



# Jednota®

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NUMBER 6047

## Happy New Year from the FCSU Staff!



### Update From The President

On behalf of our staff and board of directors, we wish you and your loved ones a happy, healthy, and prosperous New Year. Your membership and support have made this past year a successful one for our society. Together, we have not only strengthened our fraternal bonds but also extended our mission of service and financial security through our life insurance and annuity programs.

It is with a heavy heart that I share the news of the passing of John Leskovyansky, a dedicated member, branch and district officer and long-serving Internal Auditor. John's unwavering commitment and many years of service played a vital role in advancing our mission and ensuring the soundness of our operations. He was more than a colleague; he was a valued member of our fraternal family. His dedication, professionalism, and kind spirit left an indelible mark on all who had the privilege to know him. We extend our heartfelt condolences to his family and loved ones during this time of sorrow, and we pray for God's comfort and peace to be with them.

The position of Internal Auditor will be filled and we are committed to appointing a qualified individual to carry on this essential role. Please see page three for more information.

As we continue to look for ways to serve you more efficiently, I want to inform you of an important update regarding our annuity statement mailing. Beginning this year, you will receive only one year end annuity statement, which will be mailed to you in January. This change will allow us to save time and resources, reduce costs, and contribute to lowering our carbon footprint without compromising access to your account information. We encourage you to take advantage of our member online portal,



**Kenneth A. Arendt**  
President, CEO



FOR GOD AND NATION - ZA BOHA A NÁROD



Father Stephen Furdek and twelve other men formed the First Catholic Slovak Union in 1890. The Jednota branches were instrumental in the founding of hundreds of Catholic parishes in the United States and Canada. The first edition of its renowned bilingual newspaper was published

in 1891. Today, *Jednota* is still read by members and people interested in Catholic and Slovak life all over the world.



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

FCSU Corporate Center  
6611 Rockside Road, Suite 300  
Independence, OH 44131-2398

**800.533.6682**

## MISSION STATEMENT

Since 1890 the FCSU mission has been to provide financial security for our members through competitive investment products, while offering fraternal and cultural benefits through community-based member events.

## VISION STATEMENT

Enhancing your financial future through fraternalism.

Send all articles (English AND Slovak) to:  
**Shannon Trivise • editor@fcsu.com**

First Catholic Slovak Union, Attn: "JEDNOTA"  
6611 Rockside Road, Suite 300  
Independence, OH 44131-2398  
FAX: 216.642.4310

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## Message from the National Chaplain

Happy New Year!

Pope Francis declared 2025 to be a Year of Jubilee. This is a summary of his letter proclaiming the Jubilee, the title of which comes from Romans 5:5, "Hope Does Not Disappoint."

### A word of hope

Francis here tells how Paul communicated the message of God's hope to the Christians in Rome. He cites Romans 8:35f, recalling Paul's confidence and strong belief that no person or thing ever separates us from God's love. He then relates hope with another virtue – patience. Paul, he says, frequently speaks of patience in the context of the need for confident trust and perseverance in God's promises. He reminds us that patience is a fruit of the Holy Spirit that sustains and strengthens our hope as a way of life and a virtue.

### A journey of hope

Francis anticipates pilgrims to travel to Rome for the Jubilee and visit the various churches and catacombs. Churches on the pilgrimage route as well as in Rome are to be "oases of spirituality" and places of rest for pilgrims. The Sacrament of Confession should be made available.

The Holy Year 2025 looks forward to 2033 and the 2,000th anniversary of Christ's redemptive act.

The Holy Father gives the dates when the Holy Door in each of the four major basilicas in Rome (St. Peter's, St. John Lateran, St. Mary Major, St. Paul Outside the Walls) is to be opened and closed for the Holy Year. He also directs diocesan bishops throughout the world to celebrate a solemn opening of the Holy Year in their cathedrals on Sunday, December 29, 2024. The Holy Year in those churches will conclude on December 28, 2025.

### Signs of hope

Although we may feel overwhelmed by the violence and evil in the world, Francis calls upon all to discover hope in our day and the goodness that is in the world. This includes the desires for world peace and for young couples to have children. He also calls upon the Christian community to be a visible sign of hope for all who are going through hardships, in particular prisoners, those sick at home or in hospitals, the young, migrants, and the elderly and the poor.

### Appeals for hope

The Jubilee serves to remind all to renew to the call for the fair and equitable distribution of goods, and for adequate funding to eliminate hunger and bring about development in impoverished countries. The pope also calls on the more affluent nations to forgive what is owed them by poor nations, a debt that is impossible to be repaid in full. Francis calls this an act of justice, not of generosity.

The Jubilee Year 2025 will also be the 1,700th anniversary of the Council of Nicaea, which solemnly defined Our Lord's full divinity and established the date for celebrating Easter. Over time, some Christian churches used different factors to determine Easter. Francis notes that since all Christians will celebrate Easter on the same day in 2025 (April 20), the 1,700th anniversary of the Council of Nicaea is a call for work towards Christian unity and a hope for all Christians to celebrate Easter on the same day.

### Anchored in hope

In light of the Jubilee, Francis invites us to reflect on the new life Baptism bestows. He notes that baptismal fonts traditionally have eight sides to symbolize Baptism as the 8th Day, the Day of Resurrection, a Day which transcends the normal passage of time.

Martyrs, from the ancient church to contemporary times, provide a most convincing testimony to their hope in eternal life through Baptism.

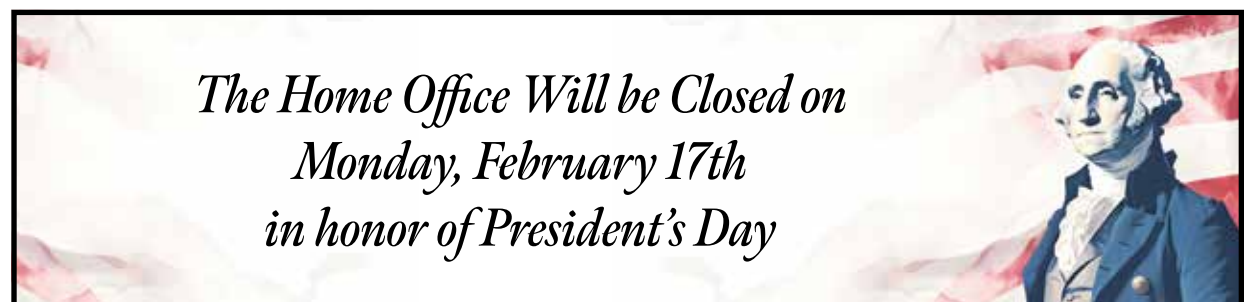
In Mary, hope discovers its supreme witness. Her sorrows led her to become our Mother of Hope.

As 2031 will mark the 500th anniversary of Our Lady's first apparition at Guadalupe, the pope calls on Marian shrines throughout the world to become special places of welcome for pilgrims. He also calls on pilgrims in Rome for the Holy Year 2025 to visit the city's Marian churches and shrines and ask for Mary's motherly protection.

Hope Does Not Disappoint concludes with the pope's outlook for the Jubilee Year 2025 as one of lasting hope in God and rediscovering trust in the Church and society, in our interpersonal relationships, in international relations, in the task of promoting the dignity of all persons, and in respect for God's gift of creation.



**Rev. Thomas  
Nasta  
Chaplain**



### NEWSPAPER GUIDELINES

All copy is due by 4:30pm, THE MONDAY THE WEEK BEFORE THE ISSUE DATE, unless otherwise stated because of special holiday scheduling. All articles are reviewed for possible publication. FCSU reserves the right to edit and format submitted articles and pictures. Remember that JEDNOTA is printed MONTHLY. Submit your articles in ample time for them to be received at the home office.

### ISSUE DEADLINES

#### FEBRUARY 2025 ISSUE

**COPY DATE - Monday, February 3**  
**ISSUE DATE - Wednesday, February 12**

#### MARCH 2025 ISSUE

**COPY DATE - Monday, March 3**  
**ISSUE DATE - Wednesday, March 12**

## Executive Secretary's Message

Happy New Year to all Members! I hope your holiday season with family and friends was filled with joyous celebrations! I am looking forward to another fantastic year for the FCSU.

As we are entering 2025, I would like to remind all Branches of the upcoming deadline to submit reports to the Home Office in order to qualify for a stipend. By February 15th, 2025, an Annual Report must be sent to the Executive Secretary including: a Financial Report, Meeting Attendance Sheets, Branch Officer Directory, Direct Deposit Form, Fraternal Activities Report and Minutes of the Meetings.

By the end of March 2025, the Home Office will pay each Branch \$7.00 per member, provided they have submitted the above reports and met the Bylaw requirements. Below is the Branch Stipend Checklist to refer to as a guide to make sure you qualify for your stipend. This is just a snapshot of requirements to qualify for your 2024 stipend. Please refer to the Bylaws effective January 1, 2023, sections 4.05 and 14.01 for more details. You can find them at: [fcsu.com/national-bylaws.pdf](http://fcsu.com/national-bylaws.pdf).

Please use the 2024 Branch Annual Report forms that were mailed out mid December. You can also locate the paperwork online. Please use the following procedure:

1. Go to FCSU.com
2. Go to the Forms Tab
3. Scroll down to Miscellaneous Forms
4. Scroll to Branch Forms
5. 2024 Branch Annual Report Form Packet is listed first

If you have any questions regarding receiving your stipends or clarification of any Bylaws, please feel free to contact me at 800-533-6682 ext. 120.



**Kevin J. Collins**  
Executive  
Secretary, COO

## UPCOMING EVENTS



### JANUARY 2025

- 1/19** Branch 45 - Mass/Meeting, New York, NY
- 1/24** Branch 682 - Meeting, Struthers, OH
- 1/27** Branch 853 - Mass, Ellsworth, PA

### FEBRUARY 2025

- 2/2** Branch 89 - Meeting (Election), Menomonee Falls, WI
- 2/7** Branch 746 - Mass, Linden, NJ
- 2/12** Branch 259 - Meeting, Struthers, OH
- 2/17** Home Office Closed for Presidents Day
- 2/17** Branch 853 - Mass, Ellsworth, PA
- 2/22** Branch 5P - Meeting, Wyoming, PA
- 2/23** Branch 796 - Meeting, Egypt, PA

For more information, go to the Branch and District announcement pages.

## Seeking Internal Auditor

FCSU Financial® is seeking qualified candidates to apply for the Internal Auditor position which will be held from the time of appointment until the next Convention in 2026 when all positions will be up for election.

The applicant must have been a member in good standing of the FCSU for a minimum of five (5) years, a practicing Catholic, a citizen of the US or Canada; cannot sell life insurance or annuities for any other insurer; and cannot be a national officer in any other fraternal or life insurance company, or if selected must resign from that office.

### Duties - 7.06 AUDITORS

The Internal Auditors shall consist of four members, one of whom shall be elected by the Convention as Chairman.

A candidate for election by the Convention to the position of Internal Auditor cannot be an employee of the FCSU or its subsidiaries. A FCSU employee, a FCSU retired employee or former employee cannot be appointed as internal auditor.

An Auditor must have an associate or higher accounting degree from an accredited college or equivalent accounting experience.

To the extent that they do not conflict with federal statutes, regulatory provisions or other laws related to the tax-exempt status of the FCSU, as the Internal Auditors of the FCSU and of all subsidiaries of the FCSU they shall furnish management with analyses, appraisals, recommendations, counsel, and information concerning the activities reviewed.

The Internal Auditors shall function under the policies established by the Board of Directors. The policies established shall include the following:

- (a) Audit and review on a test basis the supporting invoices for expenditures including the expense accounts of the Officers.
- (b) Have access at all times to the records of the Officers.
- (c) Submit a signed written report and submit same to the Convention and to Annual Meetings of the Board of Directors.
- (d) Demand and receive all property belonging to the FCSU from National Officers who resign or cease to be an officer or branch officer.
- (e) The duties of the Auditors shall be performed throughout the year as appropriate. Semiannually, the Auditors shall review the activities and financial affairs of the Society.
- (f) The Chairman of Auditors, along with the three Auditors, shall submit recommendations or proposals to the Bylaws Committee in time for their meeting five months prior to the next Convention.
- (g) The Chairman of Auditors shall confer with the outside public accountant to determine what work and/or schedules can be prepared by the FCSU auditors to reduce fees.
- (h) Auditors shall ethically perform their duties and maintain proper levels of confidentiality.
- (i) Internal Auditors shall conduct quarterly audits for compliance and adherence to policies and procedures as outlined in these bylaws or as established by the Board of Directors. The Auditors shall furnish the Executive Committee with written analysis, information, and recommendations of the result of their examination. A detailed written report describing their activities, together with any recommendations, corrective actions or findings shall be distributed to the Board of Directors by the Chairman of Auditors at their Board of Directors meeting.

Interested candidates should send a resume and cover letter stating interest and qualifications to:

Ken Arendt, President, CEO

FCSU Financial®, 6611 Rockside Road, Suite 300, Independence, OH 44131  
or email [karendt@fcsu.com](mailto:karendt@fcsu.com)

**APPLICATIONS MUST BE RECEIVED BY MARCH 10, 2025**

## BRANCH TIPEND CHECKLIST

- Conduct at least 2 Branch meetings per year (1 of the meetings must be announced as an election of officers)
- Send meeting announcements 30-days prior to meeting to be published online and in newspaper
- Submit an Annual Report to the Executive Secretary by February 15th, 2025 (Include Financial Report, Meeting Attendance Sheets, Branch Officer Directory with reported fraternal activities and minutes of the meetings)
- Send 1 Branch representative to attend at least 1 District meeting
- Be in good standing with your District by paying current fiscal and outstanding dues
- Provide the Home Office with current information about members (Current addresses, completed change of beneficiary forms, death reports and other required forms)
- Provide a voided branch check

**2024 ANNUAL REPORT FORMS  
DUE BY FEBRUARY 15, 2025**



## January Reflection

How appropriate it is to begin this 2025 Jubilee Year singing, “Rejoice! All People of the Earth.” For centuries, since the 1500’s, Jubilee Years have been faith-filled gifts of the Catholic Church, calling us to spiritual renewal, now every 25 years. God’s almighty, powerful Presence, as a guiding Force, desires greater intimacy within our lives. As we refocus within this special year, we can highlight struggles which threaten our faith practice.

During the past eleven years of his pontificate, Pope Francis has striven, on multiple occasions, including visits to the faithful in different countries, weekly Wednesday catechism lessons, and different writings—including his most recent Papal Bull, “Hope Does Not Disappoint,” in which he declared 2025 a “Jubilee Year of Hope”—all different means to reassure us of God’s great love for us while mercifully daily rescuing us. Yet, we live in a difficult time of secular overload and injustice in many nations. As a loving Father, God offers us the promise of His daily help with a sacramental intimacy. Truly, thus, we are never alone. Our hope is rooted in His Powerful Presence in our lives. We know in faith that God remains in charge of all happenings.

