



Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 99, NO. 8

MAY 2013

2013 Fraternal Societies of Greater Pittsburgh's

Fraternalist of the Year

Hon. Cynthia M. Maleski, Esq.



National President and FSGP Fraternalist of the Year Cynthia M. Maleski receives congratulations from President of the American Fraternal Alliance Joe Annotti.

*T*he First Catholic Slovak Ladies Association congratulates our National President, Cynthia M. Maleski for her recent award as the 2013 Fraternal Societies of Greater Pittsburgh's (FSGP) Fraternalist of the Year. The entire FCSLA National Board of Directors, many past National Officers, District and Branch representatives and friends were present on March 16, 2013 to celebrate with Cynthia at a testimonial banquet held in her honor at the Sheraton-Station Square in Pittsburgh, Pennsylvania.

For more information see pages 6 and 7.

✿ MEMORIAL DAY PRAYER ✿

Heavenly Father we pray for those who courageously laid down their lives for the cause of freedom.
May the example of their sacrifice inspire in us the selfless love of your Son, our Lord Jesus Christ.
Bless the families of our fallen troops, and fill their homes and their lives with your strength and peace.
We pray through Christ our Lord. Amen

ŽENSKÁ JEDNOTA

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ŽENSKÁ JEDNOTA,

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Memorial Day ~ A Day to Remember

There is a day we stop and remember,
The men and women who fought with bravery.
Those who shed their blood and lost their lives,
So our country could live in liberty.
There is a day we stop and remember
The colors that we love.
The red, white and blue of freedom,
That fit our country like a glove.
White for purity of purpose,
Red for valor during battle,
Blue for justice paid to those who threaten us,
Are the gifts our Lord blessed upon our men.
There is a day we stop and remember,
That our men and women have not died in vain.
For after every battle is won,
Our country's standards reign.
Wave a flag,
Place a flower upon a grave,
Say a prayer of thanks on Memorial Day.
For the price of freedom was freely paid.

Dear Friends,

As the weather gradually grows warmer and another Memorial Day swiftly approaches, thoughts of barbecues and picnics begin to surface in our minds. Many of us look forward with anticipation to the three-day weekend, taking advantage of the extra day off to do some traveling, or simply to catch up on some much needed relaxation. Let us not forget to stop and remember how many have been lost and how many lives have been permanently altered because of their selfless sacrifices to preserve our freedom.

In 2000, The National Moment of Remembrance program was established to remind Americans of the sacrifices made by members of the Armed Forces as well as others who have died as a result of service to this nation. This year, I encourage you to stop and observe the "Moment of Remembrance" by pausing for one minute at 3:00 p.m. (your local time) on Memorial Day to remember those who gave their lives to protect the values that give meaning to our lives. Thousands of Americans gave freely their lives for us and our country, surely we can spare a few minutes out of our day once a year to honor their bloodshed for our continued freedom.

Until Next Month,
Warmly, **Carolyn**

ŽENSKÁ JEDNOTA

From the Desk of the National Secretary

Sue Ann M. Seich

During this month of May we thank God for all the women who have touched our lives. It is the unconditional love that motivates, protects, cares for, supports and forgives us for anything and everything we do through our childhood and then through our adult years. I often stop and remember the courageous women who started our Association over 121 years ago this August. They were hard working mothers with a vision. I am not sure I would have been so gutsy. Everyday is a challenge with highs and lows but the highs outweigh the lows. There are always changes that may create concerns, but working together for the growth and welfare of our Association, we will overcome and diminish these obstacles.



Our Association is very fortunate that through the years we have had many dedicated women leaders in our branches, districts, and on the National Level. Today we have many dedicated men in these leadership roles as we continue to grow. We thank everyone for their dedication, support and efforts.

On Mother's Day let us remember the women who are close to us and also those who have touched our lives in anyway.

Happy Mother's Day to all of our members and friends.

Until next issue, may God keep you happy, healthy and loved!

Happy Mother's Day ...

Loving God,

We thank you for the love of the mothers you have given us,

Whose love is so precious that it can never be measured,

Whose patience seems to have no end.

May we see your loving hand behind them and guiding them.

We pray for those mothers who fear they will run out of love or time, or patience.

We ask you to bless them with your own special love.

We ask this in the name of Jesus, our Lord

Amen.



MATCHING FUNDS

Last month I shared a poem entitled: "Do You Just Belong?"

You may have thought after reading it, sure I'd like to be more involved but I am not a branch officer, I don't have the time or our junior members may have thought I'm too young.

Your branch officers are there to help and guide its members. You don't need to be a branch officer to initiate a Matching Funds Project (the project does need to be sponsored by a Senior or Junior branch). You can be **any age** to work on a Matching Funds Project and we can all find a few hours to help out.

Maybe your branch officer has been trying to come up with ideas too. Two heads are better than one – give your branch officer a call and say have you ever thought of doing a Matching Funds Projects for XYZ Charity? Tell them you would be more than happy to help get the project started. The branch officer submits the Matching Funds Eligibility Request Form, the project gets approval from the Home Office, and you are on your way to making a difference!

I would like to share some Matching Funds Stats.

COMPLETED PROJECTS:

2012 – 69*

2011 – 58

2010 – 46

* (There are 18 pending projects. I had to get my article to the editor before I received all the completed projects. Our 2012 total will increase!)

FCSLA members raised:

2012 — \$239,862.61*

2011 — \$163,099.00

2010 — total not available

Matching Funds Program contributed an additional

2012 — \$33,745.00*

2011 — \$28,739.00

2010 — total not available

*(this total will increase)

I have an official challenge for all of our Branches and Members in 2013.

Can we complete 120 Matching Funds Projects? I know WE can! GOOD LUCK!

I have included the Guidelines for Matching Fund Program. You can print the Eligibility Form off our website: www.fcsla.org — under Fraternal Activities or call 800-464-4642 EXT 1051 — to request a form be sent out to you. I will be happy to help any way I can.

FCSLA SALES LEADERS MEET IN FORT MEYERS BEACH

The 2013 FCSLA Leaders Conference and President's Club meeting was held at the Diamondhead Beach Resort in Fort Meyers Beach, FL in February. Thirty of FCSLA's top sales people and their spouses and guests converged for a week of meetings, fraternal gatherings and idea sharing sessions.



FCSLA President Cynthia Maleski welcomes the leaders.

sales year" at FCSLA! She went on to say that times were changing and that FCSLA was working hard to make decisions which would keep the Association strong, far into the future. President Maleski's welcome was very well received by the sales people as evidenced by great applause!

The next speaker was Joseph Annotti, President and CEO of the American Fraternal Alliance. Mr. Annotti backed up President Maleski's assertions of change with a Power Point presentation which showed the results of a number of focus groups which the AFA has been conducting. He warned that the views of many of

The featured event was the President's Club meeting which was held on February 20. National Sales Manager Patrick Braun called the meeting to order and Deacon Albert Heiles, Jr. delivered a stirring invocation.

FCSLA National President Cynthia Maleski gave the group a warm welcome. She praised the sales people for their achievements, pointing out that they had contributed to a "record



AFA President Joseph Annotti addresses the group.

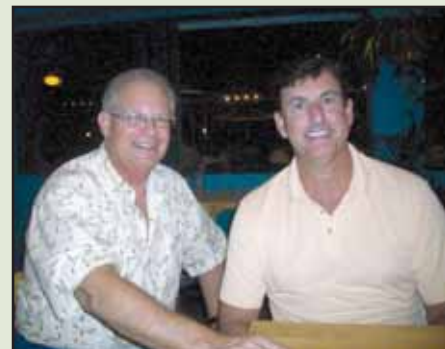


Ironman Monica Shoeneck gives an inspirational message.

society. He said that the societies must modernize to stay current with people's expectations. He also showed how the very language we use to describe our Association can have a major impact on how people regard us. It was a great privilege to have Mr. Annotti attend the meeting and the sales people were very impressed with his presentation!

After a break and some house-keeping, the final speaker of the morning was introduced. Her name was Monica Schoeneck and the title

of her presentation was "Doing the Impossible". Monica told how, at age 26, she became interested in training for a triathlon. However, as she admitted, she didn't even know how to swim. She said that she had never been much of an athlete, preferring art and music in school. After competing in the triathlon, she then decided to enter the Ironman race in Madison, WI. This really did seem impossible because the Ironman race is comprised of a 2½ mile swim, followed by a 112 mile bicycle course, followed by a full marathon which is 26.2



Pat Braun gets advice from Producer of the Year, Roger Main.

miles. She told the audience that, like sales people, she had to set her goal, make a plan (in her case a rigorous fitness and nutrition regimen) and then work at the plan every day. Monica told about the race itself and the obstacles, both mental and physical, which she had to overcome. She finished the race in 13 hours, 20 minutes and 3 seconds. She then showed a video of the race. When the video ended, there were tears in the eyes of many in the audience as she crossed the finish line.

President Cynthia Maleski closed the meeting by thanking Monica for her inspirational presentation, praising the sales people and the sales managers for a great year, and wished everyone a great week!

**From APRIL 1 through JUNE 30, 2013,
older FCSLA annuities (issued prior to 2005)
with a guaranteed minimum rate of**

4.50%

will earn a yield of 4.6025%.

**NEWER FCSLA ANNUITIES (issued 2005 and after)
with a guaranteed minimum rate of**

3.50%

will earn a yield of 3.5618%

while those with a guaranteed minimum rate of

3.00%

will earn a yield of 3.0453%.

FCSLA Connects . . .

By Danielle Sturgeon

With Mother's Day, right around the corner, have you thought about giving the gift of life insurance to that special woman in your life?

With the purchase of a FCSLA life insurance certificate, comes an extra benefit that will not only add security to your family, but also add special protection to any new additions!

FCSLA's Newborn Infant Fraternal Benefit gives new parents the ability to protect their newborn with guaranteed life insurance coverage. This fraternal benefit allows parents to have the needed insurance protection when starting a family.

The Newborn Infant Fraternal Benefit provides your newborn with:

1. A Death Benefit:

Regardless of health, the FCSLA will guarantee the coverage listed below:

- Up to \$5,000 permanent life insurance or \$10,000 Super Youth Plan if one parent qualifies.
- Up to \$10,000 permanent life insurance or \$20,000 Super Youth Plan if both parents qualify.

An application for insurance on the life of an infant must be submitted and the initial premium paid to the FCSLA BEFORE the infant's 60th day of life.

2. Guaranteed Insurability Benefit

This is automatic coverage at no cost beginning on the 8th day and ending on the 60th day of life.

- The sum of \$2,500 if one parent qualifies.
- The sum of \$5,000 if both parents qualify.

The Newborn Infant Fraternal Benefit is just one of the added benefits of giving the gift of FCSLA life insurance this Mother's Day! With your membership in the Association, you will have access to a variety of fraternal benefits and activities throughout your community!

Bernard Horinek Celebrates a Century

Bernard Horinek, (W074, Atwood, KS) celebrated his 100th birthday on March 21, 2013. Bernard was born in Atwood, KS in Rawlins County. He is a member of Sacred Heart Catholic Church and farmed all of his life.

Bernard has seven daughters and two sons all members of Branch W074. The family hosted a celebration in his honor on March 16th at the Prairie Developmental Center in Atwood, KS. God Bless Bernard!



Valent's 40th Wedding Anniversary Celebrated



Joseph and Elizabeth (Strnisko) Valent of Franklin, WI were married July 15, 1972 at St. Stephen Martyr Catholic Church in Milwaukee, WI. They have two beautiful children, Katherine and Joseph, Jr.

Instead of celebrating their 40th Wedding Anniversary on July 15, 2012, "Betty" unself-

ishly volunteered her time and effort at the Annual Slovak Picnic all day long. She is a very active member in the Slovak community holding several offices, such as Treasurer of Slovak League – Assembly 20 and Vice President of the Federated Slovak Societies. Betty spearheads the three main Slovak events each year; Fašiangy (Pre-Lenten Dance), Slovak Picnic, and the Holiday Folk Fair.

"Joe" is an active cyclist and has participated in previous National Senior Olympic Games representing the state of Wisconsin. He has been training for this year's upcoming Senior Olympics to be held in Cleveland, OH. Joe is supportive of Betty's energetic Slovak involvement.

They are members of Branch 376 and Louise M. Yash – Wisconsin District.



Madeja Celebrates 100th Birthday

Mary Madeja, (Sr. Branch 233) Pittsburgh, PA turns 100 years old on May 15, 2013. She has been a member of the FCSLA for over 80 years.

She was married to her husband for 64 years and has two children, 6 grandchildren, 8 great-grandchildren, and 11 great-great-grandchildren. God Bless Mary on her special day!



2013 FRATERNAL SOCIETIES OF GREATER PITTSBURGH'S (FSGP) FRATERNALIST OF THE YEAR

Hon. Cynthia M. Maleski, Esq.

The First Catholic Slovak Ladies Association congratulates our National President, Cynthia M. Maleski for her recent award as the 2013 FSGP Fraternalist of the Year. The entire FCSLA National Board of Directors, many past National Officers, District & Branch representatives and friends were present on March 16, 2013 to celebrate with Cynthia at testimonial banquet held in her honor at the Sheraton-Station Square in Pittsburgh, PA.

Prior to becoming the Association's National President in 2012, Cynthia served two terms (eight years) as National Trustee on our Board of Directors. She has been active in her branch for over 30 years, where she is currently serving as Branch President.

Cynthia is a recognized expert in insurance law with the highest peer-review rating in the profession. She was given the privilege of serving the Commonwealth of Pennsylvania as Insurance Commissioner and Cabinet Secretary, appointed by the late Governor Robert P. Casey, and unanimously confirmed by the State Senate. As insurance regulator for the industry's fourth largest state in the nation, Cynthia led the implementation of the first Children's Health Insurance Program (CHIP) in the United States, tightened solvency standards for insurance companies, and achieved accreditation for Pennsylvania Insurance Department for the first time in its history. She was also instrumental in Pennsylvania's adoption of the Model Fraternal Benefit Code. In addition to her groundbreaking accomplishments in the public sector, Cynthia also served as legal counsel and senior executive for Mercy Hospital of Pittsburgh for many years and for Highmark Blue Cross Blue Shield. She had continuously operated her own law practice that she founded more than 35 years ago, prior to assuming the responsibilities of FCSLA's National President in 2012.

