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Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 100, NO. 1

OCTOBER 2013

FCSLA *Announces*

2013
Youth
Recognition
Award Winner

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Fraternalist
of the Year

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ŽENSKÁ JEDNOTA

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ŽENSKÁ JEDNOTA,

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I FEARED...

I feared being alone until I learned to like myself.

I feared failure until I realized that I only fail when I don't try.

*I feared success until I realized that I had to try in order to be
happy with myself.*

*I feared people's opinions until I learned that people would have
opinions about me anyway.*

I feared rejection until I learned to have faith in myself.

I feared pain until I learned that it's necessary for growth.

I feared the truth until I saw the ugliness in lies.

I feared life until I experienced its beauty.

*I feared death until I realized that it's not an end, but a
beginning.*

*I feared my destiny, until I realized that I had the power to
change my life.*

I feared hate until I saw that it was nothing more than ignorance.

*I feared love until it touched my heart, making the darkness fade
into endless sunny days.*

I feared ridicule until I learned how to laugh at myself.

*I feared growing old until I realized that I gained wisdom every
day.*

*I feared the future until I realized that life just kept getting
better.*

I feared the past until I realized that it could no longer hurt me.

I feared the dark until I saw the beauty of the starlight.

*I feared the light until I learned that the truth would give me
strength.*

*I feared change, until I saw that even the most beautiful
butterfly had to undergo a metamorphosis before it could fly.*



Dear Friends,

This month try to face your fears and remember that if you want to take your mission in life to the next level, if you're stuck and you don't know how to rise, don't look outside yourself. Look inside. **You** have all that it takes to overcome your fears! Remember these powerful words from Isaiah, "For I am the Lord, your God, who takes hold of your right hand and says to you, Do not fear; I will help you." (Isaiah 41:13) and the comforting words of John, "Peace I leave with you; my peace I give you. I do not give to you as the world gives. Do not let your hearts be troubled and do not be afraid." (John 14:27)

Until Next Month
Warmly, Carolyn

A FIFTY YEAR HISTORY: VATICAN II

Decree on the Bishop's Pastoral Office in the Church, *Christus Dominus*

Reverend Monsignor Peter M. Polando, National Chaplain

My dear Sisters and Brothers in Christ,

There are various ways to exhibit the milestones in one's life. For example, annually one may celebrate the anniversary of a birthday, a wedding, an ordination or entrance into religious life. The year that one graduated from high school or college or vocational school may be observed by class or alumni reunions. Events that have taken place whether joyously or tragically may be remembered in a personal, solemn way. Then there are holidays — Christmas, Easter, Thanksgiving, New Year, Fourth of July, family reunions, etc., — that bring people together to remember the past and celebrate the present. Sometimes, when I am celebrating the funeral liturgy of someone who has lived to her/his nineties or happened to reach one hundred years, I like to summarize some of their experiences of their years in a variety of ways. For example, how many presidents of the United States they lived under; the modes of transportation they have participated in or read about; the advances in such things as cooking, refrigeration, and the general make up of households. Truly, they are the "Greatest Generation" as Tom Brokaw has termed them!

As a priest, there are times when I keep measure of my chain of life by the people who have influenced me through family, spirituality, and education. I hope that this may be true for you as well. My family and my close friends have always been a source of love, warmth, and strength. The teachers who have taught me from grade school through my advanced degrees initiated further thought and exploration of reality. My spirituality has been nurtured by the Word of God, the great writers of Christianity, and the teachings of the Church, especially through our Holy Fathers and those in close collaboration with them, the College of Bishops. These have been the milestones of my life!

I have lived through the pontificates of seven popes, i.e., Pius XII, John XXIII, Paul VI, John Paul I, John Paul II, Benedict XVI, and Francis. Four of the five bishops

of Youngstown have led our diocese since my birth, i.e., Emmet M. Walsh, James W. Malone, Thomas J. Tobin, and George V. Murry, S.J. The majority of my connections with the popes have been as your own — through what I see and read in the media, the various encyclicals, audiences, and travels. As I previously noted, I met Pope John Paul II in Saint Peter Basilica and also celebrated Mass with him in his private chapel at Castel Gandolfo. I had the opportunity to concelebrate Passion Sunday of the Lord on the upper esplanade of the piazza of Saint Peter's with Pope Benedict. And I had the privilege to be on that same esplanade this past May for the weekly audience of Pope Francis.

My memory of Bishop Walsh is vague as I was a youngster at the time of his episcopacy. Bishop Malone, however, confirmed me; presented me with my Boy Scout Ad Altare Dei religious award; ordained me to the diaconate and presbyterate; approved me for studies in three post graduate degrees; and appointed me to six of my nine priestly assignments. At the recommendation of Bishop Tobin, I became a member of the papal household and was able to obtain a doctor of ministry degree. And under Bishop Murry, I have become the rector of our Cathedral while still working in the Tribunal. I must say that my relationships with my bishops have been positive. I have a deep respect for the office they hold in the Church and I am not envious of their positions. I personally may not agree with some of their decisions and pronouncements, but I do respect their office.

In the third chapter of the *First Letter of Saint Paul to Timothy*, the Apostle describes what the personality of the bishop should be: "Now a bishop must be above reproach, the husband of one wife, temperate, sensible, dignified, hospitable, and apt teacher, no drunkard, not violent but gentle, not quarrelsome, and no lover of money. He must manage his own household well, keeping his children submissive and respectful in every way; for if a man does not know how to manage

his own household, how can he care for God's church?" (3:2-5). Obviously, the roles of husband and father were part of the lives of bishops in the early Church which is not true of twenty-first century bishops. But the type of character and passion for the flock is well taken in both the early and present day Church.

The responsibilities of the present day episcopacy are highlighted in the Second Vatican Council's *Decree on the Bishops' Pastoral Office in the Church* [*Christus Dominus*] that was promulgated on 28 October 1965. An age old summary statement of the roles of the bishops declares, "For their part, the bishops too have been appointed by the Holy Spirit, and are successors of the apostles as pastors of souls. Together with the Supreme Pontiff and under his authority, they have been sent to continue throughout the ages the work of Christ, the eternal pastor. Christ gave the apostles and their successors the command and the power to teach all nations, to hallow men in the truth, and to feed them. Hence through the Holy Spirit who has been given to them, bishops have been made true and authentic teachers of the faith, pontiffs, and shepherds [paragraph 2].

This decree, however, places new emphasis on the collegiality of the bishops and their relationship with the Bishop of Rome. There is an effort to connect the bishop with the Apostolic See, his diocese, and programs of the dioceses in his particular area. Those who cooperate in his ministry as bishop — auxiliary bishops, clergy and religious — are essential in his role of governance, sanctification and education. The bishop is portrayed as a person with a diversity of relationships within and outside of his diocese and the Church. I believe that because of this *Decree*, the bishops have become more aware of the needs of the faithful and thus a bishop's workload has increased. But through our prayers and support, let us pray that our bishops will guide us through the milestones of this life to the everlasting life prepared for us by the Chief Shepherd, Jesus Christ!

Message from our National President

CYNTHIA M. MALESKI



Dear Fellow Members of the First Catholic Slovak Ladies Association:

In several of my previous messages to you, I have highlighted the commitment and dedication of our Association's past and present leaders from our Foundress, Anna Hurban, our past presidents and officers, our current officers and members of our board of directors, and our district and branch officers.

It is indeed fitting at this time to devote this article to those FCLSA leaders who have answered the call to a new level of service and leadership by serving on the Bylaws' Revision Committee. You may recall that this committee was authorized by the delegates of the 40th Quadrennial Convention held in October, 2011 to review and revise, as appropriate, our Charter and bylaws. It is to be composed of no less than 20 members consisting of one delegate elected from each district, three mem-

bers from our board of directors and remaining members not part of districts appointed by the executive committee of the board of directors.