The theme for this Jubilee Year is for us to cling to the Hope with which God can and will bless us as we rejoice and keep our focus on His loving care. May Mary, Mother of God, our Life and Hope, accompany us throughout this 2025 Jubilee Year of Hope.

*Sister Maria Theresa Hronec, SS.C.M.*

### REJOICE! ALL PEOPLE OF THE EARTH (Poetic translation to Slovak hymn melody)

1. Rejoice! All people of the earth.  
Salvation came with Christ’s holy birth.  
**Refrain:** Let us rejoice with song  
and cheer,  
In this blessed New Year.
2. Truly Messiah’s birth revealed  
How prophecies are clearly fulfilled.  
**Refrain**
3. Virgin renowned with royal blood,  
You bore for us the Son of God.  
**Refrain**
4. Gift us, O Christ, that by Your birth  
Grace is restored, we’re given great  
worth.  
**Refrain**

### VESELÍ SA, ĽUDSKÉ STVORENIE

1. Veselí sa, ľudské stvorenie, prišlo k  
nám naše spasenie,  
**ZBOR:** Radujme sa,  
veselíme sa v tomto  
novom roku!
2. Mesiaša narodenie—dosiahlo svoje  
splnenie.  
**ZBOR**
3. Panna z rodu kráľovského—počala  
Syna Božieho.  
**ZBOR**
4. Daj pre Tvoje narodenie—Kriste,  
hriechov odpustenie.  
**ZBOR**

Notes: The New Year hymn, VESELÍ SA, ĽUDSKÉ STVORENIE can be found in the Jednotný katolícky spevník. No. 107. - <https://tinyurl.com/JednotaSong> (Slovakia-- orchestra: 3 female, 2male soloists—3 verses)

## 2025 - Jubilee Year of Hope

Every 25 years the Catholic Church celebrates a Jubilee Year, and 2025 is the Jubilee Year of Hope, taking place now through Jan. 6, 2026, the feast of the Epiphany. Thirty-five million religious pilgrims are expected to visit Rome and the Vatican for this celebration. The home of the Pope, the Vatican is full of cultural significance and houses the largest private collection of art in the world. This will be the 28th jubilee celebrated in the Catholic Church.

## Insights and Viewpoints

**Nehemiah 8: 2 – 4A, 5 – 6, 8 – 10**  
**I Corinthians 12: 12 – 30**  
**Gospel – Luke 1: 1 – 4; 4: 14 – 21**

We begin with the brief introduction by Saint Luke and move to the beginning of Jesus’ ministry. We are told that after Jesus was baptized by John, and was tempted in the desert, he returned home. There is something rather touching in that of all the places Jesus could have begun his ministry, such as Jerusalem, he chose to go to his hometown. While Jesus came as Savior of the World, he never denied that he was born to Mary, and grew up in Nazareth where he learned the carpenters trade. He returns to his hometown to his home synagogue and there reads from the scroll of the Prophet Isaiah, and preaches his first sermon.

Jesus chose the sixty-first chapter of the Prophet Isaiah for his reading, and when he completes it he announces that this passage is fulfilled in their hearing. In contemporary terms it could be said that Jesus began his ministry by presenting his mission statement. It’s a passage in which we are told that he is anointed to bring good news to the poor, to proclaim liberty to prisoners, give sight to the blind, and set free those who are oppressed.

The rest of Jesus’ ministry is his doing just that, and he continues to touch each one of us with his mission. He does so by his personal presence in our lives and in the ministry of the Church, and he does this by using his followers as instruments of his mission. In First Corinthians Saint Paul writes of how this mission of Christ is present within the Church. He speaks

## LIGHT ONE CANDLE

### St. Thomas Aquinas’ Beatific Vision

Fr. Ed Dougherty, M.M., The Christophers’ Board of Directors

January 28th is the Feast of Saint Thomas Aquinas and the 800th anniversary of his birth. It is the culminating feast of a two-year jubilee that began in 2023, with the 700th anniversary of the saint’s canonization. In between those two monumental celebrations was the 750th anniversary of the Angelic Doctor’s death, elevating the time spanning these milestones to an important period of reflection on the profound influence Saint Thomas Aquinas has had on the life of the Church.

A particularly interesting devotion that took place towards the end of this triple jubilee was a tour of the skull of Saint Thomas, which visited various spots in the United States, including the Dominican House of Studies in Washington, D.C., where Father Thomas Petri, O.P., offered a votive Mass. In his homily, Father Petri said: “We don’t believe the body is merely incidental to who we are. St. Thomas was clear. The human person is not just a soul and body. The human soul is such that it needs a body; it’s ordered to a body: not only to learn, to remember, to think, and to imagine, but to move, to communicate, to be visible, so to speak, in the world.”

Concluding the thought, Father Petri said, “Even now, the soul of St. Thomas retains its ordering to this skull, and this skull is ordered to his soul... and it will rise again on the Last Day...”

Father Petri’s meditation is inspired by Aquinas’ study and development of Catholic doctrine. The saint’s endeavor to explain these complex truths of the faith certainly drew him closer to God throughout his life, which seems confirmed in a mystical experience he had just three months before he died. It happened when he was nearing the end of completing his Summa Theologiae, wherein he sought to condense his most important insights about the faith. It was while celebrating Mass on December 6th, 1223, the Feast of Saint Nicholas, that he received this revelation, considered by some to have been a foretaste of the Beatific Vision. Afterwards, he declared: “I can do no more. The end of my labors has come. Such things have been revealed to me that all that I have written seems to me as so much straw.”

Three months later, Aquinas died while on his way to the Second Council of Lyon. Though he did not finish his Summa, it nevertheless stands as one of the monumental achievements in Catholic thought. Before he stopped writing, he offered this description of the Beatific Vision: “The most perfect union with God is the most perfect human happiness and the goal of the whole of the human life, a gift that must be given to us by God.”

Saint Thomas shared this insight to inspire all people to pursue the Beatific vision as the greatest end of the human soul, and, as he came to realize, that end is far more glorious than could ever be put into words.

Father Petri’s meditation is a reminder of how complete our existence promises to be after the resurrection of the body. The veneration of the skull of Saint Thomas Aquinas that created the occasion for this meditation embraces the sign of contradiction at the heart of the Christian faith. We follow in our Lord’s footsteps to take on suffering and even death in a spirit of renunciation of the world to pursue the things of the spirit with faith that God will restore all things in Christ.

of the Church as the “Body of Christ”, and goes on to make a beautiful and detailed analogy of the human body with the members of the Church who make up the Body of Christ. The numerous members of the Church are blessed with particular gifts and he gives a list of the individuals present in the church at his time; apostles, prophets, teachers, of their call to do mighty deeds. There is the list of the ministries that are present; healers, assistance, administration, those who speak in tongues and those who interpret. All of these gifts, so different in many ways, serve one purpose to build up the Body of Christ.

Paul is addressing one of the realities that was present in the early Christian communities, and is still present in the church today. The gifts that are meant to unite us together as one Body of Christ, can be the cause of jealousy and division. When we look at those around us and the

particular gifts that are present, as well as the various jobs or ministries people are called to within the church, we can become judgmental and jealous. We know their faults and weaknesses and can become so focused on them that we fail to see their gifts. We can desire to do a certain ministry or job that we become jealous of those who are asked to do thee, while we are not asked.

The lesson in these readings is one that calls us to follow the example of Jesus and go home, or stay home in our own parishes and communities to carry out the mission Jesus has given us. And to do so as Saint Paul teaches us by looking at our fellow Christians as brothers and sisters who are gifted, as we are, and to use these gifts together so as to truly be the unites as the Body of Christ.

Killian Loch, O.S.B.

## Update From The President Continued from Page 1

where you can view your account balances and make deposits at any time. Logging into our website is quick, secure, and convenient, ensuring you always have access to the information you need. See page 24 for instructions or call us at 800-553-6682 for assistance.

I am proud to announce an exciting milestone for our organization: we are now licensed to do business in eight additional states, bringing our total to 35! This expansion reflects our ongoing commitment to growth and our mission to serve families and communities across the nation. With this broader reach, we can welcome more members into our fraternal family, provide greater access to our financial products, and strengthen the foundation that supports our charitable and cultural initiatives.

Planning for our 2026 convention is well underway, and the anticipation is building! We are currently finalizing the location, and I look forward to sharing the details with you soon. Rest assured, we are working hard to select a venue that will offer an enjoyable and enriching experience for everyone in attendance.

I am excited to announce that our annual Bowling Tournament will take place this April in Kent, Ohio! This event is a wonderful opportunity for camaraderie, friendly competition, and fun for all participants. We are confident this year's tournament will be a success, thanks to the enthusiasm and spirit of our members. Whether you are a seasoned bowler or simply looking for a chance to connect with fellow members, we encourage you to join us. Details about lodging and registration will be published soon.

Springtime means the return of March Mania, an online contest that has become a favorite activity among our members! NCAA Basketball fans create their team brackets and watch each week to see if their team moves on and if they are still in the competition. Please note that the March Mania contest comes with tight deadlines, so it's crucial to follow the dates and instructions carefully to ensure you don't miss out.

Once again, thank you for being a valued member of our society. As we look to the year ahead, we remain committed to providing you with exceptional service, innovative products, and opportunities to connect and grow. Whether you're planning for your family's future, participating in our fraternal activities, or contributing to our charitable initiatives, know that you are an essential part of our community. May this New Year bring you peace, joy, and fulfillment in all your endeavors.



### THE JEDNOTA BENEVOLENT FOUNDATION, INC. 2024 SCHOLARSHIP FUND

## Congratulations to each of our \$500 Recipients

**Calvin Gaspar**

**Alexandra Glova**

**Lauren Grega**

**Micah Krajsa**

**Louis Mariano**

**Martin Meyer**

**Rachel Mills**

**Rebecca Mills**

**Juliette Nichols**

**Anastas Raykov**

## FIRST CATHOLIC SLOVAK UNION BALANCE SHEET AS OF SEPTEMBER 30, 2024

### ASSETS

Bonds	\$481,595,379
Preferred Stock	4,250,000
Common Stock	1,910,632
Mortgage loans on real estate	52,500,501
Property Plant & Equipment	650,659
Cash	24,243,216
Certificate Loans	1,255,047
Other Invested Assets	9,865,046
Investment Income Due & Accrued	5,996,736
Uncollected premiums in course of collection	81,360
<b>Total Assets</b>	<b>\$582,348,576</b>

### LIABILITIES

Life & Annuity Reserves	494,237,172
Liability for deposit type contracts	19,121,003
Death claims payable	300,000
Provision for dividend payable	400,000
Interest maintenance reserve (IMR)	554,806
Asset valuation reserve (AVR)	5,073,907
Accrual for future convention costs	525,000
Post retirement reserve	747,306
Amounts retained as trustee	6,535,638
Other liabilities	312,944
<b>Total Liabilities</b>	<b>\$527,807,776</b>
Surplus	54,540,800
<b>Total Liabilities and Surplus Funds</b>	<b>\$582,348,576</b>

## FIRST CATHOLIC SLOVAK UNION INCOME STATEMENT AS OF SEPTEMBER 30, 2024

### INCOME

Insurance & Annuity Premiums	\$26,650,054
Net Investment Income	19,915,933
Amortization of Interest Maintenance Reserve	283,466
Miscellaneous Income	3,306
<b>Total Income</b>	<b>\$46,852,759</b>

### EXPENSES

Death Benefits	2,121,334
Annuity Benefits	31,916,874
Surrender Benefits	422,621
Interest on deposit-type contracts	- 209,250
Increase in reserves - Life & Annuity contracts	7,715,772
Commissions paid on new contracts	683,965
General Insurance & fraternal expenses	3,097,887
Insurance taxes, state licenses & fees	137,395
<b>Total expenses</b>	<b>45,886,598</b>
Net Gain from operations before dividends	966,161
Dividends paid to policyholders	310,412
Net Gain from operations after dividends	655,749
Net Realized Capital Gains (Losses)	- 384,134
<b>Net Income (Loss)</b>	<b>271,615</b>

### CAPITAL AND SURPLUS ACCOUNT

Capital & surplus, Dec. 31st, prior year	53,424,728
Net Income current year	271,615
Change in unrealized capital gain (loss)	650,019
Change in non-admitted assets	- 166,832
Change in asset valuation reserve	- 147,990
Other gains & losses in surplus	509,260
<b>Net change in capital &amp; surplus current year</b>	<b>1,116,072</b>
<b>Capital &amp; surplus, Dec. 31st, current year</b>	<b>54,540,800</b>



# MEMBER Spotlight



Do you have...

- A business?
- Slovak knowledge?
- A travel adventure?
- An interesting job or hobby?

**WE WANT TO LEARN MORE ABOUT OUR MEMBERS!**  
We're planning to feature members in articles in upcoming issues of Jednota and want to include you! Reach out for details.

[email\\_editor@fcsu.com](mailto:email_editor@fcsu.com)

## Branch 2 Christmas Party

*Submitted by Linda Collins, Secretary*

A jolly time was had by all who attended the festivities held at The Cabin at Avonworth Park on December 12th. Santa brought special gifts for all the children, and chocolates for all the adults! There were a few rowdy rounds of Christmas Bingo with some fun prizes given out! Lively music played while delicious food and drinks were served!



# Save the Date

Plans are underway for our 2025 National Events. Mark the dates now so you don't double book your social calendar. We'll provide more details as the dates get closer. We can't wait to see you. Contact Fraternal Activities Director Joanne Fibbi with questions.



**Saturday, June 21**

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**Saturday, June 28**

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**July 2025**  
Date and Location To Be Determined

## MEMBER TRAVEL ADVENTURES

### Beautiful Children of Tanzania

I am walking down a red dirt road through a remote village near Arusha, Tanzania with my fellow missionaries. Various sights and smells perk my interest as I see banana and papaya trees surrounding me. Abruptly we come to a stop but to my surprise I am standing in front of three beat-up wooden walls with a curtain as the door and metal plates as the ceiling. Soon after, a family of six, appears from behind the curtain and greets us all in a foreign language that we are unable to understand. Our interpreter steps forward and begins explaining our mission and our reason for being there. We then provide the family with numerous supplies (water, flour, milk) necessary for their survival. The grateful expression on their faces is unforgettable. Later that day, the family and others in the village teach us how to prepare and cook meals traditional to their culture, and do the laundry by hand. After staying in this foreign but warm place for a few hours, we then move on to other settlements to deliver more food.



Contemplating the hardships such as scarce resources or limited shelter that I had seen that day, I could finally understand and realize how deprived and impoverished some people are around the world. Throughout this Mission trip, I developed a love and passion for helping others in need. Simply because I was overcome by a feeling of joy knowing that I am enhancing someone's life.

During my three weeks in Tanzania, I passionately cared for babies and children at orphanage called Upendo (meaning "Love" in Swahili). In the afternoon we volunteered at street home called Msamaria located in foothills of Mount Kilimanjaro. We served as "big" brothers and sisters to the dozens of children who were abandoned in their childhood.