She is a leader in the fraternal and Slovak/Slavic communities both nationally and regionally. Cynthia reinstated Fraternal Week in Harrisburg when she was PA Insurance Commissioner. As first President of Our Lady of Most Blessed Sacrament School Alumni & Friends, Cynthia founded a scholarship program to provide funds for grade school students. She has represented FCSLA, on a pro bono basis, on the Law Committee of the American Fraternal Alliance, as well as a director of Pennsylvania Fraternal Alliance. Cynthia has held various other leadership positions in many well-known Slovak/Slavic organizations, including Board of Directors for the Kosciuszko Foundation, Pittsburgh Chapter; President and Corporate Secretary of the Duquesne University Tamburitzans; Vice President of the Slovak League of America; and President

of Women's International Club, University of Pittsburgh Nationality Rooms Program.

Cynthia's leadership also extends to her community, where her record of service to women's advancement, children's issues, human rights, cultural diversity and economic development is exemplary. In addition to her leadership of the Executive Women's Council and the Catholic Youth Association, she has served on the advisory board for Children's and Youth Service of Allegheny County. She continues to mentor young people for leadership positions in the FCSLA. Cynthia has also served as the Chair on the Audit Committee for the American Red Cross, on the Board of Directors for the Allegheny Valley Association of Churches, Pastoral Council at her parish and on the Board of Governors for the St. Thomas More Society.

For many years, Cynthia served as volunteer legal counsel to the National Confederation of American Ethnic Groups, a non-government organization founded to fight communism and advocate for international human rights in Washington, D.C. She championed causes such as anti-defamation, pro-democracy and freedom of religion in Eastern Europe, promoting their awareness. In the late 1970's and 1980's, she worked with U.S. Senator Patrick Moynihan and many others, traveling to Czechoslovakia to advocate for the plight of those who lost their homes and property in the aftermath of World War II. For her efforts, she was recognized by the U.S. Senate in its Chambers in 1993.

Cynthia received her JD with academic excellence from Duquesne University, where she was named a Distinguished Alumna. She served as adjunct professor of law for ten years teaching insurance law. Cynthia received her BA, summa cum laude, Phi Beta Kappa, from the University of Pittsburgh.

She and her husband, Dr. Andrzej Groch, have been married over 30 years and have a daughter, Elizabeth. Her hobbies include ethnic, history and cultural interests. She is known for her volunteer services as a soloist in several languages since her college days and had performed for many years with the Pittsburgh Slovaks. Besides FCSLA, Cynthia is a member of LPSCU, NSS, FCSU, Sokol USA, SCS, PFA, CFU, PNA, ISDA and CD of A.

On receiving the award, Cynthia says, "I am deeply honored to have been named 2013 Fraternalist of the Year by the FSGP. It is humbling to follow in the footsteps of so many great fraternal leaders. I thank the awards committee for bestowing this honor on me, and also for honoring the members of the First Catholic Slovak Ladies Association through me."



FCSLA National President and FSGP Fraternalist of the year Cynthia M. Maleski with her husband Dr. Andrzej Groch.



National President and FSGP Fraternalist of the year Cynthia M. Maleski receives her award from the 2012 winner Timothy L. Kuzma, Polish Falcons of America.



Cynthia with her daughter Elizabeth.



Slovak Ambassador to the United States Peter Kmec honored National President Cynthia Maleski with kind comments during the dinner.



Cynthia's brother Dr. Richard Maleski offered thoughts on their early lives growing up in a Slovak Catholic family.



FCSLA ANNOUNCES NEW MEDICAL DIRECTOR

The First Catholic Slovak Ladies Association is happy to announce and welcome our new medical director Regina Rosace MD. She was recruited by and trained with our previous director of over 20 years, Dr. Debbie Brindza, and has been working as acting medi-

cal director since Dr. Debbie's retirement.

Dr. Rosace graduated from Northeastern Ohio Universities College of Medicine (now Northeast Ohio Medical University) in 1989, and has been practicing medicine in local pediatric emer-

gency rooms in Cleveland, Ohio for the past 20 years. She is the proud mother of 9 children, 7 boys, 2 girls. In short, she is happy to be joining the FCSLA family and looks forward to a long and happy relationship with our organization.



BRANCH W033 HOLDS 30TH ANNUAL BREAKFAST AND RAFFLE

Branch W033, Spillville, IA, held their 30th Annual Breakfast and Raffle from 8:30 a.m.-12:30 p.m. on Sunday, March 3, 2013. Over 200 people enjoyed country sausage, scrambled eggs with five assorted toppings, toast, jelly, cinnamon rolls, juice, coffee and milk. The funds raised will go to St. Wenceslaus Catholic School Room Renovation Project. In addition the branch also donated a microwave oven for use in the school kitchen. The officers and branch wish to thank everyone who helped make the event so successful!



Member Kaylie Klimesh, Director Alice Klimesh and volunteer Kristi Ilusty work with cinnamon rolls at the Annual Breakfast.



Members Shayla Kuennen and Rory Kuennen bring dirty dishes to Judy Adams at the Annual Breakfast.



Members enjoying the Annual Breakfast.



Vice President Jerry Kuhn ticket taker at the Annual Breakfast.



Mark Balik with chances for the raffle and Jerry Kuhn, Vice President selling and collecting tickets for the raffle.

Andrew Sacek Elected as President of IFA



Andrew A. Sacek, Sr. Branch 409, East Chicago, IN, has been elected President of the Indiana Fraternal Alliance. In his role as President, Andrew has started a President's Quest to financially support

Nazareth Home in East Chicago, IN. The mission of the Home is to care for poor and powerless infants and children, those unable to speak for themselves, by providing them with a loving, caring and stable beginning. For more information visit their website at <http://nazarethhome.com/index.php>.

10th Consular Tour to Slovakia

AUGUST 24-SEPTEMBER 3

Three cities in Slovakia: Bratislava, Kosice, and Presov. Visit historical manor houses, castles, churches, shrines and a spa, Trencianske Teplice. First class hotels and air conditioned buses with an experienced English speaking guide.

Please contact Joe Senko for more info at 412/531-2990 during office hours or 412/956-6000 after office hours or at jtsenko@aol.com.



2013 WORD SEARCH CHALLENGE #2

Find words associated with the Kentucky Derby.

Words may be found up and down, side to side or diagonally.

~ MOST EXCITING TWO MINUTES IN SPORTS ~

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

BARBARO
CHURCHILL DOWNS
COLTS
CONTENDERS
EGDAR PRADO
FILLY
HATS

JOCKEY
KENTUCKY DERBY
LOUISVILLE
MAY
MILLIONAIRES ROW
MINT JULEP
ODDS

RON TURCOTT
ROSES
SECRETARIAT
STABLE
THOROUGHBRED
THREE YEAR OLDS
WAR ADMIRAL

Name: _____ Age: _____

Address: _____

City: _____ State: _____ Zip: _____

Branch: _____ Phone # _____

All 6 Puzzles must be in the Home Office by Friday, October 18, 2013!

Mail to: FCSLA Fraternal Department
24950 Chagrin Blvd., Beachwood, OH 44122

National President Cynthia Maleski Remembers and Honors a Friend



"It was my privilege and honor to work with John Hvasta on many issues in the 1970s, 1980s and beyond to build a free and independent Slovakia. He and his wife Helen of many years worked tirelessly with all of us and we all celebrated Slovakia in its freedom in recent years. May his soul rest in peace."

John Hvasta, 85, of St. Augustine, FL, fell asleep in the Lord on March 28, 2013. He was born in Miglesov, Czechoslovakia, and arrived in the United States at age 11 in 1939, living in Hillside, NJ, with his parents, the late Michael and Elizabeth Roman Hvasta, and his brother, Steven.

He attended Bragaw Public School and upon graduation from Central High School, he attended Upsala College. John served his country in the U.S. Navy aboard the U.S.S. Hornet as a radioman. After his discharge in 1948, his desire was to return to Czechoslovakia to attend Charles University, majoring in philosophy.

His happy and loving marriage of 57 years was to Helen Loya of Duquesne, PA.

Fluent in the Slovak language, he worked at the U.S. Consulate with Claiborne Pell, U.S. Consul, as an interpreter. The political situation in Slovakia during the height of the Cold War had Communists in power, and fate dealt him an imprisonment in the historic fortress, Leopoldov, the Alcatraz of Slovakia. After false accusations of espionage sentenced him to prison for 25 years, John endured many tortures. He made a daring escape with five other inmates and ran into nearby forests, eventually separating from the others. Hiding in haystacks and caves for three years, he found generous country folk who helped him find his way to the U.S. Embassy in Prague, where he sought protection. He was finally freed with the help of John Foster Dulles, and flown to New York City, where his family was anxiously awaiting his arrival.

After a nationwide public speaking tour, he graduated from University of Southern California in cinematography and public relations. He was a freelance filmmaker of documentary films for nursing, Ukrainian historical films, and was the director of the Blue Army TV programs in Washington, NJ. Always interested in politics, he moved his wife and children to Washington, D.C., and worked in the campaign for General Eisenhower, several offices of congressmen and senators, and Richard Nixon and Ronald Reagan. He then started his own business, APRC International in Arlington, VA, dealing in public relations with companies in Slovakia.

When the Berlin Wall opened, he returned to Slovakia and was interviewed many times on radio and TV in Slovakia about the freedom they have waited for 70 years. Again this time fate dealt him a good card, and John obtained a position with Slovak Telecommunications, which Lucent acquired, where he worked for six years. He then became afflicted with shingles and returned home to retire in 1999.

He is survived by his wife, Helen (Loya) of St. Augustine, FL; sons, John Thaddeus (Diane), of Mesa, AZ, Michael Stephen of Fairfax, VA, Mark Francis (Pamela), of Mississauga, Ontario, Canada, and daughter, Marianne Margaret of St. Augustine, FL; and 6 grandchildren.

Chicago Jr. Branch 339 Sponsors All-You-Can-Eat Breakfast & Raffle

Chicago's Jr. Branch 339 sponsored an "All-You-Can-Eat Annual French Toast Breakfast and Raffle" for St. Bruno Parish's Boy Scout Troop 42 on Sunday, February 17, 2013, to assist in raising funds that will promote the troops' various events and summer camp activities. The Branch collected \$2,626 through its breakfast and raffle ticket sales.

Jr. Branch 339 received donations from local vendors and retailers, which provided the 300 attendees the chance to win one of 65 raffle prizes, composed of gift cards, books, hand lotion sets, an under the counter cd/am/fm clock radio, toasters and sports collectibles, etc. Jr. Branch 339 President, Joyce Kelly was greatly pleased with the wonderful turnout and most importantly, the hard work of the boy scouts who cooked and served breakfast to the attendees.



Presenting fundraiser check to Stephen Yu, Assistant Scout Leader Troop 42 are Jr. Branch 339 President, Joyce Kelly (left) and Chicago District President, Mary Therese Tylus.



Scout Troop 42 with Jr. Branch 339 President, Joyce Kelly.



L-R: Chicago District President, Mary Therese Tylus, Boy Scout Troop 42 Cooks and Jr. Branch 339 President, Joyce Kelly.

Branches 58/81 Holds Bake Sale During Winter Festival

On February 9, 2013, during the St. John the Baptist Catholic Schools Annual Winter Festival the Officers of Jr. Branch 58 and Sr. Branch 81, Whiting IN with their members, held a bake sale. All helped to bake an assortment of roshky, kolachky, breads, nut cups, nut rolls, strudels and cakes. All of these baked goods were displayed on a Slovak tablecloth and some Slovak handmade runners, passed down from some of their Grandmas.



Margaret Abildua, S81 officer and Marjorie Strbjak, J58 officer showing off some of the delicious baked goods.



This Slovak Day was celebrated with holupky dinners and ethnic music. There was dancing and bingo along with other activities. Everyone had a great time and enjoyed passing down some Slovak heritage to all who attended. The \$705 raised from the bake sale goes to show just how good homemade Slovak pastries really are!



Geraldine Tumidalsky and her sister enjoying the J58 baked goods.



Becky Coleman, J58 officer with Junior members.



Annette Markovich selling some of the baked goods.

Branch W014 Presented with Plaque

Nebraska District 11, St. Isidore honored Branch W014, Howells, NE for the largest percentage of insurance sold in 2012. District officers presented them with a plaque commemorating the increase and a statue of St. Anne, patroness of FCSLA to be their model and guide.



L-R: Gene Sobota, District 11 President, Clarice Sabata, District 11 Secretary and Ron Burenheide, W014 President.

Youngstown Sister Cities Trip

Youngstown Sister Cities has scheduled its 16th Slovak Heritage Tour to Slovakia for July 9-July 23, 2013. Details will be given in future articles.

Contact Jim and Kay Bench: jmbench@yahoo.com or cell phone (724) 858-5843.

MATCHING FUNDS ACTIVITIES

Sr. Branch 177 & Jr. Branch 115 — Clairton, PA

Basket Raffle and Cookie Sale

On December 22, 2012 Sr. Branch 177 (Clairton, PA) sponsored a basket raffle and baked cookies for the cookie sale at St. Isaac Jogues Church, Elrama, PA. The branch made a Steelers Basket, Christmas Basket and Lottery Wreath. Church members made several other baskets for the cause. The branch also sponsored a ticket for the month of December.



Front row, L-R: Emma Stover, J115; Middle Row: Virginia Handley, Lois Covelli and Monica LaFrankie. Back Row: Heather Stover, Camden Stover, J115 and Jerry LaFrankie.



Sr. Branch 177 & Jr. Branch 115 — Clairton, PA

Sidewalk Construction Fund

Officers and members presented a \$500 Matching Funds check to Rev. Richard Tusky of St. Isaac Jogues Church for their sidewalk construction fund. The members of St. Isaac Jogues Church thank the FCSLA for their donation.



L-R: Anthony Covelli, Lois Covelli, Rev. Richard Tusky, Monica LaFrankie, Financial Secretary and Jerry LaFrankie, President.



Jr. Branch 207 — Wilkes-Barre, Pennsylvania

Breakfast Benefit

Nine year old Grace Elizabeth Washney (Jr. Branch 207, Wilkes-Barre, PA), a fourth grader at Wyoming Area Tenth Street Elementary School was chosen "Little Miss Library" because of her love for books and three essays she wrote on why she likes the library. Grace is the daughter of Robert and Jennifer Washney and the granddaughter of Jean and the late Milton Owens. She is also granddaughter of Geraldine and the late John Washney.