After each of our districts elected a representative, our board of directors formally voted to accept the committee. Ms. Barbara Waller, National Vice President, accepted my request to serve as Chair and Ms. JoAnn Skvarek Banvich as Secretary. At its first meeting, the committee adopted the themes of Compromise, Clarity and Compassion as the values which we demonstrate in our deliberations.

It is important to name and recognize each member of the committee and the district or body each of them represents. As your National President, I serve on the committee and attend its meetings. One of my key roles is to set the tone of urgency of the work of this body, to serve as a link to our current organization and as a voice for major factors which must be considered in the committee's work. Members have taken up this challenge with seriousness and diligence.

The committee has chosen to divide its responsibilities into functional subcommittees: Membership (criteria, eligibility); Leadership (authority, accountability, qualifications for office); Charter and Constitution (name, structure, association objectives); Convention (model, composition, meetings, delegates); and Branches (duties, officers, rules). In addition to the Leadership group all other subcommittees have been asked to comment on qualifications for office.

The entire committee has met as a body several times in the home office to discuss the ongoing work of the subcommittees, whose deliberations have been done via telephone meetings, for the most part. At its August, 2013 committee meeting, draft recommendations from each subcommittee were presented, which is a major milestone in the committee's work.

Clearly, this is a historic responsibility for all of us. The traditions and size of this venerable national institution and the stewardship role we hold for our members DEMAND that we outline a structure in our corporate documents which allows for accountability and the ability to adapt quickly in this fast paced competitive world. We must have the ability to grow our membership, while at the same time preserving our cherished values and traditions. We must provide future leaders of our Association with the tools so they can select qualified and experienced leaders at the helm of our Association to secure its sustainability for many more years to come.

Please join me in thanking our dedicated leaders in their commitment to this awesome and exciting endeavor, especially our committee chair, Ms. Barbara Waller, its Secretary JoAnn Skvarek Banvich and all of its members!

As the work of the Bylaws Revision Committee continues, please look for other timely articles on this subject. In the meantime, in this month of the rosary, let us continue to pray so that we have the fortitude and wisdom that all of us need to fulfill this important task entrusted to us!

Until next time, I am fraternally yours,
Cynthia M. Maleski
National President

BYLAWS REVISION COMMITTEE

Barbara N. Waller – Appointed as Board Representative, Committee Chairperson

Cynthia Maleski, Esq. – National President – Ex-Officio Member

Mary Ann S. Johaneck, Esq. – Anna Hurban District of Cleveland, OH

Bernadette J. Demechko – Maria E. Grega District, Youngstown, OH

Linda M. Killeen – Pittsburgh District, Western PA
Dr. Suzanne Strohl – Frances Jakabcin Eastern PA District

Helen Oravec – Maria Kollar District, Scranton & Olyphant, PA

JoAnn Skvarek Banvich – Helen Kocan District, Lake County, IN and Joliet, IL, Committee Secretary

Jeanette Palanca – Anna Hurban District, Chicago, IL

Mary Jo Noyes – Louise M. Yash District, WI

Florence McCabe – Magdalen Iskra District, Wilkes-Barre, PA

Clarice Sabata – St. Isidore District, NE

Bernie Drahozal – FCSLA-Catholic Workman District, IA

Dennis Povondra – South Dakota District, SD

Joseph Sladeczek – St. Vaclava District, TX

Milton Trnka – New Prague District, MN

David Sadowsky – North Dakota District, ND

Virginia A. Holmes – Appointed as Board Representative

Msgr. Peter Polando – Appointed as Board Representative

Appointed by Board of Directors

Executive Committee as At-Large Members

Elaine Walters – Branchburg, NJ

Evelyn Napierala – Johnson City, NY

Melissa Sis – Stratton, NE

From the Desk of the National Secretary

Sue Ann M. Seich



For some reason time got away from us and the minutes from the Executive Finance Committee Meetings have not been published in our *Fraternally Yours* Magazine. We are going to get caught up with the 2012 minutes in this issue starting on page 16. We will run 2013 minutes in the November issue. If you should have any questions please call or email.

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

Celebrates 90th Birthday

Helen Theresa (Sedlacko) Cipkala, (Sr. Branch 156 – Struthers, OH) celebrated her 90th birthday with two parties – one on July 4th and the other July 23rd at Shepherd of the Valley, Boardman, OH.

She was born on July 23, 1923 in Struthers, OH. Her husband Clarence is deceased as are her eight siblings. She has six children: John (Sue) Cipkala, Columbus, OH; Elaine (Joe) Pipoly, Boardman, OH; Janet (Gerald) Cipkala-Gaffin, Pittsburgh, PA; Margie (John) Wanchick, Columbus, OH; Clancy Cipkala, Columbia, SC; and Mary Jo (Mark) Rumancik, Fort Wayne, IN; 13 grandchildren and 2 great-grandchildren.

Helen attended Holy Trinity Elementary School, Struthers High School and Youngstown College. She was employed by Ward Baking Company, Youngstown, OH and belongs to Our Lady of Sorrows (St. Matthias) Church in Youngstown, OH. In addition she was on the Drill Team at Struthers High School. She loves to bake and cook, especially all the Slovak foods. She and her late husband volunteered at Assumption Nursing Home in Youngstown for many years delivering ice cream to the residents. She and her husband also resided in Columbia, SC for ten years. She is a current resident of Shepherd of the Valley, Boardman, loves to sing and still has a great sense for humor. Her nickname is Happy Helen. God Bless Helen on this happy occasion!



Annual Bingo Social

St. Ann's Lodge FCSLA Branch 114 in Lorain, OH invites all of its members to their annual Bingo Social. It will be held on Sunday, October 20, at 1:00 p.m. at the American Slovak Club at 2915 Broadway. Please make reservations by Tuesday, October 15 by phoning Bernadette Danevich at 440-960-2605 or Margaret Thomas at 440-288-1492. If you prefer you may send an email to Bernadette at bernie@danevich.com or Margaret at marcarl@centurytel.net.

FCSLA Announces Our 2013 Youth Recognition Award Winner

~ John T. Moynihan ~

We are proud to announce that John T. Moynihan is our 2013 Youth Recognition Award Winner. John has been a member of Jr. Branch 6 since birth and is very proud to be a member. He is the only child of Susan and Joseph Moynihan. John became an Eagle Scout at age 14 and has earned 76 merit badges. He shows that any goal can be accomplished.



Not only is he a very active member with Jr. Branch 6, he was also a very important part of the Sr. Branch Matching Funds Project for MDA Research, helping to raise over \$3,200. John is always willing to help out at any FCSLA Cleveland event such as Join Hands Day and the annual Christmas party at Light of Hearts Villa. He is a founding member of the Lucina Slovak Folk Dance Children's Group.

Supporting his Catholic Faith, John is an alter server and lector at his Parish St. Thomas More Church. He also volunteers by serving meals to those in need at St. Patrick's Parish for their Feed the Hungry Program. John is well liked by all. People have confidence in him and his leadership ability. He was elected President of his Student Council at St. Thomas More School and elected School Vice President. Not only do his peers think highly of him, but his teachers do as well. For the last four years, he has been nominated by his teachers and has received the Great Lakes Scholar Award. He earned the PALA Award (Presidential Active Life Style Award). He is an Honor Student with perfect attendance.

John is involved in many extracurricular school clubs including: Spelling Bee Club, Disc Golf Club and Trivia Club. He belongs to the Safety Patrol and he plays the trumpet in the Advanced Band. John took an Honors Algebra class at St Ignatius High School while still in 8th grade. In his "spare time" he plays football, basketball and baseball. John will be attending St. Ignatius High School in the fall.

John was nominated by Sr. Branch 176 branch officer Debbie Brindza. Who says "I am honored to have him in my branch".