Despite our obvious differences I felt a connection with those kids. Most of the younger children were unable to speak English, which made it difficult to communicate. Nevertheless, we both found ways to communicate. I used my limited Swahili language which consisted of numbers and greeting. Not only was I able to form closer relationships with some children and adults, but I also adapted some of their beautiful culture and values. This was the most rewarding part because I learned appreciation and showed my love to these children by respecting and being a part of their culture.

This Mission Trip gave me an opportunity to experience the truths and wonders of the world through my own eyes and actions. I came back home knowing that not only was I able to help those in need in Tanzania, but also grow as a person. I saw and lived what most others never get to experience in real life.

Some people asked me "Why would you ever want to go to Africa?" I can proudly answer that I did it because I simply wanted to spread my love and help others. I am already looking forward to my next mission trip to El Salvador this February. I will be assisting professionals who will be providing medical services to residents.

*Sofia Fedoriouk, Branch 24*





# Answering THE CALL

## Recent Donations made by Branch 181

Submitted by Vicki Hricik, Recording Secretary

The St. John the Baptist Society (Branch 181) of United, PA recently donated \$1000.00 to the University of Pittsburgh Medical Center (UPMC) Children’s Hospital Foundation of Pittsburgh, PA. The donation will specifically benefit the children in the Cardiology Department through The Child Life Program and Pennies from Heaven Fund. The Child Life Department provides developmental, social, and emotional support to children during their hospital stay. The Pennies from Heaven Fund helps to ease financial hardships for parents so they can stay with their children in the hospital. All donations go directly to families in need whether it is assistance with transportation, food, sibling care or other expenses.

Lindsay Patty is the Clinical Leader at Children’s Cardiac Intensive Care Unit and suggested the foundation would appreciate this donation. Her husband, Robb Patty and children, Reid and Wells, are members of Branch 181.

Branch 181 also made a \$1000 donation to St. Jude Children’s Research Hospital in Memphis, TN. St. Jude leads the way the world understands, treats and defeats childhood cancer and other life-threatening diseases.



Robb, Lindsay, Reid and Wells Patty

## Successful District 11 “Give Thanks” Dance

Submitted by Karen Greggs, Recording Secretary

District 11 held a “Give Thanks” dance on November 2nd with over 50 people in attendance. The “cover charge” to attend was a cash donation or non-perishable item to be donated to local food banks. Branches 200, 401 and 429 participated. The dance was a successful event with generous contributions from the attendees that were distributed to the Westmoreland County Food Bank, the Ford Memorial United Methodist Church Food Bank and the Butler County Food Bank.

## Stay Connected with Us! Update Your Contact Information Today

As a valued member of FCSU Financial, it’s important to keep your contact information up-to-date. This ensures you receive the latest updates on your policies, as well as news about our fraternal activities and benefits.

LET US KNOW IF YOU’VE HAD ANY CHANGES TO YOUR:

- Address • Phone Number • Email Address
- Marital Status • Death of a Loved One



# FRATERNALISM IN ACTION

## GIVING BACK



*Fraternalism is based on the idea that people have a responsibility to help each other. The FCSU Financial has a passion for helping our members help others. We encourage our branches and districts to find community projects that will enhance the lives of those who are less fortunate. Our Catholic faith tells us “do not forget to do good and to share with others, for with such sacrifices God is pleased”. The FCSU extends our deep gratitude to the following branches and districts who worked together in generosity and kindness to make a difference. The FCSU will donate \$250.00 to each of these remarkable charities.*

### District 12 St. Andrew the Apostle Church Food Bank



At the annual meeting, the Hlinka District, District 12, collected food staple items for the St Andrew the Apostle Church Food Bank. The food bank distributes to people who are food insecure in the mid Monongahela River valley. Some of the communities are Charleroi, Donora and Monessen, PA to name a few. District representative Charles Boone also presented the \$250 donation from the Fraternalism In Action program to round out the help during the Holiday Season.

### Branch 853 Washington Area Humane Society

Charles Boone presented the \$250 donation from the Fraternalism In Action program to the humane society.



### Christmas Giving Tree: A Tradition of Generosity for Branch 746 Members

The Christmas Giving Tree at Holy Family Church in Linden, NJ has been a beloved tradition for many years, bringing joy and hope to those in need. Organized by the parish, the tree is adorned with ornaments, each representing a gift for someone less fortunate. Members of Jednota Branch 746 participated enthusiastically this year by selecting ornaments and purchasing gifts that were needed by the less fortunate.

This year, as in the past, donations were generously given to Mercy House of Newark, continuing a legacy of compassion and community support. We are grateful for everyone’s kindness and for keeping this heartwarming tradition alive, spreading the true spirit of Christmas.



Alter servers and Branch 746 members, brothers Oliver and Patrick Feco joined by our newest Jednota member, Father Tadeusz Mierzwa, PhD.

**We would love to see YOUR branch and district featured here! It’s easy to do.**

**By sharing your Fraternalism in Action event on this page you help give other branches and districts ideas of how they, too, can contribute to the idea of helping others through fraternalism. Contact the Home Office at [branch@fcsu.com](mailto:branch@fcsu.com) or [district@fcsu.com](mailto:district@fcsu.com) for eligibility forms and guidelines.**

## Your Privacy Matters

We want to assure you that your personal information is used solely for maintaining accurate records and serving your needs. We do not sell or share your information with third parties.

Keeping your records current helps us serve you better. Updating your information is quick and easy—just contact us at 800.533.6682 ext 125, email [juliec@fcsu.com](mailto:juliec@fcsu.com) or visit our website at [www.fcsu.com](http://www.fcsu.com). Thank you for helping us stay connected and continue supporting you and your family!



# Slovak Christmas Eve Vilija at St. Andrew Abbey 2024

Submitted by Thomas Ivanec, Region 6 Director

The Benedictine monks of St. Andrew Svorad Abbey in Cleveland, OH, in conjunction with the Cleveland Slovak Radio Club, hosted their annual Vilija on Sunday, December 8, 2024. Many members of FCSU Financial were among the sell-out crowd of 320 attendees including National President Ken Arendt and his wife Theresa and National Chairman of Auditors Gregory Maurer. All of the Branches in District 10 were represented: 1, 24, 228, 450, 553, and 855.

Held in the cafeteria of Benedictine High School on the Abbey grounds, the Vilija featured a traditional meatless Christmas Eve "feast" of oplatky with honey, fruit and nuts, mushroom soup, fish, green peas, bobalky, pirohy, and poppy seed and nut rolls.

The luncheon began with prayers and songs in Slovak and English by the Benedictine monks, led by Abbot Gary Hoover, and joined by Vilija Emcee Fr. Michael Brunovsky, and Brother Gabriel Balazovic. The monks then brought the first course of mushroom soup to each table. FCSU Financial donated funds toward the food which was prepared and plated by members of the Cleveland Slovak Radio Club who are also members of the FCSU. FCSU Members who worked the event included: Milka Anderko (Branch 855), Mark Cvicela (Branch 24), Maria Cvicela (Branch 24), Vlad Cvicela (Branch 24), Joe Elias (Branch 1), Dana Glova (Branch 24), Emma Halley (Branch 24), Susie Halley (Branch 24), Jana Horvath (Branch 1), Martin Kulik (Branch 1), Milan Kobulsky (Branch 450), Terezia Nosek (Branch 24), Joseph Oros (Branch 24 Treasurer), Adriana Scally (Branch 450), Lukas Scally (Branch 450), Karin Scally (Branch 855 Vice President), and Tim Scally (Branch 855). The Radio Club is headed by President Henry Horvath (FCSU Supreme Court Member and Branch 855 Auditor).

After the meal, attendees were treated to a performance of Eastern Slovak folk dances by the Lúčina Slovak Dance Ensemble, directed by Thomas Ivanec who also is FCSU Region 6 Director and Branch 24 Member. Many of the dancers are members of the FCSU as well, including Branch 24 President and FCSU Supreme Court Member John Moynihan, Branch 1 Member Adam Hornack, and Branch 24 Members John Allen McIntyre, Lexi Glova, and Anna Nosek. Then, Fr. Michael pulled winning tickets for the 24 baskets of the Vilija Raffle which was sponsored by the FCSU. The raffle was coordinated by Barbara Sutila (Branch 855 President, District 10 Secretary, and FCSU Branch Liaison), Ann Sutila (FCSU National Auditor, District 10 Treasurer, and Branch 855 Treasurer), and Terri Ivanec (Branch 24 Member). All raffle proceeds went directly to support the monks of St. Andrew Abbey. Ralph Szubski, the Accordion Man, provided music for dancing and listening pleasure throughout the day.





# A Festive Celebration: Branch 746's Christmas Party Brings Joy to All

*Submitted by Sabina Sabados, Region 1 Director*

The Branch 746 Christmas party held on Sunday, December 22, 2024 was an absolute blast, filled with laughter, festive cheer, and fun activities for all members. Held in the warm and welcoming atmosphere of Bistro 1051's glass atrium room, members gathered together for an afternoon of fun and games, all while celebrating the season and making unforgettable memories.

The afternoon kicked off with a meeting featuring the Election of Officers and exciting discussions about next year's plans. But the real fun began with the Christmas-themed games that had everyone in fits of laughter. One of the highlights was the reindeer antler tossing game, where participants tried to toss hoops onto inflatable reindeer antlers. It was a hilarious sight, with both beginners and seasoned tossers giving it their all for a shot at winning fantastic prizes. The hilarious Gift Unwrapping Challenge required participants to don bulky baking mittens, which made getting to the prize inside a wrapped box both challenging and entertaining. Another crowd favorite was the Build a Snowman Contest, where the most creative (and sometimes hilarious) snowman sculpture took home a big prize! These and other games offered fantastic prizes and added lots of laughter to the festivities.

The celebration concluded on a high note with the singing of Slovak Christmas carols. Voices rang out in unison, filling the atrium with holiday melodies and the warmth of shared community.

As Christmas is a time of giving, members also brought donations of socks for the "Soul Mates" drive as well as donations of non-perishable items for the St. John the Apostle Pantry. Branch 746 would like to wish everyone a happy and healthy 2025. Šťastný a požehnaný nový rok 2025 Vám všetkým prajeme!



## Branch 45 Members Committee



St. Matthew's Branch 45 held an annual meeting on December 1, 2024 at St. John Nepomucene Church in NYC with its committee and elected new officials for year 2025.

From Left Front: Antonia Krajcovic (Trustee), Maria Jurasi (Financial Secretary), Anna Korcak (Trustee)

From Left Back: Joseph Jurasi (President), Maria Zakovic (Recording Secretary), Jozef Korcak (Sports Coordinator), Renata Jurasiova-Vasil (Vice President), Anton Kucharovic (Sports Coordinator). Not pictured: Jozef Jurasi (Sports Coordinator)

## Branch 40 Officers



Branch 40 held its Annual Meeting on Sunday January 4th at Chippers Grill in Streator, IL. The Election of Officers was held at this meeting. A buffet luncheon was enjoyed by branch members and guests following the meeting.

From Left: Emma Graves (Recording Secretary), Margie Pavlick (Auditor), Rick Tutokey (Auditor), Veronica Manzella (President), Theresa Graves (Financial Secretary/Treasurer), Aggie Hatzer (Auditor), Jerry Harcharik (Spiritual Advisor), Tim Graves (Vice President/Region 7 Director)

## Branch 181 Officers



From Left: Richard Mizikar (Financial Secretary/Treasurer), Vicki Hricik (Recording Secretary), Darlene Patty (President) and Edward Mizikar (Vice President)

### Welcome New Member

Branch 24 introduces Beau Arthur Gustafson, born on June 28, 2024. He is the son of Elizabeth and Craig Gustafson and the grandson of Mark and Julianna Zamiska of Newbury Twp., OH.





## Beau Arthur Gustafson





## Branch 716 Events

*Submitted by Emily Lysakova, Recording Secretary*

Branch 716 hosted its second semiannual meeting of the year on Sunday, October 20, 2024, at St. John Nepomucene Church, 411 E 66th St, New York, NY. The meeting discussed events for the rest of the 2024 year and held the reelection of branch officers.

On December 8th, 2024, branch members and parishioners gathered for the annual St. Nicholas (Mikulaš) celebration at St. John Nepomucene Church. Attendees enjoyed festive Christmas carols and music, accompanied by a delightful array of Christmas pastries and cookies. Branch President Eva Lysakova and Milka Hlinkova prepared a traditional lunch featuring Segedínsky guláš with dumplings and classic chicken schnitzel with potato salad. The highlight of the celebration was a visit from the iconic St. Nicholas, joined by an angel and devil, adding a magical touch to the festivities.

The holiday spirit continued on December 15, 2024, when Branch 716 and Branch 45 under District 16 attended a Christmas “Vigilia” dinner after Sunday Mass. The hall at St. John Nepomucene Church was decorated with colorful banners and Christmas trees, creating a warm and festive atmosphere. Attendees sang along to traditional Slovak Christmas carols and enjoyed a menu of traditional holiday dishes, including Kapustnica, fried fish, and potato salad, prepared by parishioners.

We extend heartfelt thanks to everyone who joined these events and helped make them a success. Wishing all a joyous holiday season and a happy New Year!



## Sole Mates Across the Americas

There is still time to donate socks for the homeless this winter season. If your branch or district collected socks for the Sole Mates Across America initiative, please send information and photos to Joanne Fibbi at [jfibbi@fcsu.com](mailto:jfibbi@fcsu.com).

## District 16 Vigilia

*Submitted by Renata Jurasiova-Vasil, Financial Secretary*

Msgr. Stephen Krasula District 16 in NYC, St. Matthew’s Society, Branch 45, and St. Stephen the Martyr Society, Branch 716 were part of the traditional annual Christmas Eve dinner “Vigilia 2024”. The atmosphere was amazing and everyone sang Slovak Christmas carols and flashed back on memories on how traditional Slovak Christmas Eve takes place.



From left: Jozef and Anna Korcak, John and Eva Lysak, Maria Zakovic, Maria Jurasi with grandson Janik Vasil, Peter Gaspar, Zelmira Beckova-Kucharovic, Anton Kucharovic, and Renata Jurasiova-Vasil.

## Branch 166 Hosts Meeting



Branch 166 of Binghamton, NY had its annual business meeting at the Little Venice restaurant on Sunday, November 10, 2024. The theme was “Friends are Family you Choose”. President Morgan Dendler, Secretary Judie Dendler, members Carol Meeker, John Lauko, Ted Fendick, Dee Congdon, Mario Button, and guest Jacqueline Fendick were in attendance. The absence of our recently departed Vice President William Wallick was felt by all. Our next meeting is scheduled for May 3, 2025. The place of the meeting is to be announced.



## Branch 45 Continues Vigilia Tradition

*Submitted by Jozef Jurasi, Sports Coordinator*

Annually our branch gets together for a Christmas Dinner – “Vigilia” at St. John Nepomucene Church in NYC after the Slovak mass. As tradition continues, this year on December 15, 2024, together we said a prayer, sang traditional Slovak Carols, ate traditional Slovak food unique for “Vigilia”, in a beautifully decorated hall full of attendees with an excellent Christmas atmosphere.