With the help of her parents, she posted a video on YouTube called "High Five" at the Wyoming Free Library. This

was done to promote awareness for her local library for young and old alike. To show support for this project, people were asked to make a hand print, which would be on display in the library. A small donation was also requested which would go directly to the library.

The FCSLA was aware of this endeavor and did a Matching Fund project that was greatly appreciated by John Roberts, Director of the Wyoming Free Library.



Pictured is Grace Washney presenting a check to John Roberts, Wyoming Free Library Director while her parents Robert and Jennifer proudly look on; also pictured is Rita Kcenich, President of Branches 350/207.



Sr. Branch 172 — Wilkes-Barre, Pennsylvania

Slavic Specialties and Ethnic Dinner

Sr. Branch 172, Wilkes-Barre, PA, sponsored a Matching Funds project with the Slovak Heritage Society of Northeastern PA. The purpose of the project was to raise funds for the Society's Educational Activities which includes scholarships.

The Slovak Heritage Society held an ethnic dinner at St. Ignatius Church, Kingston, PA on March 10, 2013. The



Philip R. Tuhy, Chairman of the Slovak Society of NEPA, Magdalen Iskra, president of Branch 172 and Michael Stretanski, Coordinator of the dinner, along with members of Branch 172 and Board Members of the Slovak Heritage Society who assisted with the project. Seated, L-R: Magdalen Benish, Martha Iskra, Anna Hudock, Dorothy Sullivan, Mary Migatulski, Bernadette Yencha. Standing: Elaine Palischak, Jason Hendershot, Anthony Palischak, Peter Kmec, Magdalen Iskra, Michael Stretanski, Helen Savinski, Joseph Kowatch, Connie Plewniak, William Zdanczewicz and Philip R. Tuhy.

Sister and Brother Champion Basketball Coaches

Rosemary Thumpston Vojtecky as the coach, and Robert Thumpston, Jr. her brother, as her assistant coach, coached the Junior Varsity girls basketball team from St. Sylvester's School (Brentwood, PA) to victory as undefeated Section Champs and then on to the Pittsburgh Diocesan undefeated Championship. They were also undefeated in three Tournaments they entered. Rosemary and Robert were not only their coaches, but teachers, leaders, supporters and biggest fans, as they encouraged each girl to reach her full potential. They are members of Sr. Branch 233, South Side Pittsburgh, and their parents, Rosemary and Robert Sr. serve as Branch Treasurer and Auditor respectively. The girls varsity teams from St. Sylvester's were also section and diocesan undefeated champs, with Rosemary and Robert assisting the varsity coaches.



dinner consisted of holupki, pirohy, klobasa, vegetables and wonderful homemade desserts.

In conjunction with the dinner a table was set aside to sell other Slavic Specialties as take outs to enjoy later. These foods such as kapusnica (Cabbage soup with klobasa) and kapusta (fresh cabbage), haluski and holupky were made by members of the FCSLA, who are also Board Members of the Slovak Heritage Society of NEPA. The sale of the Slavic Specialties raised \$746.

Peter Kmec, a student at King's College from Slovakia, with his friends who work at food service at King's helped to serve. People from other organizations also assisted. John Simkovich entertained with Slovak Music.



John Simkovich



L-R: Jay Olexy, Linda Swawola, Eleanor Sofranko, Andrew Sofranko and Jean Olexy.



Joseph Kowatch and Michael Stretanski.



Kate Adam and Mary Migatulski.



L-R: Anna Hudock, Sister M. Mercedes Voytko, SSCM, Magdalen Benish and Martha Iskra.

Branch W137 Holds Wine Tasting Event

FCSLA Branch W137 Cedar Rapids, IA enjoyed a Sunday afternoon of wine tasting and snacks. Thirty-five members attended, with everyone going home with a door prize.

The branch will sponsor a family bike ride on Saturday June 22, 2013 at 10 a.m. starting at Sokol Park. Lunch will follow the ride.



SLOVAK PICNIC

SUNDAY, JUNE 9, 2013 • Noon until 8 p.m.

ST. SAVA PICNIC GROUNDS • Cleveland Slovak Radio Club

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SLOVAK FOOD AND PASTRIES Music by John Pastirik

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IN MEMORIAM

RONALD EDWARD KOUPAL **Branch W093**



Ronald E. Koupal, 69, of Tabor, SD passed away January 30, 2013 with his family by his side following a courageous 5-year battle with lung cancer at Avera Sacred Heart Hospital, Yankton.

Ron was born March 10, 1943, in Rochester, MN, to George and Anna (Petrik) Koupal. He attended St. Wenceslaus/Tabor Elementary School and graduated from Tabor High School in 1961. Ron graduated from the University of South Dakota-Springfield in 1967.

He married Barbara Christman on September 12, 1986. Ron spent his 34-year professional career at Bon Homme Yankton Electric in Tabor, SD, retiring as manager in 1998.

Ron served as a member of St. Wenceslaus Catholic Church, Catholic Workman, Tabor Chamber of Commerce, Jaycees, Tabor Volunteer Fire Department, Bon Homme School Board, Boy Scout Leader, and Secretary of C.R.A.P. (Czechs Revolting Against Persecution).

Ron was an avid golfer, a Minnesota Twins and Vikings fan, supporter of Bon Homme School activities, and enjoyed spending time with his children and grandchildren and attending their various events.

Those who will share his memory include his wife Barbara; son, Jeff Koupal of Tabor; daughters, Becky Koupal of Tabor, Nicole (Shane) Samuels of Harrisburg, Michelle Millen of Tabor, and Mandy (Neal) Petersen of Harrisburg; sisters, Jean Ptak of Sioux Falls, and Nancy (Mel) Ptak of Marion; brother, Rick (Jean) Koupal of Yankton; seven grandchildren, and numerous nieces and nephews.

Preceding Ron in death were his parents, George and Anna Koupal; sister, Connie; and brother-in-law, Marvin Zavadil; and brother-in-law, Ervin Ptak.

MARCELLA CARE **Branch SZJ**

Marcella, 84, died November 29, 2012. Marcy was born in Flint, MI on January 16,

1928, the daughter of the late Philip and Margaret (Marzonie) Pascuzzo, and was a resident of Flint until moving to Flushing in 2004.

She married Frank Care on September 30, 1950 at Sacred Heart Catholic Church and after 57 years together, he preceded her in death on March 25, 2008.

She graduated from Northern High School in 1946. She was a longtime member of Sacred Heart Catholic Church and choir. She then became a member of St. Luke Catholic Church and Women's Guild. After moving to Flint Township in 1975, she became a member of Holy Redeemer Catholic Church.

Marcy enjoyed being a soloist for many weddings over the years, as singing was her passion. Her creative flair was evident in her cooking, baking, holiday decorating and planting her flower gardens. She enjoyed being surrounded by her family, especially her grandchildren.

Surviving are her eight children, Jon and wife Michele, Cathy and husband Bob Volpe, Carol and husband Dan Adams, Greg and wife Laura, Lisa and husband Jimmy Lynch, Tina and husband Luke Corcoran, Andrea Care, Maria Care and Jon Enbody; and 6 grandchildren.

She was also preceded in death by her brothers, Joe and Fred Pascuzzo. A special thanks to Jeanne Blanton for her kindness and care over the past four years.

THERESA M. (LANDOR) **BENAMATI** **Branch SZJ**

Theresa M. Landor Benamati, 79, of Landor Lane, Boght Corners, NY died December 20, 2012 at the Hospice Inn at St. Peter's Hospital, Albany, embraced by her loving family.

Born in Boght Corners, she was the daughter of the late Jacob John and Catherine Pavalcak Landor and beloved wife of David X. Benamati of Boght Corners. Theresa was a lifelong area resident and attended St. Agnes School and graduated from Cohoes High School in 1951. Theresa was employed briefly with the State of New York and the majority of her life was selflessly dedicated to her family and home. Theresa was the true example of maternal love for her family. She was an accomplished author, pub-

lished poet and story writer. Theresa was also a gifted and talented artist. A devout woman with a lifelong faith and devotion to the Blessed Mother, she enjoyed organizing pilgrimages to The Bayside Shrine. Theresa was a communicant of the former St. Agnes and St. Joseph Churches and a member of the choir. She was a parishioner of St. Michael's Church in Cohoes.

In addition to her husband, David, she is survived by her devoted children, Diana (Robert) DeCrescenzo of Wilton, Pamela Mary (Robert) Provost of Valley Falls, Andrea E. (Russell) Hegggen of Halfmoon, David Patrick (Alice) Benamati, John Thomas (Rose) Benamati all of Cohoes, Gregory Gerard (Christina) Benamati of Orlando, FL and Stephen Anthony (Amanda) Benamati of Latham; 19 adored grandchildren; four cherished great-grandchildren, and loving siblings.

She was predeceased by her siblings, Joseph Landor, Mary Frydel, Catherine Reepmeyer, Anna Galarneau and Michael Landor.

SOPHIE F. KINSALA **Sr. Branch 415**

Sophie F. Kinsala, 87, of Midland, OH died December 20, 2012, at her home. She was born August 24, 1925, in Barberton, OH, daughter of the late John and Zofia (Kostka) Tkacik. Sophie was raised and educated in Barberton and graduated from Barberton High School. After graduation she went to work for Babcock and Wilcox Company (B&W) of Barberton and worked there for 18 years after which time she moved to Port Clinton, OH before settling in Midland in spring of 1978. On October 1, 1955, she married Don E. Kinsala in Barberton.

Sophie loved to bowl and actually bowled in leagues for 67 years. She also enjoyed cooking, crocheting, sewing, and spending time with family and friends. Being 100% Czechoslovakian, Sophie spoke Slovak and loved to dance the polka. She touched many people, as she was always the life of the party.

She is survived by daughters, Janet Kinsala Wurtzel of Midland, Alice Engelman of Racine, WI; 2 grandchildren and 4 great-grandchildren. Also surviving is her sister, Helen Koteles of Barberton, OH.

ŽENSKÁ JEDNOTA

In addition to her parents, she was preceded in death by her husband, Don, on June 14, 1979; and by her brother, John Tkacik.

MARY MARTHA KOSICK **Sr. Branch 88**

Mary Martha Kosick, 92, of Brownsville, PA, passed away on February 3, 2013 in the Uniontown Hospital. She was born on March 18, 1920 in Maxwell, PA, the daughter of the late Peter and Elizabeth Kovalchick Kosick.

Mary was a former member of St. James R.C. Church of LaBelle, PA and was the parish housekeeper at St. James for many years. She was a current member of the Historic Church of St. Peter in Brownsville. Mary was employed by Union Supply Company in Maxwell and Bridgeport and later at Kart's Department Store in Brownsville as a cashier.

Mary was preceded in death by her brother, Stephen Kosick; sister, Elizabeth (Kosick) Hagyard and her best friend and faithful dog, Sammy.

She is survived by three nieces, Patricia Currie and husband, Jim, of Charleroi, PA, Mary Lou (Neil) Gennaula and husband, Chuck, of Gettysburg, PA and Bernadette Mendish and husband, Joe, of Latrobe, PA; four great-nieces and one great-nephew and two great-great-nieces and four great-great-nephews.

She is also survived by her very dear friend of over 60 years, Kathryn Sage and another good family friend, Roseann Skoda, and all of her friends and neighbors at Mulligan Manor.

JOSEPH VSETECKA **Branch W133**



Joe was born March 21, 1921, in Ash Valley, KS to Emil and Amelia (Zaboj) Vsetecka and passed away on January 25, 2011, at his home in Colorado Springs, CO, at the age of 89. His heart gave out, but

not his spirit.

On January 8, 1945, Joe was united in

marriage to Elsie Oborny in Timken, KS. Elsie predeceased him in death on December 24, 2009.

Joe and Elsie were blessed with two children, Donald and Lana. Joe and Elsie lived in Great Bend, KS until 1954, when they moved to WaKeeney, KS where they lived until March 2007 when they moved to Colorado Springs to live near their two children, Don and Lana, and their four grandchildren and five great-grandchildren.

Joe served as an enlisted man in the United States Navy during World War II (1942-1945) and was stationed primarily on the island of Attu in the Aleutian Islands. He was honorably discharged in 1945. Prior to his serving in the Navy, Joe worked in the Civil Conservation Corps (CCC Camps) in Idaho. After his honorable discharge, Joe and Elsie lived in Great Bend, KS, where he worked in the flourmill, then as an auto mechanic, and then many years as a pumper in the oil field business.

Joe was a member of Christ the King Catholic Church in WaKeeney, KS.

Survivors include his son, Don Vsetecka and companion, Rochelle Stasi; his daughter, Lana Schymos and husband, John, 4 grandchildren, five great-grandchildren and brothers, Leonard and Bill Vsetecka, and sister, Helen Suchy.

Preceding him in death were brothers Emil, Edward, B.F., and Victor.

ANNA M. (FUCHECK) **KOVAL** **Sr. Branch 264**

Anna Marie Koval, age 93, passed away February 13, 2013 at Cimarron Place in Corpus Christi. She was born on August 31, 1919 to Stephan Fuchek II and Agnes Shroba in Demjata, Czechoslovakia. She was taken to New York at the age of three by her mother through Ellis Island and became an American citizen. The family settled in North Tarrytown, NY. Due to failing health, she moved to Corpus Christi, TX in June 2012 to be nearer to her daughter, Barbara Koval Reischman.

Anna married George Koval, her husband of 57 years on July 13, 1941 at the Holy Cross Catholic Church in North Tarrytown, NY.

Anna was employed by the Fisher Body

automobile plant in North Tarrytown in the late 1950's. Later that plant combined with Chevrolet at the same location under General Motors. She continued to work for the North Tarrytown plant as a keypunch operator and office clerk until she retired in mid 1970's after 17 years of employment.

Anna was a deeply religious person and very active with the Holy Cross Catholic Church throughout her life.

Anna is preceded in death by her parents, Stephan Fuchek II and Agnes Shroba; her daughter Ann Marie Koval; her sister Helena Fuchek, and her brother Maximilian (Max) Fuchek.

She is survived by her son, Charles F. Koval, and daughter, Barbara K. Reischman from Corpus Christi; and her 3 grandchildren; sister, Agnes Jackman of Tarrytown, NY, and three brothers, Frank and Jane Fuchek, Conroe, TX; Steve and Alice Fuchek, Spring Hill, FL, and Fr. Bob Fuchek, Lady Lake, FL.

LUCILLE SWAIN **President/Treasurer** **Sr. Branch 66**



Lucille Swain, 91, of Streator passed away on January 30, 2013 at her home surrounded by her loving family.