FCSLA congratulates John for representing our younger generation of members. John and members like him are the future of FCSLA. We are very proud to have John as our member and as our 2013 Youth Recognition Award Winner. May God watch over him and all his future endeavors.

FCSLA LIFE INSURANCE PRODUCTS IN THE SPOTLIGHT



Patrick Braun

FCSLA has a variety of permanent and term insurance products. Each product is useful for one or more purposes. It is important to determine what kind of need is being covered before determining which product to use. Term life insurance is used to cover needs that are temporary. Examples of this might be a debt, such as a mortgage, which only lasts for a specific number of years. Permanent life insurance is used to cover permanent needs, such as final expenses or estate planning; these are needs that don't go away. Buying Term

life insurance is widely compared to "renting" the insurance. Buying permanent (Whole Life) insurance is widely compared to "owning" the insurance.

The FCSLA permanent life insurance plans include the following:

Single Premium Whole Life: This is permanent life insurance with just one premium payment. No further payments are required for this certificate and it is in force until age 121 (at this time the certificate then matures). Cash value is immediate and continues to grow throughout the life of the Single Premium Whole Life certificate.

The Single Premium Whole Life has a number of uses. It makes an excellent gift from a parent or grandparent for a child or grandchild. A large amount of life insurance can be purchased on the child, protecting insurability against accidents or illness, and the cash values can be used for education or other purposes later on.

Seniors can use Single Premium Whole Life for final expenses. For example, transferring money from a CD or a bank account to a Single Premium Whole Life certificate will greatly leverage a death benefit and because of the named beneficiary, the funds will avoid the probate estate, saving time, attorney fees and court costs.

The Single Premium Whole Life is uniquely suited for wealth transfer and estate planning. First, a lump sum of money is greatly leveraged at death, possibly doubled! Second, the money passes directly to a named beneficiary without going through probate and it passes funds tax free! It is also a private transaction between FCSLA and the beneficiary. (It won't appear in the newspaper as the probated estate might.) Finally, the premium payment immediately builds cash value. The member isn't spending his/her money. He/she is just moving it to a better place for wealth transfer or estate planning purposes.

10 Pay Life: This is a whole life insurance certificate that matures at age 121, but has a short time in which premiums are paid. Premiums can be made annually, semi-annually, quarterly, or monthly and will not increase. The certificate becomes paid up in 10 years. The certificate can be issued from age 0 through age 85. The minimum face amount is \$5,000. *This certificate is best for people who want to have a paid up certificate in a short time!*

20 Pay Life: The 20 Pay Life Certificate matures at age 121. Premiums on the certificate are payable for only 20 years, and at that time, the certificate becomes fully paid up. Premiums are payable annually, semi-annually, quarterly, or monthly and will not increase. The certificate can be issued from age 0 through 75. The minimum face amount is \$1,000.

Life Paid Up at Age 85: This certificate matures at age 121 but premium payments are only necessary to age 85, at which time the certificate is fully paid up. Premiums may be made annually, semi-annually, quarterly, or monthly and will not increase. This certificate can be issued from age 0 to through age 60 with a minimum face amount of \$5,000 and from age 61 through age 75 with a minimum face amount of \$2,000.

The FCSLA Term Insurance plans include the following:

Super Youth Term: The FCSLA Super Youth Term is among the best value of any life insurance issued on children in the marketplace. The Super Youth Term certificate can be issued from age 0 to age 23. The premium is the same for all ages (if purchasing the certificate as a single premium option). The life insurance expires on the anniversary nearest age 25. What makes this certificate such an outstanding value is the guaranteed conversion option and the conversion credit. Upon maturity, \$1 for each \$1,000 for every year the coverage has been in effect is put into the conversion credit. For example, a \$50,000 certificate is issued on a child, age 5. The premium is only \$50 annually, less than \$1 per week! At age 25, the member wishes to purchase a \$50,000, 20 Pay Life certificate through the Association. He/She is guaranteed the right to convert to the new certificate, regardless of health or any other underwriting concerns, and the conversion credit is \$1,000 at that time, enough to pay more than the entire first year's premium (under current FCSLA rates)! The Super Youth Term also has an option to pay annually if you desire.

The Super Youth Term confers full membership on children, making them eligible for scholarships and other fraternal benefits.

20 Year Level Term Insurance: The 20 Year Level Term certificate is unique in the term insurance marketplace. The minimum face amount is only \$50,000. (Most companies have higher minimums for term insurance.) The certificate can be issued from age 16 to 80. The certificate can be converted to any permanent plan FCSLA offers, up to the face amount of the term certificate without proof of insurability, up to age 75. Another unique feature of the 20 Year Level Term is that, at some ages, the certificate may have a cash value! The 20 Year Level Term has a variety of uses. A college student might buy \$100,000 of face amount for less than \$100 annually to protect his or her insurability against accidents, illness, or other underwriting concerns. A young married couple might cover a mortgage or other needs for a very low premium. *The need for life insurance doesn't disappear when people retire. They might still have a mortgage or other debt, or insurance through an employer may have expired. The 20 Year Level Term may be just the certificate to help with these continuing needs.*

Waiver of Premium Benefit Rider: Although not a product, per se, the Waiver of Premium Benefit is an important addition to the FCSLA portfolio. In the case of a disability and subject to the terms of the Rider, FCSLA will waive premiums on an insurance certificate to which it is attached. It is available on standard issued certificates. The Rider is available on the 10 Pay Life, the 20 Pay Life, the Life Paid up at Age 85 and the 20 Year Level Term certificates. It should be applied for whenever purchasing one of these products!

Telling Family + Friends = FCSLA's Future

FCSLA 2013 Fraternalist of the Year

~ Elizabeth Valent ~

The First Catholic Slovak Ladies Association is proud to announce the selection of Elizabeth Valent from Franklin, WI as our 2013 Fraternalist of the Year. FCSLA has sent her nomination to the American Fraternal Alliance to be considered for national recognition. The 2013 American Fraternal Alliance Fraternalist of the Year will be announced and honored at the 127th annual meeting held in Hollywood Beach, FL in September.

Elizabeth (Betty) has been married to Joseph Valent for 41 years and they have two grown children Katherine and Joseph Jr. All are members of Sr. Branch 376 and Louis M. Yash Wisconsin District.

Betty was nominated by fellow branch member Kathleen M. Bozek who says that "Betty is highly deserving of this award".

Betty Valent has been called the backbone of the Slovak Community in her area of Franklin, WI. She works hard all year long recruiting and organizing volunteers for the various events that she is involved with. Months of work goes into each event. She makes sure the announcements go out for each event and finds sponsors to keep the costs of the events down. She is currently recruiting volunteers to help prepare and serve the Slovak food for the 83rd Annual Slovak-American Day Picnic. She has been working on this event for many, many years and this year is no exception. She also makes sure that there is a Mass at Noon and that everything needed for the mass is there.

And what would the Holiday Folk Fair be without the leadership and guidance of Betty. A tremendous task she has involves not only introducing thousands of people to the Slovak food and culture she also makes sure they have enough to feed everyone. She loves talking to people and helping the attendees recall their Slovak ancestry of their "Babka" (grandmother in Slovak) from years past and what

the Slovak culture shares by ways of their unique cooking and baking.

Not only is her Slovak heritage important to her, but so is her Catholic faith. Betty organizes the beautiful and meaningful Annual Pilgrimage to Holy Hill. This is an annual event and tradition held at the Basilica of the National Shrine of Mary Help of Christians at Holy Hill in Hubertus, WI. This event is so sacred and special to the Slovak people. This year will be the 98th year of the event. It is held every Labor Day. The Slovak's actually have a special sign at the foot of the Stations of the Cross. Slovak's have made this pilgrimage since 1915! A beautiful statue is carefully carried by youth dressed in a Slovak costume or blue and white in honor of our Lady. Betty actually stores this statue presently in her home along with the banners. She again arranged all of the making of the announcements. She takes any calls about the event. She organized the Stations of the Cross, saw to it that

the young girls wore a sprig of Rosemary in their hair and wore a ribbon sash in honor of Mary. She sees to it that a Slovak priest is the celebrant. She arranged for the reading and songs to be done in Slovak and that an organist was hired to help with the music at the liturgy.