## Plank Painting with Branch 853

*Submitted by Monica Boone, President*

Recently three Branch 853 members, Marianne Rodacy, Susan Painter and Monica Boone took part in a “plank painting” program at the Bethel Park Library in Bethel Park, PA.

By supporting your community library, branch functions can be inexpensive and fun.







## Christmas with the Slovak Children of Lipka Academy

Submitted by Marianna Fecova, Director, Lipka Academy (Branch 746 member)

Christmas is the most beautiful holiday of the year, bringing humanity, joy, peace, and above all, love. These values are well understood by the children of the Slovak language school - Lipka Academy, who delighted everyone with their program on Sunday, December 15, 2024 at Msgr. Komar Hall in Linden, NJ.

The Christmas atmosphere, magical charm, carols, and the story of Jesus' birth was the premise of this year's program which was all conducted in the Slovak language. The more than 50 children of the

weekend language school showcased their talents to an audience of more than 150 parents, friends and members of FCSU Financial. Branch 746 is a proud supporter of Lipka Academy as members care deeply about the young Slovak generation growing up in the USA and ensuring that they learn about the heritage and culture.

The event was also attended by the new priest and administrator of the Slovak-American parish of the Holy Family in Linden, NJ, Father Tadeusz Mierzwa. He enjoyed the children's performance and appreciated the effort to preserve the Slovak language among the youngest generation. Although Father Tadeusz is of Polish descent, from his first day in our parish, he has worked to ensure that Masses are celebrated in Slovak. He is also an exemplary student of Slovak at Lipka Academy. We are delighted and grateful for his support in building the Slovak-American community. Slovak masses are observed at the parish every Sunday at 9:30am and starting in February, there will be a children's Mass on the first Sunday of every month, followed by breakfast—a wonderful opportunity to meet and connect.

Branch 746 members had the opportunity to speak with Father about this plans for the parish as well as present him with a financial donation to Holy Family church. The event was a wonderful opportunity for all generations to interact and reminisce about the Slovak traditions during Christmas and concluded with a visit from Santa!



The youngest class of Lipka Academy singing Slovak Christmas carols



The Holy Nativity as reenacted by the children of Lipka Academy



Region 1 Director, Sabina Sabados, pictured with Father Tadeusz Mierzwa of Holy Family Church

## Vianočná oslava v Lipke Academy spolu s členmi Jednoty, Branch 746

Vianoce- najkrajšie sviatky roka. Prinášajú so sebou ľudskosť, radosť, pokoj a predovšetkým lásku. Tieto hodnoty poznajú aj deti z Lipky Academy, ktoré svojim programom potešili všetkých prítomných.

Vianočná atmosféra, tajuplné čaro, vianočné piesne a príbeh o narodení Ježiška. To všetko sa dalo zažiť v Lipke Academy. Celý program sa niesol v slovenskom jazyku, nakoľko slovenčina je živým jazykom aj u mladej generácie žijúcej v USA a práve udržiavaním a pracovaním na jej zachovaní vďačíme aj členom Prvej Slovenskej Katolíckej Jednoty, Branch 746 na čele s ich regionálnou riaditeľkou Sabinou Sabados, ktorí nás finančne znovu podporili a aj vďaka nim máme možnosť rozvíjať a skvalitňovať výučbu slovenského jazyka. Vážia si našu prácu a veľmi im záleží na mladej slovenskej generácii vyrastajúcej v USA. Aj vďaka nim Lipka Academy má možnosť sa posúvať a rásť a poskytovať svoje služby všetkým, ktorí majú o udržanie jazyka záujem. Zo srdca im ďakujeme za finančnú pomoc, podporu a možnosť vždy ich vidieť na našich vystúpeniach.

Vystúpenia sa zúčastnil aj nový kňaz a administrátor slovensko- americkej farnosti Svätej Rodiny v Linden, New Jersey, otec Tadeusz Mierzwa, ktorý sa tešil z vystúpenia detí a udržiavania slovenského jazyka aj u najmladšej generácie. Otec Tadeusz je poľského pôvodu, ale od prvého dňa v našej farnosti pracuje na tom, aby sväté omše boli v slovenčine a preto je aj vzorným študentom slovenčiny v Lipke Academy. Tešíme sa a sme vďační za podporu a budovanie slovensko- americkej komunity. Všetci ste vítaní na slovenských omšiach každú nedeľu o 9:30 ráno a od februára každú prvú nedeľu v mesiaci na detskej omši, po ktorej sú prichystané raňajky s cieľom stretnúť sa a porozprávať.

Veríme, že si každý odniesol len tie najkrajšie zážitky a že v tejto tradícii budeme v zdraví aj naďalej pokračovať.

## Branch 553 Hosts Akron Vilija

Submitted by Rick Schen

The Slovak J Club hosted a Vilija on Sunday, December 15th. Father Francis Basa did the narrative on the Slovak supper. Reverend Simon Mino, a priest from Slovakia, led the group in singing carols and Reverend David Durkee sang O Holy Night! The crowd enjoyed the accordion music, played by Slovak Anthony Culkar.







FCSU members, it's time once again for March Mania, one of the biggest, most exciting and fun events in all of sports. March Mania is based on the NCAA Division I men's basketball tournament. It includes 68 teams competing in seven rounds of competition. The final round – known as the Final Four – is played with the winning teams from each of the four brackets in the tournament.

The NCAA Men's Division I Tournament Committee seeds the teams in the established brackets. On Selection Sunday all teams and their brackets are announced. This year, watch for the selections on **Sunday, March 16th**.

**FCSU MARCH MANIA RULES**

Each member must be 18 years old, have an active policy and be in good standing.

1. Limit of one entry per person.
2. Each player must use their own, unique email address – no sharing of addresses.
3. Each player must complete the entry form below.
4. Mail your entry form to the address shown on the form.
5. Entry must be postmarked by **March 1, 2025**.
6. Entry form must be received by **March 7, 2025**.
7. Once your entry is reviewed and found to be in good standing, an email will be sent to you to enter the online pool. Please print your email address clearly on the entry form.
8. Check your email and junk/spam folders frequently for this entry email from the FCSU.
9. Once you receive the email, follow the instructions to sign up on the game site.
10. The deadline to set up your account on the game site is **Wednesday, March 12, 2025**, no exceptions.
11. Once you have signed up on the game site, your account will be frozen.
12. Your account will reopen on **Monday, March 17, 2025 at 5:00 pm**.
13. All pool rules will be listed on the official contest website. This pool is conducted by a third party, all play is online.

**FCSU March Mania Prizes**

- 1st Place - \$1,000**
- 2nd Place - \$750**
- 3rd Place - \$500**
- 4th Place - \$250**
- 5th Place - \$50**



**2025 ENTRY FORM**

Print Legibly – Entry must be completed in full. Missing information will be cause for disqualification.

Branch #: \_\_\_\_\_

Name: \_\_\_\_\_

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

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

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

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

**THIS FORM CAN NOT BE EMAILED!**

Mail Entry Form to:  
 2025 MM Contest, FCSU Financial  
 6611 Rockside Rd., Suite 300, Independence, OH 44131  
 Multiple entries may be mailed in the same envelope

**PLEASE PLAN ACCORDINGLY**  
**Postmarked no later than March 1, 2025**  
**Received on or before March 7, 2025**

**2025 FCSU International BOWLING TOURNAMENT**



Show our bowlers they have your support with a lane sponsorship sign. Your sign will be on display at the bowling alley during the two days of tournament play.

**BECOME A SPONSOR TODAY!**

**LANE SPONSORSHIP LEVELS**

- Individual FCSU Member..... \$ 50
- FCSU Branch or District ..... \$100
- Business ..... \$150

Sign dimensions: 24" x 18" (horizontal or vertical)  
 Email your sign copy to [jfibbi@fcsu.com](mailto:jfibbi@fcsu.com) or print your copy below:

\_\_\_\_\_

\_\_\_\_\_

**PATRON LEVELS**

- Bronze Donor ..... \$ 50     Silver Donor .....\$100
- Gold Donor ..... \$250     Platinum Donor .....\$500

Your name will be on welcome sign at the bowling venue, headquarters hotel and acknowledged during the Celebration Dinner.

**DEADLINE: APRIL 1, 2025**

All donations will be used for monetary prizes or to purchase raffle and door prizes.

Name: \_\_\_\_\_

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

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

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Please make checks payable to: FCSU Financial  
 Write Lane Sponsor or Bowling Patron on the memo line  
 Mail to: Joanne Fibbi, Fraternal Activities Director  
 1741 Hempstead Lane, Pittsburgh, PA 15241

**THANK YOU FOR YOUR SUPPORT!**

**FCSU Financial awarded over \$200,000 in Scholarships in 2024!**

**OVER \$200,000**

**Canadian Bowler Celebrates 94 Years!**

*Submitted by Jim Szabo*

On November 25th, Branch 785 celebrated the 94th birthday of Jara Ragan who has been a lifelong bowler and active member of our branch. She has participated in dozens of the FCSU bowling and golfing tournaments. Her bowling team was made up of herself and her three daughters Joelyn Ragan, Anne Mitro and Cathy Szabo. Their team name was The Ragan Girls. They were very successful finishing first many times. Her local bowling team includes her granddaughter Jessica Szabo. Jara is an enthusiastic supporter who rarely misses an opportunity to cheer on her team.





# FCSU Bowling Tournament 2025



April 26-27 • Kent, OH

## SAVE THE DATES:

Saturday, April 26th / Sunday, April 27th

**VENUE:** Kent Lanes - The 11th Frame  
1524 S. Water St., Kent, OH

**HOTEL:** Sheraton Suites Akron Cuyahoga Falls  
1989 Front St., Cuyahoga Falls, OH

**COST:** \$25 per event (Members) / \$30 per event (Guests)

- ▶ The two-day competition will be held on Saturday and Sunday.
- ▶ Two events will be played on Saturday and one on Sunday. We hope these changes will make it convenient for more members to join in this fun competition.
- ▶ Bowlers will compete in Mixed Teams and Doubles Events, with gender-specific competition in the Singles Event and All Events.
- ▶ We will host a grand Celebration Dinner on Saturday evening, with no charge for members. Guests may attend at a reduced cost.
- ▶ We encourage bowlers of all skill levels to join in the Fun and Fraternalism.

**REGISTRATION AND HOTEL INFORMATION COMING SOON.**



## FIRST CATHOLIC SLOVAK UNION

helps its young members succeed through education by awarding over \$142,000 in scholarships each year.

### SCHOLARSHIP CATEGORIES

CATHOLIC GRADE SCHOOLS (5-8 gr)	\$500
CATHOLIC HIGH SCHOOLS	\$1,000
VOCATIONAL/TRADE SCHOOLS	\$1,000
COLLEGES	\$1,500
GRADUATE SCHOOLS	\$1,500

# FCSU SCHOLARSHIP OPPORTUNITIES!

## RULES AND REQUIREMENTS

**Applicants must have:** a minimum of \$5,000 of reserve insurance (Ordinary Whole Life, Twenty Pay Whole Life, or Single Premium Whole Life), or minimum of \$25,000 JEP policy (on new policy); or minimum of \$1,000 of Juvenile Life Savings; or minimum of \$500 in an annuity or Coverdell IRA with the FCSU for at least **three years** prior to April 1st of the year in which they are applying.

Applicants are eligible to win once in each of the 5 categories.

All scholarship winners must maintain an active policy during their school years.

**Applicants must submit** an official Scholarship application obtained from a branch officer, the Home Office or [www.fcsu.com](http://www.fcsu.com) and mail it to: FCSU Scholarship Program, 6611 Rockside Rd, #300, Independence, OH 44131 or email to [scholarship@fcsu.com](mailto:scholarship@fcsu.com).

**Winners will be chosen** by the Scholarship Committee and checks will be made payable to the winners.

Applications available at [WWW.FCSU.COM](http://WWW.FCSU.COM)  
([www.fcsu.com/membership-benefits/scholarships](http://www.fcsu.com/membership-benefits/scholarships))



Applications must be **received** by **MARCH 20, 2025**  
For more info call us at 800.533.6682 ext.114



## BRANCH ANNOUNCEMENTS

**All new BRANCH Announcements should be sent to [branch@fcsu.com](mailto:branch@fcsu.com)**

### BRANCH 1 – LAKEWOOD, OH

Branch 1 is participating in the District 10 fraternal event of attending a Cleveland Monsters Hockey game on Saturday, April 5, 2025 at 7:00pm at Rocket Mortgage Field House in downtown Cleveland. Branch 1 members who wish to attend will receive a free ticket. Additional tickets for non-member guests may be purchased for \$27.00. Reservations are required and available by calling Rochelle Popovich at 216-789-6390. The deadline to order tickets is February 28th. Order now and join other FCSU District 10 members in this family-friendly event of fun and fraternalism.

Wishing everyone a very Happy New Year filled with health and happiness.

**Submitted by Barbara J. Golias,  
Secretary**

### BRANCH 5P – EXETER, PA

The Saint John the Evangelist Society will hold a meeting on Saturday, February 22, 2025 at 11:30am at Angelo's Restaurant and Pizza, Midway Shopping Center, 1000 Wyoming Avenue, Wyoming, PA. Pizza luncheon will be provided.

On the agenda will be a discussion of branch business and activities. Members are invited and encouraged to attend. Members who want to attend should contact Marion Rubino, President, by February 20th at 570-693-0399.

**Submitted by Mary Jo Rubino,  
Recording Secretary**

### BRANCH 19 – BRIDGEPORT, CT

The St. Joseph Society will offer a mass in celebration of the feast day of our patron saint, St. Joseph, for the living members of our branch on March 9, 2025 at 8:30am in Sts. Cyril & Methodius Church, 79 Church St., Bridgeport, CT.

The first meeting of the year will be held via Zoom on Sunday, March 9th at 10:00am. Officers' reports will be given and plans for activities during the year will be discussed. We cordially invite interested members to join our Zoom meeting:

Link: [tinyurl.com/Jednota1](https://tinyurl.com/Jednota1)  
Meeting ID: 731 995 9778  
Passcode: 3jGbmh

If you have any questions, please contact me at [csteacher3@gmail.com](mailto:csteacher3@gmail.com). We look forward to reconnecting with our members.

**Submitted by Deborah M. Nelson,  
Secretary**

### BRANCH 23 – JOHNSTOWN, PA

Branch 23 will hold our 1st annual meeting on Sunday, April 6, 2025 at 1:00pm. This meeting will be held at the Graystone Restaurant located in the Graystone Apartment Building on 375 Theatre Drive, Johnstown, PA. All new and long-time members of Branch 23 are welcome. We need more members to join us. Please come and see what

you're missing. Bring new ideas or just bring yourself for a nice lunch with fellow members. A light lunch will be served. Any questions, call Theresa at 814-254-2532.

