wedding, which serves as "proof" of the ceremony. During the festivities, David Olinzok demonstrated, as claimed, that he really is a good polka dancer, as he kept the women in the folk group quite busy, and their delight was highly evident. David, a retired math teacher took every opportunity available to dance throughout the tour including a waltz along the Danube River with Christine Hovanec as the brave dancing partner.

Trenčín, always a highlight of the tour, was comprised of an evening with special friend Jozef Duraci and his gold-medal, award-winning youth folk group "Kornička." The friendship with Jozef dates back many years when he stayed with (Youngstown/Spišská

Nová Ves Sister Cities President Emeritus) Steve Bacon in Youngstown, OH, for seven months working for Edward Demechko in his construction business. (Another interesting story too long for the telling here). In addition to "Kornička's" success in winning gold medals in international competition, the young members of the group excel in academics and other related activities. Joe delights when he is credited with making the best goulash, and it is always served in ample portions, along with breads and pastries too numerous to list. He also makes and bottles under his name, a variety of wines and pálinky (beverages distilled from fruit) for which Slovakia is widely known. These include slivovica (made from plums), boravička (made from juniper berries), hruskavica (made from pears), along with a host of others. Of course a variety of these drinks were available, along with Joe's legendary hospitality. The performance was splendid, and the evening ended after much socializing and picture taking--- with the young performers delighted to pose when asked.

Despite a relatively heavy schedule, a tour of Trenčín with a visit to Trenčín Castle for those interested, was accomplished as well as a visit to the world-famous spa town of Piešťany. Joyce Arnoff along with daughter Ellie, and Carol Berger were able to squeeze in a brief treatment (with some influential help) upon arrival in the well-known city. The rest of the tour chose to independently shop, have lunch, and visit the many sites in the square.

Traveling to the Tatra Mountain region included a stop in Terchová, home of the legendary Juraj Jánošík, (1690-1713) known as the "Slovak Robin Hood." There are many stories regarding this national hero, and reminders of Jánošík are everywhere.

Arriving at the Grand Hotel Praha in Tatranská Lomnica allowed only for a short shower prior to traveling to sister city, Spišská Nová Ves, for a special affair (which is a separate story--stay tuned.) The Grand Praha, which is really grand as its name denotes, enjoys a strategic location, allowing easy access to the beauty of the Tatra Mountains to which we took advantage. An evening was spent in Stará Lesná at the Zbojnická Koliba (Shepherd's hut) where owners Strojni and Bicko, made every effort to ensure an enjoyable evening. The long held tradition of cutting off the necktie of any unsuspecting patron wearing one is customary. The owners well aware of the previous year in which Kay Bench had supplied ties for the entire group including guide Viera Marecova, and bus driver Arnie Mesaros. The owners caught off guard in the past



**Tour leader Jim Bench takes a turn on the dance floor with Lubica Dzuganova, the mayor of the Slovak village Tichy Potok.**

were prepared, but once again thwarted as only the males were wearing ties. However, the cutting machete was sharpened for the evening-ending ceremony and the ties dispatched to decorate the walls. The evening of eating, drinking, dancing, and overall merriment was enhanced by the Roma (gypsy) musicians who seemingly know virtually every song, Slovak and American, and are anxious to please.

The next day involved a soothing raft ride down the Dunajec River which serves as the natural boundary with Poland. The beautiful scenery remains too difficult to adequately describe. Following the raft ride, which included many entertaining stories, we were afforded an opportunity to visit Poland via a newly constructed bridge. It should be mentioned that prior to the raft ride, a delicious surprise picnic lunch had been provided by the tour hosts.

Always notable is a visit to the famous walled city, Levoča, which also is known as The "Holy City". Located in the city square is the awe inspiring cathedral of Svätý Jakub (St. James) with the world's highest hand carved wooden altar. The altar carved by Master Pavol is one of his many carvings and its beauty is beyond description. This lovely city is the destination of the annual pilgrimage (Odpust) every July.

Most members of the group met the challenge associated with the long uphill, semi-circular walk to Slovakia's largest castle: Spiš castle. Although recent improvements to a road allows closer bus, and automobile proximity, the final walking phase requires some effort. For first time visitors, the castle is worth the effort.

Always impressive, and a tour highlight is the official reception with the Mayor of Spišská Nová Ves Jan Volny PhD. Dr. Volny, highly popular with the people, seems to enjoy the visit and exerts maximum effort to make the visit memorable and enjoyable. An added advantage accorded to our group is that Mayor Volny and our extraordinary guide Viera Marecova have been friends dating back to their school years; and, as such, we know the high value that the mayor places upon the sister city relationship.

Proceeding the mayor's official greeting was a succession of highly talented performers. Young Lucas Francovic sang so beautifully that tears were evident in the eyes of many. Once again some of the women joked about "taking him home in a suitcase". Equally impressive was young (18 year old) Patricia Pravlikova who demonstrated a maturity beyond her years, while thrilling everyone with musical magnificence. Her lovely voice is matched by beauty and charm in addition to a warm gracious personality. Zuzanna Kleinova, administrative aid to the mayor, absolutely dazzled the crowd earning a standing ovation with her rendition of "Smoke gets in your eyes". Following Mayor Jan Volny's welcome and short address related to the history and significance of Spišská Nová Ves, and a brief response from James M. Bench, President of the Youngstown/Spišská Nová Ves Sister Cities Program, the tour participants were called individually to sign the official city registry. Mayor Volny greeted each person while presenting a variety of gifts which included a large impressive historical book about Spišská Nová Ves and the Spiš Region. Following the formal ceremony the tour group was led to the Reduta Concert Hall for a sumptuous meal, informal socializing, and a few more vocals with pianist Elana Tancosova accompanying.

Mayor Jan Volny – discovering that Joyce Arnoff, daughter Ellie, and Carol Berger had a personal interest in their Jewish heritage – had his staff requisition an automobile, taking them to the Jewish cemetery, synagogue, and other pertinent sites. It certainly was a nice gesture on the part of the popular mayor. Joyce, Ellie, and Carol were very busy with side trips to various villages as they traced their ancestry, with the assistance of Anton Marec, husband of our charming guide Viera.

Following the memorable meeting with the mayor, the evening was spent in the hotel where another fine meal was offered. Entertainment was provided by a talented local band who involved our entire group following demonstrations of various dance steps. In actuality, some people were quite good including Ellie Arnoff, Dorothy Tesner, Nancy Troha and Jerome Blasko. The young entertainers from the reception had joined us for the evening and, of course, the dance steps were familiar to them. They were graceful, fluid and danced with enthusiasm, and laughingly stated that they had mastered the dance steps at age four. Lucas Frankovic and Patricia also volunteered to sing a few songs with Jerry Blasko accompanying them on the piano. Jerry is a talented musician who can play several instruments, and he along with his lovely wife Glenda immensely enjoyed their initial visit to Slovakia.

Two days in Košice allowed for a little free time to explore the city independently, visit relatives or simply enjoy the biggest city in eastern Slovakia – one that was named the 2013 European Capital of Culture together with Marseille, France. Of course, a city tour included visiting the gorgeous Cathedral of St. Elizabeth, and the numerous interesting sites in this historical, and restored city.

continued on page 9



**(L – R) Joe Duraci, Jerry Blasko, Jim Bench, and Glenda Blasko sing with tour guide Viera Marecova.**

# 2015 Youngstown/Spišská Nová Ves Tour

continued from page 8

Staying at the Doubletree Hilton located on the main square was beneficial given its proximity to shopping, restaurants, colorful water cascades, parks and fountains. The two days passed quickly, the next stop being in Sliach at the luxurious Spa Hotel Kaskady which allowed the group time to relax while enjoying the soothing thermal pools and other amenities. A visit and short tour of nearby Banská Bystrica proceeded the special dinner at the Červený Rak restaurant, where we enjoyed the singing and dancing of a folk group directed by Josef Mak.

The tour was now nearing the end as we arrived in Nitra, and there was concern relative to a challenging uphill walk to the Cathedral of St. Emmeram, a must see in Nitra. In previous years, Father Martin Stefanec had provided the transportation as buses are prohibited, but Father Martin had been called out of the country. We stopped a local tour trolley inquiring of the driver if his trolley traveled near the cathedral. The driver explained that the trolley only toured the downtown section and surrounding parks. However, upon learning that we were Americans of Slovak heritage, he responded by saying that he could not disappoint such a group, and changed his route to accommodate us. As we started to board the first of his two cars, the Slovaks occupying the car exited and boarded the second car thus allowing our group to stay together. No request had been made, and it was another example of Slovak courtesy. What good people! Additionally the trolley operator adamantly refused to accept a tip. He lost that argument.

The visit to St. Emmeram as always, was inspiring, as was the Chapel of Pribana with its monastic choir niches or choir stalls. It is the place where monks chant in prayer. In order for us to experience the variations of tones acquired through the indentations in the concrete wall, Christine Hovanec was chosen to demonstrate the tonal qualities, which she did beautifully. She was joined by Jerome Blako who added his masculine voice.

Wine rich Pezinok was chosen for the farewell dinner with good friend Justin Sedlak Sr. making the arrangement at Tres Wine Cellar. He also supplied the table wine in generous quantities that had everyone raving about the quality. The dinner and wine was a fine conclusion to an eventful tour.

Although the fourteen-day tour was ending with a return to Bratislava and the flight



Nancy Troha shows off a beautiful wedding hat or (in Slovak) parta.

Mona Lepis and Dr. John Adan as Bride and Groom in a mock wedding at Krakovany, Slovakia.



from Vienna, memories are forever; and, as in the past, many friendships were formed. We will fondly remember the small village of Tichý Potok, where we were so warmly greeted by the longtime Mayor, Lubica Dzuganova, and her folk group. Lubica was the youngest female ever elected to that post in Slovakia. Her story in saving the village from becoming a victim of a dam proposal is yet another interesting story. Lubica had spent almost a year in Youngstown and is always delighted to entertain the Youngstown Sister Cities group. The young female folk group is a delight and the older women add to the festivities. The home cooked meal is always enjoyable, and Lubica is very generous with the alcoholic drinks. As usual, David Olinzock was busy on the dance floor, however Dorothy Tesner as his dancing partner displayed a variety of twists, turns and intricate steps to the delight of our small crowd. It was our version of "Slovaks got Talent."

We will always remember the visit to Litmanová where apparitions of the Blessed Mother Mary occurred in the 1990's. Christine Hovanec led the group in prayer and Kay Bench, as in past years, read a list of people remembered in our prayers. Many in the group left the Holy Site with a bottle of water taken from the spring that the Holy Mother had blessed.

A big thank you is in order to John Adan M.D., a brilliant heart surgeon, from Arizona for historical input. Dr. Adan, born in Slovakia, has extensive knowledge relative to "Slovakia in total." Along with our incomparable guide Viera Marecova, their combined knowledge can be best described as encyclopedic. Dr. Adan will once again be with us for his fourth Sister Cities Tour in July 2016.

In terms of a thank you segment, we appreciate the efforts of Peggy Berger for a pre-tour luncheon, and her role in recruiting Carol Berger, Joyce Arnoff, and her delightful daughter, Ellie. Ellie as a younger member can be remembered for her enthusiasm, vitality and energy, especially in the dances. Others on the tour visiting ancestral villages included Larry Palguta, Dorothy Tesner, William and Mary (Lynn) Simmons, Jerome Blako and wife Glenda. Larry Palguta had done an astonishing geological study, of course one would expect as much from such an extraordinary attorney. Greg Maurer also impresses with an avalanche of family information. Imagine traveling to Slovakia and discovering that you are related to a person on the tour unknown previously to each other. Such was the case of Greg Maurer

and Mary (Lynn) Simmons who live approximately 40 miles from each other in western Pennsylvania. Another amazing twist was Greg's discovery that a close co-worker in his business office is also related; one can never be sure what a 4000 mile journey will produce.

The 2015 tour was fortunate to have had a number of individuals from previous tours in addition to the aforementioned Dr. John Adan. Mona Lepis, best friend of Kay Bench dating back to their nurses' training, has been on five consecutive tours and has in Slovakia developed many friendships. Like her best friend Kay neither are actually Slovak, however the Slovak people have designated them as "Man Made" Slovaks. Bob Matsco, with many friends and relatives in Slovakia was welcomed back for his fourth tour. A quiet intelligent man with a successful career of accomplishment, Bob is proud of his heritage, and his actions reflect that pride. It is a pleasure to associate with such an honorable man. Returning after a few years absence were Shirley and Robert (Bob) Troha. The retired teachers were accompanied by their daughter Nancy who added greatly to the tour with charm, wit

and a sparkling personality. Shirley and Bob greatly enjoy the incomparable Slovak Medovino (Honey wine) and their return suitcase undoubtedly contained the legal allowance. A great trio and enjoyable companions to be sure.

As we look forward to the 2016 tour which celebrates the 25th year of the Youngstown/Spišská Nová Ves Sister Cities Program, and the many accomplishments since its inception, we invite those who are interested to join us. The 2015 members as in past groups, formed an immediate bond and were a pleasure to accompany.

#### IN MEMORIAM:

We were profoundly saddened to learn that Robert (Bob) Zumrik passed away following a long battle with cancer and extend to his family our most sincere condolences. Bob will always be remembered as highly personable, strong, athletic and having a great sense of humor. We were fortunate to have had Bob and his daughter Janet on several tours –he was the epitome of Slovak Pride.

#### About the author

James M. Bench is a retired Professor from Indiana university of Pennsylvania. He is the President of Youngstown/Spišská Nova Ves Sister Cities Program and a member of the First Catholic Slovak Union Supreme Court. Both Jim and Kay are members of Branch 181 United, Pa. In July 2016 they will be hosting the 19th. Sister Cities Tour of Slovakia.

For additional information contact Jim or Kay Bench:

- Jim Bench cell phone 724-858-5843 e-mail [jmbench@yahoo.com](mailto:jmbench@yahoo.com)
- Kay Bench cell phone 724-771-7900 e-mail [skbench@gmail.com](mailto:skbench@gmail.com)

Travel arrangements are made through Adventure International Travel. Call Paul Hudak at 216-228-7171 or 800-542-2487 or Fax 216-228-7174. E-Mail [Paul@advintravel.com](mailto:Paul@advintravel.com)

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All applications must be received in the Home Office  
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by December 31, 2016.**

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

## The Year of Mercy: “Jesus the Merciful Face of the Father” New Art Exhibit with focus on Mercy

The rich heritage of the Diocese of Greensburg, PA, was displayed through its art in an exhibit open to the public from March 1, 2016, and will continue until November 20, 2016. The center was established in 2014 by Bishop William G. Connare Center to collect and conserve artistic and cultural items with ties to the diocese. In October, relics of St. John Paul II will be added. The center will be open Thursdays and Saturdays from 1PM – 4PM. Tours also will be available. Contact Curator Dennis Wodzinski at 724-837-0901.

Bishop Edward C. Malesic presided at evening prayers and the occasion was co-sponsored by the Equestrian Order of the Holy Sepulchre of Jerusalem which supports Catholic efforts in the Holy Land. The local Knights and Ladies attended the service and Saint Joseph Chapel was totally filled.

Bishop Gregory Mansour gave a Year of Mercy lecture concerning the Holy Land. His family traces their roots to the Christian communities of Israel, Lebanon, and Syria. He was appointed Bishop of Eparchy of St. Maron and ordained in Lebanon.

Bishop Monsour told the many who attended that the best way they can help the victims of the Middle East is to pray for them and support the relief efforts of Catholic organizations that are helping to care for the many refugees there.

Bishop Monsour, who makes two to three trips a year to the Middle East, bowed to the Eucharist before he began.

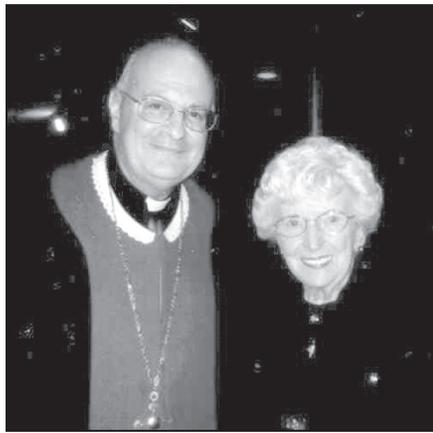
Also present was Archabbot Douglas R. Nowicki, OSB, of St. Vincent Basilica in Latrobe, PA, which is one of the Churches of Pilgrimage. The others are Sts. Simon and Jude, Blessed Sacrament Cathedral of Greensburg, PA; Christ Prince of Peace, Ford City, PA; and St. Francis of Assisi, Footedale Site.

Many religious also attended. A reception followed.

- Submitted by Geraldine Hricik, Branch 181



**Geraldine Hricik, Lady of Holy Sepulchre of Jerusalem, with Bishop Emeritus Lawrence Brandt**



**Bishop Gregory Mansour, Maronite, with Geraldine Hricik**

## LIGHT ONE CANDLE

Jerry Costello for The Christophers

### Leaving a Baby in God's Hands

This is a story about the church. Our Church. It might be a Christmas story, because it has a baby in a manger. It might be an Easter story, because it has the happiest of endings. Or it might be an everyday story; you never know.

Best of all, it's a true story. We have that on the word of the man who told the story: Cardinal Timothy Dolan, the Archbishop of New York. He told it in the Shrine of the Immaculate Conception in Washington, D.C., at the National Prayer Vigil for Life, and it goes like this:

A mother left her newborn child in the manger of a nativity scene last December in a church near her home in Queens, New York—Holy Child Jesus Church in Richmond Hill, in the Diocese of Brooklyn. The mother, a young Mexican woman, told her story to a reporter a week later; let her take it up from there:

"I was so afraid, and, all alone in the house, suddenly went into labor. I must have been in excruciating pain for at least two hours...Finally the baby, a boy, came out. He didn't cry at first, so I was afraid he was not all right. I didn't know what to do...I wrapped him in a clean towel and started to look for someplace safe and warm..."

"I just knew if I left him in God's hands, my baby would be okay. So, I ran into my church and put him in the empty crib. Then he started crying. I just hoped he was warm enough. I hid in the back of church, knowing Father would find my baby and the people would care for him. They did."

The mother was just 18, a child herself, in this country just a few weeks—lonely and frightened enough to leave her baby in the care of strangers. But as she said, the church was there. Cardinal Dolan, telling the story, considered some of the other possibilities.

"She could have been going to a parish which she found cold, unwelcoming and impersonal, where she did not feel safe, and where she would not have been inclined to turn in her crisis.

"Or, in those fretful minutes after her baby's birth, she might have run to a church only to find it bolted-up, with a sign on the door outside telling her—probably in English—to come back during office hours. Thank God that scenario remains only a 'might-have-been.'"

The baby was named Jose—just like Joseph, the husband of Mary. Alerted by a cry, someone found the child right away. Couples from the parish asked to adopt little Jose, but according to Father Christopher Heanue, speaking for the church, that much wasn't clear right away. If she found employment, the mother might keep the child, she said. What was clear, said a woman from the neighborhood, was that a loving community had given him its welcome. "This little boy is always going to be a part of this church," she said.

Cardinal Dolan capped the story with a perfect ending, one that captured the child's true destiny.

"Jose was never more at home than in the empty manger of their parish nativity scene," he said. "Because he, too, is a child of God."

For a free copy of the Christopher News Note *OPENING YOURSELF TO GOD'S GRACE*, write: *The Christophers*, 5 Hanover Square, New York, NY 10004; or e-mail: [mail@christophers.org](mailto:mail@christophers.org)

## Fr. Richard D. Baker to lead Pilgrimage in the footsteps of SS. Cyril and Methodius



Rev. Richard D. Baker, pastor of New York's historic parish of St. John Nepomucene, affectionately known as New York's Slovak basilica, will host a Holy Year of Mercy tour to Slovakia titled a "Slovak Faith and Heritage Tour in the Footsteps of SS. Cyril and Methodius." In addition to Slovakia, the tour will visit Austria and Hungary. The tour departs from New York's JFK International Airport on Friday, September 30 and returns on Tuesday, October 11. The tour will include

English speaking guides in Austria, Slovakia and Hungary.

The pilgrimage will include a full day tour of the Imperial Capital of Vienna, once the center of the Austro-Hungarian Empire of which the Slovaks were a part. Vienna is one of Europe's most historic and picturesque cities. The tour will then proceed to Slovakia's sparkling capital city of Bratislava on the picturesque Danube River, visiting the historic castle, its palaces and the Cathedral of St. Martin where Mass will be celebrated. The tour will enjoy the area's historic wine tour of the Small Carpathians, visiting cultural sites and visiting a pottery and ceramics factory. Visits to Trnava, known as "The Rome of Slovakia" due to its numerous churches; the great city of Nitra, the center of the mission of SS. Cyril and Methodius which is Slovakia's oldest diocese as well as a visit to the country's national shrine dedicated to its Patroness, Our Mother of Sorrows at Sastin are also on the program.

From western Slovakia, the tour will continue east on to Levoca, Spisska Kapitula, Kezmarok and Stara Lubovna. A highlight of the tour will be attending Mass celebrated by Father Baker in his family's ancestral church in the village of Starina, a quaint hamlet near the Polish border. The group will also visit the region of the High Tatras and will include rafting on the Dunajec river, which forms the natural boundary between Slovakia and Poland. Visits will also be made to Presov and Kosice.

From Kosice, the tour will travel to the Hungarian city of Budapest on the Danube River. The beauty and richness of the Hungarian capital with its great artistic and cultural centers will be enjoyed. A full day tour will include a visit to Buda hill - the Royal Palace which houses a museum and art gallery, the Matthias Church, the royal coronation and wedding church as well as a visit to Gellert Hill for a panoramic view of the city.

The tour returns to New York on Tuesday, October 11. The cost of the tour is \$2,899 all inclusive, based on double occupancy. The single supplement is \$350. Tour includes round-trip air transportation from New York, four star hotels, daily breakfasts and dinners with visits to museums and guided tours included. Plan to join Father Baker and be a part of this once-in-a-lifetime opportunity to visit Slovakia, Austria and Hungary. For additional information on this historic tour, feel free to call the rectory of St. John Nepomucene Church in New York City at tel. 212 734-4613.

- Submitted by Dan Tanzone, Branch 41

## Plan ahead and leave a positive legacy behind

DID YOU KNOW THAT...?