Everything Betty is involved with helps bring the youth and adults together. She promotes leadership and education to all by her example and love of her Catholic faith and Slovak Heritage.

She takes the time to talk to people, really talk to people and help them discover a whole new world. It takes a very special person to be willing to take the time to teach the youth about their faith and heritage. By being willing to talk with them and teach them they want to become more involved. By the youth becoming more involved they are being taught to work together with the adults to continue to promote their Catholic faith and their Slovak heritage. They also learn that the adults have a lot of good information to offer them and therefore Betty has created a mentorship program with out even realizing it.

FCSLA congratulates Elizabeth Valent for receiving this well deserved recognition. We are very proud to have Elizabeth represent us as our 2013 Fraternalist of the year.



Christmas Oplatky 2013

Oplatky, the traditional Slovak Christmas wafers, will be available this holiday season from Jankola Library. Orders will be accepted from October 21 until December 18, 2013.

The *Oplatky*, five in one package are thermal-sealed and can be purchased for \$4.00. In addition, the minimum cost of shipping and handling is \$5.75 and upwards depending upon the number of packets ordered and the rising costs of priority mailing. Customized requests can be filled to meet your needs. Payments to Jankola Library is expected before receiving an order.

For more information or to place an order contact: Sister Catherine Labouré Bresnock, SS.C.M. at 570-275-5606 or write to Jankola Library and Slovak Museum, 580 Railroad Street, Villa Sacred Heart, Danville, PA 17821-1698.

YOUNGSTOWN SISTER CITIES SCHEDULES 2014 TOUR

Youngstown Sister Cities has set July 6-20, 2014, for its 17th Heritage Tour. For further information contact Jim and Kay Bench, tour guides, at (724) 858-5843 or Adventure International Travel, Paul Hudak, (800) 542-2487. Group will be flying from Washington Dulles Airport to Vienna, Austria.

ST. ISIDORE DISTRICT 11 HOLDS ANNUAL PICNIC

Nebraska St. Isidore District 11 celebrated their annual picnic on Sunday, July 12, 2013, at North Bend, NE City Park. Sixty people enjoyed food and fun. The district was blessed to have their priest and seminarian present. After dinner, gifts from the Home Office and door prizes were awarded.



Branch W033 Annual Picnic in Spillville, IA

Branch W033 (Spillville, IA) held their annual picnic on Sunday, June 7, 2013 at the Spillville Library. There were 35 adults and three children present. Adults enjoyed card games and children played on swings and climbing cages outside. Lively games of badminton and catch were also played.

A delicious potluck dinner was served with the branch supplying the meat, beverages and table settings.

Everyone enjoyed a wonderful afternoon with door prizes won by Traci Kessler, Lincoln Kuhn, Charlotte Mihm, and Gwen Silhacek.



Delicious food to choose from — L-R: Amy Kuhn, our President Dan Silhacek and wife Gwen, Richie Kuhn, director.



L-R: Donald Howes, Jim Zajicek, Ken Zajicek, and Frank Ryant.



L-R: Joyce Zorilek, Gwen Silhacek, Lillian Karnik and Adella Kuhn.



L-R: Card players — Jerry Kuhn, Joe Neuzil, Bernard Neuzil, Director Dan Neuzil, Cletus Elsbernd and Julius Frana.



Enjoying dinner at Branch W033 Annual Picnic in Spillville, IA at the Spillville Library.

2013 FCSLA Creative Contest

Ugly Christmas Sweater

Members of all ages are encouraged to participate in the 2013 FCSLA Creative Contest — Ugly Christmas Sweater. Please make sure you read over the guidelines below. If you have questions please contact Kelly, our Fraternal & Youth Director by calling 1-800-464-4642 Ext. 1051 or email her at Kelly@fcsla.org

FCSLA CREATIVE CONTEST GUIDELINES

1. Contest is open to **FCSLA MEMBERS** of all ages.
2. Since it would cost too much to send the actual Ugly Christmas Sweater you made, you are asked to send 2-4 clear, close up photos of your sweater so the impartial judges can see all the details.
3. You may use anything you like to help create your Ugly Christmas Sweater.
4. **Entry** for judging is limited to **one** ugly sweater per member.
5. The prizes for each age group will be:
1st Prize \$50.00 gift card 2nd Prize \$25.00 gift card
3rd Prize \$10.00 gift card
6. Deadline for entries is November 27, 2013. (Please note: any entries received at the Home Office after November 27, 2013 **will not** be entered into the contest).
7. A completed entry form **must** accompany your photos to be considered for the contest.
8. **Age Groups:**
Group One – Ages 0-6 Group Two – Ages 7-13 Group Three – Ages 14-22
Group Four – Ages 23-40 Group Five – Ages 41-65 Group Six – Ages 66 plus

Please select your group number according to your age. You will need to use the group number on the entry form when you submit your ugly sweater photos.



FCSLA Creative Contest — Ugly Christmas Sweater

— ENTRY FORM —

(PLEASE PRINT)

Entry Group Number (According to the Guidelines) _____

Name: _____ Branch # _____ Age: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone #: _____ Email: _____

Did you have help? _____ If yes, who helped? _____

What items did you use to make your Ugly Christmas Sweater?

How many hours / days did you spend creating your Ugly Sweater? _____

Provide any additional information you feel is important for your entry: _____

Mail this completed form along with your Ugly Christmas Sweater photos to:
Kelly M. Shedlock, FCSLA Fraternal & Youth Director, 24950 Chagrin Blvd., Beachwood, OH 44122

PLEASE NOTE: The deadline for entries is **November 27, 2013**

Breaking Numbers for Cleveland Branch Event

Friday, June 21st was a perfect night for a baseball game. Twenty Cleveland area Junior and Senior Branches attended a Cleveland Indians baseball game at Progressive Field. FCSLA had a group of 586 participants! It was the largest crowd ever for a Cleveland branch event. We had excellent seats in the mezzanine area. To go along with the great weather, it was Dollar Dog Night and Fireworks to Disney songs after the game. Best of all the Tribe won 5-1 over the Twins!!!



I would like to congratulate the following members who participated in the 30 Day Challenge, completed it and mailed in their calendars:

Joanna Bartos, Frederick Bartos, Christina Diehl, Erich Diehl, Johanna Diehl, Debbie Dubina, Nadine Dubina, Michael Durant, Suzanne Duriancik, Paul Gerba, Suzanne Gilpin, Alina Guth, Brianna Guth, Karen Guth, Kristina Guth, Marie Kneiper, Teresa Kotlar, Lisa Kushener Boling, Dan Kuzma, Kurt Mariola, Cynthia Mauris, Alicia Oresik, Cindy Oresik, Cole Oresik, John Oresik, Mary Ann Oresik, Matthew Oresik, Laurence Schultz, Patricia Schultz, Caroline Studniarz, Dorothy Szumski, Joe Szumski, Elaine Walters, Peter Walters, Fred Washko and Barbara Zilla.

I hope you enjoyed it! Hopefully it motivated you to try something different, do something you have been putting off or the start to a healthier you. Sometimes you just need a little inspiration to get started. Again, Congratulations!

I am always open to suggestions for challenges, contests, etc. So, if you have an idea or ideas send me an email at kelly@fcsla.org or call 800-464-4642 Ext. 1051.