Lucille was born in Streator on August 3, 1921 to John and Anna (Kozak) Ondek. She married James Swain on October 1, 1946 at St. Stephen's Church.

She lived in Streator all of her life, graduating from St. Stephen's grade school and from Streator Township High School in 1940. She worked in the LaSalle County Treasurer's Office in Ottawa for 29 years, retiring in 1985.

She was a member of St. Michael's Parish (formerly St. Stephen's). She was President and Treasurer of FCSLA Sr. Branch 66 for more than 35 years. She attended many national conventions and enjoyed renewing past acquaintances. She was a member of the Veterans of Foreign Wars Auxiliary for 55 years and served as president and treasurer for many years. She held offices in both the



IN MEMORIAM

County and District. She was also a member of the Golden Emblem Club and the Republican Women's Club.

Mrs. Swain is survived by her husband of 66 years, James T. Swain, daughters Cheryl (Ralph) Pollett, Jane (John) Soltis and Diane (Mike) Pouk; five grandchildren, Dawn (Josh) Varelans, Jennifer (Tory) McIntyre, Amy (Jeff) Strawn, Justin and Kristin Pouk; great-grandchild Eli Soltis; step great-grandchild Lucas Strawn; sister Irene (Robert) Fraher and brother John Ondek and several nieces and nephews.

She was preceded in death by her parents, a sister Mary Ondek, two brothers Andrew and George Ondek, and a grandson Christopher Pollett.

She was a loving wife, mother, grandma, sister, aunt and friend. She was her great-grandson's loving "Grandma Lou."

Lucille enjoyed playing euchre and BINGO her entire life and later learned to love Left Right Center.

After fighting and winning the battle with breast cancer in 2001 she battled another form of cancer in the last month of her life. She will be missed by all who were blessed enough to know her.

BERNICE THERESA BARKOWSKI Sr. Branch 485



Bernice Barkowski was born April 23, 1925 to Joseph and Bernardina Blazsey in Chicago, IL and died on September 7, 2012. Bernice graduated from Gage Park High School in 1943 and attended Evangeli-

cal School of Nursing.

Bernice married Tony Barkowski on June 11, 1949 at St. Simon Catholic Church in Chicago, IL.

She was proud of her Slovak Heritage and would learn more of the Slovak language from the magazine's Slovak words and translations. She also made a Slovak costume and received a prize from a Slovak picnic.

Bernice is survived by two children; Donald L. Barkowski and Linda Mae Andrea. She had two grandchildren Michael

Anthony Barkowski and Erica Lee Andrea, D.C. She is also survived by many loving nieces and nephews.

She is preceded in death by her parents Joseph and Bernardina (Dougvic) Blazsey, husband Tony Barkowski; loving Sister Mary (John) Smith and the late Tony and George Blazsey, Pauline Madeja, Catherine Boinski and baby Loretta.

ELIZABETH BICK Sr. Branch 53

Elizabeth A. "Liz" (nee Toth), 74, of Joliet, passed away December 21, 2012 at home with her family by her side after a courageous battle with cancer.

Survived by her loving children, Patricia A. (Ben) Nurczyk, William R. (Peggy) Bick, Jr., Robert J. (Sharon) Bick, and Kathleen (David) Papesch; devoted grandmother of Benjamin, Daniel and Jacob Nurczyk, Alyssa, Zachary and Nicholas Papesch, Robert Jr., Jeremy and Jaime Bick, and Adrienne, Desiree and David; dear sister of Mary (the late Norm) Jansen, Julia (Joe) Haake, Paul (Bonnie) Toth and Irene (the late Walter) Miller; also survived by numerous nieces, nephews, cousins, relatives and special friends.

Preceded in death by her beloved husband of 47 years, William "Bill" R. Bick, Sr.; parents, Paul and Julia (nee Gujdan) Toth; and sister, Helen (Murel) Sapp.

Liz attended St. Cyril Grade School and Joliet Township High School, Class of 1956. She worked as a real estate agent for Early Realty and at the Louis Joliet Renaissance Center as a banquet waitress, and also was a member of St. Patrick Catholic Church and the 55 Club. She was a devoted grandmother and spent most of her time with her family and grandchildren and enjoyed her yearly trips with her husband to Fiesta Key, FL.

AGNES M. SKOLDS Sr. Branch 53

Agnes, 86, passed away December 27, 2012 at Presence St. Joseph Medical Center. Agnes is survived by her children Charles (Eileen), John (Marilyn), Susan (James) Rohr, James (Jody), Thomas (Joan), Dan (Aileen), Jan (Michael) Masiello and Lawrence Skolds; 19 grandchildren; 10 great-grandchildren; one brother Victor (Anna) Yanchick. Numerous nieces and nephews also survive.

She is preceded in death by her husband of 57 years, Dale C. Skolds; parents John and Mary (Schwerha) Yanchick; one sister Anna Senko and two brothers Robert and Edward Yanchick.

Born in Joliet, she was a lifelong resident. Agnes retired as a telephone operator from Sears and was a member of St. Paul the Apostle Catholic Church.

EMILY E. BALOGA JERISTA Sr. Branch 615

Emily (Amelia) E. Baloga Jerista, 95, formerly of Madison Street in the North End section of Wilkes-Barre, PA, passed into eternal life December 2, 2012, at Mercy Center, Dallas, PA where she resided the past several years.

Born February 17, 1917, in Wilkes-Barre, she was the daughter of the late Andrew J. and Elizabeth A. Andrasick Baloga. Educated in the city schools, she attended James M. Coughlin High School, Wilkes-Barre.

Until her retirement, she was employed by the local garment industry as a seamstress. Previously, she assisted her late husband, who was an upholsterer, and prior to that worked in several area lace mills.

Mrs. Jerista was a member of St. Andre Bessette Parish, Wilkes-Barre, having previously attended Sacred Heart of Jesus Slovak Roman Catholic Church, North Wilkes-Barre.

She was preceded in death by her husband of 58 years, Michael J. Jerista, who passed August 8, 1999; sisters, Mary R. Brown and Sister M. Virginia (Irene) Baloga, SSCM; and by a grandson, Daniel Jerista.

Surviving are her children, Joseph M. and his wife, Barbara Jerista, Hamden, CT; Michael G. and his wife, Terry Jerista, Philadelphia, PA; James A. Jerista and his wife, Mary, Allentown, PA; and Mary Jerista Lampman and her husband, David V., North Wilkes-Barre, PA; 10 grandchildren; eight great-grandchildren; brothers, Albert F. Baloga, Scranton, PA; and Alois J. Baloga, Dallas, PA; several nieces and nephews.

She is remembered by family and friends as being a kind, loving and gracious mother; whose smile, strength and dedication touched the hearts of all those she came in contact with.



Tatra Slovak Dancers Fundraiser

Members of Branch 23, Milwaukee, supported "Sweat for Slovaks" on Friday, February 22. The event was a Zumbathon Fundraiser for the Tatra Slovak Dancers. Members of all ages had fun while sweating off calories to Latin-inspired music. They were entertained by an impromptu performance given by the Tatra Dancers! The FCSLA banner was proudly displayed at the event and appeared on t-shirts given to all attendees.



IT WAS THIS BIG!

Brady Joseph Matta went to Reindeer Lake in Saskatchewan with his dad to try his hand at fishing. First time out he caught a 46 inch Northern Pike, almost as big as himself! Brady is a member of Jr. Branch 32 in McKeesport, PA.



Outstanding Catholic Youth Award Given to Helen Bornhorst

Helen Bornhorst (Branch 13) was selected by her parish, St. Andrew's Catholic Church in Roswell, GA, to be awarded the *Outstanding Catholic Youth of the Archdiocese of Atlanta* award. This award is given on behalf of the Atlanta Archdiocesan Council of Catholic Women "in recognition of faithful service and sustained effort in fostering the ideals of Christian living."

Helen was nominated because of her involvement in Lifeteen and EDGE as a peer minister; she is the head teen lector; an usher; a Religious Education catechist; and regularly participates in St. Martin de Porres fundraising activities and making sandwiches and packing lunches to give to the homeless of Atlanta. A Recognition Mass was celebrated by Archbishop Gregory on February 23.



Helen is surrounded by her parents Bill and Ann Bornhorst, and sisters Margie and Marian.

Sr. Branch 156 Celebrates Holidays

Sr. Branch 156, Struthers, OH held their annual Christmas Party on December 8, 2012 at Bruno's Restaurant in Poland, OH. White linen tablecloths were in perfect contrast to the red poinsettia centerpieces. The centerpieces and other gifts were given out as door prizes. In addition the branch donated two large Christmas bears to children with cancer.

President Patti Granchay served as hostess for the event and had two helper "elves" – her mother Leafy Huey and friend Maryann Anderson. Special guests at the party were District President Bernie Demechko and her husband Ed.



L-R: Leafy Huey, Mary Ann Anderson and President Patti Granchay.



Stan Lipka and Joann Gergel Lipka



Dutch Kreenan, Anne Kreenan



L-R: Dorothy Wagner and Ann Bobby.



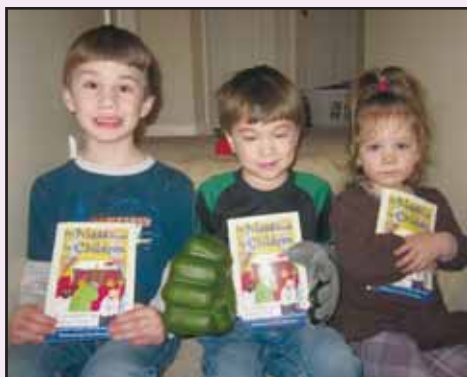
L-R: Gerry Uodhanel and Dorothy Wagner.



L-R: Edward Demechko, District President Bernie Demechko and Vivian Leko.

Year of Faith Project Purchased

As a Year of Faith project, FCCLA Branch W055 of Sacred Heart, Cedar Hill, NE, has purchased and placed copies of *The Mass Book for Children* in church for the use of children during Mass. Pictured are fifth generation members Colton, Caden and Lilly Campbell.



FCCLA Presents Ashley Kes with \$1,000 Check

The FCCLA Branch W056 of Lonsdale, MN held their annual membership appreciation party on February 24. A check for \$1,000 was presented at this gathering to the Ashley Kes family to help defray some of the medical expenses the family incurred since Ashley was diagnosed with a Medullablastoma brain tumor in September 2011. Ashley spent many weeks in the hospital and had 30 rounds of Proton treatments. She is now working hard at therapy to get her strength back. Shown presenting the check to Ashley are FCCLA officers: Milton Trnka, Paul Jirik and John Jirik.

Branch W056 also presented five \$200 Catholic School tuition awards to the following students: Megan Callahan, Michael Sticha, Carter Pavek, Trevor Malecha and Jacob Malecha.



Attention Members!

Have you checked out the FCCLA website lately?

www.fcsla.org

We have updated the Fraternal Section! There is a new Virtual Coloring Book, Word Search Puzzle, Word Fun Puzzles, Fun Fact section - Electing a New Pope & new jokes! Complete the puzzles or color a page or two, send them in you may win a prize!

Sr. Branch 376 Holds Annual Meeting and Holiday Luncheon

On December 8, 2012, members of Sr. Branch 376 in Milwaukee, WI held their annual meeting and Christmas luncheon at Klemmer's Banquet Center. Members honored their 50-year members: Jeanne Cybela, Carol Schwartz, and Kathleen Boerschig; and welcomed Margaret Sheldon to her first meeting! Prayers were said for living and deceased members, especially Louie Dodulik. Margie Chepp reported on the Tatra Dancers' trip to Slovakia and the members voted to give the dancers \$500 toward their new Slovak costume fund. The \$500 donations to the Hurricane Sandy Fund in early November were discussed and other donations voted on. Members were given dates for Fasiangy and Join Hands Day, and election of officers was held. The officers are:

Kathy Dorfner, President/Treasurer, Mary Jo Noyes, Vice President, Daniel Loduha, Secretary, Laura Farrell, Jr. Branch 334 Secretary, and Kathy Valent and Sue Daniels, Auditors.

Jr. Branch 334 joined the Sr. Branch for a delicious luncheon while the *Music Makers* Violin Group strolled around the tables playing beautiful songs. Included in this group was the branches own Libby Peterson, whose Mom, Mary, made chocolate violins for the occasion. As dessert came to a close the jolly, "Ho, Ho, Ho" of Santa Claus could be heard throughout the room. Santa's helper, Kathy the Elf, was on hand to help Santa give out candy, envelopes with money and gifts from the Home Office. Santa visited with the children and then led everyone in singing

Christmas songs. After a raffle Board members handed out *Usinger* sausage and hot dogs to senior and junior members alike. The branch thanks the Home Office for the wonderful gifts and hope all members have a happy and healthy New Year!



Branch W080 Holds Annual Christmas Party

Members of Branch W080 gathered for their annual Christmas party on Saturday, December 8, at the Brass Rail in Clarkson, NE. A large turnout enjoyed the fun, fellowship and a delicious buffet dinner of fried chicken and roast beef with all the trimmings. Father Tim Forget led the group in prayer before the meal. Led by President Don Vrbicky, a business meeting followed which summed up activities during the past year and formulated plans for the next. Door prizes of illuminated ornaments were awarded to several lucky winners at the close of the evening.



**HAVE YOU SIGNED UP
A NEW MEMBER
RECENTLY?**

2012 National Officer's Annual Reports

Home Office • Beachwood, Ohio

NATIONAL CHAPLAIN

**Very Reverend Monsignor
Peter M. Polando, D. Min., J.C.L.**

Madam President, National Officers, and Members of the First Catholic Slovak Ladies Association,

Pochválený Buď Pán Ježíš Kristus!

I am very happy to give my annual report of the first year of my second term as National Chaplain of the First Catholic Slovak Ladies Association to my fellow members of the Board of Directors and to the membership of the First Catholic Slovak Ladies Association. It is an honor to be your National Chaplain and it is my hope that I am serving you to the best of my ability.