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

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Contact Branch Officer or the home office

6611 Rockside Rd, #300, Independence, OH, 44131, 800.533.6682,  
[www.fcsu.com](http://www.fcsu.com), [insurance@fcsu.com](mailto:insurance@fcsu.com)



## Jednota Golf League Season Starts



Prior to the start of play, the Jednota Golf League will hold an organizational meeting on Sunday March 29, 2016, at 1:00pm at the Restaurant of Knoll Run Golf Course, 1421 Struthers Coitsville Rd, Lowellville, OH 44436.

- Submitted by Paul Ritz, League Secretary

## Branch 796 Honors Its Past President



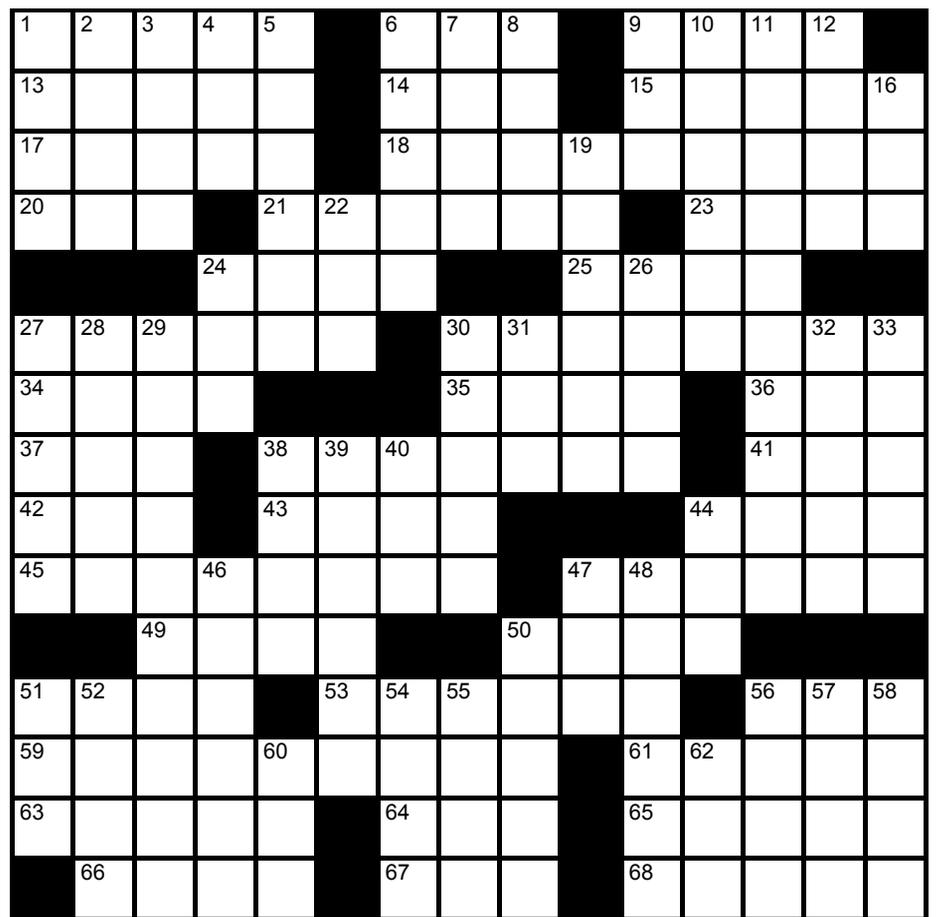
Branch 796 honored our past president, Bernard J. Madeja, for 42 years of dedicated service at its February 2016 meeting.

Branch 796 would like to extend a Blessed Easter Season to all.

Respectfully Submitted,  
Monica Fabian, Recording Secretary

(L - R) Jerry Lloyd, Treasurer; Bernard Madeja, Past President; and Michael G. Fabian, President.

# Jednota Crossword Puzzle



## Slovakia Heritage Tour Takes Off September 9-18, 2016



Experience Slovak culture, history, and life in Slovakia today, up close and personal on the 2016 Slovakia Heritage small group tour. From September 9 - 18, we'll explore important cities and historic sites as well as folk-life museums, mountain resort towns, beautiful countryside, and the mix of medieval towns to Soviet-era remnants that make Slovakia such an interesting small country to visit today. Optional genealogical re-

search and ancestral village visits available.

For more information: Visit [www.slovakiaheritage.com](http://www.slovakiaheritage.com) or contact Judith Northup-Bennett, Slovakia Heritage Tours, 978-544-5144 or [connectionswork4u@hotmail.com](mailto:connectionswork4u@hotmail.com)

### Across

- 1 Dutch cheese
- 6 Prevent
- 9 One of the Ringling Brothers
- 13 Improvise
- 14 Amazement
- 15 Wild and untamed
- 17 Copier need
- 18 Part of a blizzard
- 20 Epoch
- 21 Texas oil city
- 23 Actress Bonet
- 24 Catches some rays
- 25 Yeats or Keats
- 27 Land on Lake Victoria
- 30 Transportation mode
- 34 Huff and puff
- 35 Feed the kitty
- 36 Brazilian hot spot
- 37 Wordplay
- 38 Former German coin
- 41 CIA forerunner
- 42 Conceit
- 43 Hazard
- 44 Stubborn beast
- 45 American Revolution soldiers
- 47 Dangerous situations
- 49 Auto pioneer
- 50 Potato
- 51 Audition tape
- 53 Informal
- 56 Chop down
- 59 Athenian philosopher
- 61 Avoid
- 63 Underground worker

### Down

- 64 Gym item
- 65 Inflexible
- 66 Urban center
- 67 Secret agent
- 68 Detects
- 1 Movable barrier
- 2 Aroma
- 3 Arm bone
- 4 Expire
- 5 Overseas
- 6 Military posts
- 7 Barley beards
- 8 Autos of yore
- 9 Not at work
- 10 Bank clerk
- 11 Capable of treason
- 12 Sturdy trees
- 16 Grassland
- 19 American elk
- 22 Some courtroom evidence
- 24 Explosive initials
- 26 Couturier Cassini
- 27 Toward the top
- 28 After gas or rain
- 29 Date modifier
- 30 Grades
- 31 Gothic author Radcliffe
- 32 Gangway
- 33 Medicine measures
- 38 Egg on
- 39 Debacle
- 40 Time zone

- 44 Central (Prefix)
- 46 Place for a skeleton?
- 47 Tax preparer, for short
- 48 Kings and queens, e.g.
- 50 Fatty
- 51 Beaver's creation
- 52 Guitarist Clapton
- 54 Bill dispensers, briefly
- 55 Strike a blow
- 56 *Hunchback* author
- 57 Rework an article
- 58 Gets hitched
- 60 Attempt
- 62 Mustache site

## JEDNOTA

### Publication Schedule for 2016

#### Issue Date

- April 20
- May 11
- June 15
- July 20
- August 17
- Sept 7
- Sept 21
- October 5
- October 19
- November 2
- November 16
- December 7

#### Deadline to Receive Information

- April 11
- May 2
- June 6
- July 11
- August 8
- August 29
- Sept 12
- Sept 26
- October 10
- October 24
- November 7
- November 28

See Solution on Page 19

## BRANCH ANNOUNCEMENTS

### BRANCH 1 – CLEVELAND, OHIO

The Saint Joseph Society-Branch 1 will hold its next meeting on Wednesday, April 13, 2016 at 7:00PM in the Sts. Cyril & Methodius School Hall located at 12608 Madison Avenue, Lakewood, OH 44107. All members are encouraged to attend.

**Marie A. Golias, Secretary**

### BRANCH 3 – MINNEAPOLIS, MINNESOTA

Branch 3 will hold their semi-annual meeting on Sunday, May 22, 2016, at 11:00AM, at the home of our President, Delores J. Genosky, 1001 42 1/2 Avenue, NE, Columbia Heights, MN.

Items on the agenda are our family picnic in August, a merger, and the date of our annual meeting.

**James T. Genosky, Financial Secretary**

### BRANCH 7 – HOUTZDALE, PENNSYLVANIA

The Sacred Heart of Jesus Society, Branch 7, will hold a meeting on Sunday, May 3, 2016, at 9:00AM at Christ the Parish Center, 100 Brisbin Street, Houtzdale, PA. Members are invited to attend this meeting.

**Marie Sedlak, Recording Secretary**

### BRANCH 19 – BRIDGEPORT, CONNECTICUT

St. Joseph Society, Branch 19, will hold its next meeting on April 24, 2016, at 9:30AM in Sts. Cyril and Methodius Church Hall. We will discuss plans to schedule the Margaret Evancho Award Ceremony and Breakfast in June, which was her birthday month. This award is given to our members who have reached their 16th birthday. This June meeting will be our semi-annual breakfast meeting. We hope our members will attend this important meeting.

**Henry Zack, Recording Secretary**

### BRANCH 38 – WHITE OAK, PENNSYLVANIA

Holy Trinity Society, Branch 38 will hold its semi-annual meeting on Tuesday, May 3, 2016 at 7:00 pm at 3409 Eisenhower Court White Oak, PA 15131. The agenda will include officers' reports, discussion on Father's Day Branch, and discussion on Slovak Day at Kennywood Park. All Branch 38 members are urged to attend.

If anyone is interested in FCSU Annuities or Life Insurance, please call Florence Matta at 412-466-7460.

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

### BRANCH 41 – YONKERS, NEW YORK

The Holy Trinity Society Branch 41 will hold a meeting on Saturday April 16, 2016, at 6:00 pm, at 40 Dalton Road Yonkers, NY. Please note, this meeting time is changed from the originally published date of April 2, 2016. All members are encouraged to attend.

**Joanne Fialkovic, Financial Secretary**

### BRANCH 60 – MCKEESPORT, PENNSYLVANIA

Branch 60 will hold its semi-annual meeting Sunday, April 17, 2016 at the home of President Ann Wargovich (58 Lilmont Drive, Swisssvale) at 1:00 p.m.

On the agenda will be Officers' reports, and discussion of events for the upcoming year. All members are urged to attend.

**Julie Perla, Secretary**

### BRANCH 112 – MAHANAY CITY, PENNSYLVANIA

The Rev Stephen Furdek District meeting will be held in Mahanoy City, PA, on Sunday, April 17, 2016.

Members of Branch 112 are invited to attend as delegates. Mass will be celebrated at Blessed Teresa of Calcutta at 10:30 AM followed by dinner at A & C Catering.

If you are interested in attending please contact Karen Sterling at 570-640-1796 by April 10, 2016.

**Karen Sterling, Secretary**

### BRANCH 157 - CATASAUQUA, PENNSYLVANIA

St Andrews Branch 157 will meet at Hogans, 3130 North 3rd Street Whitehall, PA, on May 15, 2016 at 12 noon. As there are important issues on the agenda; we urge all to make an effort to attend this meeting. Light refreshments will be served.

**Christopher J Roman, President**

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

The St. Joseph the Guardian Society, Branch 166, will hold its Semi-Annual Meeting and Dinner on Sunday, May 1, 2016, at 1:15 P.M., at Buffet Star, 4089 Old Vestal Road, Vestal, New York. On the agenda will be a discussion of the District Meeting and Branch business. All members are encouraged to attend.

Please call Arlo Meeker at 607-775-4896 by April 29, 2016, to make a reservation if you plan to attend. We hope to see you at the meeting.

**Arlo Meeker, President**

### BRANCH 200 – FORD CITY, PENNSYLVANIA

Dear Members: We have had a lot going on in the Social Club. Stop in and check out the schedule. We'd love to see you. We now have an email address: scubbranch200@gmail.com and hope to get a Facebook page started.

I have been receiving calls about beneficiaries lately and this brings me to ask you to check your policies to make sure they are up to date. Please feel free to call me @ 724-763-9229 or email me @vschaub123@gmail.com to make arrangements to go over your policies. If you have computer and printer access, you can go online- First Catholic Slovak Union, forms, scroll down for Member Service Request Form, print out, complete and drop off @ my house or mail it directly to the Home Office. This is required to be notarized. Many of us fail to review and make changes periodically.

Anyone that would like to have prayer for our deceased member, please call to have this arranged. For many years this has been done but with shorter funeral visitation days/times it has been difficult to arrange for our members to get together, attend, and have prayer. Grace Charney does a fantastic job.

Happy Spring!  
Fraternally,

**Vicki Schaub**

### BRANCH 260 - CAMPBELL, OHIO

The branch will hold its semi-annual meeting on Sunday, June 19, 2016, at 1:00PM at Bedford Trails Restaurant, Coitsville, OH. On the agenda: election of officers and general branch business.

Fraternally,

**Paul Ritz, President**

### BRANCH 276 – MCKEESPORT, PENNSYLVANIA

The St. John the Baptist Branch 276 will hold its next meeting on Sunday, May 15 at 1:00 P.M. at St. Patrick's church hall on 32nd Street in McKeesport, Pa. We cordially invite all our members to attend one of our meetings.

**Nancy Gerdich, Recording Secretary**

### BRANCH 228 – LORAIN, OHIO

Our meetings are held on the 3rd Monday of each month except for the months of January, February, July and August when no meetings are held. All meetings begin at 7 P.M. and are held at the American Slovak Club. Delicious food is served by Theresa Arendt at the last meeting of each calendar quarter. The branch will hold its annual election of officers and bylaw review during each December meeting. The exact date for this year's election meeting is December 19, 2016. At that time, we will also elect two (2) representatives to serve on the American Slovak Club Board of Directors. Incumbent officers President Len Zilko, Vice-President Luis Palos, Financial Secretary Lisa Trifiletti-Palos, Activities Director/Auditor Theresa Arendt and Recording Secretary Thomas Zuffa were re-elected to their respective offices this past December. Ken Arendt and The-

resa Arendt were re-elected to a three-year term on the American Slovak Club Board of Directors representing our local Branch 228.

I am very happy to see an increased participation from our younger members in 2015 and hope this participation will continue to increase. It is really a lot of fun to have more members speaking up and giving their viewpoint of the various subjects that are discussed at our meetings. These members represent the future of the FCSU and it is great to see their interest grow. Input from any and all members is appreciated. Visit the websites for the FCSU at fcsu.com and the Slovak Club at americanslovakclub.com for an update on current activities. Please come to our meetings. You won't be disappointed.

**Thomas B. Zuffa, Recording Secretary**

### BRANCH 372 - BEVERDALE, PENNSYLVANIA

Branch 372, the St. Joseph Society, will hold its semi-annual meeting on Sunday, May 15, 2016, at 2:00PM at the home of Branch President Michael P. Hudak, 829 Cameron Ave, Beavertdale, PA. All are welcome.

**Michael P. Hudak, President**

### BRANCH 380 - CANONSBURG, PENNSYLVANIA

Branch 380KJ will hold its annual meeting on Sunday, April 24, 2016. The location is Kings Restaurant, Rte 19, Canonsburg, PA. The time is 2:00PM.

Fraternally,

**Margaret Graytok**

### BRANCH 410 - UNIONTOWN, PENNSYLVANIA

SS. Peter and Paul Society, Branch 410, will

hold a meeting at the rbg Bar & Grill located in the Park Inn by Radisson, 700 West Main Street (Route 40 W) at 5:00 P.M. on Thursday, June 23, 2016. Call 724-425-2576 for reservations by June 16, 2016.

All members of Branch 410 are cordially invited to attend.

**Geraldine Buchheit, Secretary**

### BRANCH 450 – CLEVELAND, OHIO

The St. Joseph Society, Branch 450 will hold its semi-annual meeting on Saturday, April, 16, 2016.

The meeting will be held at 1:00 pm at Holy Spirit Byzantine Catholic Church Hall, 5500 West 54th Street, Parma Ohio 44129 (between Brookpark and Snow Road).

On the agenda will be a discussion of branch summer activities and other business pertaining to the branch.

All members are urged to attend. Refreshments will be served after meeting.

Fraternally,

**George P. Carny, Recording Secretary**

### BRANCH 567 KJ – ALLEN TOWN, PENNSYLVANIA

The Most Sacred Heart of Jesus, Branch 567 KJ will hold their annual meeting on Tuesday, April 5, 2016 at 1:00PM.

It will be held at the home of the Recording Secretary, Loretta Dashner, 419 East Hamilton St., Allentown, PA. 18109.

On the agenda will be a discussion of our branch business.

**Loretta Dashner, Recording Secretary**

continued on page 21

## 28th Treasures of Slovakia Tour in July 2016



**A Treasures of Slovakia Tour highlight - Denise Slattery (L) of Oklahoma enjoyed being dressed in folk dress and welcomed by the villagers at our festive wedding party in eastern Slovakia..**

Treasures Tours is conducting the Treasures of Slovakia trip for the 28th year in a row! It includes all the best of Slovakia from east to west and north to south. The trip will run July 8 - 17, 2016 with an early bird special on July 7.

The popular trip includes highlights of Bratislava; the medieval Banka Bystrica; the folklore festival at Detva; Kezmarok's International Crafts Festival; the high Tatra; the walled town of Levoca; the glorious Spiš Castle; Stara Lubovna's museum of village homes; a raft ride on the Dunajec River in Pieniny National Park; a tour of Presov and Kosice to marvel at St. Elizabeth's Cathedral and the spectacular Singing Fountain; Bardejov, the Pearl of Saris, a UNESCO treasure and Slovakia's other walled town with St Egidius Church;

charming Cicmany with home; a village wedding in Krakovany; a tour of medieval Cerveny Kamen Castle; traveling the Royal Carpathian Wine Road and visiting a wine museum; and back to Bratislava for a festive farewell dinner.

We can find your long-lost family and have driver-guides who will take you to your ancestral villages - we have a 98% success rate!

Land price is \$2,299 and we can help people find flights. A Prague add on offers a hotel in the old town, two half days sightseeing to the Castle and Old Town with a super local guide, and then time to shop for garnets, crystal and crafts.

Another trip offered spends several nights in Slovakia... the 5 Countries, 5 Cultures trip July 23 - Aug. 1 which includes a stay in Bratislava, a visit to the Modra ceramics outlet, and a stay in Zdiar in the Belianske Tatry. The trip also includes a cruise on the Danube in the gorgeous Wachau Valley with castles on every hilltop and vineyards everywhere. Romantic Budapest with sightseeing both on land and on the Danube and magical Krakow with options to visit the Royal Salt Mine and Auschwitz Camp high on tour goer's lists. And everyone loves charming Straznice in the Czech Republic enjoying sampling the wine and kolacky and the rich folk culture in the Skansen museum and Straznice and Milotice Castles as well as dinner in a family vineyard, watch the wine drawn up in a crystal wine pipe. This trip is also \$2,299 for the land tour.

The tours are organized by Helene Cincebeaux and Jozef Kaufmann who have led more than 80 trips over the past 27 years. Contact Helene for day-by-day itineraries and other info - helenezx@aol.com or call 585 342-9383 or write her at 151 Colebrook Dr, Rochester NY 14617. Helene is the Director of the Slovak Heritage & Folklore Society International and Editor of Slovakia for the past 26 years, and a member of Branch 278 of the First Catholic Slovak Union. She has authored 4 books on Slovakia and numerous articles and maintains Slovak Pride, a 33,000 surname and village data base.

## DISTRICT ANNOUNCEMENTS

### DISTRICT 2 – THE REV. JOHN J. SPITKOVSKY DISTRICT

The Rev. John J. Spitkovsky District 2 will hold its Semi-Annual Meeting on Sunday, April 10, 2016. The meeting will take place at the Missionary Benedictine Convent, 5900 W. 147th Street, in Oak Forest, IL. Attendees will gather at 1:30 pm for a period of fraternal fellowship with refreshments. We will vote on the entries for the District Easter Coloring Contest. The meeting will start promptly at 2:00 pm. After the meeting, attendees will enjoy a delicious dinner. All branches are encouraged to send delegates. Individual Jednota members who wish to become more active in District 2 activities are welcome to attend. If you have any questions, call District 2 President John Jurcenko at (773) 763-0810.

Sincerely,

**Robert Ľapák Magruder, Recording Secretary**

### DISTRICT 4 – THE MSGR. RURA DISTRICT

The next semi-annual meeting of the Msgr. Rura District of New Jersey will be held on Sunday, April 10, 2016 at 12:30 PM. Branch 746 will host the meeting at Amici Ristorante, 1700 W. Elizabeth Avenue in Linden. A luncheon will be served after the meeting. Please RSVP to Joanne Tkach Polt @732-762-3148 if you plan on attending.

**Mary Kapitan, Secretary**

### DISTRICT 5 – THE MICHIGAN DISTRICT

The Michigan District will hold its semi-annual meeting on Sunday, April 24, 2016, at Riverside Family Restaurant, 8295 Midland Road, Freeland, MI 48623.

Our meeting will begin at 12:45 pm. Lunch will be served at 1:00 pm. The business meeting will follow the lunch. On the Agenda will be Officer Reports. Also on the Agenda will be information regarding the status of designated "Home Office Branches" in our District.

Branch 774 is hosting this meeting. Please notify Dianna Rimarcik at 586-254-0225 with the number of delegates attending from your branch no later than April 18th so the restaurant can be notified of the number of attendees expected. If you are unable to confirm prior to the event but wish to attend, a \$15.00 fee will be collected at the restaurant. Those making advance reservations will not be charged.

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

**Dianna Rimarcik, District Secretary**

### DISTRICT 6 – PITTSBURGH DISTRICT

The Pittsburgh District wishes a Happy and Blessed Easter to all members.

Branch 213 will host our Spring business meeting, on Sunday, April 10, 2016 at 1PM at Holy Trinity Church in West Mifflin. There will be an important discussion of the requirements for becoming a licensed fraternal insurance agent. Please RSVP to Branch 213 as soon as possible. Contact Mary Belechak by email at [drittlebee@zoominternet.net](mailto:drittlebee@zoominternet.net) or by phone at 724-687-0572.

Branch 60 will host the Fathers Day brunch on Sunday, June 19. Annie Ondrejco is coordinating a summer picnic. More details will be provided at the spring meeting. Branch 276 will host the annual winter business meeting at a date in November to be determined later.