Annual Abbey Benefit to be Held

The Benedictine Monks of Saint Andrew Svorad Abbey will host their annual Abbey Benefit on Sunday, November 3, 2013. A Mass of Thanksgiving will be offered at 12:15 p.m. at the Church of the Assumption, 9183 Broadview Road, Broadview Heights, OH 44147. A reception, banquet and program will follow at the Parish Center.

Your support of our Abbey Benefit is a very important part of the monks' present and future ministry. Please join us in honoring our Monks for their many years of service. If you cannot attend, a gift in their honor will be greatly appreciated.

The ticket price is \$75.00 with additional sponsorships available, including \$100.00 "Honor-a-Monk" contributions. For reservations and additional information please contact Rose Stifter at Saint Andrew's Abbey at 216-721-5300 ext. 0 or Marie A. Golias at 216-228-8179. Please make reservations by October 21, 2013.

Celebrates Golden Anniversary



Mr. and Mrs. Robert M. Nemcik of Austintown, OH celebrated their 50th anniversary on July 20, 2013. The former Dorothy Mikula and Mr. Nemcik were married on July 20, 1963 at Holy Name of Jesus Church in Youngstown, OH.

The Nemciks have four children: Linda (Dr. Ashok) Aggarwal of Howland, OH; Robert J. Nemcik of Hubbard, OH; Dr. Michael (Kami) of Powell, OH and Gary (Holly) Nemcik of Lewis Center, OH. Twelve grandchildren complete the family.

The couple are members of St. Joseph Church in Austintown and both are members of the St. Mary Magdalene Sr. Branch 169. Mr. Nemcik, an army veteran was stationed at Ulm, Germany from 1958-60. He was employed at Youngstown Steel Door for 47 years as a machinist before retiring in 2003. Mrs. Nemcik is a homemaker. She was formerly employed by the Tamarkin Company and Gorant Candies.



Annual Breakfast Meeting Held in Clarkson, Nebraska

Branch W080, Clarkson, NE held its annual breakfast meeting on Sunday, April 14th following the 8:30 a.m. Mass. A delicious meal consisting of fruit medley cups, sausage/egg casserole and a variety of homemade rolls and kolache were prepared and served by parents and 4th-6th grade students from St. John Neumann School. A short business meeting followed, presided by Don Vrbicky, President. Sharon Bos gave the Secretary's report. Special recognition was given to Dale Janousek, who attained his 50-year mark of membership. Door prizes were won by Gerald Brabec (hummingbird garden stake), Kobe Paprocki (lounge chair) and Sharon Bos (illuminated cross).



President Don Vrbicky congratulating 50 year member Dale Janousek.



A sample of some of the kolache and caramel rolls.



Empty plates . . . satisfied customers.



Mothers and students dishing up a delicious breakfast.

Robert Young Received Scholarship

Robert Young received a \$500 scholarship from his grandfather, David Svoboda at the annual FCSLA Picnic held on Sunday, July 21 at the Clutier Legion Hall. Robert is a member of FCSLA Lodge #130 of Clutier, IA, along with his parents Robert and Shelly Young of Traer, and his grandfather, David Svoboda of Toledo. Members enjoyed a potluck dinner, with the lodge providing chicken and beverages. The afternoon was spent playing bingo with melons, gift cards, and cash for prizes to the lucky winners.



FCSLA Producers Meet at the Midwestern Sales Conference

On August 29, 2013, General Agents, Sales Representatives and Recommenders from Wisconsin, Illinois, and Indiana, met at the Lake Lawn Resort in Delavan, WI, for the sixth annual Midwestern Sales Conference.

The meeting started with introductions of all the attendees and this was followed by a Power-Point fraternal presentation by National Sales Manager Patrick Braun.

Daniel Purtell, one of Wisconsin's leading estate planning attorneys, then gave an excellent presentation, updating the group on all the changes in the federal estate tax and what these changes would mean for estate planning. He also touched on upcoming changes in the

Wisconsin Medicaid rules. Mr. Purtell then explained the use of trusts in short term and long term estate planning.

After a break, FCSLA Regional Sales Manager Bill Hollander gave a presentation on the use of life insurance for charitable giving. He walked the attendees through a number of possible ways to present FCSLA products to help our members and prospects, realize their legacy ambitions. He also showed some interesting real-life case studies which he has personally worked on.

In the afternoon, Patrick Braun went through the FCSLA Life Insurance appli-

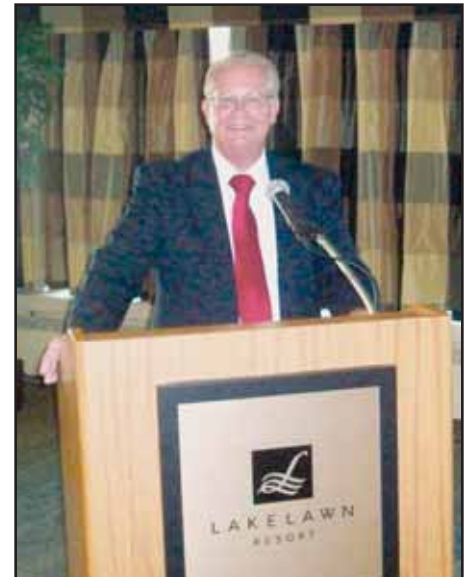
cation, covered the current rules on FCSLA membership, and reviewed the FCSLA product line. He then held an open forum where the attendees could voice opinions on any subject. The group was vocal about opening FCSLA membership to all Catholics, regardless of ethnicity. Other recommendations included providing member certificate information to the producer to help the producer service his or her member, and the introduction of an FCSLA burial trust and guarantee issue certificate.



Bill Hollander



Daniel Purtell



Patrick Braun

RYAN ADAIR RECEIVES CERTIFICATE OF HEROISM

Zylee Adair stands by her brother, Ryan, as he proudly displays the Certificate of Heroism he received for his help in freeing his schoolmates of debris, wood, and bits of cinder block after the May 20th tor-



Grandma's house that "was."

nado hit Briarwood Elementary School in Moore, OK.

Zylee was knocked unconscious and revived to look up into the face of a policeman who carried her to safety. The school was so badly damaged it had to be torn down. Grandma Paula (Larry) Langston's house which was located across the street was also totally destroyed by the tornado. During the school year, Zylee and Ryan went to Grandma Paula's for a snack after school before heading to their rental house – also gone. All 10 members of the Langston (Adair) family who live in Oklahoma City were unharmed.

They are all members of S161 and J192 in Youngstown, OH, where Bernie and Ed Demechko (parents and grandparents) reside. Bernie is President of the Youngstown District and Financial Secretary of Branches 161 and 192.



Paula Langston with grandchildren, Zylee and Ryan Adair, whose homes were destroyed by the May 20th tornado in Moore, OK.

Branches 181 and 58 Honor Scholarship Winners

During the Helen Kocan District Meeting Sr. Branch 81 and Jr. Branch 58 (Whiting, IN) honored their scholarship winners. Sr. Branch 81 had three scholarship winners, one winner, Kristen Zabrecky, was in attendance at the luncheon. Kristen is the daughter of George and Dr. Anna Zabrecky from Cincinnati, OH. Kristen plans to finish college at Purdue Calumet in Hammond, IN and continue onto Veterinarian School.

Jr. Branch 58 also has three scholarship winners with Mary Lowery in attendance. Mary plans to start her high school education at Bishop Noll Institute in Hammond, IN this fall.

The officers of both branches were excited to honor these members for their awards.



J58 Scholarship winner Mary Lowery with her parents Brian and Jerri Lowery.



S81 Scholarship winner Kristen Zabrecky, (center) is pictured L-R with her sister Allison, father George, great Aunt Margaret Abildua, District President and Treasurer S81 and Florence Hovanec, S81 Branch President.