**Submitted by Theresa Cassat,  
Financial Secretary**

### BRANCH 24 – CLEVELAND, OH

Branch 24 is participating in the District 10 fraternal event of attending a Cleveland Monsters Hockey game on Saturday, April 5, 2025, at 7:00pm at Rocket Mortgage Field House in downtown Cleveland. Branch 24 member tickets will be \$7.00. (Tickets must be paid in full at \$27. A \$20 refund will be given at the game.) A non-branch member ticket is \$27.00. Reservations are required and available by contacting Fran at 216-308-1728. The deadline to order tickets is February 28th. Order now and join other FCSU District 10 members in this family-friendly event of fun and fraternalism.

**Fran Strekal, Fraternal Activities**

### BRANCH 45 – NEW YORK, NY

The St. Matthew the Evangelist Society, Branch 45, will hold a meeting on Sunday, January 19, 2025, at 1:00pm after the Slovak mass at St. John Nepomucene Church, 66th Street and 1st Avenue, New York, NY. We urge all members to attend this meeting.

**Submitted by Maria Jurasi,  
Financial Secretary**

### ČLENSKÁ SCHÔDZA SPOLKU SV. MATÚŠA Č. 45 1KSJ V

Oznamujeme členom nášho spolku, že sa uskutoční členská schôdza sv. Matúša č. 45 1KSJ v New Yorku po slovenskej svätej omši v nedeľu 19. januára, 2025 o 13:00 hodine v osadnej hale slovenského kostola sv. Jána Nepomuckého na Prvej Avenue a 66-tej ulici. Láskaovo žiadame našich členov o aktívnu účasť na tejto schôdzi.

**Mária Jurášiová - pokladníčka**

### BRANCH 89 – MILWAUKEE, WI

Please join us for our meeting on Sunday, February 2, 2025 at 11:30am. On the Agenda: Election of Officers, donations and activities. Members are free. Guests are welcome but will pay for their own meal and beverages.

Location: Bandero County Wood Grill (Formally Brisco County)  
N96W16865  
Cumberland Court  
Menomonee Falls, WI  
That is at Highway 41 North and County Q Exit

Please call to make your reservation by January 27th. You MUST CONFIRM by calling Branch 89 President, Mike Novak, at 414-445-5382.

Please make checks payable to KNIGHTS OF ST. MARY AND JOSEPH BR 89. Mail to: Mike Novak at 3237 N. 93rd St. in Milwaukee, WI, 53222.

**Submitted by Mike Novak, President**

### BRANCH 166 – BINGHAMTON, NY

SAVE THE DATE: Our next meeting is scheduled for May 3, 2025. Details to follow in an upcoming announcement. Wishing our members a happy and prosperous new year!

**Submitted by Judie Dendler,  
Secretary**

### BRANCH 181 – UNITED, PA

The St. John the Baptist Society members are invited to the dinner meeting at Aroma Italiano at 5:00pm on Saturday, March 29, 2025. It is located at 220 Ligonier St., Latrobe, PA. BYOB if desired. Reservations are required, so please RSVP by Thursday, March 20th to Vicki at 724-433-8469 or Darlene at 724-493-8712. Walk-ins without a reservation will not be served dinner. The agenda will include planning for the Annual Family Picnic and other branch activities.

This will be a combined branch and district meeting. Dinner will be served first, then The George Onda District - District 3 meeting will take place with the Branch 181 meeting to follow.

We look forward to a great turnout!

**Submitted by Vicki Hricik,  
Recording Secretary**

### BRANCH 228 – LORAIN, OH

Branch 228 is participating in the District 10 fraternal event of attending a Cleveland Monsters Hockey game on Saturday, April 5, 2025 at 7:00pm at Rocket Mortgage Field House in downtown Cleveland. Branch 228 members who participate will receive a free ticket for themselves and one (1) guest if they choose to do so. Additional tickets for non-members may be purchased for \$27.00. Reservations are required and MUST be made by Thursday, February 28th.

Please call Lisa at 440-960-2111 to make your reservation.

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

### BRANCH 228 – LORAIN, OH

The St. John the Baptist/Holy Trinity Lodge, Branch 228 will hold their next meeting on Monday, March 17, 2025 at 7:00pm IN-PERSON at the American Slovak Club on 30th and Broadway in Lorain, OH.

This past December's election results for Branch 228 officers were as follows: Luis Palos (President), Ryan Trifiletti (Vice-President), Lisa Trifiletti-Palos (Financial Secretary), Theresa Arendt (Activities Director/Auditor) and Thomas Zuffa (Recording Secretary) were all re-elected to one-year terms expiring December 31, 2025.

For Representatives to the American Slovak Club Board of Directors, Kathy Trifiletti and Ryan Trifiletti were re-elected to a 3-year term expiring December 31, 2027.

We respectfully ask all of our FCSU members to pray for a calm environment and unity among the leaders of the world.

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

### BRANCH 259 – STRUTHERS, OH

The St. Michael the Archangel Society, Branch 259, will hold a meeting on February 12, 2025 at 2:00pm at 175 Harvey St., Struthers, OH. We will conduct an audit and discuss the activities for 2025. All members are invited and encouraged to attend.

We extend our wishes for a Happy and Healthy New Year to all!

**Submitted by Vivian Sedlacko,  
Secretary**

### BRANCH 320 – ROSTRAVER TOWNSHIP, PA

Let it Snow...Let it Snow! Branch 320 is in the process of planning our 2025 outings. Please watch for further information in the Jednota. Prayers for a Happy, Healthy, and Safe New Year.

**Submitted by Joseph Tarquinio,  
Vice President**

## 2025 JEDNOTA PUBLICATION SCHEDULE

#### COPY DEADLINE:

#### ISSUE DATE:

Monday, February 3 .....	Wednesday, February 12
Monday, March 3 .....	Wednesday, March 12
Monday, March 31 .....	Wednesday, April 9
Monday, May 5.....	Wednesday, May 14
Monday, June 2 .....	Wednesday, June 11
Monday, June 30 .....	Wednesday, July 9
Monday, August 4.....	Wednesday, August 13
Tuesday, September 2 .....	Wednesday, September 10
Monday, September 29.....	Wednesday, October 8
Monday, November 3.....	Wednesday, November 12
Monday, December 1 .....	Wednesday, December 10



# BRANCH ANNOUNCEMENTS

All new BRANCH Announcements should be sent to [branch@fcsu.com](mailto:branch@fcsu.com)

## BRANCH 382 – SCRANTON, PA

Saints Cyril & Methodius Society will conduct its Annual March Meeting on Sunday, March 9, 2025, in the VFW, 110 Chestnut Street, Dunmore, PA.

Auditors will meet at 12:30pm to check the books. Officers and members will gather for the business session at 1:00pm.

The agenda will include reports of the executive officers and auditors. Members will also discuss future branch activities, the District 17 baseball game, and a bus trip to the National Shrine in Washington, D.C. Information from the home office will be disseminated. A copy of the Annual Report to the Home Office will be presented.

A social with food, beer, and soda will follow. All members are urged to attend. Please contact Branch President Elizabeth Slovenkai at 570-344-3854 by Wednesday, March 5th, to confirm your attendance and to allow for arrangements.

Other branch officers are Michael J. Czankner (Vice President), Michael J. Slovenkai, Sr., (Treasurer), Laura Christianson (Recording Secretary), and John J. Slovenkai, Sr., (Financial Secretary).

Submitted by Elizabeth M. Slovenkai, President

## BRANCH 450 – CLEVELAND, OH

Branch 450 is participating in the District 10 fraternal event of attending a Cleveland Monsters Hockey game on Saturday, April 5, 2025 at 7:00pm at Rocket Mortgage Field House in downtown Cleveland. A Branch 450 member ticket is \$7.00. A non-branch member ticket is \$27.00. Reservations are required and available by calling Frank Woyma at 216-225-5688. The deadline to order tickets is February 28th. Order now and join other FCSU

District 10 members in this family-friendly event of fun and fraternalism.

Submitted by Frank Woyma, President

## BRANCH 553 – AKRON, OH

Branch 553 is participating in the District 10 fraternal event of attending a Cleveland Monsters Hockey game on Saturday April 5, 2025 at 7:00pm at Rocket Mortgage Field House in downtown Cleveland. A non-branch member ticket is \$27.00. A Branch 553 member ticket is \$7.00. Reservations are required and available by calling Linda Hanco at 330-706-0151. The deadline to order tickets is February 28th. Order now and join other FCSU District 10 members in this family-friendly event of fun and fraternalism.

Submitted by Debbie Speck, President

## BRANCH 553 – AKRON, OH

All members are invited to our lodge meeting on April 6, 2025 at 1:00pm at 485 Morgan Ave., Akron, OH. Following our meeting, there will be a District 10 meeting at 2:00pm. Branch 553 will be hosting the district meeting.

FRATERNALISM IN ACTION: Please bring any of the following items to support our local charity, The Christ Child Society of Akron. Please be generous in your donation of disposable diapers, onesies, socks or booties, newborn hats, blankets, baby wipes, washcloths, baby lotion, etc. The FCSU Home Office will graciously donate \$250.00 to The Christ Child Society of Akron on our behalf.

We look forward to seeing you at all of our Slovak J Club events.

See page 16 for our events flier.

Submitted by Debbie Speck, President



**American Slovak Club**  
**FRIDAY FISH FRY**  
*Every Friday All Year Long* (Not Just During Lent)

Perch, Walleye, Shrimp & Cod  
Chicken Paprikash Dinners  
Served Every First Friday

**2915 Broadway Ave, Lorain, OH**  
Please call ahead for reservations  
for parties of six or more at 440-245-5146

**AmericanSlovakClub.com/Fish-Fry**

## BRANCH 682 – YOUNGSTOWN, OH

The next regular meeting for Branch 682 is scheduled for Noon on Friday, January 24, 2025 at Materials Research Laboratories, 290 N Bridge St. in Struthers, OH. The meeting will include the assembly of the branch annual report.

Submitted by Drew Hirt, President

## BRANCH 731 – YOUNGSTOWN, OH

The branch approved its 2025 Schedule of events. Mark your calendars!

- Patron Saint Mass: March 20, 2025 at 12:10pm at St. Columba Cathedral (159 W Rayen Ave, Youngstown, OH)
- Branch Meetings: May 18th, July 13th, September 14th, November 16th (meeting + election of officers) - all meetings at 5:00pm at Belleria (8485 Market Street, Boardman, OH)
- Mass for Deceased Members: November 11th at 12:10pm at St. Columba Cathedral (159 W Rayen Ave, Youngstown, OH)

Submitted by Anna Schwanitz, Recording Secretary

## BRANCH 743 – STERLING HEIGHTS, MI

The St. Joseph Society will celebrate the feast day of St. Joseph on Sunday, March 16, 2025, with a Slovak Mass at 11:30am for all living and deceased members at Sts. Cyril and Methodius Church, 41233 Ryan Road, Sterling Heights, MI. All members and their families are invited to attend this annual celebration of St. Joseph's Day.

**A Branch meeting will take place at 1:30pm in the Slovak Heritage Room.**

Any member who has recently moved or requires a beneficiary update should contact Branch Secretary:

Joseph C. Rimarcik  
4945 Wavewood Dr.  
Commerce Twp., MI 48382  
248-714-9620  
josephrimarcik@gmail.com

No obligation insurance quotes are free and simple, all that is required is date of birth and gender.

Submitted by Joseph C. Rimarcik, President/Financial Secretary

# Jednota Crossword Puzzle

### Across

- 1 In the distance
- 5 Slender
- 9 Tin foil, e.g.
- 13 Actress Kudrow
- 14 Waikiki wiggle
- 15 India's first P.M.
- 16 Deserted
- 18 Leaning
- 19 AOL, e.g. (Abbr.)
- 20 Unit of energy
- 21 WW II arena
- 23 "\_\_\_ so fast!"
- 24 Classic card game
- 25 Stallone title role
- 27 Circus sight
- 30 Strike caller
- 33 Family members
- 36 Nautical direction
- 37 Flub
- 39 Floor model
- 40 Kind of truck
- 41 Pay tribute to
- 43 Plunder
- 44 Church recess
- 46 Actress Polo
- 47 Pigeon's home
- 48 Rifle kick back
- 51 Dry, as wine
- 52 Manipulator
- 53 Put in a stake
- 55 Flamenco cheer
- 57 "\_\_\_ boom bah!"
- 59 Author LeShan
- 60 Phenom
- 61 Can opener
- 64 Clan emblem
- 66 Elm Street had one
- 69 Pitchers
- 70 Sloth's home
- 71 Operatic solo
- 72 Olympian Lipinski
- 73 Toward sunrise
- 74 Blockhead

### Down

- 1 Court game, Jai \_\_\_
- 2 Little lies
- 3 Pronto notation
- 4 Campaigned
- 5 In-depth
- 6 Like a jury, at times
- 7 Québec's \_\_\_ d'Orléans
- 8 4-time presidential runner
- 9 Rainy
- 10 Thick-skinned beast
- 11 Singer Guthrie
- 12 Golf stroke
- 15 One of the Judds
- 17 Cozy room
- 22 Browning work?
- 24 Colorado Indian
- 26 Hospital unit
- 27 Golden Horde member
- 28 Split to unite
- 29 TV personality
- 31 Like some points
- 32 Cornbreads
- 34 Overact
- 35 Judicious
- 38 Duffer's cry
- 42 Carom
- 45 Many chiliads
- 47 Stage signal
- 49 Agenda entries
- 50 Called the shots
- 54 La vita nuova poet
- 56 Permit
- 57 Proofer's mark
- 58 Corn Belt state
- 60 Matures
- 61 Poi source
- 62 Seed coat
- 63 Tuckered out
- 65 Historic time
- 67 401(k) alternative
- 68 Bonkers

1	2	3	4	5	6	7	8	9	10	11	12	
13				14				15				
16				17				18				
19				20			21	22		23		
			24				25			26		
27	28	29		30	31	32	33			34	35	
36				37			38			39		
40				41			42			43		
44			45		46					47		
48				49	50		51			52		
			53				54		55	56		
57	58			59			60			61	62	63
64			65			66	67			68		
69						70				71		
72						73				74		

Answers can be found on Page 16



## BRANCH ANNOUNCEMENTS

All new BRANCH Announcements should be sent to [branch@fcsu.com](mailto:branch@fcsu.com)

### BRANCH 746 – LINDEN, NJ

Happy New Year! Best wishes for a happy, healthy and prosperous 2025.

The first meeting of 2025 will be on Sunday, March 30th at 1:00pm in the downstairs meeting room of Holy Family Church at 210 Monroe Street, Linden, NJ. The agenda will include discussion and planning of this year's activities. Lunch will be served after the meeting.

**FRATERNALISM IN ACTION:** Please bring non-perishable food items for the St. John the Apostle Church Food Pantry. The FCSU Home Office will generously donate \$250.00 to the food pantry on our behalf.

Please note the Okres meeting will follow after the luncheon. Kindly RSVP to Joanne Tkach Polt at 732-762-3148 by March 21st if you plan on attending.