While we look forward to seeing everyone at the FCSU district meetings, remember there are many other local Slovak events that also merit your attention:

\*\* WPSCA monthly meetings are held on the 1st Monday of the month at 7 PM at the Mt Lebanon Public Library: April 4 – Slovak cookies; May 2 – Religious persecution in Slovakia; June 6 – Juraj Janosik. Programs will resume in the Fall. Become a member of the WPSCA to get the newsletter listing all of their events.

\*\* Slovak Wine Tasting – April 9 – contact Joe Senko.

\*\* Slovak Day at Kennywood Park – July 21.

\*\* The 12th Consular Tour of Slovakia is planned for August 28 to September 10, 2016. This tour will include Vienna and Poland. Contact Joe Senko for details.

\*\* Slovak Language Classes are held Tuesdays in spring and fall. Contact Joe Senko for information about reservations and fees (412-956-6000). Fall classes are directed toward intermediate and advanced students. Spring classes are for beginners. Saturday summer classes for children are being planned.

\*\* Septemberfest at the NSS Museum – September 24.

\*\* Slovak Beer Tasting – October 8 – contact Joe Senko

\*\* Slovak Heritage Festival at Pitt – November 6.

\*\* Don't forget the Western Pennsylvania Slovak Radio Hour – 3-4 PM, Sunday's – WPIT-AM 730. The program is also streamed live at [www.wpitam.com](http://www.wpitam.com).

\*\* You can follow the Pittsburgh Slovaks and the Western PA Slovak Cultural Association on Facebook.

\*\* Various Slovak programs and courses are available through the University of Pittsburgh Department of Slavic Languages and Literatures. See [www.slavic.pitt.edu](http://www.slavic.pitt.edu)

\*\* If you're interested in study abroad, Slovakia has a number of major universities; some have programs taught in English. Check out [www.slovakia.com/study-in-slovakia/](http://www.slovakia.com/study-in-slovakia/)

\*\* The National Slovak Society Museum in McMurray PA is available to visitors Monday-Thursday from 9-3. Contact Sue Ondrejco for information and reservations. See [www.nsslife.org/Museum.php](http://www.nsslife.org/Museum.php).

\*\* The CzechoSlovak Genealogical Society International is holding its next meeting in October 2017 in Pittsburgh. Further information can be found at [www.cgsi.org](http://www.cgsi.org).

\*\* FCSU information and forms can be found at [www.fcsu.com](http://www.fcsu.com)

Anyone with additional Slovak events in Western Pennsylvania that they wish to be included in our district notice should send information to [manasta@verizon.net](mailto:manasta@verizon.net)

Fraternally,

**Margaret A. Nasta, Secretary**

### DISTRICT 7- REV. JOHN MARTVON DISTRICT - BLAIR, CAMBRIA, INDIANA, SOMERSET AND BEDFORD COUNTIED, PENNSYLVANIA

The Rev. John Martvon District will hold its first of two annual meetings on Sunday, May 1, 2016. This meeting will be held at Ryans Family Buffet Restaurant, 420 Galleria Drive. Johnstown PA, by the Galleria Mall.

St. Joseph's Society, Branch 23 will host this meeting. The meeting will start at 2:00 PM. We will have Lunch after the meeting.

All District Branches are invited to attend. If you have any questions please call Theresa Cassat (814) 254-2532.

Let's Spring into a new year. Have a nice afternoon together and see what comes up.

**Theresa Cassat, Recording Secretary**

### DISTRICT 8 – THE REVEREND STEPHEN FURDEK – EASTERN PENNSYLVANIA, MARYLAND, WASHINGTON, DC

The Rev. Stephen Furdek District will hold its Semi-Annual meeting Sunday, April 17, 2016.

Mass will be help at 1030AM at Blessed Teresa of Calcutta; located at 600 West Mahanoy St., Mahanoy City, PA, 17948.

Dinner and Meeting will be held at A & C Catering, 505 West Mahanoy St., Mahanoy City, PA, 17948. Dinner will be held at 12PM (Noon). Meeting will follow the dinner.

Further information will be updated in the very near future.

Any questions, please call Monica Fabian at 610-417-0468. Thank You!

Respectfully Submitted,

**Monica Fabian, Recording Secretary**

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

The Frank T. Holly, Jr. District will hold a meeting on Sunday, June 5, 2016 at 1:00 P.M. in the meeting room of the Dairy Queen Grill & Chill located at 575 West Main Street, Uniontown, PA. Branch members are invited to attend.

A Dairy Queen social will take place following the meeting.

**Barbara A. Holly, Secretary**

### DISTRICT 10 – REV. STEPHEN FURDEK – OHIO

The Rev. Stephen Furdek District 10 will be holding our first meeting of the year on Sunday, May 15, 2016, at St. Charles Parish Hall, 5891 Ridge Road, Parma, OH 44129 at 2 pm.

All branch members of District 10 are invited to attend this meeting to learn more about what our Society can do for you and your families.

Please contact Linda Hanko at 330-706-0151 or via email at [lhanko@neo.rr.com](mailto:lhanko@neo.rr.com) if you are planning on attending. We would appreciate your call so that we may plan accordingly for refreshments.

Respectfully submitted,

**Linda M. Hanko, Secretary/Treasurer**

### DISTRICT 11 - MSGR JOSEF TISO DISTRICT

The 2016 Semiannual Meeting of the Msgr. Josef Tiso District (District 11) will be held on Sunday, May 22. Time and place are 2:00 PM at the C.U.Club, 910 Sixth Avenue, Ford City, PA 16226. All Branches should identify their representatives who will attend to Grace Charney, District Secretary, at (724) 664-7185 as soon as possible. Walk-ins are welcome.

Reminders:

- Per FCSU By-Laws, Branch representation at one (1) District meeting per year is required to qualify for receipt of the annual Branch stipend.

- Any beneficial member is welcome to represent his/her Branch at District meetings; representatives need not be Branch officers or formally selected by/at the Branch meeting.

**Grace M. Charney, Secretary**

### DISTRICT 17 – SAINTS CYRIL AND METHIDIUS DISTRICT

Saints Cyril and Methodius District 17 will hold its Semi-Annual Meeting on Sunday, April 24, 2016. Members will meet at 1:30 P.M. in the Shrine Dining Room of St. Ann's Basilica, 1233 St. Ann Street, Scranton, PA.

All branches are encouraged to send representatives to the meeting. District 17 encompasses Lackawanna and Luzerne Counties in Pennsylvania and Broome County in New York.

Prior to the meeting, district auditors will audit the books at 1:00 P.M.

Refreshments will be served after the meeting. Please contact District President Michael J. Slovenkai, Sr. at 570.342.7562 to confirm your branch's attendance.

Fraternally,

**Michael J. Slovenkai, Sr., President**

## A Newly Updated Resource for Slovak-related Topics



Interested in reading more about Slovakia? Now, thanks to Fr. Gerald J. Sabo, S.J., of John Carroll University, a central list of publications with Slovak-related topics has been newly updated for 2016.

This handy list includes ISBN numbers for those books published in Slovakia – which makes for easier identification when searching for them at the library or online. Websites for locating remaindered and used books, and where to purchase them, are included at the end of the file, as well.

Go to [www.fcsu.com](http://www.fcsu.com) and click on Slovakia & The

World tab to access this list.

Or, for more information, please contact Fr. Gerald Sabo at [gsabo@jcu.edu](mailto:gsabo@jcu.edu).

**Check out the First Catholic Slovak Union  
website at [www.fcsu.com](http://www.fcsu.com)**

# There's Still Time to be a Part of the Jednota Memorial



statute is a key highlight of this Memorial, honoring those who served in any wars and also giving the opportunity for our Members to honor and remember their ancestors and family members who have made and make our Society great.

## Jednota Memorial Granite Bricks are Available for Purchase



It is important, however, to remember that this memorial is not restricted to veterans or families of veterans. You can remember a loved one, a branch or a district in our Society. All those who purchase a "brick" or "bricks" in the granite panels found throughout the Memorial will receive a photo of the panel on which their brick or bricks are mounted.

If you haven't yet ordered your "brick" you can go to [www.fcsu.com](http://www.fcsu.com) to Jednota Memorial to download your order form or call the Home Office at 1-800-533-6682.

### A Site Dedicated to Members & Their Families

As highlighted in the October 21, 2015 issue of Jednota, the First Catholic Slovak Union has recently dedicated a Memorial site for our members and their families on a permanently dedicated 1/2 acre of land of Jednota property fronting on Rosedale Avenue in Middletown, PA. It sits on land that was once occupied by the Jednota Orphanage, purchased at the urging of our founder Fr. Štefan Furdek for just such a purpose. A rebronzed "Doughboy"

## FROM THE DESK OF THE EXECUTIVE SECRETARY

### FCSU FINANCIAL ANNUITY & IRA

### INTEREST RATES EFFECTIVE APRIL 1, 2016



<b>Eight Year Flexible Premium Deferred Annuity or IRA</b>	<b>3.60% APY</b>
<b>Six Year Flexible Premium Deferred Annuity or IRA</b>	<b>3.20% APY</b>
<b>with the "Cash Interest" Option</b>	<b>2.95% APY</b>
<b>New Six-Year Fixed Rate Deferred Annuity or IRA</b>	<b>3.10% APY</b>
<b>New "Park 2 Annuity" (NOT AVAILABLE IN THE STATE OF NEW YORK)</b>	<b>2.10% APY</b>
<b>New Park Free Plus Annuity or IRA—1st year guarantee</b>	<b>1.65% APY</b>
<b>(new Park Free Plus maximum deposit \$25,000.00 PER PERSON)</b>	

If you have any questions, please contact your local branch or the Home Office

1-800-533-6682 [annuity@fcsu.com](mailto:annuity@fcsu.com) [www.fcsu.com](http://www.fcsu.com)

# 2015 JEDNOTA COLORING CONTEST RESULTS, PART II

## REGION 7

..... Age Group 4-6 .....



**First Place**  
Nicholas Jurcenko  
Chicago, IL



**Second Place**  
Ryan Reidmuller  
Oak Lawn IL



**Third Place**  
Alexander Jurcenko  
Orland Park, IL



**First Place**  
Grace Zelenak  
Sterling Heights, MI



**Second Place**  
Peter Jurcenko  
Chicago, IL



**Third Place**  
Grace Remenar  
Dowling, MI

## REGION 8

..... Age Group 10-12 .....



**First Place**  
Evan Jurcenko  
Chicago, IL



**Second Place**  
Alex Bahu  
Brighton, MI



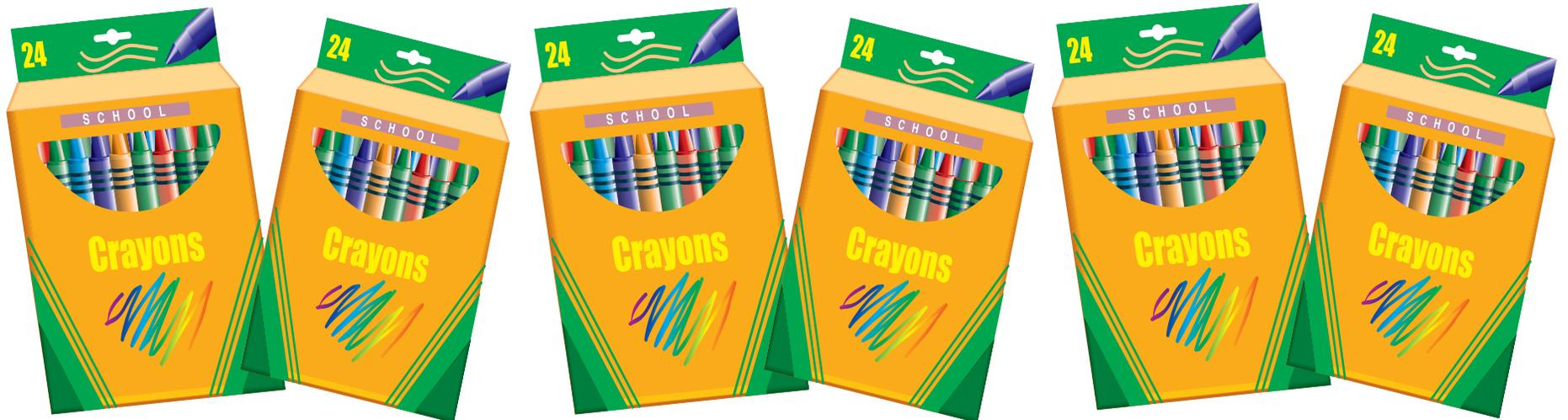
**Third Place**  
Johnathan Fayta  
Shorewood, IL



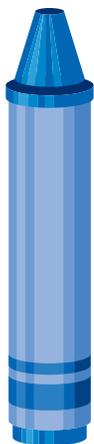
**First Place**  
Sarah Hergel  
Toronto, Ont Canada



Age Group 7-9



## Coloring Contest 2015 Honorable Mentions



**REGION 1**  
Nicholas DeSopo  
Lincoln Nichols  
Juliette Nichols  
Mathew DeSopo  
Hannah Pcola  
Christina Figura

**REGION 2 - NONE**

**REGION 3**  
Kayla Pecko  
Bridget Fay  
Aidan Carone  
Cardon Moyer  
Michael Slovenkai  
David Rudat  
Rachel Fay  
Anna Pechmann

Justin Pecko  
Molly McKee

**REGION 4**  
Sarah Rush  
Nathan Purnell  
Blake Gordon  
Seth Catherman  
Eva Martinko  
Jacob Owens  
Valent Cervenak  
Bruce Higginbotham  
Sophia Rush  
Martin Meyer  
Elizabeth Catherman  
Isabel Owens  
Danielle Novak  
Stephanie Novak

**REGION 5**  
Daniel Zemelman  
Cara Rose Zemelman  
Allyson Perry  
Owen Hodge  
Marlee Leibold  
Annabella Barnes  
Keilana Liebold  
Jane Windsheimer  
Victoria Vinciguerra  
Julia Windsheimer

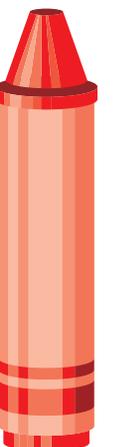
**REGION 6**  
Anne Miller  
Mary Wascovich  
Zachary Sedlacko  
Jill Ainsley Hilliard  
Nina Sinchak  
Elijah Sedlacko

Artem Fedoriouk  
Sophia Carney  
Natalie Wascovich  
Savanna Spitzer  
Nia Sinchak  
Suzanne Tassinari  
Sofia Fedoriouk  
Noah Hunsicker  
Joseph Valencik  
Jack Wascovich  
Sarah Fels  
Anna Wascovich

**REGION 7**  
Macie Bobo  
John Turner  
Henry Remenar  
Sofia Vadkerti  
Johnny Bahu

Maya Bobo  
Elizabeth Vadkerti  
Logan Lazzara  
Madison Bell  
Gabriel Fatula  
Gregory Horinko  
David Koval  
Brooke Gourash  
Anthony Palencia  
Gabrielle Ortiz  
Connor Doyle  
Regina Turner  
Riley McAllister  
Sharon McAllister

**REGION 8 - NONE**



Congratulations to all our winners, including those published in the March 18 issue of Jednota

## OBITUARIES

### JOSEPH J. HORNACK BRANCH 1 – CLEVELAND, OHIO

Joseph J. Hornack, age 82, passed away on March 15, 2016. Beloved husband, for 62 years, of Dolores (nee Toth); loving father of Jay Hornack (Carol Kowall), Ken Hornack, Audrey Yuknavich (Bruce), Nancy Hornack, Carrie Yessler (Tom) and Becky Hornack; devoted grandfather of Kevin, Jason, Adam, Paige, Reagan and Sadie; dear brother of the late Dolores Sarisky; dear brother-in-law, uncle and cousin to many. Joe served as the Assistant Director at the Slovak Institute and the Reference Library located in St. Andrew Abbey and was a charter member in Cleveland Bratislava Sister Cities. Joe started the Surname Location Reference Project. Joe was also a member and Past President of the Independence Kiwanis. Family received friends at the Nosek-McCreery Funeral Home, Brecksville, OH, on Friday, March 18, 2016. A Mass of Christian Burial was celebrated on 10 a.m. Saturday, March 19, 2016, at St. Michael Church, Brecksville. Interment followed at Mapleshade Cemetery, Independence, OH.



### LAD JOSEPH BRANCH 1 – CLEVELAND, OHIO

Lad Joseph Manor entered into God's Kingdom on Friday, January 15, 2016, at the age of 90. Beloved husband of 52 years to Nadine (Bell) Manor; dear father of Ann Caudill and Joseph Manor, both of St. James, MO; grandfather of Andrea (Josh) Ellis, Amanda Caudill, Abigail (James) Blanc, and Richard Lee Caudill Jr.; great-grandfather of Autumn, Ariana, Amaiya, Adelynn, and a new baby girl coming next month; brother to Al Stupavsky, of Cleveland, OH; loving uncle and friend. Lad was preceded in death by his parents, Ladislav and Ann (Zoldak) Stupavsky.



Lad was a member of the Immaculate Conception Catholic Church in St. James; he proudly served his country in the United States Navy where he was also the star pitcher for the Navy's softball team; Lad was great at all Nadine's "home projects"; he adored Nadine and was always available to help her around the house. He raised cattle and horses when his health allowed; he also had a polka band and played both the saxophone and organ. He will be remembered by all for the love he had for his family, especially his beloved wife Nadine.

Funeral services for Lad were conducted with Father Charles Pardee at the St. James Chapel of the James & Gahr Mortuary on Monday, January 18, 2016. Interment followed at Immaculate Conception Catholic Cemetery in St. James with Josh Ellis, James Blanc, Richard Caudill, Jim Carey, and Justin Hodge serving as pallbearers. Visitation was held at the Chapel on Sunday, January 17, 2016.

### EMILY M. TEREK BRANCH 260 – CAMPBELL, OHIO

Emily M. Terek, 91, of Campbell, OH, passed away Friday morning, January 22, 2016. Funeral services were held Monday, January 25, 2016, at 10:30 a.m. at the Wasko Funeral Home, followed by a Mass of Chris-



tian Burial at 11 a.m. at the Christ the Good Shepherd Parish at St. Joseph the Provider Catholic Church, and officiated by the Rev. Michael Swierz.

Emily was born June 13, 1924, in Youngstown, the daughter of John and Christina Olynik Krachko.

Emily was a homemaker and worked at the former St. Elizabeth Parish as a cook for Fr. Adamko. She was a member of the Christ the Good Shepherd Parish at St. Joseph the Provider Catholic Church and a former parishioner of St. Elizabeth Church. Emily was a member of the First Catholic Slovak Union (Jednota) and the First Catholic Slovak Ladies Association.

Her husband, Charles M. Terek, whom she married May 9, 1942, passed away May 8, 2013.

Emily leaves to cherish her memories her two sons, Carl (Geraldine) Terek of Campbell and Robert Terek of Poland, OH; five grandchildren, Carlie (Jeff) Peshek, Carl Michael (Lisa) Terek, Robb (Megan) Terek, Christopher St. Pierre and Ryan Terek; and two great-grandchildren, Jordan Peshek and Aidan Terek.

Besides her parents and her husband, Charles, she was preceded in death by her brothers, John and Joe; and her five sisters, Anne, Mary, Katherine, Irene and Helen.

### GERALDINE (KUTSKO) SCHAEFER BRANCH 553 – AKRON, OHIO

Geraldine (Kutsko) Schaefer, 89, passed away Tuesday, February 16, 2016 at Crandall Medical Center.

Geraldine was born November 22, 1926 to John and Anna (Adams) Kucko in Youngstown, OH; was raised in Akron, OH; lived in Grafton, OH; and returned to the area in 1997.

She was a biology teacher at Elyria Catholic High School for 21 years, retiring in 1988. She had been a member of St. John the Baptist and St. Martin of Tours Catholic Churches and had served as a Lector and Eucharistic Minister. She was also a member of the Parish Council and the Ladies Guild.

She was a member of Alpha Delta Pi Sorority and Kappa Kappa Iota Education Sorority.

Geraldine was preceded in death by her husband William in 1984 and brother Robert, and is survived by her son, Gary (Beth) Schaefer of Salem; grandchildren, Michelle and Renee Schaefer; siblings, Don (Peggy) Kucko, Joan (Dale) Goubeaux and Cynthia (James) Cavanaugh; and her sister-in-law, Janet Kucko.

A funeral Mass of Christian Burial was held Friday, February 19, 2016, at St. Martin of Tours Catholic Church, Valley City, OH. Interment took place at St. Martin Cemetery.

The family received friends on Thursday, February 18, 2016, at the Anthony Funeral Home Kucko-Anthony-Kertes Chapel, Akron, and on Friday at the church.

### JONATHAN J. "JON" STEINER BRANCH 580 – WEST MIFFLIN, PENNSYLVANIA

Jonathan J. "Jon" Steiner, 32, of Chartiers Township, PA, formerly of West Mifflin, PA, passed suddenly and unexpectedly on Saturday, January 16, 2016.

He was the beloved husband of Andrea L. Steiner; cherished son of Frank J. and Audrey D. (Sabol) Steiner; loving brother of Caitlin E. Steiner and Bethany R. Steiner; son-in-law of the late Karen S. Vergara;



brother-in-law of Claudia A. Vergara; and grandson of Mary R. (Spirnak) and the late John J. Sabol and Frank J. and Willa J. (Hicks) Steiner.

Also surviving are many aunts, uncles and cousins. He also leaves behind his canine companions, Zorro and Jake.

Mr. Steiner is further survived by hundreds of brothers and sisters within the law enforcement community.

He was a 2005 graduate of Allegheny County Police Training Academy and, at the time of his death, was an officer with Cecil Township Police Department and a member of Washington County Regional SWAT Team. Mr. Steiner served most of his career as an officer with the City of Washington and Clairton police departments. He was a member of Fraternal Order of Police as well as the Boroughs and Townships Police Organization.

Mr. Steiner loved spending time with his family who meant everything to him. He was an avid runner, who participated in several half and full marathons. He was passionate about books and loved reading, a connoisseur of craft beers and loved impromptu trips to Las Vegas with his wife and friends.

Visitation was held on Wednesday, January 20, 2016, in the Jefferson Memorial Funeral Home, Pleasant Hills, PA. A Mass of Christian Burial was celebrated Thursday, January 21, 2016, in Holy Trinity Church, West Mifflin.