Slovak Bishop Jozef Halko Visits Danville, Pennsylvania

On Tuesday, August 13, Bishop Jozef Halko, Auxiliary Bishop of Bratislava, in the Slovak Republic, celebrated a Liturgy in the Basilica of Saints Cyril and Methodius at the Motherhouse of the Sisters of Saints Cyril and Methodius in Danville. Bishop Halko is the delegate for the Slovak Bishops' Conference for the pastoral care of Slovaks living outside of Slovakia. Celebrating the Liturgy with Bishop Halko was Bishop Joseph Adamec of Johnstown, PA, and priests from the Dioceses of Harrisburg, Scranton, Allentown and New York. Nearly 100 other guests were also in attendance. In addition to visiting Danville, Bishop Halko will also visit New York, Detroit, Chicago, Los Angeles, San Francisco and Toronto, Canada as part of his pastoral visit commemorating the 1,150th anniversary of the arrival of Saints Cyril and Methodius in Slovakia.



L-R: Bishop Joseph Adamec of Johnstown, PA; Sister Michael Ann Orlik, SS.C.M., General Superior of the Sisters of Saints Cyril and Methodius; Bishop Jozef Halko of Bratislava, Slovakia.



Mary Lowery, J58 Scholarship winner with Rebecca Coleman (J58 Financial Secretary) and Marjorie Strbjak, (J58 Auditor).



Rebecca Coleman (J58 Financial Secretary) and Geraldine Tumidalsky (S81 Financial Secretary).

Position for Executive Secretary at FCSLA Home Office

Candidate with experience in Windows 10 and Office 7, excellent verbal and writing skills, detail oriented, along with being able to multi-task will find this position interesting.

Those qualified should send resume to: Sue Ann M. Seich, 24950 Chagrin Blvd., Beachwood, OH 44122 or email sueann@fcsla.org. by October 25, 2013.

Have You Signed Up a New Member Recently?



IN MEMORIAM

ALBERT J. ROBERTSON

Sr. Branch 114



Albert J. Robertson, 84, of Lorain, OH, passed away peacefully on June 27, 2013 following a heart illness.

He was born October 25, 1928 in Brooklyn, NY and shortly after his birth, resided in Lorain for

all his life.

Albert was a caring and devoted husband, father and grandfather and enjoyed spending time with his family and friends. He kept a positive attitude and loved to laugh with a great sense of humor. Al enjoyed Slovak and Polish food dishes, dancing the Polka and honored ethnic and family traditions during the holidays.

He loved spending time outdoors with his deep appreciation of nature and always kept the many welcomed birds in his backyard well fed.

Mr. Robertson graduated from St. Mary's High School in June 1947. He was a proud veteran of the U.S. Marines and a patriotic American. Albert worked for the Lake Terminal Railroad for 9 years and later Columbia Gas of Ohio, where he retired after 28 years of dedicated service.

Albert was a very active member of Holy Trinity Church, Lorain, where he served as president of the Holy Name Society, named Holy Name Man of Year in 1974, and served as an altar server and past usher. Mr. Robertson also held memberships in the Serra Club, Knights of Columbus, No. 637, Rosary Society, American Slovak Club, Jednota Branch 228, St. Ann's Lodge Branch 114, Paduan Travelers and Holy Trinity Seniors Group. Albert was a lifetime member of AMVETS, Post 47, Lorain. He later joined the Church of St. Peter in 2010 and participated in their Holy Name and Senior Group.

Albert Joseph was preceded in death by his loving wife, Bernadette M. Robertson (nee Luca), long-time president of Branch 114; parents, Albert D. and Marie B. Robertson (nee Broski) and sister, Ruth D'Amico.

He is survived by his son, Edward Robertson of Los Angeles; daughters, Ellen Butorac, Karen Brady and Janet

Gorenshek and son-in-law, Scott Gorenshek, all of Lorain.

Three grandchildren, Michael Butorac, Mitchell Brady and Emily Gorenshek; and sister, Dorothy Kish, of New Port Richey, FL.

The Holy Trinity Holy Name Society prayed the rosary at his Monday evening wake and Albert's brother-in-law, Fr. Edward J. Luca, officiated the Mass of Christian Burial at the Church of Saint Peter on Tuesday July 2nd. Albert, a proud Marine, was then laid to rest with full Military Honors; the honor guard detail included three round volley, folding and presenting of the American flag to his son and three daughters and the playing of Taps in Calvary Cemetery in Lorain. Albert is now reunited with his beloved wife of 58 years, Bernadette, after she passed nine months ago.

ED LIPTAK

Sr. Branch 102



Ed Liptak, 88, passed away May 20, 2013, at the Colorado State Veterans Home in Walsenburg, CO where he had resided for the last three years. He graduated from

Central High School Class of '42 in Pueblo, CO where he also retired from CF&I Steel Mill after 42 years as a packer/operator in the nail room. He proudly served in the Navy for three years during WWII as an electrician on the USS General Pope, where he visited many exotic ports. His knowledge of geography was remarkable as a student and throughout his life. He was a member of the VFW, Jednota and Eagles 145 and was a great dancer who loved to polka. He was also an enthusiastic fisherman who took his sons to Rye, San Isabel, Canon City, Salida and other fishing spots. He is survived by his wife of almost 60 years, Dorothy Jean Rutar, his best dance partner who he met at the Veterans Tavern. Dorothy gave Ed six boys: George (Marilyn), Ed (Maggie), Frank (Lynda), Ray (Patricia), Denney (Michelle) and Paul (Debbie). Dorothy and Ed have 14 grandchildren and two great-grandchildren. Ed is sur-

vived by his siblings, Stephany, Betty and David; and several nieces and nephews and many friends. Ed helped construct their first home on Pueblo's East Side and later moved to Pueblo West before going to Pueblo's North Side. He always grew a garden and fruit trees wherever they lived and generously shared his produce with neighbors and friends. He also loved to go to garage sales and meet people.

CAPT. BURT W. WINKEL

Sr. Branch 376



Capt. Burt W. Winkel, age 84, of 4161 S. 14th Street, passed away April 17, 2013 at his home with his family beside him.

Born May 23, 1928 in Berlin, WI, Burt was the son of the late Alwin and

Frieda Albrecht Winkel. After graduating from Berlin High School in 1946, he began working on iron ore carriers for U.S. Steel. On February 19, 1952, he married the love of his life, Mildred "Mickey" Edler. He continued to sail the Great Lakes for a total of 44 years, working on 33 different freighters, and serving as captain on 19 of them.

In the winter months when he was home, he was an avid bowler, bowling a 300 game in 2000. After retiring, he and Mickey enjoyed traveling through the country as well as abroad. He was a member of St. Peter's Lutheran Church for 60 years, and a proud member of the Sheboygan Elk's Lodge #299 for 50 years where he was the Elk of the Year in 1993 and a Honorary Founder in the Elk's National Foundation.

He is survived by his three children, Ann Morrow, Mukwonago, WI, Will (Mary) Winkel, Auburn, CA, and Barbara Winkel, Baldwinsville, NY; and four grandchildren, Patrick Morrow, Milwaukee, Molly Morrow, Grafton, Brett Winkel, Sacramento, CA, and Mark Winkel, Owing Mills, MD. He is also survived by two nieces, one nephew, and many friends. He was preceded in death by his parents, his wife, Mickey; brother, John Winkel; sister, Ruth Clark; and a son-in-law, Wayne Morrow.

**PETER PAUL "GOM"
GOIMARAC, JR.
Sr. Branch 111**



Peter Paul "Gom" Goimarac, Jr., 48, of Peters Twp., suddenly passed away on Monday, May 27, 2013. Loving and devoted husband of his high school sweetheart, Dana (Tiburzio) Goimarac for 25 years; loving

father of Elizabeth Michelle Goimarac and Peter Paul Goimarac III; son of Carol and the late Peter Paul Goimarac, Sr.; grandson of Helen Reid; brother of Marci (Andy) Tedesco; uncle of Abigail, Frances, and Josephine; son-in-law of Rudy and Pam Tiburzio.