\*\*\*

Members are encouraged to attend Friday Holy Masses at 7:00pm (in Slovak) at Holy Family Church in Linden, NJ. Masses are offered for the intention of all Branch members living and deceased as follows: February 7th, March 7th, April 4th, May 2nd, June 6th, July 4th, August 1st, September 5th, October 3rd, November 7th, and December 5th.

\*\*\*

**SAVE THE DATE:** Members will be attending the May 10, 2025 showing of NOAH at the SIGHT AND SOUND THEATER in Lancaster, PA. Transportation will *not* be provided. We will meet in front of the theater prior to the 11:00am show. Cost of theater ticket is \$79.00, a portion of which will be reimbursed by the branch. We will meet for lunch after the show. More details to follow.

Submitted by Mary Kapitan, Secretary

### BRANCH 796 – EGYPT, PA

Branch 796 will hold their semi-annual meeting on February 23, 2025. The meeting will convene at 1:00pm at Holy Trinity Roman Catholic Church located at 4456 Main St. in Egypt, PA. We welcome all members to join us.

Submitted by Monica Fabian, Secretary

### BRANCH 853 - CHARLEROI, PA

**MEETING:** Branch 853 will hold its first meeting of 2025 on Tuesday, March 4th at Armando's Pizza, 583 Fallowfield Ave., Charleroi, PA at 11:00am. Reservations required for seat count.

**SAVE THE DATE:** Contact the branch president for more information and to make a reservation:

1-27: Mass for branch members at 9:00am at St. Katharine Drexell Parish.

1-28: Paint by number event at

11:00am. No cost to members.  
2-17: Mass for branch members at 9:00am at St. Katharine Drexell Parish.

2-25: Lunch at 11:00am. Join the branch members at noon for the 4th annual Painting Event at Off the Wall Arts, 532 McKean Ave, Charleroi, PA. There is no cost for branch members. Non-members pay their own expenses. Reservations required.

3-4: Meeting at 11:00am at Armando's Pizza

4-5: Attend an information discussion with fellow branch members at 1:00pm. Topic: "Strange Aspects of the Elusive BigFoot"

4-6: Hlinka District meeting at 1:00pm

6-1: Hlinka District picnic at 1:00pm Reservations are required for all events. Contact FCSUBranch853@gmail.com to get the details and/or to make a reservation. There is no cost to branch 853 members.

Branch 853 wishes all FCSU Financial members to have a Happy and Productive 2025.

Submitted by Monica Boone, President

### BRANCH 853 – CHARLEROI, PA

**MASS:** Join the members of Branch 853 for Mass for the benefit of the branch members at the St. Katharine Drexell Parish, St. Luke's campus, Ellsworth, PA, at 9:00am on January 27, 2025 and February 17, 2025. If you have any questions, contact FCSUBranch853@gmail.com. God's blessings to all for a wonderful New Year 2025.

Submitted by Monica Boone, President

### BRANCH 855 – CLEVELAND, OH

Branch 855 is participating in the District 10 fraternal event of attending a Cleveland Monsters Hockey game on Saturday April 5, 2025 at 7:00pm at Rocket Mortgage Field House in downtown Cleveland. Branch 855 members who wish to participate will receive a free ticket (Ticket must be paid for in advance and a full refund will be given at the game. Ticket is non-transferable and can only be used by the member). Additional tickets for non-members may be purchased for \$27.00. Reservations are required and MUST be made by February 28th.

Please call Barbara at 440-864-4744 to make your reservation.

Submitted by Barbara Sutilla, President



Open to the Public

## SLOVAK J CLUB



### JANUARY

Jan. 15 Soup & Salad - Creamy Potato & Wedding Soups \*RSVP REQUIRED  
Jan. 18 NFL Playoffs  
Jan. 19 NFL Playoffs  
Jan. 26 Breakfast Buffet - 9:00-11:45am Adults - \$12.00 Kids under 12 - \$6.00

Feb. 22 Chardon Polka Band - 6pm Food; 7-10pm Music \$15 per person; Cash Bar \*RSVP REQUIRED  
Feb. 23 Breakfast Buffet - 9:00-11:45am Adults - \$12.00 Kids under 12 - \$6.00

### FEBRUARY

Feb. 5 Spaghetti Dinner - 4:30-7:00pm  
Feb. 9 Super Bowl  
Feb. 19 Stuffed Pepper Dinner - 4:30-6:30pm - \*RSVP REQUIRED

### MARCH

March 5 Spaghetti Dinner - 4:30-7:00pm  
March 7 First Fish Fry of the Season! 4:30-7:00pm

\*Call 330-786-9972 by the Monday before Dinner to RSVP

**485 MORGAN AVE • AKRON, OH**



## MAILING LIST UPDATES

Email any changes to [editor@fcsu.com](mailto:editor@fcsu.com) or call 800.533.6682 ext. 123.

We are updating our Jednota newspaper mailing list. Please let us know if you would like to update your mailing status:

- You want to receive a newspaper but don't
- You prefer not to receive a newspaper but do
- You receive multiple newspapers at your household
- Address label has an incorrect name



### Crossword Puzzle Solution from page 15

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

What did one snowflake say to the other?

"You're one of a kind!"

## CHARDON POLKA BAND

February 22, 2025

7:00 - 10:00 pm

\$15 per person

Slovak Food Provided  
6:30pm Cash Bar  
Reservations Required

**SLOVAK J CLUB**

330-786-9972



# DISTRICT ANNOUNCEMENTS

**All new DISTRICT Announcements should be sent to [district@fcsu.com](mailto:district@fcsu.com)**

**DISTRICT 3 – GEORGE ONDA DISTRICT – PA**

The members of the George Onda district are invited to a dinner meeting at Aroma Italiano at 5:00pm on Saturday, March 29, 2025. It is located at 220 Ligonier St., Latrobe, PA. BYOB if desired. Reservations are required, so please RSVP by Thursday, March 20th by calling Darlene at 724-493-8712. Walk-ins without a reservation will not be served dinner.

This will be a combined branch and district meeting. Dinner will be served first, then the George Onda District - District 3 meeting will take place with the Branch 181 meeting to follow. We look forward to a great turnout!

**Submitted by Kirstin Meyer, Recording Secretary**

**DISTRICT 4 – ST JOHN THE BAPTIST SOCIETY – NJ**

Happy New Year! The next semi-annual meeting will be held on Sunday, March 30, 2025 in the downstairs meeting room of Holy Family Church (210 Monroe Street, Linden, NJ). Lunch will be served at 2:00pm. The Okres (District) meeting will follow the luncheon. The agenda will include discussion and planning of this year's activities.

**FRATERNALISM IN ACTION:** Please bring non-perishable food items for the St. John the Apostle Church Food Pantry. The FCSU Home Office will generously donate \$250.00 to the food pantry on our behalf. Kindly RSVP to Joanne Tkach Polt at 732-762-3148 by March 21st if you plan on attending.

**Submitted by Mary Kapitan, Secretary**

**DISTRICT 7 – REV. JOHN MARTVON DISTRICT – PA**

District 7 will hold our First Annual Meeting on Sunday, May 4, 2025. The meeting place will be at the Hoss's Family Restaurant at 441 Theater Drive in Johnstown, PA. The meeting is scheduled to start at 1:30pm with New Year, New News. We will have lunch following the meeting. Branch 23 will host this meeting. Any questions, please call Theresa at 814-254-2532.

**Submitted by Mary Kuzilla, Secretary**

**DISTRICT 9 – FRANK T HOLLY JR DISTRICT – PA**

The Frank T. Holly Jr. District of Uniontown, PA will hold their next meeting on Sunday, March 9, 2025 at 1:00pm at Shoney's at 285 McClellandtown Road in Uniontown, PA. The Election of Officers will be held. Regional Director James Marmol will be informing the members of upcoming Jednota events.

Members who attend will be asked to contribute \$5.00 toward their meal. Reservations need to be made by Monday, March 3rd, by contacting President James Marmol at 724-970-7642. All members are urged to attend.

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

**DISTRICT 10 – REV STEPHEN FURDEK DISTRICT – OH**

All members of District 10 in Branches 1, 24, 228, 450, 553 and 855 are invited to our first meeting of the year on April 6, 2025. The meeting will take place at 2:00pm at the Slovak J Club, 485 Morgan Ave., Akron, OH. Branch 553 has graciously offered to host this meeting. We will discuss news from the home office along with upcoming events happening in the district. Please be kind to our cooks- your advance notice of attendance will allow them to accurately prep for the meal.

The results are in! Come cheer on the "Annuity Challenge" winning branch and see who signed up the most new members!

**FRATERNALISM IN ACTION:** We are having a "baby drive". We are joining Branch 553 in participating in our project to support The Christ Child Society of Akron. Please be generous in your donation of disposable diapers, onesies, socks or booties, newborn hats, blankets, baby wipes, washcloths, baby lotion, etc. The FCSU Home Office will kindly donate \$250.00 to The Christ Child Society of Akron on behalf of the District. Please RSVP by March 25th to 440-864-4744 or [Ohiodistrict10@yahoo.com](mailto:Ohiodistrict10@yahoo.com).

**Submitted by Gregory Petrasek, President**

**DISTRICT 12 – MSGR ANDREW HLINKA DISTRICT – PA**

Happy 2025 to all, especially to the FCSU Financial members.

Save the date: April 6, 2025 - District meeting.

Save the date: June 1, 2025 - District picnic.

Looking forward to seeing you soon. God's blessings to all and a special wish for prosperity for all District 12, Hlinka District members.

**Submitted by Monica Boone, Secretary**

**DISTRICT 14 – REVEREND JOSEPH L. KOSTIK DISTRICT – OH, PA**

The officers of District 14 wish to express our heartfelt condolences to the family of John J. Leskovyansky, Jr., our District 14 President and National Auditor for the FCSU. John's unwavering dedication to the members of District 14 has left an indelible mark on our community. His presence will be profoundly missed by all of us who had the privilege to know him.

**Submitted by Carlie Peshek, Vice President**

## Annual Slovak Heritage Society of Greater Cleveland Christmas Party 2024

*Submitted by Tom Ivanec, Slovak Heritage Society President and FCSU Region 6 Director*

The Slovak Heritage Society of Greater Cleveland held its annual Christmas party on December 15, 2024, at the Walton Hills Community Event Center in Walton Hills, OH. Of the 85 people who attended, 65 were FCSU Members from Branches 1, 24, 450, and 855. Everyone enjoyed a Christmas buffet with an array of delicious desserts, followed by an appearance of Santa Claus and his Elf with gifts for the youngsters. Raffle prizes were also awarded to 20 lucky attendees. All enjoyed music by Ralph Szubski throughout the event and also enjoyed the song stylings of the Slovak Mamicky who treated the crowd to a special selection of Slovak Christmas carols and traditional folk songs.

Many thanks go out to everyone who worked so hard preparing this celebration, and all those who came out to support it and enjoyed a great afternoon of good food and good company.







# Rest in Peace Our Departed Members



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

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

BRANCH	NAME	BRANCH	NAME	BRANCH	NAME	BRANCH	NAME
002K	Michael Eugene Lako	157K	Gregory A. Lakatos	417K	Francis Kulbago	856K	Charlotte Buchan
004K	Marlene Ann Heller	162K	Raymond Painley	484K	Lawrence L. Jarbeck	900K	Lea Trombi
006K	Joanne L. Neighbor	165K	Gloria Hollenbeck	581K	Andrew Arnold Novotny	900K	Michael Hobbins
019K	Barbara Davis	238K	Robert Gabriel	670K	Anita Kozar	904K	Caroline K. Sayre
038K	John Rohac	260K	Joseph L. Colella	670K	Mildred J. DePaolis	904K	Virgil Pyle
038K	Thomas J. Repko	260K	Sr Bernardine Kandrac	682K	Edward G. Smrek	916K	Joan T. Ross
040K	Patricia Wagner	292K	Nell A. Baran	682K	Joseph Pollifrone	916K	Nancy R. Ptak
040K	Wilson William Copeland	382K	Robert Mozda	721K	Louis J. Palus Jr	921K	Carol M. Grewe
085K	Francis S. Hudzik	401K	Angelo James	764K	Sheryl A. Polta		

\* Processed in the month of December 2024

## OBITUARIES – NEKROLOGY

### John Leskovyansky, National Auditor, Passed into Eternal Life December 17, 2024

John J. Leskovyansky Jr., age 75, died suddenly yet peacefully in his home on the evening of Tuesday, December 17, 2024.



John was born on April 21, 1949, in Youngstown, OH, and was the eldest child of Judge John J. Leskovyansky. Sr. and Ethel V. Drew.

Before graduating from Cardinal Mooney High School in 1967 he played offensive tackle and defensive linebacker. He earned both his bachelor's and master's degrees at Youngstown State University in accounting in 1973 and 1978, respectively. While working his way through college at the steel mills, John built a successful career as an accountant, serving in the Ohio State Auditor's Office, as Finance Director for the City of Campbell, and as Assistant Auditor for the City of Alliance until his retirement. He served in the U.S. Army Reserves for decades, formally retiring in 2009 at the rank of Sergeant 1st Class.

A lifelong resident of the Mahoning Valley, John was a devoted parishioner of Our Lady of Sorrows Parish, St. Matthias Church. He held various offices with the First Catholic Slovak Union (Jednota). As President of District 14 at Jednota, he was proud to represent FCSU members in the Youngstown area, and he participated in countless conventions alongside his parents. Notably, at the 48th Quadrennial Convention in 2006 held in Boca Raton, FL, John was elected to the office of National Auditor, a position he held until his passing. He was also an active member of the Youngstown State University Penguin Club.

Fishing, automotive repair, drag racing, motor cycling, scuba diving,

and ballroom dancing were some of his hobbies. He delighted many with his skillful outdoor wood-fired roasting of turkeys, lambs, and pigs.

A passionate sports enthusiast, John was an avid supporter of the Cleveland Browns and Ohio State. He particularly

cherished tailgating and attending Youngstown State University football games, having celebrated the team's appearances in several National Championship games since the 1980s. Most importantly, John treasured the time spent with his family, particularly his grandchildren, enjoying activities like camping and riding ATVs.

John is survived by his children, John of Michigan, Richard (Tabitha) Hoffman of Boardman, Mark (Robyn Bird) Hoffman of New Castle, and Lauri Johnson of Aurora. He is also lovingly remembered by his grandchildren: Skyler Pinkerton, Samantha Hoffman, Hayden Hoffman, Clayton Hoffman, Adam Lippy, Jordan Johnson, and Grace Johnson, as well as four great-grandchildren. He leaves behind his younger siblings, Paul (Colette) Leskovyansky, Susan (Donald) Freeman, and Mark Leskovyansky, two aunts, six first cousins along with his former spouse Karen Schwarz and niece Victoria (Daniel) and their children.

John was preceded in death by his parents, John and Ethel, and his granddaughter Abigail Lippy.