- Submitted by Virginia Jasek,  
Branch 580 Secretary

### GABRIELLA PLSEK BRANCH 714 – NEW CARLISLE, OHIO

Gabriella (Ella) (Nee Dudon) Plsek, 90, of Beaver Creek, OH – formerly of Kettering, OH, for 61 years – passed away at Hospice of Dayton, on Saturday, February 6, 2016. She was born April 3, 1925 in France to Vincent and Eva Dudon; and, at the age of three, traveled with her mother to the U.S. in 1929 from Czechoslovakia to be reunited with her father in Dayton, OH. Ella became a citizen of the US in the early 50's. She took a job as an elevator operator at Dayton Power & Light where three of her most famous riders (unbeknownst to Ella) were the 1940's singing group the McGuire Sisters. When she retired from Eagle Picher (formerly Premier Rubber), she later worked as a housekeeper at the St. Albert the Great Rectory in Kettering, OH.

Ella was preceded in death by the love of her life husband Matthew (Mike) in 1990. Survivors include their beloved daughter Deborah (James) Toerner of Beaver Creek; cherished grandson Nick (Sara) Toerner; and the joys of her later years, her beautiful great grandchildren Audrey and Caleb Toerner, all of Riverview, FL. Ella also is survived by a sister, Elizabeth Zahora of Riverside, OH, and numerous nieces and nephews. Ella was a founding member of Ascension Church in Kettering and was a member of the American Czechoslovakia Club. A Mass of Christian Burial was cel-



ebrated on Saturday, February 13, 2016, at the Church of the Ascension, Kettering. Interment followed in Calvary Cemetery, Dayton. Family received friends at the Tobias Funeral Home-Beavercreek Chapel, on Friday, February 12, 2016.

- Submitted by Deborah Toerner

### JOANNE M. LIMPACH BRANCH 855 – PARMA, OHIO

Joanne M. Limpach (nee Zilka), 71, of Amherst, OH, died peacefully on January 9, 2016 in Amherst, after a long illness and surrounded by her family. She was born on April 1, 1944 in Lakewood, OH, and was the third of eight children to the late Joseph Zilka and Mary Jane Zilka (nee Utrata). She graduated from Avon High School in 1962. She married Ronald M. Limpach on Memorial Day 1964. Joanne was employed as a cashier, head cashier and office manager over the years at Marshall's Drug Store, Lawson's, Fisher Foods, Fazio's, Rini Rego's and retired from Giant Eagle in 2002. During her employment she was the recipient of several awards for her service. She was a devoted wife, mother and grandmother who loved spending time with her family from having Sunday dinners to attending her grandchildren's sporting events. She enjoyed crocheting and making afghans, doing crossword puzzles, reading, and attending Cleveland Indians games. She was a member of the Ladies Altar and Rosary Society at the Nativity of Blessed Virgin Mary in South Amherst, Ohio where she also participated in the Eucharistic Adoration. She was a 34 year member of the UFCW Local 880. Joanne also volunteered for the Amherst's Voter and Elections and was a regular blood donor at the Lorain County Blood Bank. She had a kind and loving spirit that will be dearly missed and lovingly remembered.



Joanne is survived by her husband of 51 years, Ronald M. Limpach of Amherst; daughter Melissa R. (Mike) Williams of Elyria; son Ronald M. (Aggie) Limpach, Jr. of Copley; R. Matthew (Julie) Limpach of Elyria; seven grandchildren, Dresden Limpach; Nigel Limpach; Nick Williams (Amanda O'Donnell); Luke Williams; Amelia Williams; Leah Limpach and Matthew J. Limpach. And her seven siblings, Fran Holowecky of Oregon; Joe Zilka of Cleveland; Greg (Patti) Zilka of Avon Lake; Rita (Dick) Fitch of Avon; Ray (Connie) Zilka of Avon; Mary Ann Pelot of Michigan; Margie Repko of Lorain and many nieces and nephews.

In addition to her parents, she is preceded in death by two brothers-in-law.

The family received friends on Wednesday, January 13, 2016 in the Dovin and Reber Jones Funeral & Cremation Center, Amherst. Closing prayers were held on Thursday, January 14, 2016, at the funeral center followed by a Mass of Christian Burial at Nativity BVM Catholic Church, South Amherst. Rev. Fr. Timothy O'Connor, Pastor of St. Joseph Church, Amherst, officiated. Interment followed at Calvary Cemetery, Lorain, OH.

## Reminder For All Branches

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

### 14.01 General Rules

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

## In Memoriam

# The Passing of Joseph J. Hornack

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

It is with deep sadness, that I learned the passing on March 15, 2016, of a great friend and colleague, Joseph J. Hornack, a foremost promoter of Slovak genealogy. He was 82 years old. Having known him for many years through our common interest in researching Slovaks and genealogy, the Slovak-American community in America has lost one of its best leaders. Joe wrote many articles, volunteered at the Slovak Institute and Reference Library in Cleveland and the Cleveland-Bratislava Sister Cities program, and was an active member of the Czechoslovak Genealogical Society International. He will be missed by many, and we salute his lifetime efforts to promote Slovak culture.

I first met Joe on the telephone, while hosting the broadcast of the Slovak Radio Program on WAUP FM, the former radio voice of the University of Akron. In addition to playing Slovak music, my colleague, the late Frank Vršan, and I would present material about Slovak history and Slovak-American culture. Joe could catch the signal from the south suburbs of Cleveland, and would call in almost every program. He encouraged my efforts, and would often enlighten me about some aspects of Slovak-American culture and genealogy, particularly anything related to Cleveland Slovaks.

Over the years, we met at many Slovak events in the Akron-Cleveland area, and at the Slovak Institute at St. Andrew's Abbey, when I was doing some research on the history of Cleveland Slovaks. Having been raised in a Slovak neighborhood in Cleveland, Joe provided some interesting oral history, which could not be found in any books or journals. When Joe later became Assistant Director of the Slovak Institute, he was always helpful in trying to find information on topics which I was researching and writing about. He knew the holdings at the Slovak Institute better than anyone, and his presence will be sorely missed.

### A Life Devoted to Slovak Culture and Genealogy

Joe started working on Slovak genealogy work in 1971, and first visited to Slovakia in 1983, where he met his many relatives overseas. His paternal grandparents came from Krakovany in Nitra County, in western Slovakia. I also had the opportunity to visit the village when I led an Adventure International Travel tour group to Slovakia in 1995. At a mock wedding celebration in Krakovany, Joe's relatives glowed about him!

Travel inspires curiosity. Shortly after his trip, in 1986 Joe founded the Slovakia-Surname Location Reference Project (SLRP), which collected information about the genealogy of Slovak-American families across the country in an attempt to provide a source for people to find their roots in particular communities in Slovakia. As a result, many Slovak-Americans were able to find compatriots from the same villages and even connect with long-lost relatives in America, Canada, and overseas.

In 1991, Joe expanded the Surname Location Reference Project by requesting volunteers to write a series of columns about many of the counties in Slovakia from which Slovak-Americans originated. These were then published in series in the Jednota newspaper. He asked me to write about Spiš County, and I subsequently composed several articles on that region and collected data from interested parties with origins in the Spiš region. Besides contributing to our knowledge of Slovakia, the articles helped to promote networking about North American communities and surnames in those counties with a large concentration of Slovak immigrants.

In 1992, he became a charter member and the first Secretary of the Cleveland - Bratislava Sister Cities Program and assisted in sending needed materials and books to our ancestral homeland. He escorted tour groups to Slovakia in 1990, 1992, 1994 and 1997, all with the idea of helping Slovakia, as he enlightened others to learn more about Slovak culture. From these travels, he also provided me with some contacts in Spiš County, and especially with the then mayor of Krompachy, Jozef Fajgel. Ing. Fajgel has been a close friend and colleague of mine ever since then, thanks to Joe.

During the post-communist transition, Joe also became ever more active in promoting genealogy. He served as a speaker at the Federation of East European Family History Societies (FEEFHS) Convention in Cleveland, Ohio. The FEEFHS is an umbrella organization for 170 genealogy-related organizations, and Joe enabled the SLRP list to be uploaded to its website.

Joe also became a very active member of the Czechoslovak Genealogical Society International (CGSI), which he joined in 1989. In 2001, Joe served a tour guide for the CGSI during its Pittsburgh Conference. He led a coach bus with 36 passengers on a tour of the Slovak and Czech neighborhoods and architectural sites in Cleveland. Later he became the Co-chair for the organization's 2009 Cleveland Conference and helped make that event a huge success. He spoke at the conference and many others which the CGSI hosted.

During his retirement, Joe led an active life in documenting the past. He collected and preserved the Catholic War Veterans' publication, Post. He also arranged for an English translation of Ján Pankuch's book from 1930 on The History of the Slovaks of Cleveland and Lakewood, which Rasto Gallo translated. Joe worked together with the Western Reserve Historical Society and the CGSI to publish this invaluable resource in 2001. Finally, he directed the microfilming of the Slovak League of America's "Slovak Records" so that those invaluable resources would be at the disposal of future researchers. Paul Makousky of the CSGI wrote that he took the greatest pride in these three lasting accomplishments.

As Rev. Andrew Pier, OSB, the former director of the Slovak Institute in Cleveland, became ill in 2002 and died the following year, Joe received another honor. The Benedictine monks asked Joe to help re-organize the Slovak Institute, where he would serve as Assistant Director along with Andrew Hudak. Already familiar with the collection, Joe did a mar-

velous job of cataloging one of the best libraries of Slovak materials in the world. Whenever I needed a book or article, Joe was reliable to find and send or e-mail me an attachment with the best sources in the collection. And future researchers will benefit from his meticulous work in organizing and documenting the collection.

### Personal life

Joseph J. Hornack was born and raised on Cleveland's east side in a predominantly Slovak-American neighborhood, along with his sister, the late Dolores Sarisky. Their paternal grandparents had emigrated from western Slovakia, and were married in 1906 at the first Slovak parish in Cleveland, St. Ladislav Church on Holton Avenue. Joe attended Benedictine High School, and as an alumnus, continued a lifelong relationship with his former school and the priests and brothers at the adjacent St. Andrew's Abbey.

As Slovaks moved out a bit from the area of original settlements, Joe's family belonged to St. Benedict Slovak Parish, and he married his wife Dolores (Toth) there; they later moved to the south suburb of Independence. They were married for the next 62 years and raised a large family. Surviving him are: his lovely wife Dolores, Jay Hornack (Carol Kowall), Ken Hornack, Audrey Yuknavich (Bruce), Nancy Hornack, Carrie Yessler (Tom) and Becky Hornack. The Hornacks have enjoyed the blessing of six grandchildren: Kevin, Jason, Adam, Paige, Reagan and Sadie.

### Conclusion of an Exemplary Life

There are few if any who have done more to promote genealogical knowledge among Slovak-Americans than Joseph J. Hornack. He inspired countless numbers to pursue their own family histories. We all feel a deep sorrow to lose such a tremendous friend, activist, and colleague. But we may also take joy in the pleasure to continue to relish the fruits of his productive labor, incomparable volunteerism, and dedication to Slovak culture in Cleveland and America. And I am most grateful for having the pleasure to have personally known him so well, a kind, wonderful and friendly man, who devoted his productive life to helping others.

## Celebration of the 120th Anniversary of Saints Cyril and Methodius Church, Our Lady of Sorrows Parish, Youngstown, OH



Saints Cyril and Methodius Church, now part of Our Lady of Sorrows Parish in Youngstown, Ohio will be celebrating its 120th Anniversary on Saturday, April 16, 2016. The Mass, which will be held in the historic church at 252 East Wood Street, Youngstown, OH will begin at 4pm. Bishop George Murry, SJ will be the principle celebrant with previous pastors and sons and daughters of the parish who are serving the Church in various capacities in attendance. A dinner will follow immediately afterwards at the Father Snock Center on the campus of Saint Matthias Church, 915 Cornell Street, Youngstown, OH.

Saints Cyril and Methodius Church, which dates its origin to 1896, is considered the oldest Slovak parish in the Youngstown Diocese. In addition to being a focal point for meeting the broader needs of the Slovak immigrants who were arriving from Europe to escape poverty with a chance to man the robust steel industry in the area, the church structure served as the host for numerous other ethnically diverse congregations in the region that proudly continue celebrating their Catholic and cultural heritage. Saints Cyril and Methodius School, which closed a number of years ago, provided an educational foundation to innumerable students. Today, as part of Our Lady of Sorrows Parish which was created in 2012 along with two other Youngstown Slovak churches, Holy Name of Jesus and Saint Matthias, Saints Cyril and Methodius continues as part of the only Catholic community to have a Slovak identity in the Youngstown Diocese. Reverend Martin Celuch, a native of Slovakia, serves as the current pastor. All current and former parishioners, as well as past students and members of the broader community, and their families and friends are invited to attend.

The church is handicap accessible via an elevator which is entered from the street using the walkway between the church and parish house. The walkway also serves as a ramp directly into the church. The Father Snock Center is also handicap accessible. There is ample parking at both sites. The dinner will include Chicken Marsala, Roast Beef, Green Beans Almondine, Salad, Mashed Potatoes, and Halusky. A cookie table and desserts will also be featured. Cost is \$10 per person, with children 3 -10 being \$5 and those under 3 free. Tickets will be available at the weekend Masses at each of the churches in the parish, Holy Name of Jesus, Saint Matthias, and Saints Cyril and Methodius. Additionally, tickets can be obtained by calling Pauline Patrick at 330.757.9224 or Kay Kalischak at 330.793.2958. April 11, 2016 will be the last day to purchase tickets, although no registration is necessary to attend the Mass.

- Submitted by Tim Wagner

# President's Annual Report for the Year 2015

continued from page 1

surplus every year. We cannot take these favorable results for granted.

As of December 31, 2015, FCSU solvency ratio was over 107%, higher than many of the 25 largest insurance companies in the United States. The solvency ratio means that there are assets of \$107 dollars for every \$100 dollars of liabilities.

The FCSU continues to fully fund its annuity reserves from the date of deposit, which means that FCSU's reserving method established annuities at full fund account value, without adjustment for surrender penalties. FCSU is one of only a handful of fraternal insurers that uses this conservative reserving method, another step to protect Member's funds.

The NAIC (National Association of Insurance Commissioners) and the various State Insurance Departments have been more aggressive in monitoring the financial strength of all insurance companies and fraternal.

As a measure of an insurance company's financial health, States require each company's Actuary to run and provide what are called "Cash Flow Studies" every year. These are complex and costly to the FCSU and to all other insurance companies and fraternal.

A very important test was added in the past few years, called "Risk Based Capital Calculation" (RBC). Many State regulators consider the test to be an extremely important tool. State Insurance Departments consider a RBC ratio of under 300 as a red flag warning, under 250 they contact companies by written letter (action response required) to determine what action a company intends to take to improve their surplus and overall financial health, and under 200, a State Insurance Department can start regulatory action, which could include forcing the company to raise capital, cease writing new business, and even liquidate. There is talk of making this ratio even more stringent.

While the formula used by the NAIC has become tougher, I am pleased and proud to report that the First Catholic Slovak Union has a Risk Based Capital ratio of 853, a sign of financial strength. Surplus is very important. If we want to attract young, financially savvy new Members, we must show financial stability and strength. While this can be a volatile number, we have one of the highest RBC ratios in the fraternal world.

Many insurers have had substantial drops in their RBC with the new Calculations, including some competitor fraternal.

While we have been criticized for stressing surplus and RBC ratios, financial strength is paramount. I have said many times it's harder to be fraternal when you don't have money to fund fraternal activities or causes.

The challenge however, continues for us in many areas and for various reasons, which I will discuss. As I have said before our Society wants to have a goal of attaining an A.B. Best rating of A- within five years. It will not be easy.

## 2016 CHALLENGES

The challenges the Society faces in 2016 are varied and some are not new. They include the investment environment, interest rates, the number of Recommenders, new agents, existing and new Branches, membership and fraternalism.

## INVESTMENT YIELDS

The year 2015 was another positive year for the Society. In my prior year reports I noted that the coming years would provide challenges. The investment climate for bonds, in which the Society by law must invest most of its assets, has continued to provide historically low yields. With the current economy, many companies have not gone to the bond market to raise funds. Also, the Federal Reserve has provided almost unlimited dollars at historically low rates to try to stimulate the U.S. economy. Now Japan and the European economies have copied the US Federal Reserve policy of "quantitative easing", by their central banks pouring many millions of YEN and EUROS into their economies with super low interest rates. Switzerland in fact has a negative interest rate, meaning a depositor actually losses money in their account. The Society has had to adjust its annuity rates to maintain our "spread". You will hear more about this issue during this Board meeting.

## MEMBERSHIP AND MARKETING

We have made some strides in membership aided by our very competitive insurance and annuity rates. Our annuity rates were attractive during 2015. We reached the budgeted amount of money we would accept. We could have sold millions more of annuities if we had wanted by raising commissions paid to independent agents. But as I have said previously, we want controlled growth to protect our Members. Our model has proved successful as evidenced at our RBC ratio and our continued surplus growth.

We want to emphasize life insurance, especially whole life, rather than annuities in 2016. To accomplish this we need additional participation from our Recommenders and we will continue to add more independent agents. We took steps starting in 2012 to take the steps to set and reach certain goals such as contracting independent agents while not abandoning our Recommenders. We now have over 220 independent agents.

The First Catholic Slovak Union can now sell our products and attract new Members in 27 states.

We all know from our own branch personal experience that many of our FCSU Branches need vitalization. I had the opportunity to talk recently with George Juba, President of the GCU, at some length about their branch situation and their "matching funds" program. We increased the stipends to branches and districts in 2015. Too many Branches receive the annual FCSU stipend and don't use it for membership activities. Too many Branches are not active enough to even qualify for the stipend.

Therefore, we will attempt to hire a home office employee whose main job will be to help Branches and Districts promote activity in the Branches and Districts. Finding the right person may not be easy.

We have recently contracted with Visa Marketing, a Cleveland area advertising firm with insurance related experience. They have an initial contract of \$10,000 to review and up-

grade our website and go from there. We anticipate that we may allocate up to \$100,000 during the next 12-18 months in our new multi-faceted-advertising campaign.

## FRATERNALISM and HERITAGE

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

We are a fraternal and intend to remain that way for our Members' benefit. Branches and Districts are important and we must strive to maintain and support them, for a variety of reasons, not the least of which is fraternalism.

We have heard some criticism from a few people that we are not fraternal enough and put too much stress on financials. Fraternalism must be not only from the top down but also from the bottom up. Our Branch and District Officers and Members must be willing to make the effort to build their Branches and Districts, holding events such as Christmas parties, Vilijas, kids' events, community and church projects etc. and attending funeral wakes for deceased Members. Other fraternal have had some success in these areas.

We continue to add to and change displays in our museum at our Home Office in Independence. We welcome donations of artifacts. We are especially eager to find the large banners Branches used in church processions.

The delicate issue of our Convention costs has been raised with our Board members as well as with our general membership. As I reported to the Board at our last meeting in December, 2014 the FCSU spends anywhere from twice to four times as much per delegate for our Conventions when compared to other Slovak fraternal. Plus, we know some branches pay their delegates extra compensation. Changes have to be made or state regulators will impose changes upon us. We have already received comments from state regulators and the American Fraternal Alliance.

We also continue to publish and improve the contents of our newspaper, the Jednota, our own FCSU website, as well as support various Slovak and Catholic organizations, and causes, including the Slovak Catholic Federation, Slovak League of America as well as many others, including charities in Slovakia. I pledge to continue to support our Slovak heritage and Slovak and Catholic organizations, and causes, as well as a continuing relationship with the Slovak Republic through its Embassy in Washington, D.C. I want to thank Editor Terri Ivanec for the job she has done and also Anna Sutherland for her work on the Slovak section of the Jednota.

## ANNIVERSARIES in 2015

50th Anniversary of Our Lady of Sorrows Shrine in Washington D.C., September 12, 2015.

The First Catholic Slovak Union with the cooperation of the Slovak Catholic Federation sponsored the Pilgrimage to the Shrine to celebrate this historic event. Cardinal Wuerl was the celebrant. Katherine Nowatkowski of Branch 856 and our Regional Director Sabina Sabados especially, assisted in executing this important event. Over 600 participated in the Pilgrimage and 350 people attended the reception at the Slovak Embassy that followed. We thank Ambassador Kmec. The entire event was a huge success.

125th Anniversary of FCSU

With the cooperation of several Directors, 125th Anniversary celebrations were held in Chicago, Pittsburgh, Cleveland, Scranton, PA and Linden, NJ. The Cleveland (350 attendees) and Linden (250 attendees) events were especially well attended. Thanks to all for their efforts in organizing and to all for attending.

100th Anniversary of death of Fr. Furdek

The Mass and dedication was held in conjunction with the 125th event in Cleveland. Thanks to all the clergy, especially the monks at St. Andrew Abbey and Fr. Brunovsky for his excellent homily, which can be seen on our website, [www.fcsu.com](http://www.fcsu.com).

## SEWER LINE

The sewer line serving the Jednota Building No. 2 in Middletown, Pennsylvania and that would serve additional buildings on the Jednota property, runs through land owned by a third party that is subject to an Easement Agreement signed by the FCSU in 1975. As you know the owner of that property (Linden Center) has filed suit against the FCSU regarding improvements to that easement that the owner of the property claims is the obligation of the FCSU (\$450,000). We have retained a law firm, Buchanan Ingersoll & Rooney PC, in Harrisburg, PA to represent the Society. This issue will be discussed at length at the March Board Meeting.

## EASEMENT

As you know I had received several notices from the companies that have oil and gas pipeline easements on our Jednota Estates properties that were granted 25 or more years ago. One pipeline company notified us that they would proceed with construction in 2015 and sent us a proposed Agreement.

I retained Attorney John Feichtel, whose practice involves pipeline easements, to represent the Society. After extensive negotiation, the Pipeline company paid the amount of \$397,000 to the FCSU for the easement. You may recall that their initial offer was \$6,500. The pipeline company could have enforced the easement by eminent domain. In fact, they are in litigation in an adjoining county regarding this issue. The total attorney fees were \$17,300.

There has been some recent inquiry regarding the vacant Middletown land. This is an issue the Board will have to deal with regarding development or sale in the possible near future.