Peter was a proud graduate of West Virginia University (Mountaineers) with a bachelor's degree in Business Administration. He was employed at J.C. Penney's for over 20 years as a Retail Manager and worked for the U.S. Post Office in his remaining years. Peter was an avid Pittsburgh Sports Fan who had a wonderful sense of humor and was always able to make people smile. Above all, he was very devoted to his family. He loved being with his family and the people that his family loved. Peter will truly be missed by all who knew him.

**ANN JANE RACE
Sr. Branch 262**



Ann Jane (Kuchta) Race, 92, of Seattle, WA, passed away May 29, 2013 in Broken Arrow, OK surrounded by her loving family.

Born June 18, 1920 in North Vandergrift, she was the daughter of the late

Michael and Mary (Cickan) Kuchta.

Ann was a homemaker who enjoyed to walk, shop, travel (on the train), and embroider. She belonged to the First Catholic Slovak Ladies Association, a member of Saint Thomas Parish in Seattle, WA for over 60 years where she cher-

ished singing in the choir, and was a devoted Catholic who loved her family dearly.

In addition to her parents, Ann was preceded in death by her husband of 66 years, Robert Race, five brothers, Frank, Nicholas, John, Stephen, and Michael Kuchta; and five sisters, Amelia and Margaret Kuchta, Mary Kaminski, Helen Badac, Rose Froncek.

Ann is survived by her sons, Robert (Liz) Race, David Race, daughters, Susan (Fred) Hemmer, Judy (Monte) Miron; nine grandchildren, six great-grandchildren, brothers, Joseph (Julia) Kuchta, August (JoAnn) Kuchta; and several nieces and nephews.

**ELIZABETH "BETTY"
SWEDO
Sr. Branch 196**

Elizabeth "Betty" Swedo, 98, widow of Michael Swedo of Manor Care, Pottstown, PA died June 9, 2013 at Manor Care.

Born in Pottsville, PA, she was the daughter of the late John and Julia (Minjak) Demko. Betty was a receptionist and secretary starting with Ken Fleischmann and the former Fleischmann Funeral Home of Pottstown in 1959. She then worked for the Warker Funeral Home, which became the Warker-Troutman Funeral Home in the same capacity for a total of 24 years retiring in 1983. She was a member of St. John the Baptist Byzantine Catholic Church, Pottstown, and the Guild of the church. She had also been a former member of the Ladies Auxiliary of the Knights of Columbus of Stowe, PA, the St. Aloysius Senior Citizens and the Pottstown Senior Citizens.

Surviving is a son Michael R. Swedo husband of Suzan of Maine and a daughter Barbara A. widow of Franklin O. Eckert of Boyertown, PA and six grandchildren, nine great-grandchildren and one great-great-granddaughter. Also surviving is a brother Theodore Demko of Middletown, PA and two sisters Florence Walaitis of

Pottsville, PA and Dorothy wife of David Duffy of Tamaqua, PA.

**MARY LOUISE KALNY
Sr. Branch 211**

Our beloved Mary, daughter of Thomas Rozich and Rose Kladusan, passed May 7, 2013, at Kansas City Hospice House. Mary was born May 26, 1919, in the West Bottoms of Kansas City, KS. She attended St. Bridget's and St. John the Baptist Catholic schools.

At the age of 13 during the height of the Depression, Mary went to work at Holsum Products to help support her family who were Croatian immigrants. Mary's career was in the food service industry, where she worked various banquets and events at the Townhouse and Muehlebach hotels, as well as private country clubs. She enjoyed meeting many national politicians and film and sports celebrities during her career. She retired in 1990 after working 15 years for Gilbert-Robinson Tower Cafeteria, Commerce Bank's Executive Dining Room.

Mary belonged to Saints Cyril and Methodius Church in Kansas City, KS. She also belonged to the FCSLA and the VFW Ladies Auxiliary #5851.

She was preceded in death by her husband, Joseph Kalny, three brothers, James Rozich, Joseph Rozich, George Presko, and three sisters, Diana Guerra, Anna Garza Vale and Dorothy Stipetch, and her little dog, Tammy.

She is survived by her loving and devoted son, Michael Kalny and his wife Marya, as well as numerous nieces and nephews including nephew, Thomas Wolfe and his wife Kathy and their daughter Laura Adam, niece, Rosie Long and her husband Bob, and niece, Mary Ann Stock and her husband Jay, all of whom were very supportive in her final hours of need. Mary's playful smile and spunky personality will always be remembered by those who knew and loved her.

Anna Hurban Chicago District

NOVEMBER 16th — Junior Order Christmas Party
DECEMBER 7th — Senior Order Christmas Party



First Catholic Slovak Ladies Association

EXECUTIVE FINANCE COMMITTEE

MEETING MINUTES

Second Quarterly Meeting

June 12, 2012

0100.00 Call to Order/Prayer

President Cynthia M. Maleski called the meeting to order at 10:00 a.m. at the Home Office, Beachwood, Ohio. The meeting was opened with prayer by Chaplain Msgr. Peter M. Polando.

0200.00 Opening Business

0200.01 Roll Call

Secretary Sue Ann M. Seich was asked to call the roll. Members present were:

Msgr. Peter M. Polando	Chaplain
Cynthia M. Maleski	President
Irene J. Drotleff	Vice President
Sue Ann M. Seich	Secretary
Stephen C. Hudak	Treasurer
John M. Janovec	Trustee
Virginia A. Holmes	Trustee

0200.02 Approval of Agenda

Chaplain Msgr. Peter M. Polando moved and it was seconded to approve the agenda as presented.

MOTION ADOPTED

0200.03 Approval of Minutes of January 16, 2012

Chaplain Msgr. Peter M. Polando moved and it was seconded to approve the minutes of 01/16/2012 as presented.

MOTION ADOPTED

0300.00 President's Comments

President Cynthia M. Maleski thanked the members of the Executive Finance Committee for their willingness to meet between meetings of the board of directors.

President Maleski shared with the committee that as time goes on, as regulations become tougher and more complex and economic times are uncertain, we may need more time to discuss matters within the Executive Finance Committee. The committee can incorporate suggestions and feedback made by its members into materials, especially those of a financial nature.

President Cynthia M. Maleski stated that she believes that governance (the process of decision making) for our Association is a partnership or collaborative effort between independent members of the board, managing officers and staff here at the home office.

0300.01 A. M. Best

President Cynthia M. Maleski reported that the A.M. Best

Interview was held on May 15, 2012. The President thanked the interview team which was comprised of National Secretary, Sue Ann M. Seich; National Treasurer, Stephen C. Hudak; National Trustee, John M. Janovec; National Sales Manager, Patrick F. Braun and herself as National President. She reported that the interview was much longer than in the past. The A.M. Best representatives were interested in the fraternal progress of our Association as well as its traditional focus on our current financial status and trends. The representatives will recommend to their rating committee that FCSLA retain its A- (Excellent) rating with a stable outlook, noting the business strategy presented by the National President.

0300.02 Single Premium Repricing Status

President Cynthia M. Maleski reported that new rates have been filed for the Single Premium Whole Life Product repricing with the Interstate Insurance Product Regulation Commission for approval in 38 states. In the various other states an implementation plan is being developed. The \$100,000.00 cap is in place. President Cynthia M. Maleski asked Secretary Sue Ann M. Seich to report on the new business applications received year to date.

Supplement #1

National President's additional comments . . .

The National President also commented on future review of all FCSLA products and the use of outside consultants including actuarial firms, outside attorneys and investment brokers. She noted that our home office is in a prime real estate location.