- FCSLA Board of Directors. I attended the meetings of the Board on 16-17 January, 16 March, 27-28 June, 17-18 September, and 4-5 December 2012 all at our home office in Beachwood, Ohio. It has been a pleasure to see the new Board members interact with the "seasoned" members and I believe that it has been a good learning experience on both sides of the fence.
- FCSLA Executive Finance Committee. I participated in the meetings of the Committee on 12 June, 22 August, and 13 December 2012 all at our home office in Beachwood, Ohio. The performance of our investments were thoroughly discussed, dividends on our products were suggested for the Board of Directors approval, and the amounts of monies for various donations suggested for the approval of the Board of Directors were arrived upon during those meetings. I congratulate the members of the management team who have led our Association through these fiscally challenging times.
- I represented our Association at: *a dinner honoring the archbishop emeritus of the Archdiocese of Washington, His Eminence, Theodore Cardinal McCarrick at the residence of the Slovak ambassador to the United States, His Excellency and Mrs. Peter Burian on 30 January 2012; *the funeral of Krista Glugosh, the wife of the Supreme President of the Slovak Catholic Sokol, Larry Glugosh at Saints Cyril and Methodius Church, Mississauga, Ontario, on 5 March 2012; *the annual meeting of the District Presidents of the First Catholic Slovak Ladies Association on 2 May 2012 in Beachwood, Ohio; *a farewell dinner at the Embassy of the Slovak Republic in Washington, D.C., for His Excellency, Peter Burian, ending his tenure as the Slovak ambassador to the United States on 18 May 2012; *the wake of the Reverend Albert Marflak, a priest of the Benedictine Order of Cleveland at Saint Andrew Abbey on 1 June 2012; *the National Convention of the Ladies Pennsylvania Slovak Catholic Union on 23-26 June 2012 in Pocono Manor, Pennsylvania; and, *the funeral liturgy of our former National Chaplain, the Reverend

Richard Portasik, O.F.M., in Pittsburgh, Pennsylvania, on 21 July 2012; and, *a celebration in honor of Saint Ann, patroness of the FCSLA, hosted by the Chicago District at Saint Linus Church in Oak Lawn, Illinois on 26 July 2012.

- I am a member of the Constitution and Bylaws Revision Committee which met on 3-4 October 2012 in Cleveland, Ohio. I serve as chair of the Membership Subcommittee.
- I have actively participated in our Branch Model Committee of the Board of Directors either in person or by teleconference.
- I am a member of the Board Behavior Committee which is presently working on the Board Manual.
- There have been a number of occasions throughout the year when I have traveled to the Home Office for my participation in various discussions for the good of the order of the Association. I appreciate the persons with involving my input to the issues at hand and the ability to come to a decision and/or resolve of the particular matter.
- My monthly columns in *Fraternally Yours* have been thought provoking for me and, hopefully inspirational to our Members. My main thrust is to share our Faith through the Sacred Scriptures, the writings of the early Fathers and the Saints of the Church, Church teaching especially through the teachings of the Second Vatican Council, and the *Catechism of the Catholic Church*. All of us are striving towards eternal life in the Kingdom of God. The everyday experiences of our lives should somehow be reflected in the above sources of our Faith Tradition. And we in turn should be the mirrors of our Faith Tradition in those sources.

Thank you for having me as your National Chaplain. May God bless all of you! Saint Ann, pray for us!

NATIONAL PRESIDENT

Cynthia M. Maleski

Rev. Monsignor, National Officers and Members of the First Catholic Slovak Ladies Association:

Pochválený Bud Pan Ježíš Kristus!

I assumed the office of National President of the First Catholic Slovak Ladies Association on January 16, 2012 with great honor and humility. My fellow managing officers, National Secretary Sue Ann M. Seich and National Treasurer Stephen C. Hudak and I collectively bring more than 80 years of executive, insurance, financial and fraternal experience to our new roles. Together we are striving not only to guide this mighty institution through uncertain economic times, but also to grow both financially and fraternally for the benefit of our members. 2012 has proven to be an exciting and busy year for all of us!



In the Home Office we marked this 120th anniversary banner year with several new displays of memorable donated items. Most notable is the newly hung crucifix in our board room, which also now houses a refurbished statue of St. Ann. Our reception area is now home to an authentic Slovak woman's kroj (national costume), and a beautiful framed painting of Sts. Cyril and Methodius now hangs in the National President's office.

COMMITMENT AND COLLABORATION.

We are aiming to reach new levels of commitment and collaboration among our diverse constituent groups. We have reconstituted our Board's strategic planning committees, which meet between board meetings to develop recommendations for Board consideration. In addition to serving as presiding officer of the Board of Directors and the Executive (Finance) Committee, I sit on each committee as either member or chair.

We have also strengthened the role of the Executive (Finance) Committee. Currently, it meets well in advance of full Board meetings so that recommendations can be more fully explored.

At the annual district presidents' meeting, we formed a "District Presidents' Round Table" to provide a forum for district presidents to exchange ideas and experiences with one another. We also have formed an Agents' Advisory Group to enhance our communications to agent groups. Through timely employee staff meetings, we bring salient information to our Home Office employees on an ongoing basis.

We truly appreciate the extra efforts all have put forth to move our Association forward.

SHORT-TERM AND LONG-TERM PLANNING.

Our society is positioned well for a period of sustained managed growth, provided that we continue to take the steps necessary for product enhancements, financial trend monitoring, and ongoing improvements in business and infrastructure. Our financial position remains strong, as evidenced by our strong solvency ratio and our surplus, both of which well exceed statutory requirements. Our total assets grew \$51M for a total of \$725.7M as of December 31, 2012.

In 2012 we rolled out several new product updates, which included repricing several of our life insurance products and introducing a disability waiver of premium rider. Having continued to grow our sales force, our now more than 700 licensed agents and recommenders brought in record life insurance sales with a face amount of over \$145M (34.8M in premium dollars), with over 2600 total new certificates and 2070 new members.

In November, 2012 I appointed a multi-disciplinary task force to identify and develop marketing and communication plans to build membership. Consisting of Communications Coordinator Danielle Duke, Fraternal and Youth Director Kelly Shedlock, National Editor Carolyn Bazik, and Executive/Sales Assistant Marie Golias, this task force will lead our 2013 Membership Campaign marketing efforts.

FRATERNAL PROGRAMS.

Our society's fraternal program stands out with the innovative communication vehicles we use to reach our more than 400 branches and with a generous compensation/reimbursement system that encourages charitable, benevolent and fraternal

leadership programs in our communities across the nation. We promote and nurture new branches in locations that are strategic to our growth and development, and we hope that Kelly Shedlock, our recently appointed Fraternal and Youth Director, will continue to revitalize this significant functional area.

Through the Board-led Leadership Training Program chaired by Barbara Sekerak, we hope to train a sizeable portion of our branches on the essentials of branch governance and operations.

CONSTITUTION AND BYLAWS REVISION COMMITTEE.

The Constitution and Bylaws Revision Committee has been established as authorized and set forth by the October 2011 Quadrennial Convention. At its initial meeting in October 2012, the committee divided its work through the use of several subcommittees: Charter/Constitution, Branches, Convention, Leadership and Membership. These subcommittees met during the winter of 2012-2013 to develop options and recommendations for their respective sections of the bylaws. We anticipate that the full committee will meet several times in 2013 to continue its historic and momentous work.

GOOD OF THE ORDER.

As National President I travel across the country to appear at local, regional and national events for our own membership, as well as at other fraternal gatherings. These events have stimulated important dialogue between the national leadership and our branches, where I have not only personally delivered the Board's message to our membership, but also where I have gained different perspectives on the state of our society. These interactions are invaluable as we continue to listen to the needs of our key constituencies. I am also honored and privileged to represent our association at gatherings that further our mission and vision.

Our Board, our staff, our branch leaders, our agents and our general members work hard to achieve great things for our members and for the common good of the communities we serve. I greatly appreciate everyone's efforts as we continue to forge ahead as one united Zenska Jednota!

NATIONAL VICE PRESIDENTS

Irene J. Drotleff

Lawrence M. Golofski

Barbara N. Waller

Reverend Father, National Officers and Members of the First Catholic Slovak Ladies Association:

Pochvaleny Pan Jezus Kristus!

Herewith I present to you the 2012 Vice Presidents' Annual Report. Three new Vice Presidents were elected to serve our Organization for the next four years. We said goodbye to outgoing Vice Presidents, Rosemary Mlinarich, Linda Killeen and Bernadette Demechko and thanked them for their efforts over the past four years.

At our first Board Meeting President Cynthia Maleski em-

2012 National Officer's Annual Reports

phasized how significant it is for our Association to be celebrating its 120th Anniversary and encouraged Districts and Branches to celebrate this landmark. It is an achievement in itself to reach this point financially strong in this weak economic environment.

We celebrated the 60th Anniversary celebration of Rev. Father Richard Portasik, a former FCSLA National Chaplain, as a priest. Then we sadly accepted news of his death.

Your Vice Presidents represented the FCSLA:

- in Harrisburg, PA on Legislative Day. Getting to know our lawmakers and express to them the importance of Fraternal Organizations.
- at a Bruce and DePersis seminar in Pittsburgh, PA allowing for additional education in reference to fraternal organizations.
- at the American Fraternal Alliance Annual Meeting in New Orleans, LA many workshops and educational speeches provided insight to the attendees on governance, membership and the importance of fraternalism.

As mandated by the 2011 convention, the dates for the Special Convention were selected as October 5-8, 2014. The upcoming Special Convention will be the most important event in the current history of the FCSLA. It is a time for us to be willing to look at new ideas.

The Vice Presidents actively participate on several committees. As per the Bylaws the three Vice Presidents form the Ad Hoc Committee. This Committee formulated a plan of action that will be followed when a complaint is received.

First Vice President, Irene J. Drotleff participates in the Property Advisement Committee, Branch Model Committee, the Scholarship and Philanthropic Committee and the Product Development Committee. These committees meet frequently to evaluate our fraternal business.

Second Vice President, Lawrence M. Golofski participates in the Governance Sub-Group, the Property Advisement Committee and chairs the Membership Sub-Group.

Third Vice President, Barbara N. Waller participates in the Governance Sub-Group, the Membership Sub-Group and chairs the Bylaw Revision Committee that was mandated by the 2011 convention. She participates with all five Sub-Committees of the Bylaw Revision Committee by conference calls as well as in person.

God has been good to the FCSLA and may we continue to be guided by the Holy Spirit through this second century.

NATIONAL SECRETARY

Sue Ann M. Seich

Reverend Monsignor, Madam President, National Officers and Members of the First Catholic Slovak Ladies Association

Pochválen Bud Pan Ježíš Kristus!

I assumed the office as your National Secretary on January 16, 2012. The year began with many challenges for the Managing Officers. Your three managing officers, National President, National Treasurer and National Secretary met at least 3-4 times

a week in the first few months and then at least once a week for the remainder of the year. All three of us agreed that we were committed to plan the managed growth of our Association, discuss current and future operational issues and develop a business plan with priorities. This year showed tremendous growth in Life Insurance Certificates issued in our Single Premium Whole Life Insurance Contracts. It is my pleasure as your National Secretary to share with all of you, our members, this complete report for the entire year beginning January 16, 2012 through December 31, 2012.

INSURANCE AND CERTIFICATES IN FORCE

Insurance and Annuity Activities

January to December 2012 Year-To-Date (YTD) Totals

LIFE:	Total Certs	Total Insurance
New Cert - New Member	1,680	123,277,823
<i>Approved 2012</i>		
New Cert - Current Member	340	27,971,254
<i>Approved 2012</i>		
Conversion New	61	743,000
<i>Approved 2012</i>		
Reinstates	4	40,000
<i>Cancelled prior to current year, now active.</i>		
Deaths - Paid	1,338	3,970,062
Death Benefit - Escheatables	15	14,234
<i>Death Claim - cannot pay; funds went to state.</i>		
Death Benefit - Scale Down	4	74,144
<i>Death Claim contested; only premiums ret'd.</i>		
Surrender	782	6,568,213
<i>Requested to cancel - cash value</i>		
Surrender - No Value	13	455,000
<i>Requested to cancel - no value</i>		
Surrender - 1035 Exchange	20	578,059
<i>New cert purchased or dep in annty.</i>		
Matured - Paid	14	14,801
<i>Endowments</i>		
Matured Term - Paid	135	1,405,000
<i>Super Pep w/Accum Div</i>		
Matured - No Value	58	660,000
<i>25 year old term certificates</i>		
Lapse - No Value	54	2,470,000
<i>Expelled - no value</i>		
Expel - APL Loan exceeds CV	2	20,000
<i>HO expelled - no value left</i>		
Expel - Loan exceeds CV	37	187,042
<i>HO expelled - no value left</i>		
Expired from Extended	69	625,693
Expired Term Insurance	7	48,230
<i>Adult Term cert reached end of contract period. No options.</i>		
Matured Conversion	49	490,000
<i>25 year old term certificates Matured-new cert purchased</i>		
Requested Conversion	12	326,000
<i>New cert purchased.</i>		
Right to Cancel	13	810,110
<i>Requested to cancel within 20 day free look period</i>		
Cancelled Fraternal	0	0
<i>Canadian Post Mortem Benefit dropped</i>		



ANNUITIES:	Total Certs	
New Cert - New Member <i>Approved 2012</i>	488	
New Cert - Current Member <i>Approved 2012</i>	286	
Conversion from Rider <i>Edu/Ret Matured. Funds left here.</i>	30	
Surrender	127	
Surrender - Roth Conversion <i>Surrender Tradition IRA. Converted to Roth IRA</i>	1	
Surrender - 1035 Exchange <i>Surrender Non-Qual Annty. Leaving FCSLA</i>	10	
Surrender - Transfer <i>Surrender Qual Annty. Leaving FCSLA (Trustee xfer)</i>	8	
Surrender - Cancel Reserve <i>Surrender Settled Annty.</i>	21	
Surrender - Conv Exchange <i>Prior to maturity, rider exchanged for regular annty.</i>	3	
Death Benefit - Paid	129	
Death Benefit - Internal xfer <i>Member deceased. Spouse xfer funds to own annty.</i>	3	
Right to Cancel <i>Requested to cancel within 20 day free look period</i>	4	
Totals as of:	12/31/2012	12/31/2011
Membership	83,638	83,490
Certificates	107,658	107,695
Insurance Inforce (includes PUA)	\$894,526,396	\$757,147,863
YTD New Members (Life & Annu)	2,168	1,567
YTD New Member Insurance	\$ 123,277,823	\$66,625,122

Licensing

Our Association requires all of our contracted agents and licensed recommenders to follow the licensing requirements of their state. The FCSLA is licensed to do business in 48 states and the District of Columbia. Many states have changed their Fraternal Exemption and/or licensing requirements. For example at the beginning of 2013 you must have an Ohio Insurance License to write annuities in the State of Ohio. FCSLA is very proud of our compliance record and the opportunity we offer our members to obtain their producer's license. If a member is interested in selling in their state or any of the states where we are licensed to do business, they may contact the Home Office for information in obtaining your producer's license.