## MONUMENT

As you know, we have moved the Jednota soldier monument from behind the Printery, up

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# Annual Report of the Executive Secretary

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## Cash Flow and Liquidity:

The items which provide liquidity are \$12,383,475 of cash, \$2,300,000 of Common Stock, over \$3,200,000 of bonds maturing in less than one year; over \$18,500,000 of premium income; and over \$15,200,000 of investment income. Expected outgo for benefit payments, commissions, dividends, and expenses are about \$20,000,000, if the same amount of premium income and withdrawals are incurred in 2016. The Society enjoyed a \$15,400,000 positive operations cash flow in 2015.

The Society experienced increased operations profits, and comparable asset growth in 2015. The net investment rate of return, although somewhat affected by the low interest rates available, will be at a competitive level. The Society markets no other major interest sensitive product other than annuities.

There are no plans for any major expenses or outlays.

## Risk Based Capital:

The Risk Based Capital calculations indicate that total adjusted surplus is \$28,789,066. This does not include the \$329,048 in the IMR. The total for 50% of the calculated RBC was \$3,373,467.

The Society has only one Insurance Regulatory Information System ratio outside NAIC designated ranges. Change in life reserves was due to a change in reserve reporting. Un-earned premium had previously been reported as advance premium on page 3. It is now correctly shown on exhibit 5.

Total security trading activity was almost \$86,500,000 in 2015.

## Insurance in Force:

The Society recorded a net decrease of \$2,133,000 in insurance in-force. Insurance in-force has increased 1.006% since 2011.

## Summary:

Our 2015 financial statements, quarterly and year-end were compiled and completed on a timely basis and filed with the various states in which we are licensed to do business. We are continually in contact with the regulatory agencies of the various states regarding their requirements, which are constantly changing. We are in compliance with all of the states' and NAIC accounting regulations.

In 2015 we had a loss in insurance membership (death claims, cash withdrawals, expels, etc.) of 989 members compared to a loss of 1083 in 2014. We had a decrease in the number of life insurance certificates of 1,331 in 2015 compared to a loss of 1,485 in 2014.

As of December 31, 2015, the Society had 6,64 annuity certificates. As of December 31, 2015, annuitant membership totals 2,309 annuitant members (this total does not reflect members who have both insurance and annuity contracts). The total cash value of our annuity accounts for 2015 was \$202,808,990 compared to \$191,395,786.62 in 2014. Our annuity products continue to be the bright spot in our portfolio, bringing in over \$120,000,000 in the last five years alone. This represents great confidence in our Society and its continued growth.

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.

Our expanded search for new independent insurance agents to sell our products has been successful. We are approaching 223 agents with signed contracts with our Society and they are making our products available to their clients. The illustration tool we have developed has proven to be very helpful to our independent agents

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

In 2015 we continued to offer training seminars to our branches and districts. These seminars are designed to educate our branch officers, district officers and recommenders not only about our existing products but also our new products and ways to present them. We believe these seminars will help stimulate the growth of our Society, develop motivation and strengthen the relationship between the home office, our branches and recommenders. Our goal is to keep the lines of communication open among our branches, districts, recommenders and the home office. We encourage our district officers, branch officers and recommenders to personally discuss their thoughts and ideas with us.

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# President's Annual Report for the Year 2015

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to Rosedale Road and created a small park to make it visible. The intent is to honor our deceased Jednota veterans from several wars and all our members, regardless whether they were in the Armed Forces or not. We encourage Branches and Districts to participate. We expect to have the final landscaping this Spring. More "bricks" and dedication plaques will be added this season. We have offered "bricks" to allow our Members to honor deceased family members. A respectful dedication ceremony with perfect weather was held in September 2015 at the Memorial with about 100 attendees.

I also made several visits to our properties in Middletown to meet with our Jednota Slovak Editor Anna Sutherland and the maintenance personnel of our land and properties and oversee our investment. We have previously discussed the Middletown properties. There will be a report on them later. Building No. 2 is fully rented at this time. However, absentee property management is difficult and does not get easier with time and complications. Building No. 2 (Piedmont lease) is up for renewal in 2016 while the XEROX lease has been renewed, but with a 6 month opt-out under certain circumstances.

Personally, 2015 has again been a very busy year. I have attended Branch and District meetings, picnics, Vilijas and other events in Pennsylvania, Ohio, New Jersey, New York and Wisconsin. I have participated in seminars with our Vice President and our Executive Secretary.

Some people have questioned the need for making personal visits and/or hold seminars and the expenses incurred. Ken Arendt and I travel together by car (with one mileage charge) wherever possible. My wife frequently travels with me and she receives no per diem or reimbursement of any kind. She does it to meet our Members and promote our Society. I still believe that the Society and myself need to be visible to our Members and potential members. Members want to know that the Home Office is interested in them and their activities. We are interested and want to support them.

Finally, I would like to thank the Executive Committee and the Board for their help and cooperation. With continuing and new challenges, 2016 will require all of our skills and efforts to continue and expand our success. It does not get any easier. This year's results show, that with the cooperation of our Home Office, the Executive Committee, and all our Officers and Board of Directors working together as a team, we can accomplish outstanding results.

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

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

**Andrew M. Rajec**  
National President

## Answer to Puzzle

*Solution to Puzzle from page 11*

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



## Is your FCSU profile up to date?

Help us serve you by making sure we have all your latest information on file – address, phone, email, beneficiary

Call the Home Office and Update Your Profile Today at:  
1-800-533-6682 (JEDNOTA)

Or go to <http://www.fcsu.com/update-profile>

## Annual Report of the Executive Secretary

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In 2015 we continued to encourage our 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 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. For additional information please contact our home office.

The home office maintains a supply of sales tools, which aid our officers, recommenders and independent agents with their presentation of our products. Some of these tools are sales kits, which contain information regarding our products (rates, application forms, etc.) and sales brochures describing our products. We now have available our new updated version of the pamphlet: What is the Jednota. This pamphlet gives a brief history of our Society. Our highly qualified home office staff is also available during normal business hours to answer any questions concerning rates, completing applications, etc. To better serve our members and to increase efficiency, we 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 are now accepting Visa and Master Card credit cards which may be used for premium payments, annuity deposits, loan payments and newspaper subscriptions.

We continue to use, direct mail as a means of contacting our branches and our members, giving them information about our existing and new products. Direct mail is a necessary tool in marketing our products as we can reach a vast majority of our members in a short time. We have expanded our use of social media and have developed a Facebook page advertising our products as well as offering other material to our members. This page is updated daily for the convenience of our members. 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 have modernized our marketing efforts with innovative newspaper ads, promotions, and emails incorporating Chewy Cuvac, our FCSU mascot. In addition, we introduced the concepts of final expense and wealth transfer in order to better position our products. These initiatives have been met with wide approval.

We are working with a local marketing firm, Visia, to develop a marketing plan for FCSU. Visia is also working with our marketing department to help redesign our website, create education videos, and assist in designing ads for mailing.

We have expanded our marketing advertising in our Jednota, our official organ, to better inform our members about our products. Teresa Ivanec, our editor, has really 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 fcsulifeeditor@gmail.com.

The FCSU maintains its own web site [www.fcsu.com](http://www.fcsu.com), which contains the history of our Society and information about our products. We are continuing to update our website so that when you visit it you will not only have the latest information regarding our insurance and annuity products but also information about what is going on in the FCSU (branch meetings, district meetings, etc.). We are encouraging all branches and districts to send information about their activities to the home office so we may include the news on our website. As a service, we are notifying our members of branch meetings and branch activities through our current email addresses on record. We are encouraging our members and officers to use e-mail when corresponding with the home office and to provide email addresses so everyone is kept informed. The Jednota newspaper (English and Slovak sections) is now on our web page and for our member's convenience four back issues and the current issue are maintained on the web page at all times. The site 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 use the Internet daily to communicate with our members and to receive information from the Slovak Embassy and the Slovak News Agency. This information is used by our Slovak Editor to write articles about current events in Slovakia.

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. We believe a strong communication and working relationship between the home office, branches and recommenders is vital. Input from our members is necessary and very important to us. The home office always welcomes suggestions about ways to improve service to our members.

In 2015 our internal auditors and outside auditors, Hosack, Specht, Muetzel & Wood, conducted their audits for the period ending December 31, 2015. Their audits consisted of a complete review of our quarterly and year-end financial statements and our home office operations. As a result of these audits our Society received an excellent review.

During 2015, we continued merging inactive branches with active branches. This process will be continued through 2016. This is an ongoing problem for our home office since many of our branch officers are unable to continue to service the members in their branches and not only is it difficult to find replacements for them within their branches, but it is also difficult to find other branches to merge with them. Our home office staff employees will work closely with our branches and independent agents and provide support, information and generally to be available and answer questions.

Per FCSU bylaws the branches are still required to meet the requirements set forth by our FCSU Convention to qualify for the branch stipend. We encourage our branch officers that if they are unable to perform their duties and cannot find anyone in their branches to take over their duties, to call the home office. We will try to merge them with an active branch. For those branches that do not wish to merge, the home office can offer you guidelines as to how you can meet the requirements and receive the stipend. Throughout 2015 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 FCSU has an outstanding scholarship program, which is available to our members who meet the requirements. Members may contact the home office for information concerning the scholarship program. We continue to award 75 one-time scholarships in the amount of \$1,000.00, 3 Nursing one-time scholarships in the amount of \$1,000.00, and 2 one-time Honors scholarship (1 male and 1 female) for \$1,250.00 each year to the highest ranking applicants.

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.

Our Society is very active in fraternal activities. We sponsor bowling and golf tournaments each year. A coloring contest and photo contest for the younger members of our Society is held each year. Family picnics are now held on the District and Branch level and are more centrally located for our members. There were activities for the young and older members of the FCSU at the picnics. We hope to continue this practice annually. One of the activities that the FCSU takes part in each year is the March for Life, which is held in Washington, D.C. in January. Members of our Society join with all others who respect the rights of the unborn. We sponsor and support local activities, such as Slovak Radio and Slovak dance groups. We will continue to explore possible joint adventures with other fraternal for the future.

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

As your Executive Secretary, I represented the FCSU on the Board of Directors of the Slovak Catholic Federation and Slovak League as well as an Advisor of the Secretary Section of the American Fraternal Alliance. 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. Each year I attend the American Fraternal Alliance Annual Convention. I also attend many seminars, including the Bruce and Bruce 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 meet all state requirements.

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

**Faternally,  
Kenneth A. Arendt  
Executive Secretary**

## Slovak Radio Cultural & Social Club Fundraiser



When: April 30, 2016, from 6:00PM – 9:00PM  
Where: Pounders Bar & Grill, 6370 York Rd., Parma Heights, OH, 44130; 1 – 440-887-0185  
Cost: \$25 per person  
Featuring:

- All you can eat wings, pasta, salad and potatoes
- All you can drink draft beer, well liquor, wine and pop
- Raffles and auctions throughout the evening

# Slovak Spring Sports Round Up

**Tichomir Miko**

## No Slovakia at World Cup



Unlike football (soccer) which allows for breaks in the various league schedules for international matches to take place, International Ice Hockey has had a difficult time staging a tournament when the world's best skaters are available. The annual IIHF World Championships are always held in May just as the NHL's "second season" (playoffs) is in full swing; only players whose teams do not qualify for the NHL playoffs are available to play for their respective countries. It has also been difficult to gather the best players available for the Winter Olympics, although that problem may be finally solved. (the NHL is still hemming and hawing whether to make adjustments so players can join their national teams – team owners fear injuries to players and lessening their chances of making the financially rewarding NHL playoffs).

To resolve this problem and provide a stage for the world's best, the Canada Cup was organized. The Canada Cup was an invitational international ice hockey tournament held on five occasions between 1976 and 1991. It was sanctioned by the International Ice Hockey Federation, Hockey Canada and the National Hockey League. Canada won the tournament four times, while the Soviet Union captured the championship once.

The Canada Cup was succeeded by the World Cup of Hockey in 1996 which was won by the United States. Since then it has been held only once in 2004 and won by Canada. Slovakia participated at both of these World Cup tournaments as one of the best eight teams in the world.

At this year's World Cup of Hockey, the organizers have decided to change the format and put the accent on the NHL itself. In addition to the traditional power nations of Canada, the United States, Russia, Sweden, Finland and the Czech Republic, there will be a team of players from other European countries and a North American Youngstars team made up of players 23-and-under from Canada and the United States. The organizers believe this format will ensure a more exciting tournament, guaranteeing a larger gate and TV viewership for all of the games.

Slovakia may not have a team at this year's World Cup but, it will still have a significant presence. Slovak hockey legend Miroslav Satan has been selected as the Team Europe's general manager.

On March 2, the preliminary rosters were announced. Satan used virtually all the countries at his disposal in selecting the first 16 players to Team Europe.

Seven countries were represented among the players named with Slovakia leading the way with five players. Denmark had four players named, while Germany and Switzerland each had two players. Slovenia, Austria and Norway were represented by one player each.

Zdeno Chara, Marian Hossa, Tomas Tatar, Andrej Sekera, and goalie Jaroslav Halak are the Slovaks listed so far. Marian Gaborik was not on the list – he is currently out with an injury but may be added as his prognosis is made clearer.

One major problem facing Satan is the team's obvious lack of chemistry; it has no unifying national identity or playing style. He has the daunting task of selecting players from a variety of leagues from several countries – coaches of the other national teams in the tournament do not face this huge challenge. Satan will have only a short training camp to try to solve this issue.

The Third World Cup of Hockey will be held from September 17 to October 1, 2016 and will take place at Air Canada Centre in Toronto, Ontario, Canada. How will Slovak hockey fans cheer? "Go, Europe, Go" – cheering on an entire continent just doesn't sound right.

## Sagan Gives Back

Born in Žilina, Slovakia, Peter Sagan is considered one of cycling's most promising young talents, having earned many prestigious victories in his early twenties, including: one World Championship, two Paris–Nice stages, three Tirreno–Adriatico stages, one in the Tour de Romandie, two and the overall classification in the Tour de Pologne, a record thirteen in the Tour of California, and eleven in the Tour de Suisse. He has won eight stages in Grand Tours: four in the Vuelta a España and four in the Tour de France. He was also the winner of the points classification in the Tour de France, in 2012, 2013, 2014 and 2015; as a result, Sagan became the first rider to win the classification in his first four attempts.

Now, Sagan has decided to support the cycling club where he developed as a young cyclist. At a recent meeting in Bratislava, Sagan and his friends presented a new project of partnership with the Zilina Cycling club – termed CyS - Akadémia Petra Sagana (Peter Sagan Academy).

"The club has been operating for a long time, and I grew up in it. I want to help the children who are inspired by me – in them I see myself fifteen years ago. Behind me stood trainers, people who helped me and now I'd like to give something back to them for what they provided for me," said Sagan.

At the same time the project will support the successful Peter Sagan Children's Tour. This cycling event is comprised of 9 races with the purpose of attracting children and their families to the sport. During the first two years of the tour over 4500 children have participated in the races held at different venues across Slovakia. "I would like to attend one at least one of these events this year," stated the cycling champion. Sagan has never been able to attend because of UCI World Circuit races. This year the Peter Sagan Children's Tour begins on April 3rd in Lučenec, then continues on Ziar nad Hronom April 16 and moves on to other venues across Slovakia, finishing in Sufov on September 10th.

## BRANCH ANNOUNCEMENTS

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### BRANCH 580 – WEST MIFFLIN, PENNSYLVANIA

Sacred Heart Branch 580 will hold a meeting on April, 10, 2016, after the 9:30 Mass in the Holy Trinity Social Hall at 529 Grant Ave. Ext., West Mifflin, PA, 15122.

All members are welcome.

Virginia Jasek, Secretary

### BRANCH 595 – MUSKEGON HEIGHTS, MICHIGAN VOLUNTEERS NEEDED!

If you have several hours that you care spare each month, Tatra Hall needs YOU.

Sunday, April 24 - Breakfast 8:30am-12noon all you can eat and the best breakfast in town.

Saturday, May 7 - Polka Dance 7pm-10pm with as special performance by the band "Box On" \$6.00 advance ticket, \$8.00 at the door. There will be food available for purchase.

Sunday May 15 – branch meeting 2pm

Sunday, May 22 - Breakfast 8:30am-12noon all you can eat and the best breakfast in town.

Monday, May 30 - Memorial Day, BBQ's after Mass at the cemetery.

Burritos every third Thursday of the month, to-go only. Call ahead to order.

Refreshments every Tuesday and Thursday .50 off

Hours are Mon-Fri 1pm-8pm; Sat 12noon-8pm. Come down and enjoy yourself!

All events take place at Tatra Hall 2536 Sixth St. Muskegon Heights, MI (231)733-7525.

Susan Hornik, Secretary

### BRANCH 746 – LINDEN, NEW JERSEY

The St. John the Baptist Society, Branch 746 will hold its next meeting on Sunday, April 10, 2016 at 11:30 AM at Amici Ristorante, 1700 W. Elizabeth Avenue in Linden. Agenda will include discussion of plans for a summer picnic and bus trip to Washington, DC in September. Okres meeting will follow at 12:30. There will be a luncheon following both meetings. Please RSVP to Joanne Tkach Polt @732-762-3148 by April 1st if you plan on attending.

Mary Kapitan, Secretary

### BRANCH 738 – MUNHALL, PENNSYLVANIA

St. Michaels Branch 738 will be holding our next semi-annual meeting Tuesday 4/19/16 at 6:30 pm at the VFW on Whitaker Way in Munhall,

Pa. The meeting will include discussion of new restrictions on selling life insurance in the state of Pennsylvania. We will also continue discussion of developing a Facebook page and activities to recruit new members. Please join us and become involved in your branch and its future.

Patricia Guidish, Secretary/Treasurer

### BRANCH 756 – OWOSSO, MICHIGAN

Branch 756, will hold its next meeting on May 15, 2016 at 12:30 pm. It will be in the Hospitality Room of St. Joseph School on 811 E. Oliver St. in Owosso, Mich. Please enter from the front of the building. Still looking for additional officers. May go for Lunch immediately after. If you plan to attend please RSVP to 517-381-8358.

Still have a couple spots available for The Tour around Slovakia, Vienna, and Prague, June 2-28, 2016. Call 5127-381-8358,

Stephan J. Patoprsty, President

### BRANCH 780 – SAGINAW, MICHIGAN

The Saints Peter & Paul Society, Branch 780, of the First Catholic Slovak Union will have a meeting on Sunday May 15, 2016. For more information, members may call Catherine Karlsen at 989-280-4916.

Faternally yours,

Catherine Karlsen, Financial Secretary

### BRANCH 831 – TARENTUM, PENNSYLVANIA

The next regular meeting will take place on Friday April 29, 2016, at 7:00pm at the home of Rose Kuniak, 1073 8th Ave., Brackenridge, PA.

Kathleen Persun, Financial Secretary

### BRANCH 856 – WASHINGTON, DC AND AREA

Branch 856 will hold a meeting on May 3, 2016 at 1:00 pm at the Thomas Jefferson Library, 7415 Arlington Blvd. Falls Church, VA, 22042. All members are welcomed to attend. A report on the district meeting will be given, plans for the anniversary Mass in honor of the Slovak Chapel in the Basilica of the National Shrine of the Immaculate Conception in Washington, D.C. The date has been set for September 18, 2016 at 11:00 am in the crypt church. For more information please call Marion Mistrik at 301-654-5638 or Stephen Matula at 703-671-3013.

Katherine Nowatkoski, Financial Secretary.

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# MINUTES OF THE QUARTERLY MEETING OF THE BOARD OF DIRECTORS OF THE FIRST CATHOLIC SLOVAK UNION OF THE USA AND CANADA SATURDAY, DECEMBER 12, 2015 HOME OFFICE, INDEPENDENCE, OHIO

## (TELECONFERENCE)

### OPEN MEETING

President Andrew Rajec called the meeting to order at 9:00 A.M. and asked the National Chaplain, Fr. Thomas Nasta, to offer the opening prayer.

### ANTHEMS

The President asked Regional Director Sabina Sabados to lead the singing of the anthems.

### READING OF THE CALL

The Executive Secretary then read the Call to the Quarterly Meeting.

### ROLL CALL

Kenneth A. Arendt, Executive Secretary, read the roll call:

Rev. Thomas Nasta, National Chaplain – present via telephone;  
 Andrew M. Rajec, National President – present;  
 Andrew R. Harcar, Sr., National Vice President – present  
 Kenneth A. Arendt, Executive Secretary - present;  
 George F. Matta II, National Treasurer – present;  
 Karen M. Hunka, Chairman of Auditors – present via telephone;  
 Rudolf Ondrejco, Fraternal Activities Director – present via telephone;  
 Sabina Sabados, Regional Director, Region 1 –present via telephone;  
 Damian Nasta, Regional Director, Region 2 – present via telephone;  
 Martha Zavada-Wojcik, Regional Director, Region 3 – present via telephone;  
 James Marmol, Regional Director, Region 4 – present via telephone;  
 Michael Lako, Regional Director, Region 5 – present via telephone;  
 Henry Hassay, Regional Director, Region 6 – present via telephone;  
 Rudolph Bernath, Regional Director, Region 7 – present via telephone;  
 Milos Mitro, Regional Director, Regions 8 – present via telephone;  
 Gary J. Matta, General Counsel – present via telephone.

All present and accounted for.

### ACCEPTANCE OF THE MINUTES OF THE SEPTEMBER 10-11, 2015 BOARD MEETING

A motion was made by Father Thomas Nasta and seconded by Michael Lako to accept the minutes as presented of the September 10-11, 2015 Board of Directors Meeting held in Washington, DC. Motion carried unanimously.

### PRESENTATION OF THE AGENDA

President Rajec presented the agenda for the Quarterly Meeting which had previously been sent to all the Board members and asked for its acceptance. A motion was made by Kenneth Arendt and seconded by Andrew Harcar, Sr., to accept the agenda with a provision for the President to change the order if necessary. Motion carried.

### PRESIDENT'S REPORT

The President presented his report.

#### 125th Anniversary Celebration

The President gave a summary of the celebrations marking our 125th anniversary that were held in the following areas: Chicago (August 23), Toronto (August 23), Scranton (October 25), New Jersey (November 7), and the main celebration in Cleveland (August 29). The President stated he and the Executive Secretary attended all the celebrations. Many hours of hard work went into each event, which were all very enjoyable and well attended.