His service was held at Our Lady of Sorrows Parish, St. Matthias Church in Youngstown. A Mass of Christian Burial followed with Rev. Msgr. Peter Polando, J.C.L. presiding. John was laid to rest next to his parents at Lake Park Cemetery.

### Reverend Ronald Kurzawa Branch 743 Sterling Hts, MI



Reverend Ronald Kurzawa was the eldest child born to Sigmund and Helen (Kopas) Kurzawa on November 17, 1938 in Detroit, MI. He passed away at his residence in Madison Heights on his 86th birthday on November 17, 2024. He is survived by his siblings, Marlene (Lawrence) Galka, Judith (the late Roy) DeRoche and Richard (Micky Mack) Kurzawa; seven nephews and nieces, seven great-nephews and great-nieces and one great-great nephew.

Fr. Kurzawa was raised on the East side of Detroit in SS Cyril and Methodius Parish. He entered Sacred Heart Seminary in 1953 and also completed High School there. He attended college at St. Mary's, Orchard Lake and Graduate School in Theology at St. John Provincial Seminary in Plymouth, MI.

He was ordained into the priesthood on June 6, 1964 at the Cathedral of the Most Blessed Sacrament by John Cardinal Dearden. Following his ordination, Fr. Kurzawa served as an Associate Pastor at St. Cunegunda Parish in Detroit from 1964 to 1968 and then St. Bartholomew Parish in Detroit from 1968 to 1973. He became Pastor of St. Clement of Rome Parish in Romeo in 1973 until 1982 when he became Pastor of Precious Blood Parish in Detroit. In 1992 he was given the assignment as Pastor of St. Margaret of Scotland Parish in St. Clair Shores. In 2002, he was named Pastor of St. Aiden Parish in Livonia where he served until his retirement and granted senior priest status in 2008.

In 1973, Fr. Kurzawa received a graduate degree in Liturgical Theology from the University of Notre Dame. As a result, he served in several consultative roles for the Archdiocese in the area of Liturgy. He also served at various times as adjunct professor of Liturgy at SS. Cyril and Methodius Seminary, Orchard

Lake and Sacred Heart Seminary, Detroit. He was also the coordinator of the distribution of Communion at the Pontiac Silverdome on the occasion of the visit of Pope John Paul II to Detroit in September 1987.

In addition to parish roles, he served as Priest Chair to the Archdiocese Development Fund, member of the Archdiocesan Council of Vicars, member of the Archdiocesan Pastoral Council, member of the Presbyterial Council and the Worship Commission of the Archdiocese of Detroit.

In 1990, Fr. Kurzawa was granted the Farwell Award and spent a sabbatical studying at the North American College in Rome.

Fr. Kurzawa has given lectures, workshops and a number of retreats. In retirement, he served the Dominican Sisters of Peace in Oxford along with several Archdiocesan Parishes, most notably St. Hubert Parish in Harrison Township.

### Edward G. Smrek Branch 682 Youngstown, OH



Surrounded by his loving family, on November 16, 2024, Edward G. Smrek passed away peacefully at The Addison of Cornersburg where he resided the past year with his devoted and loving wife, Rita.

Edward, known by his family and friends as "Ed," was born September 16, 1928 in Youngstown, OH to the late George Smrek and Mary (Granchie) Smrek Hutira.

Upon graduating from Woodrow Wilson High School in 1946, he began working for Youngstown Sheet and Tube at the Briar Hill Works until 1951 when he proudly joined the U.S. Air Force during the Korean Conflict.

In 1955, Ed came back home and returned to the Youngstown Sheet and Tube Company while also enrolling



## OBITUARIES – NEKROLOGY

in night classes at Youngstown State University. Ed graduated from YSU in 1962 and worked his entire career in the steel industry as a metallurgical chemist. He spent 36 years with YS&T and later 14 years with Republic Steel in Warren until his retirement in 1997.

After meeting the love of his life, the former Rita R. Walihnac, on July 4, 1955 at the Avon Oaks ballroom in Girard, he asked her for her hand in marriage after four short months. They married on April 21, 1956 and recently celebrated their 68th wedding anniversary.

Ed's greatest joys in life were his deep love for his family and his passion for music. A man of deep faith, he and Rita were charter members of St. Luke Parish for 60 years where they raised their children to place God first in their lives. He was a 3rd Degree Knight with the Knights of Columbus and was a member of St. Luke's Holy Name Society.

An accomplished musician, Ed played the saxophone, clarinet, and violin in a local polka band led by Steve Garchar. Additionally, he was the longest standing member with the Youngstown Symphony Orchestra where he skillfully played his violin, for over 48 years, until he reluctantly retired at the tender, young age of 86.

In his later years, he enjoyed playing his violin alongside his sons as a member of the Youngstown State Orchestra. For the last 30 years, he also enjoyed playing Christmas carols in the living room on Christmas Eve with his children, their spouses, and his grandchildren, all accompanying him on their own instruments. He was lovingly known as "the leader of the band."

Ed enjoyed swimming, bowling and golfing. As a YSU alumni, post-

retirement, he took advantage of the opportunity offered to all alumni enabling him to attend various classes on campus. He even ended up in a class with one of his grandchildren!

Left behind to mourn Ed is his loving wife of 68 years, Rita R. Walihnac. Left to cherish his memories are his five children, his sons, Ron (Melissa), Richard (Linda), and Randy (Tracey), and his daughters, Rose (Ray) Knight and Ruth (Airic) Balestra. He leaves ten grandchildren, Michael Smrek, Anne Smrek (Rod Scoville), Mary Smrek, Shannon (Zach) Christoff, Brianna (Tim) Koehler, Chris Knight, Conner Knight, Nathan Smrek, Emilee (Sam) Dwyer, and Natalee Balestra; five great-grandchildren, Audrey, Alex, and Aiden Christoff, Noah Koehler and Leo Scoville. He also leaves behind two sisters, Rita Premec and Mary Ann Lapinski; and a sister-in-law, Helen Walihnac.

Ed was preceded in death by his mother and father; his sister, Mary Ellen "Dolly" Ivan; and his brother, William Smrek.

### Thomas J. Repko Branch 38, White Oak, PA

Thomas J. Repko, born August 11, 1936, died peacefully November 12, 2024 in Sycamore Estates in Duquesne. Tom was a former resident of Munhall, PA and was retired from J & L South Side Steel Mill.

Survivors are his first cousins, Fr. Cyril F. Repko, OFM Capuchin of St. Augustine, Pittsburgh, PA. Claudia (James) Repko Misage of Austin, TX, Kieran (Marianne) P. Repko and David (Patricia) V. Repko of Cleveland OH, other dearly beloved cousins, neighbors, and friends. His parents were the late John and Anna Repko and step-brother Elmer Rasco.

## ATTENTION DISTRICT 10

# Cleveland Monsters Hockey Night

**Saturday, April 5, 2025 at 7:00pm**  
**Rocket Mortgage FieldHouse, Cleveland**

Monsters vs. Wilkes-Barre Scranton Penguins

**Only \$27 per seat (group rate)**

with possible deeper discounts for MEMBERS ONLY through your branch.  
Special Offer Includes Discounted Lower Goal End Tickets!!

*Special FCSU member rates, courtesy of your branch.*  
*See your branch announcement for details!!*

**Deadline to order:**  
**Thursday, February 28th**

**Seating is Limited: First Come, First Serve, So Don't Delay**

For branch discounts and tickets, contact your branch representative.  
TICKET DELIVERY: From your branch officer or OH Regional Director Tom Ivanec

Branch 1.....	Rochelle Popovich .....	216-789-6390
Branch 24 .....	Fran Strekal.....	216-308-1728
Branch 228 .....	Lisa Trifiletti-Palos.....	440-960-2111
Branch 450 .....	Frank Woyma .....	216-225-5688
Branch 553 .....	Linda Hanko.....	330-706-0151
Branch 855 .....	Barbara Sutila .....	440-864-4744

All orders are subject to availability. No ticket required for children under the age of two. Video cameras are not allowed in the arena. Offer and discounts not available at arena box office. No refunds or exchanges.



## Bowling with Santa

Submitted by Rick Schen

On Saturday, December 7th, the lanes at the Slovak J Club welcomed a very special visitor. Branch 553, along with the Wolf Ledges Social Club in Akron, sponsored a "Bowling with Santa" event. The day was shared with 25 children who were served homemade pizza. The kids tried their luck at bowling and were greeted by Santa, who gave each child a stocking filled with toys and goodies!



## Chewy's Corner

Hi friends, it's Chewy! Happy New Year! I hope you had a nice vacation (dovolenka). I sure did. I spent time with my family, had a break from school and had a fun Christmas. What was your favorite present (darček)?

I got some games, clothes, a snowboard and one very meaningful gift. My grandparents opened a Coverdell account for me. They said they would add money (peniaze) to it every year for my birthday and special occasions. Grandpa said when I am ready to go to college (vysoká škola), there will be a nice "chunk of change" to help me with tuition (školné). I am not thinking about college right now, but mom says it will be here before we know it.

Mom also said that FCSU Financial has scholarships for students starting from 5th grade up through graduate school. I could possibly earn a scholarship soon and my parents would be so proud (hrdí)!

That's enough talk about the future (budúcnosti)! In January, it snows a lot here in Ohio and I am excited to learn a new sport (šport). I am ready to hit the slopes! I will bundle up to brave the cold weather and drink some hot chocolate when I get down to the bottom of the hill. I'll talk to you to month!

Your friend, Chewy (ČUVAČ)



## FCSU Search-A-Word

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

## DECEMBER Word List



**JANUARY** L'AD (ICE)  
**FIREPLACE** ČIŽMY (BOOTS)  
**HOT CHOCOLATE** ZIMA (WINTER)  
**RESOLUTION** ZDRAVIE (HEALTH)  
**SLEDDING** SVETER (SWEATER)  
**SCARF** SNEHULIAK (SNOWMAN)

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_  
 State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Branch #: \_\_\_\_\_ Phone: \_\_\_\_\_

## Search-A-Word Rules

**Five monthly winners will receive \$50!**

All FCSU members are eligible to enter. One entry per member! Complete the puzzle and email it along with your name, address, email and branch number to [contest@fcsu.com](mailto:contest@fcsu.com). Or mail puzzle and form to:

FCSU PUZZLE

6611 Rockside Road • Independence, OH 44131

**December entries must be received by February 27, 2025.**  
 Five winners will be drawn from all correct entries.

## November Puzzle Winners

Mary Dubber (Branch 1)  
 James Godowitch (Branch 24)  
 Jordan Heydt (Branch 96)  
 Regina Stiver (Branch 199)  
 Tim Vander Heyden (Branch 926)

**Congratulations and Keep Puzzling!**

## FRANtastic Cuisine

BY FRAN STREKAL



### ZIVANSKA RECIPE

#### INGREDIENTS

- 2 pounds of peeled and sliced potatoes
- 1.5 pounds of cubed pork cutlet seasoned with salt and pepper and paprika
- ½ pound -1 pound of bacon
- 1 pound of Kielbasa
- 1-2 large onions sliced
- 1-2 large peppers sliced
- Salt and pepper
- Paprika
- A generous splash of dry white wine
- 1 tbsp butter or olive oil

#### DIRECTIONS

Preheat oven to 350 degrees.  
 In a Dutch oven or casserole dish, using olive oil or butter, grease the bottom of the dish.  
 Layer the potatoes, add salt and pepper and paprika, then a layer of seasoned pork, followed by a layer of onions and peppers, more salt, pepper, & paprika seasoning and finally a layer of bacon and kielbasa. Continue layering until all ingredients are in. Top with more paprika and white wine. Cover with aluminum foil and bake for 1 ½ to 2 hours or until pork looks fully cooked.

## Branch 670 2025 Scholarship Program

**Three \$1000 Scholarships Available**

Branch 670 of Donora, PA is excited to announce that it is accepting applications for its 2025 Scholarship Program. The committee will award, to the candidates who best satisfy the criteria, up to three one-time \$1000 scholarships. Any individual of Branch 670 that has had a policy for at least 4 years, is current in their premiums, is a high school senior and will attend ANY post education institution is eligible to apply.

For applications, you may email your request or send a self-addressed, stamped envelope to:  
 Joe Matinko, 85 Crestline Ave., Charleroi, PA 15022  
[matinko305@comcast.net](mailto:matinko305@comcast.net)

**ALL APPLICATION REQUESTS  
 MUST BE RECEIVED BY APRIL 30, 2025**





# News from Slovakia - Správy zo Slovenska

## Lecture on Slovak Culture in Washington Attracts Surprise Guest

Submitted by Ken Bombara, member of the Board of Advisors, and past Chairman, of Friends of Slovakia

On the eve of the 2024 U.S. presidential election, Nov. 4, an audience at the Slovak Embassy in Washington, D.C. enjoyed a delightful presentation of Slovak cultural heritage as well as an unexpected visit by a high-level government official.

A lecture and presentation entitled, "Slovak Intangible Cultural Heritage: Music, Traditions and Instruments," was led by Prof. Juraj Hamar. Prof. Hamar is a recognized musicologist, ethnologist, and expert on traditional Slovak folk music. Currently head of the Department of Aesthetics at Comenius University in Bratislava, he is also general director of the Slovak Folk Art Institute (SL'UK), where his scientific work focuses on the research of Slovak folk songs and musical instruments. Prof. Hamar was in Washington after doing a similar presentation the day prior at the University of Pittsburgh Slovak Heritage Festival.

Prof. Hamar is an enthusiastic performer of music on folk instruments, and he regularly performs at concerts and cultural events both in Slovakia and abroad. For this lecture he focused on an overview of the Representative List of Intangible Heritage that is compiled by UNESCO (United Nations Educational, Scientific and Cultural Organization). Countries submit a list of items for the List which are reviewed for inclusion. The purpose of the list is to promote preservation of cultural treasures thus contributing to international cooperation and understanding. Prof. Hamar focused on seven Slovak items that have been approved for the List, and he presented videos or personally demonstrated the items (<https://www.unesconadosah.sk/nehmotne-dedicstvo-unesco>).

These included:

- Fujara and fujara music
- Bagpipes and bagpipe culture
- Horehronie polyphonic singing
- Tinkering
- (village of) Terchová music
- Traditional puppetry in Slovakia
- Blue print fabric process
- Falconry

In addition to performing on the fujara, flutes, and bagpipe (one that is a little different than what you are used to from Irish/British culture), Prof. Hamar turned to an amusing demonstration of Slovak puppetry, including the famous 'Gašparko,' who accompanied him from Slovakia. The audience was treated to an informative lecture and really a tour-de-force of Slovak traditional culture.

As the audience assembled for the performance, they were a bit surprised as in walked the Chief Justice of the Supreme Court of the U.S., John G. Roberts, with his wife Jane, who sat down in the front row. The Chief Justice had received an invitation from the Slovak Embassy and decided to accept it, perhaps seeking a slight break from the focus on the imminent presidential election. As is generally known, the Chief Justice has Slovak ancestors on his mother's side that came from the Spiš region. Prof. Hamar even performed a song from the region for the Chief Justice.