Website

One effective membership strategy to gain new members and reach our present members is through the FCSLA website www.fcsla.org which appears on many search engines. Our Promotions and Communications Coordinator, Danielle Duke constantly updates the pages with new information and branch activities. Visitors to our website can learn about our history, activities and check rates for our life insurance policies and annuity products. Many visitors and members used our site in 2012 to communicate with the Home Office. The FCSLA website

includes several individual District sites, a list of the many Matching Funds Projects along with pictures and many branch activities with their significant celebrations. Keeping our members informed is our goal at FCSLA which we pride ourselves on for communication.

Loans

On all legal reserve certificates, loans are available. The rate of interest charged against a loan is according to the insured's contract. Different contract plans have different loan rates of interest, the range being 4% to 8%.

Unpaid Loan & Interest Balance as of 12/31/12	\$ 2,134,567.99
Number of Loans as of 12/31/12	1,315

Executive Committee Meetings

President Cynthia M. Maleski called four regularly scheduled Executive Finance Committee meetings and two additional meetings to complete agenda items. The Executive Finance Committee is working to accomplish and research items before they are presented to the Board of Directors. The meetings are scheduled several weeks before the Board of Directors Meetings.

2012 Computer Enhancements

This has been a year for refining communications and products. Agent and branch communication has been enhanced by linking to "Constant Contact" for sending timely and informative emails. Software has been refined to support our association's ever-increasing data intelligence, our expanded insurance product offerings, and upcoming Microsoft Operating system upgrades. Hardware has been refined to support our association's growth while increasing system availability. Our annual operating success is measured in daily improvements.

Branches

The Home Office strives to assist our Branch Officers with the duties that are necessary for the smooth operation of the branch. The Home Office recommends direct billing for Branches. ***Direct Billing is a Branch decision and there is no cost to the Branch for this service.*** Please notify the Home Office if you wish to take advantage of this service. Having direct billing gives the Branch Officers the time and opportunities to fulfill their fraternal role and obligation. Of the 414 active Junior/Senior Branches 258 branches are on direct billing. Several branches in 2012 have taken advantage of this feature.

It is recommended that Branch Officers review and share the ***Branch Officers Manual***. This manual has a wealth of information to enhance the efficient operation of a Branch. The Branch Model Committee started the training sessions in 2012 and assigned many committee members areas to schedule training sessions.

Following are the Branches that were merged from January through December 2012.

- Sr. 489 & Jr. 377 – IL went to Sr. 287 & Jr. 339 – IL March 2012
- Sr. 300 & Jr. 181 – WI went to Sr. 376 & Jr. 334 – WI April 2012

2012 National Officer's Annual Reports

- Sr. 597 – PA went to Sr. 590 – PA July 2012
- Sr. 036 & Jr. 259 – PA went to Sr. 615 & Jr. 526 – PA December 2012

I'm very pleased to report that the FCSLA has formed two new Branches in 2012:

- Senior Branch 630 located in Buffalo, NY
- Junior Branch 534 located in Buffalo, NY

Congratulations to the new officers of these Branches, the agent working with the members to start the new branch and our Fraternal & Youth Director, Kelly Shedlock for her hard work. May the new branches continue to grow in members and continue to spread the fraternal message along with our Vision and Mission.

Branch Bonus - Dividends - Benefits

Membership in the FCSLA brings with it a host of benefits to members and Branches. Paid in year 2012, the FCSLA Junior and Senior Branch bonuses amounted to \$868,304.00. The bonus is calculated on three criteria: 1) a base amount of \$25.00, 2) \$8.50 per certificates in your branch 3) \$30.00 per each new member acquired during the year of 2012. We continuously remind the branches that this compensation is not meant to be kept in their bank accounts. The intent is not to see who can grow the biggest bank account but using the funds to assist in as many ways possible. By assisting in charitable and benevolent causes, reaching out to branch members in time of need, making donations to church, school and community activities, paying operating expenses and branch officer's salaries and planning branch activities you have upheld our Vision and Mission. A dividend of 100% of the base was allocated for 2012. Through December the dividends totaled \$2,110,881.27 and were issued in the following manner:

\$ 220,129.68	— Junior & Senior Checks
\$ 148,920.42	— Accumulated Interest
\$ 196,979.21	— Accumulated Current Dividends
\$ 22,109.62	— Dividends used to reduce Premium
\$ 7,114.65	— Dividends used to reduce loan balance
\$1,589,767.01	— Jr. and Sr. Dividends were used to purchase almost \$6 million of additional paid-up insurance.

The Home Office will assist our Branches, and mail the members' annual dividend. If the branch officers request this assistance, \$2.00 per certificate will be deducted from the branch's annual bonus.

Other Benefits issued to members as of 12/31/12

Post Mortem Benefit	\$996,663.00
Interest on Death Benefit	\$ 83,733.00

We are pleased and proud that the FCSLA has maintained an A- (excellent) rating for 2012 from AM Best.

Districts

Districts are an important part of our branch system. They offer support and service in fine fraternal tradition. Our Association relies on the Districts and their leaders to assist in their areas when necessary. The combined sales of our Districts through December totaled \$151,234,152.00.

Districts receive a stipend for promoting sales in their ar-

eas. They receive \$1.00 for each \$1,000 of insurance sold and an additional bonus of \$1,000 if its quota is reached. Districts not reaching their quota receive a pro-rated amount.

Recommenders / Agents

FCSLA recommenders and agents are people who enroll new members, service their life insurance and/or annuity needs, and in many cases are the driving force in our active branches. The agents have provided 82% of our business. I sincerely applaud the spirit and accomplishments of these people. Commissions paid to recommenders/agents on Life Certificates as of 12/31/12 totaled \$3,611,355.42. Annuities represent a very productive part of business for the FCSLA. Commissions paid to recommenders/agents on annuity accounts as of 12/31/12 totaled \$323,663.62. These two amounts of commission paid total \$3,935,019.04 as seen in our Financial Report.

Sales Manager

Mr. Patrick Braun, our Sales Manager, continues to contract new independent agents in many of the recently contracted states where we are licensed to do business along with two additional sales managers that represent different areas. These three managers also train, teach and communicate with the agents, licensed recommenders, district officers and branch officers. They schedule seminars and training sessions on an as needed basis with additional updates and compliance mandates to assure FCSLA prospective new members current information. As of 12/31/12 we have 743 contracted independent agents in.

Fraternal Outreach

FCSLA is among the top fraternal benefit societies when it comes to spreading the good news about the Fraternal Benefit System. On all levels, branch, district and home office, our Association continues to reach out to our churches, community and individual members. Many of us are very proud of our Catholic faith, ethnic background and many branch activities are evidence of supporting these ideals.

Join Hands Day: is a national day of service devoted to bringing adults and young people together to make a difference in their community. Many FCSLA Branches and Districts participated in the 2012 *Join Hands Day* of volunteerism sponsored by the American Fraternal Alliance. We encourage our members to continue sharing by participating in this special day, which is dedicated to fraternal action and outreach. It is very important to report these JHD events to our Fraternal and Youth Director.

ProLife March: Every human life is an extraordinary gift from God. I am grateful to the FCSLA members, the area high school students and their chaperones that traveled with us to our nation's Capitol on January 23rd to demonstrate their commitment to the sacredness of life by participating in the March for Life. A new Fraternal & Youth Director had not been hired as of this date, therefore as the former director I took on the responsibility to plan and carryout our Association's participation in this very important event.

Scholarships: FCSLA is proud of the Helping tomorrow's leaders today through education is one of FCSLA's proudest



fraternal activities. Scholarship applications can be obtained through your Branch Secretary, the Home Office, the www.fcsla.org website or through one of several scholarship services on the Internet. The FCSLA Program awarded scholarships totaling \$249,082.00. The scholarship program is reviewed annually by the Board of Directors. The Philanthropic/Scholarship Committee met during 2012 to discuss ways of enhancing and expanding our program.

Matching Funds Program: The Matching Funds Program is an opportunity for our Branches and members to volunteer and raise funds for a benevolent cause of their choice. Through December 2012 eighty-five charitable projects raised \$268,703.00. Of the raised amount \$41,362.00 was matched by our Association.

Annual District Presidents' Meeting: The Home Office hosted the 11th Annual District Presidents' meeting on May 2, 2012. These meetings are held for the purpose of education and greater communication. Our goal is to make the District Presidents aware of FCSLA services, programs and future goals. It is also an avenue in which the District Presidents can communicate to the Home Office the needs and/or concerns of the branches and members in their district. Under guidance of our National President a round table discussion was held. The President appointed Bernadette Demechko the leader of this discussion. It was important for management to hear the concerns and opinions of our district presidents. Many questions were brought to the floor especially by new district presidents/representatives who were attending for the first time.

2012 Fraternalist of the Year Award & Youth Recognition Award: The FCSLA proudly awarded the 2012 Fraternalist of the Year Award to Rosemary Gay of Senior Branch 211 from Kansas City, KS. Kristina Mizikar of Junior Branch 441 from Cleveland, OH received the Youth Recognition Award. We *congratulate* both Rosemary and Kristina for representing their branch, church and community with fraternal spirit and excellence.

Cookbook: Our Slovak American Cookbook continues to be a much loved and popular cookbook that fosters Slovak culinary traditions. In 2012 there were 1,735 cookbooks sold.

50 Year Members: To recognize members of 50 consecutive years of membership, the FCSLA awards a one-time check in the amount of \$75.00. Checks issued to 50 Year members totaled \$71,225.00.

Fraternal Survey: Over the course of a year, FCSLA members volunteered countless hours of service and financial support to those in need. These acts of kindness and generosity should not go unnoticed. They are recorded, compiled and forwarded to the American Fraternal Alliance as evidence of our fraternalism. From the Fraternal Survey compiled in 2012, with a 98% Branch response, FCSLA members contributed over 1.4 million man-hours helping the needy in their branch, church and community and have contributed over \$1,291,000.00 for charitable purposes. Our branches make us very proud!

Branch Activities: The FCSLA continues its tradition of subsidizing an annual Branch activity held for its Junior/Senior members. Approximately \$125,853.00 was paid to branches

that hosted a Senior and/or Junior activity. All activities submitted are brought to my attention for reimbursement approval. With some planning and creativity your branch can recruit new members by holding an annual activity. We recommend that you invite area branches to jointly sponsor an activity. This combined effort makes the workload lighter for each branch participating.

Employees: A very important strength of our society is our employees. They are loyal, dedicated and talented. They know their work and understand its importance. I'm enormously grateful to them for making our challenging progress possible. To all the staff, thank you for your *professional* assistance! *The FCSLA is truly blessed with a great Home Office staff that is team-oriented for our efficient operation.*

My Fraternal Activities: I attended the annual Meeting of the American Fraternal Alliance in September, the Secretary's Mid-year meeting in April and the Slovak Catholic Federation meetings. I also attended the Ohio and Pennsylvania Fraternal Alliance meetings. The Fraternal Societies of Greater Pittsburgh "Fraternal of the Year" celebration, the seminar sponsored by Bruce and DePersis in Pittsburgh and the Calfee Seminar on Human Resources were also on my calendar. I had the opportunity of accepting the invitation from the Ladies PA Fraternal Union to give greetings on behalf of our Association at their convention. The educational opportunities are a continuous update of knowledge, understanding and commitment to the Fraternal Benefit System. I have also had the opportunity to be with our members by attending various District and Branch events. I look forward to sharing with many more branches and districts in the years to follow as your National Secretary.

Closing

I want to express my appreciation to the delegates of the 40th National Convention for your vote of confidence electing me. It is an honor to be representing you, our member and working for the continued growth of our Association. I wish to express my sincere gratitude to President Cynthia M. Maleski and Treasurer Stephen C. Hudak for their continued support and assistance during this past year on a daily basis. It was a busy year with the changes we needed to address immediately. I also would like to thank the Board of Directors, Branch Officers, members and Home Office staff for all of their efforts. The encouragement, support and cooperation of everyone assures the success of our Association.

May God continue to protect, guide and love you on this wonderful adventure we call life.

NATIONAL TREASURER

Stephen C. Hudak

Reverend Monsignor, Madam President, National Directors and Members of the First Catholic Slovak Ladies Association (FCSLA):

Pochváleny Pan Ježiš Kristus!

Presented below are the 2012 financial statements for the FCSLA. These statements include comparative balance sheets

2012 National Officer's Annual Reports

and income statements for 2012 and 2011. These statements are based on the Association's general ledger balances. Lists of acquired investments and matured or called investments are at the end of this report. Please refer to them during the following comments.

2012 has been a very exciting and interesting year. I finished my first year as the National Treasurer along with the other new members of the management team. During the year FCSLA recorded another record year of life insurance sales making it two record years in a row. Let's take a look at the 2012 results.

OPERATIONS

A look at the balance sheets shows that our total assets grew by almost \$51 million to a total of \$725.7 million at December 31, 2012. This represents an annualized growth of 7.5%. This growth of \$51 million is one of the greatest annual operational increases in our Association's history. Consistent with our investment guidelines, the vast majority of these assets are held in high quality investment grade corporate bonds.

As a result of our record life sales, our life reserves grew by \$37.6 million or 18% and our annuity reserves by grew \$15 million or 4%. The overall mix of total reserves changed to 39.5% in life reserves and 60.5% in annuity reserves compared with 36.5% life and 63.5% annuities at year end 2011. The change in surplus will be discussed later.

I will discuss the income statement first by product line then generally. The income statement shows the record life premiums of \$34.8 million up 41% over our record 2011 life sales. While that is an amazing feat there are some realities that come along with those sales. First, accompanying the record sales is a record increase in our life reserves. The first year reserve is greater than the premium we receive. This new first year reserve coupled with the incremental increase in the reserve for our existing book of business resulted in the record life reserve increase of \$37.6 million. Second are the costs related to acquiring those life sales, specifically commissions and underwriting costs. We continue to pay a significant commission in the first year of sale and the vast majority of the \$3.9 million in commission expense relates to new life sales. Also associated with the new life sales are underwriting costs, primarily medical tests and exams which amounted to over \$.2 million and is reflected in Other Expense on the income statement.