#### The Pilgrimage to the National Shrine

The President gave a brief summary of the Mass at the Basilica of the National Shrine of the Immaculate Conception on September 12, 2015 that marked the 50th anniversary of the dedication of the chapel of Our Mother of Sorrows. More than 600 people attended the celebration, which was held in conjunction with a pilgrimage by the Slovak Catholic Federation. Approximately 350 went to the Slovak Embassy after Mass for a reception that was graciously hosted by Embassy and the FCSU.

The President stated the home office reimbursed districts \$500.00 towards the cost of chartered buses that were able to have a minimum of 30 people. Several buses came on the Pilgrimage to Washington DC to mark the anniversary.

#### Memorial

The President stated we had over 100 in attendance at the Jednota Middletown Memorial Dedication on Sunday, September 13, 2015. Father Thomas Nasta celebrated an outdoor Mass and a light lunch followed. The President also said we still have plenty of space for more bricks and we are still receiving more orders.

### AQS – ASSET MANAGEMENT COMPANY, LLC.

Larry White, of AQS Asset Management Company, LLC, presented his extensive Investment Portfolio Transaction Report to the Board via teleconference. A copy of his presentation was distributed to each Board Member prior to the meeting. Following his report, he answered all the Board's question.

### Annuity Rates

The President stated that after an extensive discussion, it was decided the rates will remain the same and will be reviewed at the January meeting of the Executive Committee.

Eight Year Flexible Premium Deferred Annuity or IRA	3.60% apy
Six Year Flexible Premium Deferred Annuity or IRA	3.20% apy
With the "Cash Interest" Option	2.95% apy
New Six Year Fixed Rate Deferred Annuity or IRA	3.10% apy
New "Park 2 Annuity"	2.15% apy

### FINANCIAL REPORTS FOR THIRD QUARTER 2015

#### Executive Secretary's Report

Secretary Arendt presented a detailed summary of the Financial Report for the third quarter of 2015. After his report he answered the Board's questions. The Executive Secretary stated that the 2015 third quarter Financial Report will be published in the Jednota newspaper.

The Executive Secretary presented the projected budget for 2016 and answered the Board's questions. A motion was made by George Matta II and seconded by Andrew Harcar, Sr. to accept the budget as presented.

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

#### Portfolio Custodian

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

### TREASURER'S REPORT:

The Treasurer gave a written report on the investment update.

### PRESENTATION OF THE EXECUTIVE COMMITTEE REPORTS

#### Executive Committee

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

#### Investments

The Executive Secretary stated all investments were made in accordance with the laws of the State of Ohio and with the investment policy adopted by the Board of Directors. The Executive Committee members work very closely with AQS Asset Management Company and all investments are approved by a vote of at least three members of the Executive Committee.

### MEMBERSHIP AND MARKETING

The Vice President reviewed the sales production by Districts and also by General Agents and Independent Agents and answered the Board's questions.

The Vice President updated the Board on the recruiting process for independent agents to sell our products. He informed the Board we have 223 agents.

The Vice President further led a discussion regarding seminars for 2016 and encouraged the Regional Directors to contact him regarding seminars within their region.

The President stated we have accepted a proposal from Visia Marketing to develop a marketing plan for FCSU. As more information becomes available, the Board will be informed.

The Executive Secretary stated we have been advertising the insurance and annuity products in our mailings, on the website, Facebook, and through e-mail. The Executive Secretary stated we have been utilizing social media more and more to reach our members and our branches.

### MISCELLANEOUS

A suggestion was made to offer our members a small referral fee if the referral results in the purchase of an annuity or insurance contract. This discussion was tabled and more information will be gathered for a more informed decision.

### DIRECTOR OF FRATERNAL ACTIVITIES REPORT

Director of Fraternal Activities Rudolf Ondrejco presented his report and gave a summary of the bowling tournament held May 1-3, 2015, and the FCSU Golf Tournament held July 18-19, 2015. The Director also summarized the coloring and Photo contests held during the year. The Director announced the Bowling Tournament will be held April 22-23, 2016 in Columbus, Ohio and the Golf Tournament will be July 22-24, 2016 in Canton, Ohio. The President asked the Fraternal Director to think of ideas or suggestions of activities members would be interested in participating in. The President suggested the Fraternal Director explore potential sites to host a FCSU Family Picnic in 2016.

Regional Director Rudolph Bernath asked the Fraternal Director why it takes so long for the Photo contest winners to be announced and the results to be published in the Jednota newspaper. The Fraternal Director responded by saying the results will be announced in the next issue.

# MINUTES OF THE EXECUTIVE COMMITTEE MEETING FRIDAY, FEBRUARY 19, 2016 INDEPENDENCE, OHIO HOME OFFICE

**OPEN:**

President Andrew Rajec opened the meeting at 9:00 a.m. and asked Vice President Andrew Harcar to lead the prayer.

**ROLL CALL:**

Members attending: Andrew M. Rajec, President  
Kenneth A. Arendt, Executive Secretary  
Andrew R. Harcar, Sr., Vice President  
George F. Matta II, Treasurer  
Sabina Sabados, Regional Director (by invitation of the President)

**ACCEPTANCE OF THE JANUARY MEETING MINUTES:**

The Executive Secretary presented the minutes of the January 2016 Executive Committee Meeting. A motion was made by Andrew Harcar, Sr. and seconded by Kenneth Arendt to accept the minutes as presented. Motion carried.

**PRESIDENT'S REPORT:**

The President discussed a letter he received from the Internal Revenue Service concerning the disclosure statement included in our annuity contract. He said we may be required to submit a new disclosure statement that includes additional information to accompany our annuity contracts in the future.

The President stated that he and the Executive Secretary attended a very informative meeting in Columbus, Ohio on the topic of corporate governance. A copy of the corporate governance was sent to each board member for review and this subject will be discussed at the annual board of directors meeting in March.

The President led a discussion on our annuity contracts with a guaranteed interest rate of 5.5% and 4.5% and stated he has been in contact with Edward DePersis, ENDePersis Fraternal Consulting, LLC to present some suggestions on this issue at our annual board of directors meeting.

**ECONOMIC OVERVIEW:****AQS Management, Inc.**

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

Mr. White presented several options available to our Society derived from his extensive study on building the FCSU's IMR (Interest Maintenance Reserve). The Executive Committee discussed his recommendations.

**UBS Investment Report:**

Michael Vary, representing UBS Financial Services, Inc., gave a lengthy report and discussion on our investments. Mr. Vary gave his recommendations on possible new investments. Following the report, Michael Vary answered the Executive Committee's questions.

Following the presentations by Mr. White and Mr. Vary, the President led a review of the reports and offered his thoughts and recommendations.

**Annuity Rates:**

The President led a lengthy discussion on our current annuity rates. It was decided by the Executive Committee to adjust the rates to the following, effective April 1, 2016:

Eight Year Flexible Premium Deferred Annuity or IRA	3.60% APY
Six Year Flexible Premium Deferred Annuity or IRA	3.20% APY
Six Year Fixed Rate Deferred Annuity or IRA	3.10% APY
"Park 2" Annuity	2.10% APY
Park Free Plus Annuity or IRA	1.65% APY

**TREASURER REPORT:**

The Treasurer gave a written report on the investment update.

**EXECUTIVE SECRETARY'S REPORT:****Investment Updates**

The Executive Secretary submitted a written report to the Board of Directors and the Executive Committee on the investments and transactions with the Federal Home Loan Bank (FHLB), the Matlin Patterson Fund (MPAM), UBS, MAI Fund, and Clutterbuck Fund. Following the report, the Executive Secretary answered the Executive Committee's questions.

The President proceeded to update the Executive Committee on MPAM's fund closure and stated he will inform the Committee when our full investment has been returned.

**Portfolio Review**

The Executive Secretary updated the Executive Committee on the report from our portfolio custodian, Key Bank, found everything in order, and answered the Committee's questions.

**Mortgages and Overdue Mortgages**

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

**Monthly Disbursements**

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

**Disbursements for the month of January 2016:**

Death Benefits & Accumulations	\$ 136,787.10
Cash Withdrawals & Accumulations	\$ 17,518.61
Matured Endowments & Accumulations	\$ 0.00
Trust Fund	\$ 0.00

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

**SALES AND MARKETING:**

The Vice President gave a production report on our agents. He stated we are still recruiting new agents and at present have over 220 agents.

The Vice President said he has notified the Regional Directors to help in scheduling sales seminars for 2016 in their regions. The Vice President stated we would not finalize the schedule until the new marketing firm has completed its new approach on our seminar material.

The Executive Secretary stated we are continuing to advertise on Facebook with new material being added daily, as well as on the FCSU website and email, while including new ad material in our home office mailings. The Vice President stated any branch or district planning a fraternal activity is to please contact the home office or the Editor and we will advertise the event through Facebook, email, and our mailings.

The Executive Secretary stated a letter has been sent to all recommenders and branch officers residing in the State of Pennsylvania that they must apply for at least a fraternal license before they will be eligible to receive any compensation. Once the fraternal license has been obtained, a copy must be sent to the home office for our records and then at that time we will begin to issue compensation.

The Executive Secretary stated a detailed instruction guide has been developed and sent to all recommenders to assist them in going through the steps to apply for the fraternal license. If any recommender has a problem with the process, he or she is encouraged to contact the home office for help.

The Executive Secretary will begin to review licensing requirements in all the other states we are licensed in and take appropriate action.

**MISCELLANEOUS:**

The President stated we are working with Visia Marketing, a local advertising agency, to improve the FCSU website and develop new marketing and sales initiatives.

**REQUESTS FOR ADS AND DONATIONS:**

The request for donations and ads were reviewed and acted upon.

**ADJOURN:**

There being no further business to discuss, a motion was made by Kenneth Arendt and seconded by George Matta II to adjourn the meeting. Motion carried.

The President asked Vice President Andrew Harcar to close the meeting with prayer.

Andrew M. Rajec  
President

Kenneth A. Arendt  
Executive Secretary

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All English and Slovak articles should be sent directly to the editor Teresa Ivanec, First Catholic Slovak Union, 6611 Rockside Road, Suite 300, Independence, OH 44131-2398. The email address for articles is [fcsulifeeditor@gmail.com](mailto:fcsulifeeditor@gmail.com). Articles may also be sent by Fax at 216/642-4310. Teresa Ivanec can be reached by phone at 216/642-9406 or 1/800-533-6682.

Readers are reminded that all address changes for the JEDNOTA newspaper must be done at the Home Office in Independence, Ohio. If you have an address change, a cancellation or wish to receive the paper, write to: First Catholic Slovak Union, FCSU Home Office, 6611 Rockside Rd., Independence, OH 44131-2398. Phone 1/800-JEDNOTA; fax at 216/642-4310 E-mail: [fcsu@fcsu.com](mailto:fcsu@fcsu.com)

# YOUTH ROUND-UP

## Branch 853's Charles Boone Relates Latest Boy Scout Adventure

Charles Boone, an avid Boy Scout, is a 16 year old sophomore who lives in Dormont, PA, with his parents Monica Rodacy Boone, former National Auditor and Pension Board Trustee and Ronald Boone. All are members of Branch 853. Explaining that his scouting adventures take him to all parts of the United States, Charles tells of his adventures while attending Musher Camp this January at the Charles L Somers National High Adventure Base (Norther Tier) in Ely, MN.

I went up to Norther Tier with a provisional troop. This type of troop is a temporary one put together for the sole purpose of a specific event – such as a musher camp. My provisional troop was made up of boys from Florida, Oklahoma, Arizona and Colorado – some never experienced snow. I flew into the Minneapolis/St Paul Airport from Pittsburgh. Of the provisional troop members, I lived the closest to Northern Tier. I travelled only 1050 miles from home. At the airport, I met up with the scouts of my temporary troop. We all travelled in our Class A Boy Scout uniforms so we were not hard to miss.

Upon arriving to the camp, we had to go through an introduction of cold weather survival. The next day, I took ownership of my dog sled team. I had the same team of 6 dogs for most of the trip. My days started before sunrise with going into the dog yard and seeing many pairs of glowing eyes looking at me. I prepared their food which consisted of huge chunks of meats, kibble and water (yum) and then I fed them. I learned their names, learned how to house, harness, and otherwise care for them.

The days were noticeably shorter at the camp than at home. With clouds, it was getting dark around 4pm.

During the majority of my trip, we slept in yurts, which is a six-sided heated cabin. One clear night, my troop decided to sleep outside. We reinforced our sleeping bags with extra liners for warmth, headed out of door, dropped a tarp on the ground and slept under the starry sky. As I looked up, I saw thousands of stars because there was absolutely no light pollution. Although I know it is an illusion, the stars appeared to be closer than they are in Pittsburgh. As we all laid and looked up at the stars, we all saw what may have been a meteor shower because it looked like many shooting stars. As the temperature dropped nearing zero degrees, I was the first one from my troop to head indoors. Within minutes, one by one, everyone followed my lead into the heated cabin.

Night time sledding for us humans without the dogs, ranked as a fun activity for our down time. A 100ft long 30ft wide trail provided our sledding track. Sometimes the trail was lit by our headlamps. Other times it was only lit by the brightness of the snow and the moonlight.

Even though there was only 2-3 feet of snow on the ground, when taking the dogs out, we had to follow a groomed trail so that it is easier for the dogs. We all worked the entire time. Along the trail on the uphill grades, you had to run and push the sled to assist the dogs. It was one of the hardest fun jobs that I ever had to do.

All kinds of things happened on the trek. During one of the 10 mile runs, my 2 leads (dogs) went off the trail (one had "to go"). The point and wheels all stopped. As the 2 leads were getting back on the trail, the tug lines and collar lines got tangled. All 6 of the dogs, at the same time, turned and looked at me with the questioning look of "now what do we do? We are stuck!" After straightening the lines for the dogs, we continued and everyone was happy and barking.

All the dogs were very friendly and loved the hugs. If you let them, you could get a lot of doggie kisses, too. The dogs had such a good time running. They barked and their tails wagged. Some "peed" as they ran. Others grabbed snow to cool themselves off as they were running.

You didn't have to do too much to get the dogs moving. As soon as they saw the lines, the dogs were eager to go. I think the hardest part was getting them to stop and take a break.

As I guided my team on the trail, the trees canopied over us and it created a beautiful snowy tunnel. I saw snow shelters built by other scouts who took part in other winter programs. Those snow huts made it comfortable to sleep outside in sub-zero temperatures.

I wanted to participate in this Musher camp because I really like dogs. My dog is named Scooby. He is a 10-year-old, short-haired whippet mix who loves to snuggle under a blanket in both the summer (because of the air conditioning) and in winter. It was odd for me to see that there are dogs who love the snow and like to be outside in temperatures below 60 degrees. Yes, I said 60 degrees. Scooby shivers in cool temperatures if he isn't wearing his coat. He wears it about 8 months out of the year."

Boy Scouts opened the door for me to participate in fantastic out-of-the-ordinary adventures. I would have never gone dog sledding if it wasn't for scouting. None of my friends have done anything like this. Scouts – that's my way to go.



The 2015 fujara class performed with instructor Bob Rychlik (fourth from left).

## Fujara Classes Start in July

Bob Rychlik

Are you proud of your heritage, your history and your culture? Even as cultures change over time, some cultural gems stay with us. The Slovak fujara is such a unique gem, and the envy of other nations. It was recognized by UNESCO and proclaimed a "Masterpiece of the Oral and Intangible Heritage of Humanity" in 2005. You can be proud, and you can have a chance to keep the tradition alive, and learn to play the fujara for your own pleasure, as well as for your relatives and friends – this very summer.

Fujara is amazing music instrument that it is not difficult (shepherds without music education could play it). It has only three side holes, while the other Slovak instrument, the koncovka, has no side holes at all. Still, you might be surprised how many melodies and improvisations are possible to be played on both instruments.

You might also be surprised to learn that the best fujara course is right here in the USA! In fact, it is the only one in the entire Western Hemisphere; such a program is not available even in Slovakia!

The popular week-long course is actually part of the summer program Common Ground on the Hill, at McDaniel College in Westminster, MD. Now in its sixth year, the course runs the first week of July, 7/4 - 7/8, 2016. Students drive and fly from many states to learn to play both fujara and koncovka; and everybody is able to play both by the end of the week.

For more information, go to:

<http://www.commongroundonthehill.org/>

Click Traditions Week 2 / Overtone flutes: fujara and koncovka

To receive a printed 2016 brochure with all the courses, send an email to: [common-ground@commongroundonthehill.org](mailto:common-ground@commongroundonthehill.org)

A brochure is also available in PDF: <http://www.commongroundonthehill.citymax.com/f/2016TradWkscatweb3.pdf>

Please read the course details, and also information about fujara on the attached leaflet.

I am looking forward to new students!

P.S.

Please feel free to contact me with any questions @ [fujara@gmail.com](mailto:fujara@gmail.com)

## Board of Directors Meeting Minutes

continued from page 19

### CHAIRMAN OF AUDITOR'S REPORT

Chairman of Auditors Karen Hunka presented the Auditor's Report for the third quarter of 2015, and answered the Board's questions. She stated that the Internal Auditors conducted a thorough audit and found everything was in order. The Chairman also stated she is in the process of scheduling the audit dates for 2016.

### ACCEPTANCE OF REPORTS

A motion was made by Andrew Harcar, Sr., and seconded by Kenneth Arendt to accept all the reports as presented and the motion was carried.

### PAYMENT OF BILLS ASSOCIATED WITH THE QUARTERLY BOARD MEETING

A Motion was made by Henry Hassay and seconded by Rudolph Bernath to pay all bills associated with the meeting. Motion was carried.

### DONATIONS

Donation requests were reviewed and acted upon.

### ADJOURN

There being no further business to conduct, a motion was made by Henry Hassay and seconded by Rudolph Bernath to adjourn. Motion carried.

The President asked Father Thomas Nasta to end the meeting with a prayer. The President wished everyone a very Merry Christmas.

Andrew M. Rajec  
President

Kenneth A. Arendt  
Executive Secretary

# Správy zo Slovenska

## Slovenská pošta vydá veľkonočnú známku s motívom tradičnej paličkovej čipky

Slovenská pošta vydala nedávno poštovú známku „Veľká noc 2016: Paličkovaná čipka“ v počte 1.700.000 kusov. Motívom známky je paličkovaná čipka kuriatka od autorky Alexandry Folknerovej. Poštová známka bola slávnostne inaugurovaná počas vernisáže výstavy Paličkovaná čipka. Súčasne s poštovou známkou vyšla aj obálka prvého dňa s pečiatkou a domicilom mesta Bratislava. Motívom priláče obálky je paličkovaná čipka veľkonočného vajčka od autorky Aleny Potúckovej a motívom pečiatky je paličkovaná čipka kuriatka od autorky Ivany Daxnerovej.

## A.KISKA s poľským prezidentom diskutovali o prepojení oboch krajín

Spojenie Krakova s Popradom rýchlostnou cestou alebo prepojenie Zakopaného so Štrbským Plesom cez tunel. Aj takéto myšlienky vznikli pri spoločnom stretnutí slovenského prezidenta Andreja Kisku s poľským prezidentom Andrzejom Dudom koncom februára vo Vysokých Tatrách. Podobne ako slovenský prezident, tak aj Duda zdôraznil potrebu prepojenia medzi oboma krajinami. Je to téma, ktorá je spojená s výstavbou diaľnic, rýchlostných ciest a železničnej dopravy.

Kiska počas tlačovej konferencie uviedol, že Poľsko bude v júli tohto roku hostiť summit NATO. Podľa poľského prezidenta Dudu bude tento summit miestom, kde sa bude rozhodovať o dôležitých veciach. Počas stretnutia sa okrem budovania infraštruktúry medzi krajinami obaja prezidenti vyjadrili aj k problému s migráciou.

## PRÍEMYSEL: Nemecký investor chce v Humennom vytvoriť vyše 100 pracovných miest

Viac ako 100 pracovných miest má v pláne vytvoriť nemecký investor v meste Humenné. Informovala o tom Michaela Dochánová z tlačového referátu radnice. Zámer vytvorenia nových pracovných miest prezentovali v týchto dňoch na pôde radnice zástupcovia spoločnosti QUELLTEX Vertriebs GmbH. V humenskej prevádzke sa zatiaľ 15 žien zaoberá šitím obrusov z umelohmotného materiálu. S každým novým

pracovným miestom šičky sa predpokladá vytvorenie ďalšieho pracovného miesta pre človeka, ktorý by ušitý materiál skladal. Rovnaká prevádzka, aká sa plánuje v Humennom, sa už nachádza v Trenčíne.

## Automobilky sa bijú o ľudí

Chýbajú hlavne kvalifikovaní pracovníci, ktorí ovládajú cudzie jazyky. Prichod štvrtého výrobcu do Nitry sľubuje bitku o odborníkov. S tým prídu pravdepodobne aj vyššie platy a výhodnejšie pracovné podmienky. Radia, čo všetko majú nádejní zamestnanci vedieť, aby dostali šancu sa v automobilke zamestnať ako aj o podmienkach prijatia do zamestnania v tomto sektore.

## E-Slovensko v hodnotení pohorelo

Slovensko v hodnotení digitalizácie verejných služieb skončilo takmer na chvoste spomedzi všetkých členských krajín Európskej únie. Vyplýva to z Indexu digitálnej ekonomiky a spoločnosti (DESI), ktorý vydáva Európska komisia. Slovensko sa umiestnilo na 26. mieste aj napriek minulej miliarde eur na budovanie e-governmentu. Podľa Bruselu pomaly digitalizujú Slováci služby verejnej správy, pričom online služby štátu využíva stále málo ľudí.

## Slovenské peniaze na návrat mozgov nemusia stačiť

Slovensko opúšťa viac ľudí v produktívnom veku, ako naň prichádza. Vlni opustilo Slovenskú republiku (SR) vyše 2800 ľudí. Počet prichádzajúcich bol nižší o sedemnást ľudí. Po prvýkrát sa stalo, že trvalé odchody prevažovali. Emigrantov zo Slovenska je najviac od jeho osamostatnenia v roku 1993, vyplýva to z údajov Výskumného demografického centra. „Našej ekonomike neškodí len odchod univerzitne vzdelaných ľudí, ale aj odchod tridsiatnikov so stredoškolským vzdelaním,“ povedal pre denník Vladimír Baláž z Prognostického ústavu SAV. Odchodom týchto ľudí prichádza SR o ich dane a príspevky do sociálneho systému. Odborníci odporúčajú zvrátiť trend najmä zlepšením ekonomických podmienok.