After the presentation, Amb. Radovan Javorčík hosted a reception for the attendees, many of whom interacted casually with the Chief Justice. It is nice to know that the evening prior to a momentous presidential election, the head of one of the three branches of the federal government (the Chief Justice) chose to spend his time with the Slovaks and Slovak culture.



## Prednáška o slovenskej kultúre vo Washingtone priťahuje prekvapujúcich hostí.

V predvečer prezidentských volieb v USA v roku 2024, 4. novembra, sa publikum na slovenskom veľvyslanectve vo Washingtone, D.C. tešilo z príjemnej prezentácie slovenského kultúrneho dedičstva, ako aj z nečakanej návštevy vysokého vládneho predstaviteľa.

Prednášku a prezentáciu s názvom „Slovenské nehmotné kultúrne dedičstvo: hudba, tradície a nástroje“ viedol prof. Juraj Hamar. Prof. Hamar je uznávaný muzikológ, etnológ a odborník na tradičnú slovenskú ľudovú hudbu. V súčasnosti je vedúcim Katedry estetiky na Univerzite Komenského v Bratislave, zároveň je generálnym riaditeľom Slovenského ľudového umeleckého ústavu (SL'UK), kde sa vo vedeckej práci zameriava na výskum slovenskej ľudovej piesne a hudobných nástrojov. Prof. Hamar bol vo Washingtone deň po podobnej prezentácii na Slovak Heritage Festival v Pittsburskej Univerzite.

Prof. Hamar je zanietým interpretom hudby na ľudových nástrojoch a pravidelne vystupuje na koncertoch a kultúrnych podujatiach na Slovensku i v zahraničí. V rámci tejto prednášky sa zameril na prehľad Reprezentatívneho zoznamu nehmotného dedičstva, ktorý zostavuje UNESCO (Organizácia Spojených národov pre vzdelávanie, vedu a kultúru). Krajiny predkladajú zoznam položiek do zoznamu, ktoré sa posudzujú na zaradenie. Účelom tohto zoznamu je podporovať zachovanie kultúrneho bohatstva a tým prispieť k medzinárodnej spolupráci a porozumeniu. Prof. Hamar sa zameril na

sedem slovenských položiek, ktoré boli schválené do Zoznamu, a položky prezentoval alebo osobne predviedol (<https://www.unesconadosah.sk/nehmotne-dedicstvo-unesco>).

Patrili sem:

- Fujara a fujarová muzika
- Gajdy a gajdošská kultúra
- Horehronské polyfónne spevy
- Drotárstvo
- (obec) Terchová muzika
- Tradičné bábkarstvo na Slovensku
- Modrotlačový textilný proces
- Sokoliarstvo

Okrem hrania na fujare, píšťalách a gajdách (trochu iných, než na aké ste zvyknutí z írskej/britskej kultúry), sa prof. Hamar venoval zábavnej ukážke slovenského bábkarstva, vrátane slávneho Gašparka, ktorý ho sprevádzal zo Slovenska. Poslucháčov čakala poučná prednáška a naozajstná prehliadka slovenskej tradičnej kultúry.

Keď sa diváci zhromaždili na vystúpenie, boli trochu prekvapení, keď kráčal predseda Najvyššieho súdu USA John G. Roberts so svojou manželkou Jane, ktorí sedeli v prvom rade. Predseda senátu dostal pozvanie od slovenského veľvyslanectva a rozhodol sa ho prijať, možno si chcel trochu oddýchnuť od sústredenia sa na blížiacu sa prezidentské voľby. Ako je všeobecne známe, predseda Najvyššieho súdu má z matkinej strany slovenských predkov, ktorí pochádzali zo Spiša. Prof. Hamar dokonca predniesol pre predsedu senátu pieseň z regiónu.

Po prezentácii Amb. Radovan Javorčík usporiadal recepciu pre prítomných, z ktorých mnohí nezáväzne komunikovali s predsedom senátu. Je príjemné vedieť, že večer pred významnými prezidentskými voľbami sa šéf jednej z troch zložiek federálnej vlády (predseda súdu) vybral stráviť čas so Slovákami a slovenskou kultúrou.



# Minutes Of The Executive Committee Meeting November 15, 2024 • Home Office

## OPEN MEETING:

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

## ROLL CALL:

Members attending:

Kenneth A. Arendt	National President (Videoconference)
Damian Nasta	National Vice President (Videoconference)
Kevin J. Collins	Executive Secretary (Videoconference)
John Tokarsky	Treasurer (Videoconference)
Tim Graves	Regional Director (excused)

## ACCEPTANCE OF THE OCTOBER MEETING MINUTES:

The Executive Secretary presented the minutes of the October 18, 2024 Executive Committee Meeting. A motion was made by Damian Nasta and seconded by John Tokarsky to accept the minutes as presented. Motion carried.

## AQS MANAGEMENT, INC.:

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

## TREASURERS REPORT:

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

## ECONOMIC OVERVIEW:

### Annuity Rates:

The President led a discussion on the current annuity rates. The Executive Committee decided the annuity rates will remain the same and be reviewed at the next Executive Committee meeting.

## EXECUTIVE SECRETARY'S REPORT:

### Investment Updates

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

### Financial Report

The President and the Executive Secretary presented a detailed summary of the Financial Report for the third quarter of 2024 and answered the Committee's questions.

### Portfolio Review

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

### Mortgages and Overdue Mortgages

The President and the Executive Secretary presented the report for the month of October 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 October:

Death Benefits & Accumulations	\$ 319,274.00
Cash Withdrawals & Accumulations	\$ 78,861.98
Matured Endowments & Accumulations	\$ 0.00
Trust Fund	\$ 0.00

The Executive Secretary also presented the Membership and Annuity Report.

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

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

## SALES AND MARKETING:

The President and Executive Secretary along with Home Office marketing staff reviewed our current and new sales program.

The Home Office is collaborating with our external marketing firm to develop a program aimed at recruiting independent agents. The President stated the states of Arkansas, Delaware, Idaho, Utah, Vermont, and Rhode Island have given their approval for the Society to conduct business there. We continue to wait for approval from the five additional states. Additionally, we are implementing a new marketing initiative to attract agents in these newly licensed states.

The Executive Secretary led a discussion regarding the TV ads running on Fox 8. We finalized the new commercial at the Home Office which will run on local news programs. We are getting a good response from the original commercial.

## FRATERNAL ACTIVITIES REPORT:

We look to continue the festivals in 2025. All fraternal activities are published in the Jednota newspaper and posted on our website. We have updated our coloring contest and the 2024 Socks program in the Jednota newspaper and on the website.

## REQUESTS FOR ADS AND DONATIONS:

Requests for donations and ads were reviewed and acted upon.

## ADJOURN:

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

Kenneth A. Arendt  
President, CEO

Kevin J. Collins  
Executive Secretary, COO

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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 September 14, 2024

## OPEN MEETING:

President Kenneth Arendt called the meeting to order at 8:00 AM and asked Reverend Thomas Nasta, National Chaplain, to offer the opening prayer.

## ROLL CALL:

Kevin Collins, Executive Secretary, read the roll call with the following members present:

Rev. Thomas Nasta	National Chaplain	present
Kenneth A. Arendt	National President	present
Damian Nasta	National Vice President	present
Kevin Collins	Executive Secretary	present
John Tokarsky	National Treasurer	present
Gregory Maurer	Chairman of Auditors	present
Joanne Fibbi	Fraternal Activities Director	present
Sabina Sabados	Regional Director, Region 1	Video Conference
Nicole Nasta	Regional Director, Region 2	present
Martha Zavada	Regional Director, Region 3	present
James Marmol	Regional Director, Region 4	present
Bradley Matta	Regional Director, Region 5	present
Thomas Ivanec	Regional Director, Region 6	present
Timothy Graves	Regional Director, Region 7	present
Milos Mitro	Regional Director, Region 8	present
Gary J. Matta	General Counsel	Video Conference

## READING OF THE CALL:

The Call to the Quarterly Meeting of the Board of Directors of the First Catholic Slovak Union was posted on our website and published in the Jednota newspaper.

## PRESENTATION OF THE AGENDA:

President Arendt presented the agenda for the Quarterly Meeting and asked for its acceptance. A motion was made by James Marmol and seconded by Timothy



Graves to accept the agenda and to allow the President to change the order of the agenda, if necessary, as he presents each item on the agenda with appropriate comments or recommendations. Motion carried.

#### **ACCEPTANCE OF THE QUARTERLY MINUTES OF THE BOARD MEETING JUNE 20, 2024:**

The President presented the minutes of Directors Meeting on June 20, 2024. A motion was made by Nicole Nasta and seconded by John Tokarsky to accept the minutes. Motion carried.

#### **AQS REPORT:**

Larry White, representing AQS Asset Management, presented an extensive PowerPoint presentation detailing our Investment Portfolio Transaction Report to the Board of Directors. Each member of the Board received a copy of the presentation in advance for his or her review. During and after the presentation, Larry White answered questions from the Board.

Larry White recommended to keep annuity rates the same and review on a monthly basis.

#### **FINANCIAL REPORT FOR 2024:**

##### *President's Report*

President Arendt presented the financial summary report for the second quarter of 2024 and answered the Board's questions.

##### *Federal Home Loan Bank of Cincinnati*

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

##### *Portfolio Custodian*

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

##### *Investment Updates*

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

##### *Jednota Holding Company*

President stated Jednota Incorporated, Jednota Properties, and Jednota General will hold a meeting to elect officers.

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

#### **TREASURER'S REPORT:**

Treasurer John Tokarsky presented a detailed Treasurer's Report for the second quarter of 2024. The Treasurer answered the Board's questions.

#### **DIRECTOR OF FRATERNAL ACTIVITIES REPORT:**

The President recognized Director of Fraternal Activities Joanne Fibbi, who presented a detailed report of all the 2024 activities to the Board of Directors.

Fraternal Activities Director Joanne Fibbi gave a review of the two National Picnics: one at Knoebels Amusement Resort and Golf Tournament in Elysburg, PA on June 22, 2024 and the other at Wiegand Lake Park in Novelty, OH on August 10, 2024. She stated there was an excellent turn out for the national picnics.

Joanne Fibbi stated she received excellent feedback on the FCSU Golf Tournament July 12-14, 2024 and participants enjoyed the tournament. They are looking for places to hold the Bowling Tournament for April 25-26, 2025 and currently believe it will be Kent Lane. They are also looking for a golf course for next years tournament.

The following activities are upcoming in 2024: A fall festival will be held for the first time on October 5, 2024 in McMurray, PA. It will be a family event with many activities to enjoy. Dog Days of Summer, Loser's Pool, and the Coloring contest which have been expanded to different groups was reviewed.

The 2024 Sock Drive will be in the newspaper. Also, events and picnics was discussed for 2025. Events and picnics will be published in the newspaper and website. Joanne Fibbie asked Board Members for different activities to get members involved in events. All details will be in the newspaper and website.

#### **PRESENTATION OF THE COMMITTEE REPORTS:**

##### *Executive Committee*

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

of the business of the Society.

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

##### *Pension Committee*

The Executive Secretary gave an update on the current FCSU Pension Plan which was passed out to the Board of Directors for review. He stated that we are in full compliance with all federal regulations and answered the Board's questions.

##### *Scholarship Committee*

The President gave a report on the Scholarship Committee, which is comprised of three independent professionals led by Father Gerard Gonda, OSB. Applications for the current FCSU scholarship program are being received and they will be sent to the Scholarship Committee. The President also gave a report on the Jednota Benevolent Foundation and Stephen C. Matula Scholarship and answered the Board's questions.

#### **EXECUTIVE SECRETARY'S REPORT:**

The President recognized the Executive Secretary Kevin Collins, who presented his quarterly report to the Board of Directors.

The Executive Secretary stated that we are working with our new Editor to increase our Facebook presence. Kevin Collins finalized a television commercial on the local Fox 8 TV station in Cleveland.

He also stated that the details for the Matching Funds Program are being finalized. The program will be printed in our Jednota newspaper and posted on our website.

The Executive Secretary stated that we are finalizing getting licensed in 10 additional states. A finalized full report will be at the next meeting.

The Executive Secretary stated that we are looking for better ways to recruit independent agents to sell our products.

#### **JEDNOTA EDITION:**

President appointed new Editor, Shannon Travise. Mrs. Travise will be replacing Lucy, who was offered an outside position with another company. Shannon will help increase our presence on social media, rebranding, updating our website, and work closely with Branches. A motion was made by Greg Maurer and seconded by Damian Nasta to accept the motion. Motion carried.

#### **MISCELLANEOUS:**

President announced audit by State of Ohio will be conducted on December 13, 2024 which happens every 3-5 years.

#### **JEDNOTA PROPERTIES INC.:**

The President appointed Thomas Ivanec, Gary Matta and Timothy Yoder to the Jednota Properties Inc., Board of Directors.

The President appointed himself, Bradley Matta and Damian Nasta to the Jednota General Board of Directors.

The President re-appointed himself, Kevin Collins, James Marmol, Gary Matta and Damian Nasta to the Jednota, Inc. Board of Directors at the Annual Board of Directors Meeting.

A motion was made by Damian Nasta and seconded by Bradley Matta. Motion carried.

#### **CONVENTION:**

The President stated that he has been looking at several possible convention sites. He plans to present it to the Board at the December board meeting for approval.

#### **DONATION COMMITTEE:**

All donation requests were reviewed and acted upon.

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

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

#### **ADJOURN:**

There being no further business to conduct, a motion was made by James Marmol and seconded by Martha Zavada to adjourn. Motion carried. Reverend Thomas Nasta closed the meeting with prayer.

Kenneth A. Arendt  
President, CEO

Kevin J. Collins  
Executive Secretary, COO



# Attention FCSU Members

## Important Announcement to Your Annuity Statement Mailing

Dear Valued Members,

As part of our ongoing efforts to improve efficiency and reduce our environmental impact we are announcing a **change to our statement mailing schedule**. Starting in 2025, you will be receiving only one year-end annuity/IRA statement summarizing your yearly account activity.

**Your June statement will not be mailed out to you;** however, you will be able to view your daily cash value and transactions in your Member Portal. See instructions below.

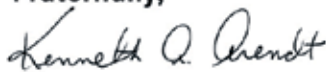
### Why are we making this change?

By consolidating our statement mailings, we can:

- Reduce waste and minimize our carbon footprint
- Streamline operations and allocate resources more efficiently
- Provide comprehensive financial information in one statement

If you have any questions, please don't hesitate to reach out to us. We're here to help.

Fraternally,



**Kenneth A. Arendt**  
President, CEO



## FCSU Member Portal Access



**Right at your fingertips!**

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

### CREATE

- Go to [www.fcsu.com](http://www.fcsu.com)
- Click **MEMBER LOGIN**
- Click **Create Account**
- Enter the required information
- Create your username & password
- Click Create User

### LOG IN

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

For assistance call us at

**800.533.6682**

### VERIFY

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