All this taken into account, means our life products are not profitable in their first year of their multi-year sometimes multi-generation life span. It takes several years for a product to break even, especially for a product like our single premium whole life insurance. We will make a profit on this product line as the excess investment returns exceed future incremental increases in the corresponding life reserves.

In accordance with mandated reserve changes that took effect in 2013, we worked with our outside actuaries to review our pricing and reserve structure on the majority of our life products. This updated pricing will assist us in achieving our goal of structured managed growth.

As part of that overall managed growth, our annuity sales for 2012 totaled \$19.6 million which was a modest 7.8% growth over prior year. In 2010 and 2011 the Association took steps to manage annuity growth by capping deposits on select products. These caps were implemented as it become increasingly diffi-

cult to profitably invest these funds given the high guaranteed interest rates that are embedded within some of the annuity products. This difficulty will continue for the foreseeable future.

Our investment income increased to \$37.8 million, an increase of 6% over last year. This increase is the result of our increase in investment assets as discussed earlier. After making the adjustment for certain unusual items, the annualized return on investment for 2012 was 5.49%. This percentage gets lower each year as our higher-yielding bonds mature or are called and get replaced by lower-yielding bonds. These lower-yielding bonds are reflective of the current interest rate environment which is directly impacted by federal monetary policies and the overall economy. Our investment policy has served us well in the past and we will continue to invest in only high quality investment grade investments while carefully monitoring our existing investments.

We recorded one fourth of the estimated convention and donations costs we expect to incur in 2015 in the income statement. All other operating expenses have remained relatively consistent with 2011.

While we had a net loss from operations of \$.7 million, we still were able to fund our fraternal activities. I would like to draw your attention to the fraternal expenses including bonuses to branches (and districts), fraternal activities, official publications and scholarship awards. These costs totaling \$1.7 million represent funds transferred directly or indirectly for the benefit our members and the communities they live and work in. In addition, if we add the \$1.0 million in Post Mortem Benefits paid to the beneficiaries of our deceased members the total would be \$2.7 million. If we include the yearly estimate for convention year donations and other donations made by the home office the total amount is \$3.0 million. This is one of the reasons I'm proud of our great Association. Keep this number in mind as you discuss our fraternal with your family and friends.

Next we had capital gains of nearly \$.7 million that were reflected in the income statement. The majority of this gain related to the disposal of Washington Mutual bonds that were impaired (accounting terminology for reduction in value) in 2008. Disposing of these bonds resulted in the capital gain plus we received unpaid interest income. After accounting for capital gains, our loss before dividends to members was only \$26,335.

Keeping with our long history of paying dividends and taking into account the loss from operations of \$.7 million plus the final \$2.0 million loss in 2011, the Board of Directors approved over \$1.2 million of dividends to be paid in 2013. While the \$1.2 million is a significant amount of dividends, especially when keeping in mind the loss from operations, it is about half of the dividends we paid in 2012. I would like to stress that we are blessed to be able to return to our members over \$1.2 million at a time when many fraternal and other organizations have significantly reduced or eliminated dividends all together. Combine the \$1.2 million in dividends with the \$3.0 million of fraternal and donation expenses, our Association spent nearly \$4.2 million for the benefit of our members and their churches and communities. Now that's fraternalism!

INVESTMENTS

A complete list of all bonds purchased, matured or called during 2012 is included at the end of this report for your review.



As mentioned earlier finding suitable investments with the optimum yield and maturity relationship remains quite challenging.

FINANCIAL STRENGTH

During this first year as National Treasurer members have often asked the question "with the loss in 2011 and again in 2012 how safe is my money?" I answer that question by discussing how record life sales impact the current and future year's financial statements. I comment on the amount of fraternal dollars spent and discuss the amount of dividends paid to our members. All of which I have included in this report. However, there are several other ways to look at financial strength including surplus, solvency ratios, independent outside rating agencies and the newest Risked Based Capital.

At year end our surplus, total assets less liabilities, is over \$82 million dollars. While this amount is less than the prior year, the reduction was expected with the significant growth we experienced. Overall, we are blessed with this large surplus and I give thanks and credit to the great stewardship of my predecessors, former National Officers and current and past Board members. Their actions in the past gave us the cushion needed to sustain years with significant growth or financial hardship.

Another way to compare our Association's surplus and financial strength with others is our solvency ratio. Our solvency ratio is 113% at the end of 2012. This means that we have \$113 in assets to cover every \$100 in liabilities we currently owe.

Another indication of our financial strength is that our A.M. Best rating was renewed at A- (Excellent) in May, 2012. This articulates how solid they view our finances as very few fraternal achieve the "A-" or above designation. Another tool used to determine if a fraternal's capital level is appropriate is a calculation called Risked Based Capital or simply RBC. Our RBC was over 900% at year end. Regulators have put the RBC benchmark at 250% to 300% which our Association easily surpasses.

CLOSING REMARKS

I would be remiss by not commenting on the financial challenges that face FCSLA now and in the future. As my predecessor has mentioned in the past, the economic collapse in late 2008 and the related sustained low interest rate environment that has followed remain FCSLA biggest financial challenge. With no solid indication of interest rates raising our challenge is to obtain managed growth of our asset base in a profitable manner taking into account the interest rate we credit on some of our liabilities.

Finally, I would like to thank the outstanding home office staff that keeps the FCSLA operating on a daily basis. They welcomed me and made the transition into my position as seamless and comfortable as possible. I would also like to thank my fellow managing officers and the Board of Directors for the professionalism exhibited throughout the year. I conclude with my opening statement that 2012 was a very exciting and interesting year.

BALANCE SHEET

Assets	12/31/2012	12/31/2011
Cash & Short Term Investments	\$ 23,785,716	\$ 10,680,463
Bonds	677,361,042	638,433,734

Preferred Stock	4,095,413	5,998,660
Common Stock	986,183	985,000
Investment Income Due & Accrued	10,801,068	10,187,524
Property Plant & Equipment, Net	6,317,425	6,555,126
Certificate Loans & Accrued Interest	2,134,541	1,932,683
Other Assets	195,030	216,939

TOTAL ASSETS

\$ 725,676,417 \$ 674,990,130

LIABILITIES

Life Reserves	\$ 246,828,000	\$ 209,243,000
Annuity Reserves	378,720,464	363,689,000
Death Claims Payable	871,834	731,541
Unearned Premiums	560,630	619,804
Matured Endowments	342,369	319,341
Provision for Dividends Payable	1,244,000	2,157,000
Accumulated Dividends & Interest	3,955,840	3,803,438
Accrued Convention Donations	244,000	37,000
Provision for Future Conventions	182,000	26,000
Asset Valuation Reserve	7,330,962	6,134,049
Interest Maintenance Reserve	1,225,914	1,307,533
Other Liabilities	2,124,003	2,203,568

TOTAL LIABILITIES

\$ 643,630,015 \$ 590,271,274

SURPLUS

82,046,402 84,718,857

TOTAL LIABILITIES

AND SURPLUS FUNDS

\$ 725,676,417 \$ 674,990,130

INCOME STATEMENT For Year Ended

INCOME	12/31/2012	12/31/2011
Insurance Premiums	\$ 34,788,081	\$ 24,651,123
Annuity Premiums	19,621,285	18,195,108
Investment Income	37,799,732	35,676,122
Amortization of Interest		
Maintenance Reserve	88,655	130,990
Rental Income	424,458	409,494
Other Revenue	19,114	19,747
TOTAL INCOME	\$ 92,741,325	\$ 79,082,583

EXPENSES

Increase in Reserves - Life	\$ 37,585,000	\$ 27,670,000
Increase in Reserves - Annuity	14,774,464	15,562,376
Insurance Benefits	4,783,623	4,347,149
Annuity Benefits	21,009,448	17,362,255
Commission Expense	3,935,019	2,777,412
Surrender Benefits	2,126,332	1,377,304
Post Mortem Benefits	996,663	1,000,247
Misc. Member Benefits	83,983	85,210
Matured Endowments	38,359	22,945
Donation Expenses	74,370	954,045
Change in Accrued Convention Donations	207,000	(629,667)
Convention Expenses	165,331	156,950
Bank Service Charges	37,043	59,440
Data Processing Service Fees	269,241	324,960
Accounting Fees	91,850	103,186
Actuarial Fees	263,325	162,007
Legal Fees	23,335	30,809
Consulting Services	112,463	125,880
Auditing Fees	32,451	0
Bonus to Branches	966,773	921,562
Fraternal Activities	144,271	129,601
Official Publications	345,217	336,850

2012 National Officer's Annual Reports

Scholarship Awards	249,082	253,500
Miscellaneous Employee Benefits	370,120	508,590
Fees - Directors	148,611	115,070
Salaries - Employees	1,370,165	1,446,597
Salaries - Officers	437,750	438,411
Interest Expense	246,642	238,516
Tax Expense	268,046	288,465
Depreciation Expense	299,462	293,361
Utility Expense	93,988	89,777
Postage and Printing	319,766	312,775
Advertising	80,566	91,286
Travel Expense	134,023	180,341
Insurance Department Fees	97,593	86,775
Sales Promotion	191,030	334,853
Rental Expense	424,458	409,494
Other Expense	653,459	590,776
TOTAL EXPENSES	\$ 93,450,324	\$ 78,559,108

Income (Loss) from Operations	\$ (709,000)	\$ 523,475
Capital Gains (Loss)	682,665	(454,800)
Subtotal INCOME (LOSS)	\$ (26,335)	\$ 68,675
Dividends to Members	1,192,207	2,110,662
NET INCOME (LOSS)	\$ (1,218,541)	\$ (2,041,987)

BONDS ACQUIRED DURING 2012

	Y T M	DUE	PAR
JANUARY			
United Parcel Service Inc Sr Note	4.030	1/15/2038	2,000,000
MARCH			
Honeywell International Incorp	3.980	3/15/2037	3,000,000
J P Morgan Chase & Co Sr Unsecured	3.871	1/24/2022	3,000,000
McDonalds Corporation	4.150	10/15/2037	5,000,000
APRIL			
Sysco Corp Notes	4.111	9/21/2035	2,000,000
Conocophillips	4.060	10/15/2032	2,000,000
MAY			
Kimberly Clark Corp Notes	3.860	8/1/2037	4,000,000
Caterpillar Inc Corp Debentures	3.880	9/15/2035	4,000,000
JULY			
Home Depot Inc Senior Notes	3.710	12/16/2036	4,000,000
AUGUST			
Target Corp Note	4.001	1/15/2038	2,500,000
Boeing Company Corp Debentures	4.122	11/15/2031	1,000,000
Lowes Companies Inc Note	4.391	9/15/2037	2,000,000
Apache Corp Debs	4.031	1/15/2037	5,000,000
Burlington Northern Santa Fe Corp	4.787	6/1/2036	940,000
Burlington Northern Santa Fe Corp	4.447	8/15/2036	850,000
DECEMBER			
Intel Corp	3.867	12/15/2032	5,000,000
TOTAL BONDS			46,290,000

STOCKS ACQUIRED DURING 2011

	SHARES
MAY	
Kinder Morgan Inc	135
Kinder Morgan Inc Del Wts	204

AUGUST

Motors Liquidation Co (G M Corp)	621
Motors Liquidation Co (G M Corp)	303

NOVEMBER

Sears Canada Inc Sedol	3,341
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TOTAL SHARES

4,603

BONDS MATURED OR CALLED DURING 2012

BONDS	RATE	PAR
JANUARY		
CIT Group Incorp	7.000	31,945
FEBRUARY		
F. N. M. A. Zero Cpn Debs Strip	0.000	1,000,000
Boeing Capital Corp Global Notes	6.500	1,000,000
MARCH		
CIT Group Incorp	7.000	53,242
CIT Group Incorp	7.000	74,539
Costco Wholesale Corp Notes	5.300	2,000,000
John Deere Capital Corp Global	7.000	2,000,000
Washington Mutual Inc Global Notes	5.250	3,000,000
APRIL		
Wal-Mart Stores Corp Inc Notes	5.000	2,000,000
Colgate-Palmolive Co Med-Trm Note	5.980	534,000
JUNE		
Cintas Corp No 2 Notes	6.000	2,000,000
Bank of America Corp Notes	6.000	200,000
Brascan Corp Notes	7.130	500,000
JULY		
America West Airlines Series 00-G	8.060	120,135
Nat'l Steel Corp 1st Mtg Ser 2006	8.380	2
Nations Bank Capital Trust IV	8.250	150,000
AUGUST		
NationsBank Corp Med-Trm Ser F	7.230	500,000
SEPTEMBER		
Bank of American Corp Notes	6.200	300,000
OCTOBER		
Dow Chemical Corp Debentures	6.000	500,000
NOVEMBER		
Nations Bank Capital Trust II	7.830	550,000
DECEMBER		
General Electric Capital Corp	5.130	500,000
		17,013,863

STOCKS MATURED OR CALLED DURING 2012

	SHARES	BOOK VALUE
MAY		
Consolidated Edison Co NY 4.65% C	500.00	50,000
Mississippi Power Co	16,300.00	407,500
El Paso Natural Gas Company	318.00	3,409
JUNE		
New York State Elect & Gas 3.75%	100.00	10,200
JUNE		
Bancamerica Cap Trst III	16,000.00	400,000
General Electric Capital Corp	15,675.00	391,875
BNY Capital V Ser F	26,000.00	643,672
	74,893.00	1,906,656



NATIONAL TRUSTEES

John M. Janovec
Virginia A. Holmes

Pochvaleny bud' Pan Jezis Kristus!

YEAR OVERVIEW

FCSLA realized exponential growth in insurance sales this year. Our Association officers have weathered this year of transition. With chaotic changes, both here and globally in the economic climate, the Association grew its assets and maintained the A- rating from A. M. Best.

STRATEGIC PLAN AND COMMITTEES OF THE BOARD

We continued to implement pivotal features of our strategic plan through board committees. In addition to sub-groups of the board, we served on several of the following committees: Executive, Product Development, Philanthropic Dollars and Scholarship, Branch Model and Bylaw Revision. As mandated by the 40th Convention, the Bylaw Revision Committee has been established. The committee is charged with the duty of reorganizing the structure of the current bylaws and recommending a form of governance to the special convention. The Committee has embarked on the first phase of the process at the initial meeting at Beachwood, Ohio in October. The work of the Committee continues via Home Office meetings and teleconference meetings in the interim.