## PREZIDENT: Odvolal 45 sudcov vo veku nad 65 rokov

Prezident Slovenskej republiky Andrej Kiska odvolal na základe Ústavy SR 45

sudcov vo veku nad 65 rokov. Prezident tak koná v súlade so svojím vyhlásením z 29. apríla 2015, kedy povedal, ako bude postupovať pri odvolávaní sudcov nad 65 rokov. Následne listom informoval predsedov súdov, že ku koncu roka odvolá sudcov nad 65 rokov na návrh Súdnej rady SR.

## „Každý desiaty Slovák je migrant“

Doma sa im robiť neoplatí, alebo si tu nevedia vôbec nájsť prácu. A tak sa odšahujú do zahraničia. Podľa štatistik OECD sa Slovensko doťahuje na lídrov ekonomickej migrácie spomedzi vyspelých krajín. Podľa štatistik sa spomedzi krajín OECD rozhodlo opustiť vlasť najviac Írov, a to 20,8 percenta. Z opačného konca ťahajú USA a Japonsko, ktorým odišlo menej ako jedno percento obyvateľstva. Slovensko sa drží v závese krajín, odkiaľ ľudia odchádzajú najradšej. Svoj domov opustilo 10,4 percenta Slovákov. Hoci podľa OECD je najobľúbenejšou destináciou migrantov z krajín OECD vyťažovaná Amerika, Slováci si svoj „americký sen“ chodia plniť inde. „Slováci odchádzajú najviac do Českej republiky, čo je pre nich destinácia síce nie najlukratívnejšia, ale tak povediac napoly doma a bez jazykovej bariéry,“ vysvetlil šéf Svetového združenia Slovákov v zahraničí Vladimír Skalský. Ako doplnil, usádzajú sa však aj v spomínaných USA, alebo v Británii, v Nemecku, Rakúsku či Írsku.

## Lyžovanie-MSR: Ttily v slalome s prehľadom získali Velez-Zuzulová a Adam Zampa

Na medzinárodných majstrovstvách Slovenska v Jasnej obaja úspešní lyžiarski reprezentanti zvíťazili s prehľadom, keď si veľké náskoky pred konkurenciou vytvorili už v 1. kole. Skúsená 31-ročná Velez-Zuzulová, ktorá pod Chopkom v marci skončila v slalome Svetového pohára tretia, mala veľkú súperku v ďalšej poprednej pretekárke Petre Vlhovej. Tretie miesto obsadila Martina Dubovská, Slovenka jazdiaca za českú reprezentáciu. Adam Zampa mal tiež súpera v reprezentačnom kolegovi. Mateja Falata v 1. kole zdolal o niečo vyše polsekundy a napokon 25-ročný borec zvíťazil o 98 stotín a získal svoj ôsmy titul národného šampióna, štvrtý medzi hustými brámkami. Tretie miesto obsadil Martin Hyška.

TASR a výber zo slovenskej tlače

# Putovanie po regiónoch Slovenska

(Pokračovanie)

## Záver

**Motto: Najkrajší kút v širom svete je moja rodná zem, zelený sad v plnom kvete je moja rodná zem...**

Milí čitatelia Jednoty. Dozvedeli ste sa čo-to o jednotlivých regiónoch Slovenska, ktoré bolo podľa archeologických vykopávok osídlené už v staršej dobe kamennej (paleolit).

Po jeho území sa preháňali hordy výbojných kumánov, Tatárov, Turkov... Popri Dunaji mali svoje vojenské tábory aj Rimania (Komárno, Iža, Stupava...) aj Avari (Devínska Nová Ves, Nitra, Skalica...).

Svoje sídla tu mali aj kráľ Svätopluk i knieža Pribina. Neskôr, po vzniku Uhorska, nastal vyše tisícročný útlak Slovenska, ktoré bolo jeho súčasťou.

Slovensko bolo však v minulosti bohaté aj na nerasty. V 12.-14. storočí prichádzali na pozvanie našich kráľov a kniežat, na Turkami spustošené oblasti (bohaté na ložiská vzácnych kovov) nemeckí baníci, kolonisti, ktorí sa tu usadili a ich potomkovia tu žijú podnes. Dolovalo sa prevažne zlato, striebro a meď i opál, o čom svedčia aj názvy obcí a miest v jednotlivých regiónoch ako: Zlatno, Zlatá Baňa, Nemecké Pravno, Nemecká Ľupča (teraz Partizánska Ľupča), Hontianske Nemce, Šváby, Sása...

Takmer všetky tieto bane po rozpade Rakúsko – Uhorska, po vydolovaní rúd zanikali a už sa neobnovili. Slovensku sa z ich ťažby ušli iba omrvinky, pretože zisky z ťažby putovali predovšetkým do Budapešti, kde sa aj dnes v tamojšom múzeu nachádzajú niektoré vzácne kultúrnohistorické pamiatky z územia dnešného Slovenska. Niektoré sa dostali aj do Viedne (napr. vzácny dubnícky opál).

Po vzniku Československa malo Slovensko lepšie podmienky pre sebarealizáciu, kultúrne vzdelávanie a hospodársky rozvoj než v Rakúsko-Uhorsku, no ďaleko nie v takom spoľžití, kde by bolo s Čechmi ako rovný s rovným (podľa Pittsburskej a Clevelandskej dohody).

Právom sa preto cítilo menejcenné, ukričvané, a tak sa na začiatku 2. sv. vojny rozpadlo a v r. 1939 vznikol Slovenský štát (prezident Dr. Jozef Tiso), ktorý dokumentoval, že Slovensko je schopné samobytnosti, nezávislosti a samostatnej existencie. Tento stav trval však iba 5 rokov, pretože po vojne (1945) došlo k opätovnému vytvoreniu Československa.

Slováci však aj naďalej pociťovali krivdu a istú nadradenosť zo strany Čechov, čo prejavovali nevdou zostať s nimi v spoločnom štáte, ktorá v r. 2001 vyústila do pokojného rozdelenia štátu a vytvorenia Slovenskej republiky, čím sa splnila dávnoeká túžba Slovákov o samostatnosť.

Patrí sa zmieniť aj o tom, že v dôsledku veľkej nezamestnanosti, národného útlaku a politického prenasledovania emigrovalo mnoho Slovákov do zahraničia, ktorá bola inšpiráciou aj pre tvorbu niektorých našich literárnych pracovníkov. O tom napríklad dramatik Ján Palárik napísal divadelnú hru *Drotár* a Jozef Holý divadelnú hru *Amerikán*.

Poniekto z výstavaľcov sa aj preslávili a stali tak uznávanými osobnosťami tej ktorej krajiny. Takými boli (v zátvorkách je uvedený región ich pôvodu) napr.:

Rev. Jozef Murgaš (Pohronie) - vynálezca bezdrôtovej telegrafie, Štefan Banič (Dolné Považie) - vynálezca padáka, M.

R. Štefánik (Záhorie) - generál francúzskej armády a spolutvorca Československa, Móric Beňovský (Dolné Považie) - kráľ Madagaskaru, Matej Bel (Podpoľanie) - významný spisovateľ 18. storočia, Aurel Stodola (Liptov) - vynálezca parnej a plynovej turbíny, Andy Warhol (syn rodičov zo Zemplína) - americký maliar a dôležitá osobnosť hnutia pop art,



Hlavné mesto Slovenska, Bratislava.

Koloman Sokol (Liptov) - svetoznámy maliar, A. Czernan (syn otca z Kysúc) - astronaut, Michal Bosák (Šariš) - známy bankár, Dušan Makovický (Liptov) - osobný lekár L. N. Tolstého...

Neupadnú do zabudnutia. Budú nám ich pripomínať názvy niektorých ulíc, námestí, škôl a verejných ustanovizní.

Slovensko, táto malá krajina, má tradíciu aj v takej ľudovumeleckej tvorivosti ako sú: výšivky, spevy, tance, kroje... Veď folklórne súbory: SEUK, Lúčnica, Zemplínčan, Šarišan, Sabinovčan, Technik... vystupujú nielen na Slovensku, ale aj v zahraničí. A Lúčnica, od svojho vzniku v r. 1948, svojimi melodickými piesňami a temperamentnými tancami v pestrých krojoch, očarila tisíce divákov vo všetkých svetadieloch. Už 65 rokov je jej úspešným vedúcim profesor Štefan Nosál z Hriňovej (región Detva).

Tak ako vznikli piesne o našich lazoch, obciach i mestách, vznikli aj o Slovensku. Uvádzame úryvok z jednej:



Záver Lúčnice z vystúpenia v Austrálii.

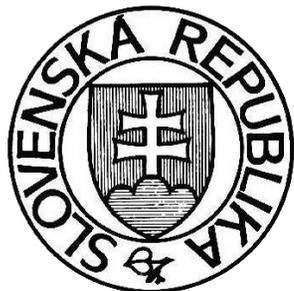


Prezidentský palác – sídlo prezidenta SR.

Slovensko moje, otčina moja,  
krásna si ako raj, ako raj.  
Na твоjich holiach nádhery trónia  
v údolí šumi ľubezný háj.  
Na твоjich holiach si spievali  
otcovia naši, pracovali, robili...

Slovensku sa aj napriek ekonomickej kríze a veľkej nezamestnanosti darí zlepšovať životnú úroveň vďaka vysokému trendu automobilového priemyslu a investícií viacerých zahraničných podnikov u nás, ale aj postupnému prílivu zahraničných turistov do peknej a zaujímavej malej krajiny s veľkým srdcom.

Andrej Štelmák, Sliac



Štátny znak Slovenska.



Minca s Tisom.

## Odovzdávanie cien Spoločnosti zahraničných konzulov v New Yorku

Pri príležitosti Medzinárodného dňa žien sa 18. marca 2016 uskutočnilo odovzdávanie cien Spoločnosti zahraničných konzulov v New Yorku. Cieľom slávnostného večera bolo oceniť osobnosti z rôznych krajín za ich profesionálne úspechy a zároveň ich prínos do svojej komunity v USA. Generálna konzulka SR v New Yorku a zároveň prezidentka spoločnosti Jana Trnovcová privítala hostí. Starosta mesta New York Bill de Blasio sa vo svojom pozdravnom liste prihovoril úspešným kandidátkam. Celkovo bolo ocenených 12 žien, za slovenskú stranu bola nominovaná Ivica Labuda. Generálny konzulát SR v New Yorku ju navrhol nielen pre jej mimoriadne profesionálne úspechy, ale aj pre jej aktívnu činnosť medzi slovenskými profesionálmi a pôsobenie v Slovensko-americkom kultúrnom centre.

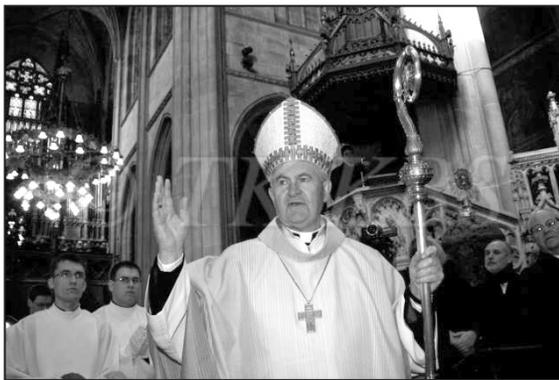


Na snímke zľava Generálna konzulka SR v NY, Jana Trnovcová spolu s ocenenou Dr. Ivicou Labuda.

MZV SR

## Slovenský kardinál Jozef Tomko oslavuje 92. narodeniny

Deväťdesiatdva rokov sa 11. marca dožil slovenský kardinál Jozef Tomko, emeritný prefekt Kongregácie pre evanjelizáciu národov. Jubilujúci kardinál žije vo Vatikáne, kde sa zúčastňuje na podujatiach kardinálskeho zboru a na živote slovenskej komunity. TK KBS pri tejto príležitosti pozýva k modlitbám za kardinála a praje mu hojnosť duchovných darov od Pána.



Kardinál Jozef Tomko

Rodák z Udavského pri Humennom, ktorý žije na dôchodku, strávil tento týždeň spolu s pápežom Františkom a členmi Rímskej kúrie na duchovných evičeniach v Exercičnom dome Božského Majstra v Aricci pri Ríme. Už desiatky rokov sa pravidelne prihovára slovenským veriacim prostredníctvom Slovenskej redakcie Vatikánskeho rozhlasu a v posledných rokoch i cez televíziu Lux. Jeho príhovory sú vysielané vždy v poslednú nedeľu v mesiaci na vlnách Rádia LUMEN. Na Slovensko, kde sa narodil, sa vracia veľmi rád. Je to jeho vlasť. Podobné pocity však prežíva v Ríme, ktorý sa stal jeho domovom na desiatky rokov. V súčasnosti jediný slovenský kardinál prijal kardinálsky biret v roku 1985 z rúk sv. Jána Pavla II. Jeho titulárnym chrámom je Bazilika sv. Sabíny na Aventíne. Kardinál Tomko sa napriek svojmu veku zúčastňuje na väčšine aktivít kardinálskeho zboru v Ríme. Najbližším podujatím bolo verejné zasadnutie konzistória 15. marca, na ktorom kardináli hlasovali o záležitostiach niektorých káuz svätorečenia.

RV

## Viacere svetové médiá odporúčajú Slovensko ako dovolenkú krajinu

Slovensko ako dovolenkú krajinu odporúčajú v poslednom čase turistom médiá vo Veľkej Británii, Fínsku, Japonsku, v Maďarsku či v Mexiku. Najčastejšie pritom podľa Slovenskej agentúry pre cestovný ruch (SACR) vyzdvihujú veľmi dobré lyžiarske podmienky vo Vysokých Tatrách, najmä v Tatranskej Lomnici a v Jasnej v Nízkych Tatrách. "Na dobrodružný výlet do Tatier pozýva britský denník The Guardian, dánsky MXmeteoexpress zase píše, že slovenské lyžiarske destinácie sú zaujímavou alternatívou k talianskym či rakúskym strediskám," priblížil hovorca SACR Martin Šebesta. Viacere maďarské médiá podľa jeho slov pozývajú čitateľov a divákov na lyžovačku do Vysokých Tatier, na Chopok či Donovaly, ale aj na návštevy slovenských miest - Bratislavy a Košíc. Vysokotatranskú turistiku zase radí navštíviť svojim čitateľom aj fínsky časopis pre karavanistov Camper. "Pozornosť médií sa zamerala aj na slovenskú kultúru. Tá rezonovala najmä v Japonsku," doplnil Šebesta. Návštevu Vikolínca či pamiatky zapísané v Zozname svetového dedičstva UNESCO totiž zaradilo medzi európske skvosty Japonské združenie cestovných kancelárií. "Mexických novinárov z časopisu Excelsior očarila Banská Štiavnica," dodal hovorca SACR. Britský The Telegraph neostal iba pri mestách, keď zaradil Dunaj medzi 14 najkrajších riek Európy a Bratislavu predstavil ako ideálne miesto na výlety do Karpát. "Zaradenie slovenských turistických destinácií do cestovateľských rebríčkov v prestížnych svetových médiách je skvelý spôsob, ako prilákať na Slovensko viac turistov," zhodnotila generálna riaditeľka SACR Marta Kučerová.

TASR

## IN MEMORIAM

### Zomrel John Vacval

výrazná osobnosť slovenskej komunity v USA

Vo veku nedožitých 97 rokov zomrel 8. marca 2016 v USA John Vacval, ktorý patril k najvýraznejším osobnostiam slovenskej komunity a k najúspešnejším slovenským podnikateľom v USA. Za rodinu informovala Magdaléna Málíková.

John (Ján) Vacval sa narodil 20. júna 1919 vo Veľkých Ostraticiach (dnes Ostratice, okres Bánovce nad Bebravou). Pochádza z jedenástich detí, jeho rodičia boli roľníci. Absolvoval Vysokú školu obchodnú v Bratislave a bol jedným z prvých promovovaných komerčných inžinierov na Slovensku. Neskôr sa usadil v americkom Chicagu, štát Illinois. Našiel si manuálnu prácu a začal študovať na University of Illinois strojársku techniku. Ako zamestnanec spoločnosti General Electronic (GE) vydal jedenásť skriptov o novej technike elektro-erozívneho spracovania tvrdej ocele. GE prijala jeho dva technické patenty. O novej metóde obrábania kovov prednášal na odborných seminároch po celých USA. V odborných kruhoch USA si postupne vydobyl slušné postavenie a založil si vlastný podnik v oblasti exportu a importu v Chicagu.

Po odchode na dôchodok (po 35-ročnej úspešnej podnikateľskej kariére) sa intenzívne venoval pomoci rodnému Slovensku formou politického lobingu. Viaceré slovenské delegácie skontaktoval so svojim priateľom, senátorom Henrym J. Hydeom (funkčné obdobie 1975-2007), ktorý predsedal aj zahraničnému výboru amerického Kongresu (2001-2007). Pomáhal tak nadväzovať slovenským politikom kontakty vo Washingtone.

Od roku 1970 začal J. Vacval spolupracovať s vtedajším predsedom Svetového kongresu Slovákov (SKS) Štefanom Boleslavom Romanom. Obaja si uvedomovali, že Slováci nedostanú slobodu ako dar, ale musia za ňu bojovať. Vzorom im bol Milan Rastislav Štefánik, ktorý oboznamoval svet o kultúrnom bohatstve slovenského ľudu, ale zároveň aj o jeho žalostnom osude. Po programových nezhodách sa v roku 1996 z SKS vyčlenil Svetový kongres Slovákov žijúcich v zahraničí. Jeho predsedom sa stal John Vacval (hlavným poslaním bola podpora slovenskej zahraničnej politiky, vrátane ekonomických záujmov vo vládných a kongresových kruhoch USA).

V posledných rokoch sa venoval propagácii hudobného skladateľa Franza Liszta v USA ako umelca slovenského pôvodu. Napísal o ňom knihu Franz Liszt and his Slovak origin.

TASR

## Recenzia knihy „Pravdada“

Iste sa vám neraz stalo, že ste v časopise či v novinách natrafili na článok, čo vás zaujal a by ste sa k nemu radi vrátili. Zaujal vás obsahom, niekedy i formou, zvyčajne však autorom. V našich domácnostiach je však novín i časopisov toľko, že končia v zberných surovinách a článok, ak ste si ho nevystrihli a neodložili, si už viacej neprečítate... Ne-nájdete ho ani na internete zaplavenom všeličím, len nie tým, čo hľadáte.

Preto dobre urobil známy hudobník Ján Litecký Šveda ak opäť pozbieral svoje „roztratené texty“ a zhrnul ich do ďalšej svojej knihy s nekonvenčným názvom *Pravdada*, pre ktorú našiel aj odvážneho vydavateľa: Postscriptum v Bratislave.

Informácie nás kobercovo bombardujú do takej miery, že človek dbajúci o svoje duševné zdravie ich už dávno prestal reálne vnímať. „Informácie“ číhajú na každom kroku: rádiá, televízie, internetové stránky, wi-fi, iPhony, iPady, tablety... A masírujú šedé závitky človeka: informácia sa stala úžitkovým tovarom, s ktorým kde-ko trhuje a šíri svoju „pravdu“, ktorá však pavdou nie je, veď každý z nás vie, že „každá líška svoj chvost chváli“. A billboardy ad nauseam núkajú reklamu: „Kúpte si Odol“, „Kúpte si mydlo“, „Kúpte si prezidenta republiky“, „Kúpte si...“.

V tejto informačnej potope, kde tonie už aj zdravý sedliacky rozum, sa zorientuje len ten, kto vie, kde je sever. A práve kniha *Pravdada* je jedna z tých, ktorej autorom je človek, ktorý vie, kde je Severka. Ján Litecký Šveda je hudobník medzinárodnej povesti, autor viacerých hudobných albumov (*Blues polnočného zrkadla*, *Žatva na gauči*, *Vitazný traktor*, *Bilboard má krátke nohy*), kníh (*Gordion*, *alebo ako rozuzliť niektoré slová tancom*, *Gordion II*, *alebo vreckový meč na zauzlené slová*, *Uragán*) úvah, esejí i básní. Jeho kniha *Blues na Slovensku* vyšla aj po anglicky (*Blues in Slovakia*) podáva dejiny tohto hudobného žánru, vlastne prúdu v Slovensku. Človeka neprekvapí, že je predsedom Slovenskej bluesovej spoločnosti. V našej súčasnej politicky korektnej spoločnosti by ho však skôr hľadal v ukecanej, vševediacej a po moci bažiackej „kaviarni“, než v kresle predsedu Zväzu protikomunistického odboja, organizácie politických väzňov.

A tu je sila autora, autora, ktorý má chrptovú kosť nie konjunkturálne od novembra 1989, lež od roku 1948, kedy sa narodil. Koľkých máme dnes spisovateľov, hudobníkov, hercov, mienkotvorných intelektuálov, čo radšej šli študovať neatraktívny technický smer lebo sa priečilo ich svetonázoru študovať humanitné vedy prešpikované marxisticko-leninistickým balastom?

Kniha *Pravdada* ponúka čitateľovi politicko-historické eseje a glosy na rozličné témy: Vstanú noví bojovníci, Ako sa dá vypiť more, Súduh Mikloško, ospravedlňte sa!, Občania verzus „slušní ľudia“, Lenin, Kotleba a červené noviny, „Fašistický“ slovník... Čo stať, to s'aby benátske zrkadlo, v knihe ich je 69. Kdekoľvek človek knihu otvorí, tam ju môže začať čítať. Niekde sa pousmeje, no bude to úsmev cez slzy. Neraz by človek chcel aj zapochybovať nad tým, čo spisovateľ položil na papier, ale nedá sa: pero Jána Liteckého Švedu tak argumentujúco píše, že neodzbrojí len dobre zaplateného mainstreamového prostitúta, ktorého možno kúpiť/predať za tridsať strieborných...

Po knihe *Labyrint – hlavou o múr*, *Pravdada* je druhou knihou Jána Liteckého Švedu, ktorá poskytuje čitateľovi „roztratené texty“, texty ktoré nie sú oddychovým čítaním „o podvodoch našich každodenných“. *Džeger* píše pravdu: tolle, lege!

J. M. Rydlo

Člen Slovenského ústavu

## Vedecký zborník Slováci v zahraničí po tridsiaty druhýkrát

Začiatkom roku 2016 Vydavateľstvo Matice slovenskej vydalo vedeckú ročenku Slováci v zahraničí už po tridsiaty druhý raz. Pastelovo zelená väzba ukrýva takmer 200 strán printu zo života a diela Slovákov žijúcich v zahraničí.

Do redakcie ročenky bolo počas roku 2016 zaslaných niekoľko desiatok štúdií, materiálov, článkov, informácií i recenzií z Chorvátska, Rumunska, Maďarska, Poľska, Srbska, Čiernej Hory, USA i Austrálie. Krajanskej problematike ostali verní i viacerí odborníci zo Slovenska, ktorí sa v roku 2015 venovali veľmi širokému okruhu tém.

Prvou, a aj vedecky najhodnotnejšou kapitolou ročenky sú už tradične štúdie. V 32. čísle zborníka nájdeme príspevky z pera Claudeho Baláza (Slovensko): *Zahranční Slováci v druhej svetovej vojne a protifašistickom odboji vo Francúzsku*; Adriany Fúrikovej (Rumunsko): *Aspekty vzdelávania v slovenskom materinskom jazyku v Rumunsku v rokoch 1936 – 1940*; Agaty Jędrzejczykovej (Poľsko): *Život s krajanmi, krajaniam sa životom*; Jany Sivičkovéj (Slovensko): *Andrej Sirácky, významný národno-kultúrny dejateľ v dejinách vojvodinských Slovákov* a Tünde Tuškovej (Maďarsko): *Náčrt problematiky: sebareflexia poslucháčov slovenského pôvodu súvisiaci s dvojjazyčnosťou*. Ich obsahovú stránku ozrejmuju abstrakty v slovenskom a anglickom jazyku, ktoré sú situované na začiatku štúdií v zborníku.

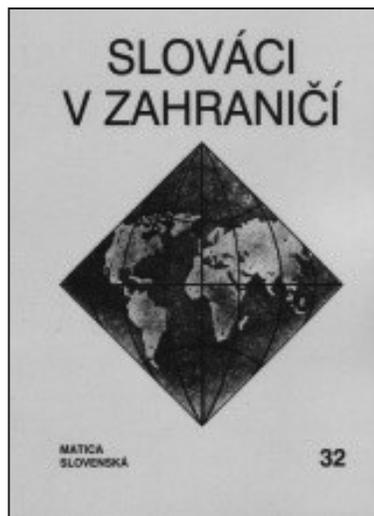
Kapitolu *Materiály a pramene* reprezentujú štyri príspevky, pod ktoré sa autorsky podpísali: Genovéva Grácová (Slovensko); Ján Jančovic (Slovensko); Vladimír Valentík (Srbsko) a Ján Vrtielka (Austrália). Autorka Grácová otvorila tému slovenskej diplomacie v 40. rokoch 20. storočia so zameraním na osobnosť Dr. Jána Kaššovica. Jančovic priblížil vystaheľectvo na Dolnú zem a ponúkol materiál s názvom *Tri storočia usadenia a pobytu evanjelických Slovákov na ľavej strane Ipla, s podtitulom: Slovenskí evanjelici a ich osobnosti v maďarskej časti Novohradskej stolice v 17. – 19. storočí*. Valentík v príspevku reflektoval stopäťdesiat rokov slovenských novín a časopisov vo Vojvodine (1864 – 2014). Ján Vrtielka ponúkol zdokumentované dejiny Slovenského katolíckeho kostola na Caveate v štáte Viktoria, v Austrálii.

*Výročia, jubileá a spomienky* tento rok priniesli informácie od Anny Kováčovej (Maďarsko), Kataríny Melegovej – Melichovej (Srbsko) a Alžbety Uhrinovej (Maďarsko). Vo svojich príspevkoch spomínali na Ondreja Krupu (1934 – 2015), oživotvorení Matice slovenskej v Juhoslávii/Srbsku a venovali sa i životnému jubileu Anny Divičanovej.

Autorsky najbohatšou kapitolou sú aj tento rok *Správy, informácie a recenzie*. Ľuboš Kačírek (Slovensko) ponúkol recenziu na dielo Anny Kováčovej: *Po stopách slovenskej minulosti v Budapešti*. Jerry Jaroslav Krúpa (Florida) sa venoval slávnej rodine podnikateľov Dudovcov: Andrej Duda and sons, Incorporated. Autorská dvojica Mírko Vavra a Branka Baksa (Chorvátsko) priblížili príchod Slovákov na územie dnešného Chorvátska. Zamerali sa aj na sčítanie obyvateľov, práva národnostných menšín a organizáciu Zväzu Slovákov v Našicich. Autor Michal Spevák (Čierna Hora) informoval o slovanskej vzájomnosti na južnom Jadrane a o Slovákoch v Čiernej Hore. Ročenku uzavrela Zuzana Pavelcová (Slovensko), ktorá ozrejmila činnosť Krajanského múzea Matice slovenskej počas roku 2015.

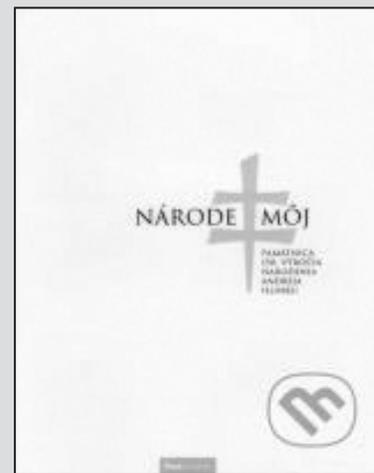
Možnosť prispieť do ročenky Slováci v zahraničí č. 32 ponúkame všetkým krajanom aj v roku 2016. Pokyny pre autorov nájdete na webovej stránke Matice slovenskej. Taktiež si ročenku môžete zakúpiť z pohodlia domova na stránke [www.vydavatel.sk](http://www.vydavatel.sk).

Zuzana Pavelcová



## Nová kniha venovaná Andrejovi Hlinkovi

Novú knihu s názvom *Národe môj - Pamätnica 150. výročia narodenia Andreja Hlinku* uviedli do života 23. februára v Refektári kláštora Milosrdných bratov v Bratislave. Publikáciu venovanú životu a dielu osobnosti, ktorá zohrala v slovenských dejinách osobitnú úlohu, predstavili jej zostavovatelia Róbert Letz a Pavol Stano. „Rekriminuje udalosti, ktoré sa udiali pred jeden a pol rokom, keď bolo 150. výročie narodenia Andreja Hlinku. Vnímam ju ako zrkadlo našej spoločnosti,“ povedal Stano k informačne bohatej knižnej novinke. Podľa neho je kňaz a politik Andrej Hlinka (1864 - 1938) stále nedocenená osobnosť a prejavilo sa to aj na v knihe zachytených spomienkových udalostiach. „Chýbali nám tam vyšší štátni predstavitelia,“ dodal.



Kniha určená odborníkom i širšej čitateľskej verejnosti dokumentuje jubilejné spomienkové podujatia, ktoré sa konali v septembri 2014. Obsah tvoria príhovory prednesené na slávnostnom zhromaždení v historickej budove Národnej rady SR v Bratislave. Druhý textový blok predstavujú štúdie deviatich historikov, ktoré odzneli na vedeckom seminári v Ružomberku. „Keďže nikto zo zúčastnených nemal ambíciu vydať z toho aspoň zborník, ako býva z lepších akcií zvykom, tak sme sa do toho s profesorom Letzom pustili,“ objasnil Stano impulz pre vznik publikácie. „V názve knihy sme použili slovo pamätnica, nech je teda príspevkom osviežujúcim pamäť národa,“ poznamenal a zdôraznil: „Len zo spomienok sa žiť nedá, no bez zohľadnenia spomienok, pamätí, budú dnešné i budúce naše rozhodnutia neúplné.“

Ako uviedol historik Róbert Letz, chýba nám triezvy pohľad na Andreja Hlinku a v médiách zaznievajú prevažne negatíva v súvislosti s touto osobnosťou moderných slovenských dejín. „Téma Hlinka vôbec nie je vyčerpaná, sme na začiatku s výskumom Andreja Hlinku. Ako historici by sme si mali nastaviť kritické zrkadlo, pretože zborníkmi akoby sme láтали diery. Tu chýba jedna veľká kritická monografia o Andrejovi Hlinkovi,“ podčiarkol vo svojom príhovore profesor Letz a poukázal i na chýbajúce monografie o ďalších slovenských osobnostiach, napríklad o Ľudovítovi Štúrovi. „Okolité historiografie Poľska, Česka, Maďarska majú monografie o svojich politických osobnostiach, nehanbia sa za ne, neschovávajú sa s nimi, dokážu sa triezvo k tomu postaviť, a my akoby sme sa báli svojich vlastných dejín.“

Súčasťou novej publikácie, ktorá vyšla vo vydavateľstve Post Scriptum, je tiež fotografická príloha. Zachytáva väčšinu príležitostných podujatí venovaných osobnosti Andreja Hlinku, ktoré sa konali v Marianke, Bratislave, Nitre, Terchovej a Ružomberku.

TASR

## Slovenské predsedníctvo v EÚ prináša bratislavským hotelom lepšie časy

Predsedníctvo Slovenska v Európskej únii v druhej polovici tohto roka bude znamenať nápor aj na bratislavské hotely. Zhodujú sa na tom predstavitelia Ministerstva dopravy, výstavby a regionálneho rozvoja (MDVRR) SR, ako aj hotelieri z hlavného mesta.

„Počas nášho predsedníctva sa uskutoční zhruba 180 akcií na rôznych úrovniach od konferencií cez ministerské rokovania až po zasadnutia pracovných skupín. Väčšina týchto aktivít sa uskutoční práve v Bratislave. Počet delegátov sa odhaduje na úrovni 20 až 25 tisíc,“ reagovala generálna riaditeľka sekcie cestovného ruchu MDVRR SR Ivana Magátová. Väčšina relevantných kongresových priestorov je podľa jej slov už obsadená. „Najväčší záujem je o historické priestory. Tie však nedokážu pokryť dopyt, a preto sa mnohé aktivity budú konať v hoteloch. I keď budú stretnutia aj jednoduchové, je predpoklad, že sa v bratislavských hoteloch môže vypredať zhruba 20.000 izieb,“ dodala Magátová.

Potvrdzujú to aj slová hotelierov. „Už teraz evidujeme na druhý polrok medziročný rast rezervácií. Tlak najmä na ubytovanie sa bude stupňovať s nedostupnosťou kapacít hotelov, ktoré sú zmluvnými partnermi predsedníctva,“ zdôraznila riaditeľka hotela Albrecht Marta Teplá.

Podobný názor zastáva aj bratislavský Radisson Blu Carlton. „Vychádzajúc zo skúseností našich sieťových hotelov v zahraničí, očakávame zhruba 5-% nárast tržieb v porovnaní s nepredsedníckymi mesiacmi. Kým jesenné rezervácie sa nám plnia štandardne pred letom, predsedníctvo v EÚ nám ich pomohlo naplniť skôr,“ konštatovala riaditeľ hotela Róbert Tóth.

Tržby hotelov podporia aj sprievodné programy a doplnkové služby. Významnú úlohu zohrajú aj špeciálne požiadavky zákazníkov. „V súčasných turbulentných časoch je to najmä otázka bezpečnosti. V tejto súvislosti pôsobí náš hotel na hradnom vrchu ako pevnosť,“ poznamenala Teplá.

MDVRR vníma predsedníctvo v EÚ aj ako najväčšiu príležitosť pre posilnenie imidžu Bratislavy v celej histórii novodobého Slovenska. „Mesto Bratislava, ako aj Bratislava Tourist Board sa pripravili na zvýšený príliv zahraničných hostí. Cestovné kancelárie pripravili bohatú ponuku na doplnkový program v hlavnom meste aj v jeho okolí. Taktiež vytvárame priestor pre prezentáciu aj iných regiónov,“ vysvetlila Magátová. Hotelieri však upozorňujú aj na možné úskalia. „Dôležitý bude prístup aj iných odvetví. Osobne sa obávam taxíkov,“ dodal riaditeľ bratislavského Carltonu R. Tóth.

TASR

## Najšťastnejšou krajinou je Dánsko, Slovensku patrí 45. priečka

Dánsko, Švajčiarsko, Island a Nórsko si udržali svoje pozície na najnovšom zozname najšťastnejších krajín sveta, ktorý 16. marca zverejnila OSN. Informuje o tom agentúra DPA.

Správa, ktorú zverejnili už po štvrtý raz, hodnotí jednotlivé krajiny na základe šťastia a subjektívneho pocitu blahobytu ich obyvateľov. Tohto roku správa po prvý raz zahŕňa i meranie následkov sociálnej nerovnosti. Dánsko, ktoré obsadilo prvú priečku už dvakrát predtým, prevzalo vedúcu pozíciu od Švajčiarska, ktoré sa umiestnilo na čele tohto prieskumu vlani. Ďalšími krajinami v prvej desiatke sú Fínsko, Kanada, Holandsko, Nový Zéland, Austrália a Švédsko. USA skončili na 13. mieste a Rusko na 56. mieste. Slovensku patrí 45. priečka, Česko obsadilo 27. pozíciu. Posledné dve priečky 157-miestneho zoznamu obsadili krajiny sužované občianskymi nepokojmi - Sýria a Burundi.

„Umiestnenia ukazujú stálosť aj zmenu. Stálosť na popredných priečkach odráža najmä to, že hodnotenie života je založené na životných okolnostiach, ktoré sa zvyčajne vyvíjajú pomaly a pri krajinách na čele zoznamu sú všetky na vysokom stupni,“ uviedol John Helliwell z kanadskej Univerzity Britskej Kolumbie, ktorý viedol výskumný tím.

Index najšťastnejších krajín sveta zverejňuje špeciálna inštitúcia Organizácie Spojených národov pre riešenie udržateľného rozvoja od roku 2012. Pri výskume sa zohľadňuje šesť základných faktorov: reálna DPH na jedného obyvateľa, stredná dĺžka života, možnosť spoľahnúť sa na niekoho, miera korupcie, sloboda pre uskutočnenie životných rozhodnutí a veľkorysosť.

TASR



Katolícky fraternalistický dvojtýždenník

# Jednota

O. Štefan Furdek  
Náš zakladateľ

ÚRADNÝ ORGÁN PRVEJ KATOLÍCKEJ SLOVENSKEJ JEDNOTY V SPOJENÝCH ŠTÁTOCH A V KANADE

Ročník 125

STREDA, 30. MARCA 2016

Číslo 5936



FOTO TASR - Pavel Neubauer

Na snímke druhý sprava predseda Most-Híd Béla Bugár, predseda Smer-SD Robert Fico, predseda SNS Andrej Danko a vľavo šéf strany Siet', Radoslav Procházka počas podpisu koalíciej dohody.

*President of the Most-Híd party Bela Bugar (second from the right), president of the Smer-SD party Robert Fico, president of the SNS Andrej Danko, and chief of the party Siet' Radoslav Prochazka signed a coalition agreement on March 22, 2016, in Bratislava following the March 5 general election.*

## Smer-SD, SNS, Most-Híd a Siet' podpísali koaličnú dohodu

Lídri politických strán SMER – sociálna demokracia, SNS, Most-Híd a Siet' v utorok 22. marca 2016 podpísali koaličnú dohodu v reprezentačných priestoroch Bratislavského hradu. Stalo sa tak 17 dní po parlamentných voľbách. Strany sa už skôr dohodli na rozdelení postov vo vláde aj v Národnej rade (NR) SR. Smer-SD bude mať vo vláde deväť postov, SNS tri, Most-Híd dva a Siet' jeden. Predsedníctvo Smeru-SD rozhodlo, že premiérom bude naďalej Robert Fico, vicepremiérom pre investície Peter Pellegrini. Rezort vnútra naďalej povedie Robert Kaliňák, financie Peter Kažimír, zahraničné veci Miroslav Lajčák, kultúru Marek Maďarič, ministerstvo práce Ján Richter, ministrom zdravotníctva bude Tomáš Drucker a ministrom hospodárstva Peter Žiga. SNS na post ministra obrany nominuje Petra Gajdoša, za ministerku pôdohospodárstva Gabrielu Matečnú a na rezort školstva Petra Plavčana. Most-Híd posielala na ministerstvo spravodlivosti Luciu Žitňanskú a na rezort životného prostredia Lászlóa Solymosa. Jediným zástupcom Siete v novej vláde bude minister dopravy Roman Brecely. Líder SNS Andrej Danko kandiduje na post predsedu NR SR, podpredsedami parlamentu majú byť Martin Glváč (Smer-SD), Béla Bugár (Most-Híd), Andrej Hrnčiar (Siet') a za opozíciu Lucia Nicholsonová (SaS).

Noví poslanci Národnej rady SR, ktorí sa dostali v parlamentných voľbách 5. marca 2016 do zákonodarného zboru, si osvedčenia o zvolení prevzali 11. marca v historickej budove parlamentu na Župnom námestí v Bratislave. Víťazom volieb sa stala strana Smer-SD so ziskom 28,28 percenta, čo jej vynieslo 49 kresiel v parlamente. Druhá v poradí, strana SaS, získala 12,10 percenta a 21 kresiel. Tretím najúspešnejším bolo hnutie OĽaNO-NOVA s počtom hlasov 11,02 percenta a 19 postami.

Okrem týchto strán sa do parlamentu dostali aj SNS s 8,64 percenta hlasov (15 kresiel), Kotleba - Ľudová strana Naše Slovensko s počtom hlasov 8,04 percenta (14 kresiel). Ďalej Sme rodina - Boris Kollár s počtom hlasov 6,62 percenta (11 kresiel), Most-Híd získal 6,5 percenta (11 kresiel). A nakoniec strana Siet' dostala od voličov 5,6 percenta, čo jej vynieslo 10 postov v budúcom parlamente.

Volebná účasť dosiahla 59,82 percenta, čo je viac ako pred štyrmi rokmi. Vtedy bola na úrovni 59,11 percenta. Do volebných zoznamov bolo zapísaných 4.426.760 voličov, k urnám pristúpilo 2.648.184 z nich. Do volieb sa mohli ľudia zapojiť aj zo zahraničia, odkiaľ prišlo 17.278 hlasov. Počet celkových platných hlasov vo voľbách dosiahol 2.607.750, teda 98,56 percenta z celkového počtu odovzdaných hlasov.

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## Slovensko sa onedlho ujme kormidla v Rade Európskej únie

Už iba sto dní delí Slovensko od prevzatia predsedníctva v Rade Európskej únie. Slovensko sa 1. júla historicky prvýkrát stane predsedajúcou krajinou v jednej z troch najdôležitejších európskych inštitúcií. Prípravy sú po takmer štyroch rokoch vo finálnej fáze. Slovensko sa ujme kormidla v Rade Európskej únie, bude ju riadiť a vystupovať v mene polmiliardového spoločenstva členských štátov Únie. Slovenskí ministri, diplomati a experti budú viesť spoločné rokovania, hľadať konsenzus a spoločné pozície. „Predsedníctvo je príležitosť ukázať našu vyspelosť a zrelosť, schopnosť dosiahnuť kompromisy a zároveň byť vyjednávateľom a mediátorom, ktorý dokáže zjednotiť rozdielne záujmy jednotlivých štátov EÚ,“ uviedol podpredseda vlády SR a minister zahraničných vecí a európskych záležitostí SR Miroslav Lajčák.

Predsedníctvo je príležitosťou na prezentáciu Slovenska ako krajiny s bohatou kultúrou, tradíciami, ale aj ako moderného a dynamického člena EÚ. Rovnako je impulzom na vnútornú slovenskú diskusiu o európskych témach. Počas šiestich mesiacov zorganizujeme 200 predsedníckych podujatí, na ktorých sa zúčastní vyše 20 tisíc delegátov, vrátane zástupcov médií z celej EÚ a partnerských krajín. K dnešnému dňu schválila vláda SR 21 kľúčových dokumentov v súvislosti s našim predsedníctvom, vrátane programových východísk. Poslednou veľkou úlohou pred začiatkom predsedníctva bude finálne dopracovanie priorit a ich predstavenie v júni. „100 dní do slovenského predsedníctva v Rade EÚ chceme využiť na to, aby sme vytvorili predpoklady pre dobre odvedené predsedníctvo. Vieme, že úspech nášho predsedníctva bude stáť na pevnosti základov, ktoré teraz kladieme,“ dodal štátny tajomník Ministerstva zahraničných vecí a európskych záležitostí SR a splnomocnenec vlády SR pre predsedníctvo SR v Rade EÚ Ivan Korčok.

MZV.SK

## Pápež František vyhlási 4. septembra Matku Terezu za svätú

Mnišky rádu Kongregácie misionárov lásky, ktorej zakladateľkou bola Matka Tereza (na obraze), sa účastia svätej omše pred hrobom Matky Terezy v Kalkate 15. marca 2016 po oznámení, že Vatikán vyhlási Matku Terezu za svätú 4. septembra. Matka Tereza vstúpi do radov svätých katolíckej cirkvi 4. septembra, oznámil v utorok 15. marca 2016 Vatikán po tom, ako v tejto záležitosti zasadlo konzistórium za účasti pápeža Františka a kardinálov. V oznámení sa neuvádza, kde sa uskutoční omša, ktorá oficiálne uzná matku Terezu za svätú. Pred časom sa objavili špekulácie, že by sa mohla konať v indickej Kalkate, kde matka Tereza pôsobila medzi chudobnými. Dátum jej kanonizácie pripadá na deň pred výročím jej smrti. Zomrela 5. septembra 1991 vo veku 87 rokov.

*Nuns of Missionaries of Charity, the order founded by Mother Teresa, join in a special Mass in relation to her canonization, beside her tomb in Calcutta, India, Tuesday, March 15, 2016. Mother Teresa will be made a saint on September 4. Pope Francis set the canonization date Tuesday, paving the way for the nun who cared for the poorest of the poor to become the centerpiece of his yearlong focus on the Catholic Church's merciful side. (AP Photo/ Bikas Das)*



FOTO TASR / AP