EXECUTIVE COMMITTEE OF THE BOARD

As National Trustees, we serve on the Executive Committee where we discuss and analyze trends that may affect our products and financial outlook. We vote to recommend action to the full board on quarterly annuity rates and donations. In addition, we review investments and FCSLA's current financial status as presented by the National Treasurer. Work on this committee requires strict scrutiny of our annuity and insurance product rates, our premium and investment incomes, and our expense lines. It is necessary to keep a close watch on regulatory and legal requirements, especially in our state of domicile, in states where we have substantial numbers of members, and in states in which we are entering the market. We have endeavored to identify and examine trends relevant to our fraternal society in the current economic climate.

BOARD OF DIRECTORS

As members of the board of directors, we participate and vote at quarterly board meetings. Appreciable board time was allotted to discussing product and rate development, resulting in the re-pricing of our life products and the expansion of our line of insurance products to include the waiver of premium option in case of disability. Also, substantive discussions were carried on pursuant to post mortem benefits and annuity guaranteed rates in conjunction with reports presented by our outside accountants and actuaries. We also analyzed sales statistics and statistics presented by our managing officers. The FCSLA's budget is prepared on a line item basis, with final approval at the December board meeting.

VOUCHER REVIEW

National Trustees review and approve all Association expense vouchers, which requires on going physical examination of vouchers. We do not approve vouchers until accuracy of the invoice is established and documentation of each bill is transparent.

FINANCIAL OVERVIEW

Exponential growth in insurance sales over the last 4 years resulted in significant profit drain. On the other hand, during this time, the economy has seen prolonged periods of sustained depression in interest rates. With the spike in growth, costs increased (necessary higher reserving, commission expenses, and application processing expenses). These concerns have been addressed both short term and long term. In the short term, a cap was placed on the available face amount on the Single Premium Product per individual effective April 15th. In the long term, all insurance products have been re-priced and reserving has been increased.

IN CONCLUSION

Fraternal, benevolent and charitable works in our communities remain the forefront of our efforts and goals, with development of branch activities and duties, and matching funds' projects. The Association has encountered many challenges this year. We believe we have addressed these challenges in a timely and vigilant manner. Going forward, we remain steadfast in our commitment to provide you with prudent decisions that are sensitive to the needs of our members in building our FCSLA. We express our deepest appreciation for the trust you have bestowed in us. We have tried to justify that trust.

NATIONAL AUDITORS

Katherine A. Esterle
Barbara A. Sekerak
Dorothy L. Urbanowicz

Reverend Monsignor, Madam President, National Officers and Members of the First Catholic Slovak Ladies Association

Pochváleny bud Pan Ježíš Kristus!
Blessed be Jesus Christ!

Taking a look back over the last year we are pleased to report that the association's financial records are properly maintained, and accounted for by the executive management team. Our findings are based on the audits we conducted in April 2012 and October 2012 and reported to the Association's Board of Directors. We also audited the receipts from the quadrennial convention which was held in Baltimore, Maryland in October of 2011. We commend and thank the management team and staff at the Home Office for maintaining accurate records, safeguarding the assets of our organization and their cooperation when we conduct the audits.

The required Board meetings as listed in the Association's bylaws and constitution have been attended by the National Auditors in addition to the various strategic planning committee meetings conducted throughout the year.

2012 National Officer's Annual Reports

Participation and membership in the State and National Fraternal Congress meetings, related business seminars, namely those in the insurance industry, have also been part of our duties and responsibilities.

In 2011, an audit matrix and charter were adopted, which defined the role of responsibilities as an Audit Committee. The semi-annual review meetings with our Compliance Officer have been beneficial regarding any updates and rulings from the State of Ohio's Department of Insurance. This information is presented to our Board of Directors at the scheduled board meetings.

The Audit Committee has continued to monitor and report to the Board of Directors the call summary reports from Security Voice Hotline, a nationwide toll free 800 telephone monitoring service where one can anonymously report any suspicions and/or information of wrongdoing, unethical or illegal acts or other forms of loss which could affect the association's operations, properties, employees or members. We feel it is necessary to mention this responsibility in our annual report as a reminder to members of the association that such an avenue exists and serves in the best interest of all members of the association. The 800 toll free number for Security Voice is 866-596-0678.

The Audit Committee has met with the outside accounting firm for our Association, namely Horovitz, Rudoy & Roteman. You can rest assured the Association's records were in accordance with the accounting practices prescribed by the Insurance Department of the State of Ohio. The Audit Committee also reviewed the accounting firm's engagement letter and approved the firm to be hired for the 2012 audit. In addition the Audit Committee engaged the firm of Grant Thornton LLP located in Cleveland, Ohio to conduct an internal control and information technology audit. Grant Thornton representatives began the audit mid December 2011 and presented their findings to the Audit Committee and the Board in June of 2012. As part of their findings, Grant Thornton made recommendations to ensure internal controls are correctly established and followed. The Audit Committee continues to work with FCSLA management to insure the recommendations are implemented.

To each and every member of First Catholic Slovak Ladies Association thank you for allowing us to serve as your National Auditors and Audit Committee. It truly is an honor to serve on the board and represent an outstanding fraternal organization — First Catholic Slovak Ladies Association.

NATIONAL EDITOR

Carolyn M. Bazik, MBA

To my Fellow Officers and the Members of the First Catholic Slovak Ladies Association:

Pochválen Bud Pan Ježiš Kristus!

It is hard to believe that another year has passed! I am honored to bring *Fraternally Yours* into your home each month. You are the heart and soul of the FCSLA and it is your news along with important information about our fraternal / insurance industry that helps me to mold and shape our monthly publication.

This year began with the newly elected Board, including

three new managing officers, embarking on a four year journey of guiding the FCSLA into the future. Building on our 120 years of fraternal service, together we have worked hard to make some tough decisions around re-pricing our products and making other operational adjustments to better serve you, our members.

In keeping with our strategic planning process, committee work for the board continues to be an important part of our responsibility as directors. I am happy to serve on the Mergers and Acquisitions Committee, the Board Behavior Committee as well as the Governance subgroup whose charge it is to provide the Leadership Bylaw Revision Committee with our thoughts around this topic. In addition I am honored to be serving on the newly created Marketing Task Force, formed by our National President Cynthia Maleski, to focus our efforts in this area. Working with selected members of the Home Office staff we are creating a marketing plan and strategies to better serve our Association.

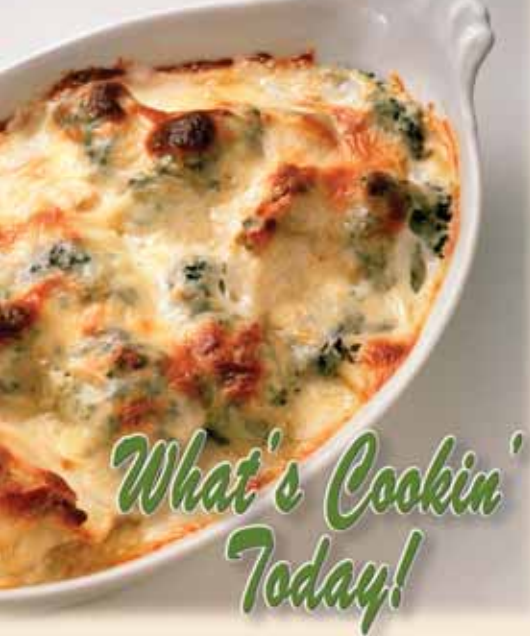
I am very pleased that *Fraternally Yours* remains available on our website, including archives of previous editions, making it even more accessible to members and easier to share good news and information with family and friends. In addition we are asking any member wishing to receive the magazine by email rather than hard copy to return a form found in the publication to the Home Office — attention Marie Golias.

I want to thank our managing directors for their leadership during these difficult economic times; the Home Office staff for their commitment to our mission and the service they provide to our members. It is an honor to work with the members of this Board — we all bring a different perspective to the table and it is those diverse perspectives that make us stronger.

Our society flourishes because of YOU, our members, who entrust the FCSLA with your hard earned money. We are here to serve you! You can be assured as you review the annual reports of all our officers that even in these difficult economic times your investment with us remains secure. We are working hard to comply with the complex regulatory environment we find ourselves in today while remaining true to the ideals on which we were founded. This requires that we work to balance change with time honored traditions.

In closing I want to thank everyone who has taken the time to submit articles for publication and for the many kind notes, emails and other messages you send my way. I appreciate your feedback and look forward to another year of serving you!





CREAMY VEGETABLE GRATIN

- ½ cup panko bread crumbs, divided
- ¼ cup grated Parmesan cheese
- 1 tablespoon butter, melted
- 1 each zucchini and yellow squash, sliced
- 1 tub (10 oz.) Philadelphia Italian Herb Cooking Creme
- 1 cup shredded Mozzarella Cheese
- 2 plum tomatoes, sliced

Heat oven to 375 degrees. Sprinkle ¼ cup bread crumbs onto bottom of 8-inch square baking dish sprayed with cooking spray. Mix remaining crumbs with Parmesan and butter; set aside.

Combine zucchini and squash; arrange half on bottom of prepared dish. Cover with half each of the cooking creme and mozzarella. Repeat layers. Top with tomatoes and Parmesan mixture.

Bake 20 to 25 minutes or until vegetables are heated through and top is golden brown. Let stand 5 minutes before serving.

SLOW COOKED, PULLED BBQ CHICKEN SANDWICHES WITH ROASTED BALSAMIC ONIONS AND PEPPERS

- 1-1½ lbs. boneless skinless chicken breasts
- 1 can or bottle of beer
- 1 16 oz. bottle of your favorite BBQ sauce
- 2 large red onions sliced thin
- 2 green bell peppers sliced thin
- ½ cup of balsamic vinegar
- 3 tablespoons of olive oil
- 2 tablespoons of honey
- 2 cloves of minced garlic
- 4 scallions sliced thin
- 8 bulky rolls

In your slow cooker add chicken, beer, and BBQ sauce. Set on low for 6 hours or high for 4.

When the chicken is done you should

be able to shred it with a fork easily. Stir sliced scallions into your cooked chicken.

For the balsamic onions and peppers:

Whisk balsamic vinegar, olive oil, honey and garlic together.

Place sliced onions and peppers in the bottom of a large baking dish. Drizzle dressing over the top and roast at 350 degrees for 20 minutes, stir and toss. Return to the oven for about another 15 minutes or until they are caramelized and browning a bit on the edges.

Place a heaping portion of pulled chicken on top of your rolls and top with a scoop of onions and peppers.

BANANA TOFFEE SCONES

- 2 cups flour
- ¼ cup sugar
- 1½ teaspoons baking powder
- ¼ teaspoon salt
- ½ cup chocolate covered toffee bits
- 6 tablespoons butter, cold
- 1 teaspoon cinnamon
- ⅔ cup buttermilk
- ⅓ cup smashed brown banana
- 1 teaspoon vanilla

Combine all the dry ingredients in a bowl. Add the butter and cut in with a fork until well mixed. Create a well in the center and add the milk, vanilla, and bananas. Gently mix until everything is incorporated.

Place the dough on a non-stick baking sheet and pat into an 8 inch circle that is about 1 inch thick. Gently score the dough into 8 scones. Bake at 400 degrees for 20 minutes. Remove from the oven and cut through the score marks. Place back in the oven for 5 minutes. Remove and place on a wire rack until cool. Store in a sealed container for 4-5 days. Makes 8 scones.

TOMATO TART

- 1¼ cups whole wheat pastry flour
- 1 teaspoon sugar
- ½ teaspoon salt
- 6 tablespoons cold unsalted butter, cut into small pieces
- 1 large egg
- 1 teaspoon ice water (more if needed)
- 1 teaspoon extra-virgin olive oil
- 1 oz. Parmesan, shredded
- 3 large tomatoes, sliced thick
- 12 oz. fresh mozzarella, sliced thick
- ¼ cup basil, chopped

Put the flour, sugar, and salt in a food processor and pulse to combine. Add butter and pulse several times until the flour is in coarse crumbs. Beat the egg with the ice water and pour it into the food processor; pulse a few moments until the dough comes together into a ball, adding more water, if needed.

Remove the dough from the processor

and flatten into a disc. Wrap the dough in plastic wrap and refrigerate for 2-3 hours.

Preheat oven to 400 degrees. When the dough is chilled, roll it out into a round circle approximately ¼ inch thick and at least 12 inches in diameter. Spray a 10-inch tart pan with non-stick cooking spray and transfer the dough to the pan. Using a fork, poke several holes into the bottom of the crust and brush with olive oil. Sprinkle 2 tablespoons of fresh Parmesan cheese on the crust and par-bake the tart shell for 10-15 minutes, until beginning to brown.

Arrange the tomato and mozzarella slices in a spiral, or however you feel inspired to embellish your tart. Sprinkle the top of your tart with the remaining 2 tablespoons Parmesan cheese.

Bake for approximately 18-22 minutes until the cheese is melted and starting to brown nicely. Remove from the oven and allow to cool slightly before garnishing the top with finely chopped, fresh basil.

MAGIC LEMON CAKE BARS

- 1 lemon cake mix
- 8 tablespoons butter, softened
- 1 egg
- 1 teaspoon lemon juice
- 1 cup white chocolate chips
- 1 cup miniature marshmallows
- 1 cup shredded sweetened coconut
- 1 can sweetened condensed milk (14 oz.)
- ¼ cup sprinkles

Combine the cake mix, butter, egg, and lemon juice until it forms a soft dough. Press into the bottom of a greased 9x13 pan. Layer the white chocolate chips, marshmallows, and coconut on the dough. Drizzle the sweetened condensed milk over the top, covering everything as much as possible.

Bake at 350 degrees for 30 minutes. Let cool completely before cutting into 24 squares.

Oops Our Mistake!

An ingredient was inadvertently missed in the "Cream of Mushroom Soup" recipe in the April Issue of *Fraternally Yours*.

MISSING INGREDIENT:
6 tablespoons butter

We are very sorry for the inconvenience.



PERIODICAL

5/13

The FCSLA Mission Statement

Established in 1892, the FCSLA provides financial security to its members nationwide through its premier life insurance and annuity products. Sales of these products allow FCSLA to serve both its members and the community with fraternal and charitable opportunities that promote Catholic and Slavic traditions.

The FCSLA Vision is to:

- *Promote the temporal and spiritual welfare of the members through fraternal and charitable activities in our communities*
- *Promote our Slovak Catholic values and traditions and all Slavic cultures*
- *Be a premier Fraternal Benefit Society that offers quality financial products and benefits*