0400.00 Report of the National Treasurer

0400.01 Investments

Treasurer, Stephen C. Hudak reviewed a copy of Acquired Securities through May, 2012, along with additional information he distributed.

A lengthy discussion followed among all committee members.

Supplement #2

0400.02 1st Quarter Budget vs. Actual

Treasurer, Stephen C. Hudak distributed the 2012 Budget vs. Actual for the first quarter ending March 31, 2012. He went over items in detail and answered questions.

Supplement #3

Treasurer, Stephen C. Hudak also gave a detailed financial review of the Balance Sheet and Income Statement as of April 30, 2012.

Supplement #4 and #5

EXECUTIVE FINANCE COMMITTEE MEETING MINUTES

0400.03 2013 Budget

Treasurer Stephen C. Hudak handed out a page from our Annual Statement. He discussed the report, Analysis of Operations by Line of Business from 2007-2011. Many issues were brought up for further discussion.

Supplement #6

Additional items discussed...

- » The Product Development Committee will discuss the possibility of introducing a new annuity product and review our current annuity products.
- » The impact of our fraternal benefits including branch compensation were discussed.
- » The Audit Committee will be recommending an independent auditor to audit the 2012 financial statements at the June Board meeting.
- » Our life and annuity reserves were discussed. The Ohio Department of Insurance will review them as part of their audit which is conducted once every five years.
- » A discussion took place of our conservation procedures to keep our members active and reduce our overall surrenders.
- » The Post Mortem Benefit was discussed and it will be established at the December meeting of the Board of Directors.
- » Our history of paying dividends was discussed. The dividend will be established at the September meeting of the Board of Directors.
- » A discussion took place of the different treaties with our current reinsurance company, Optimum Re.

0500.00 Unfinished / New Business

0500.01 Annual Annuity Yield – July 1, 2012 – September 30, 2012

Treasurer Stephen C. Hudak moved and it was seconded to recommend to the board of directors that the annuity annual yield remain at each contract's minimum guaranteed rate effective July 1, 2012 through September 30, 2012.

MOTION ADOPTED

0500.02 Minutes of the XL (40th) Quadrennial Convention

Members of the Executive Finance Committee made several corrections and comments on the Convention Minutes. The committee decided that the minutes will need to be revised and rewritten. The minutes will be reworked with the original transcript. They will be revised and presented to the Executive Finance Board Members before the next meeting.

0500.03 Donations

President Cynthia M. Maleski discussed the classification of the donations that are made between conventions. The donation requests received at the Home Office will be classified under the same categories the Association used at the 40th Quadrennial Convention.

President Cynthia M. Maleski discussed the 2001 Guidelines for Donations. The Executive Finance Board discussed the present amounts and will recommend to the Board of Directors a few changes in the guidelines.

Supplement #7

The Executive Finance Committee will make a recommendation to the Board of Directors of all the donations received from January-May 31, 2012.

Supplement #8

0500.04 Bylaw Revisions Committee

President Cynthia M. Maleski discussed the progress of naming district representatives to the Bylaws Revision Committee. A copy of the motion passed at the 40th Quadrennial Convention was distributed.

Supplement #9

President, Cynthia M. Maleski recommended two members who are not members of a district and willing to serve on this committee as at-large representatives. The members are Elaine Walters from New Jersey and Evelyn Napierala from New York.

First Vice-President Irene J. Drotleff made a motion and it was seconded to appoint the two members recommended by the President to the Bylaws Revision Committee.

MOTION APPROVED

0600.00 Meeting Dates for 2012

Third quarterly meeting – August 22, 2012

Fourth quarterly meeting – November 13, 2012

0700.00 Adjournment

Chaplain Msgr. Peter M. Polando moved and it was seconded to adjourn the meeting. Meeting adjourned with prayer.

ATTEST:

Cynthia M. Maleski, President
Sue Ann M. Seich, Secretary
Msgr. Peter M. Polando, Chaplain
Stephen C. Hudak, Treasurer
Irene J. Drotleff, Vice President
John M. Janovec, Trustee
Virginia A. Holmes, Trustee

Third Quarterly Meeting August 22, 2012

0100.00 Call to Order/Prayer

President Cynthia M. Maleski called the meeting to order at 9:30 a.m. at the Home Office, Beachwood, Ohio. Msgr. Peter M. Polando was excused from the meeting by President Maleski. The meeting was opened with prayer led by Trustee John Janovec.

0200.00 Opening Business

0200.01 Roll Call

Secretary Sue Ann M. Seich was asked to call the roll. Members present were:

Cynthia M. Maleski	President
Irene J. Drotleff	Vice President
Sue Ann M. Seich	Secretary
Stephen C. Hudak	Treasurer
John M. Janovec	Trustee
Virginia A. Holmes	Trustee
Msgr. Peter M. Polando	Chaplain - excused

0200.02 Approval of Agenda

Vice President Irene J. Drotleff moved and it was seconded to approve the agenda as presented.

MOTION ADOPTED

0200.03 Approval of Minutes of June 12, 2012

Vice President Drotleff offered positive suggestions to the content of the minutes for clarity. The minutes will be clarified and tabled for approval at the next Executive Finance Committee meeting.

EXECUTIVE FINANCE COMMITTEE MEETING MINUTES

0300.00 President's Comments

President Maleski stated that the Executive Finance Committee will be meeting several weeks prior to the Board of Directors Meeting to discuss financial matters and other priority items that will be brought to the Board for discussion and approval.

0300.01 *Single Premium Whole Life Repricing*

President Maleski informed the committee members that the new contract and rates for the SPWL products have been approved through the filing with the IIPRC (Interstate Insurance Product Regulation Commission) in 38 states. The new contract and rates have been filed with the other states where we are licensed to do business and we are awaiting approval from them.

Secretary Seich discussed the implementation plan for the roll out of the new SPWL contract and rates. The Home Office Staff involved with the SPWL Implementation Plan will meet to discuss their participation in the roll out process.

The Managing Officers have met with a newly appointed Agent Advisory Committee comprised of our National Sales Manager, two Regional Managers and several General Agents.

Items taken out of sequence.

President Maleski informed the committee that Kelly Shedlock was hired as Fraternal & Youth Director. An extensive search took place to fill this position and there were over 35 applicants. A panel including an independent member of the Board of Directors interviewed the final four applicants before the decision was made.

President Maleski shared her intention to create a Marketing Task Force consisting of employees from several functional areas.

0300.02 *Status – Strategic Planning Committees*

President Maleski reported the progress of the Strategic Planning Committees. The committee members have been assigned. The committees have met at least once. The leader and recorder for each committee have been chosen. A calendar will be developed with flexibility for the committees to meet. The individual committees will report to the Board.

0400.00 Report of the National Treasurer

0400.01 *Investments*

Members of the Executive Finance Committee reviewed the investment purchases made through August, 2012.

Supplement #1

Item taken out of sequence.

Annuity Interest Yield – October 1, 2012 – December 31, 2012

Treasurer Stephen C. Hudak moved and it was seconded to recommend to the Board of Directors that the annuity annual yield remain at each contract's minimum guaranteed rate effective October 1, 2012 through December 31, 2012.

MOTION ADOPTED

0400.02 *June 30, 2012 Budget vs. Actual*

Treasurer Hudak gave a detailed financial review of the budget vs. actual for the six months ending June 30, 2012 and the Balance Sheet and Income Statement through July 31, 2012.

Supplement #2

0400.03 *2013 Budget*

Treasurer Hudak discussed the preparation and status of the 2013 Budget. The 2013 budget will be presented to and

reviewed by the Executive Finance Committee at a future meeting prior to the September Board of Directors meeting.

0400.04 *Actuarial Firms*

Treasurer Hudak discussed the use of outside actuarial firms for special projects.

0400.05 *Dividend 2013*

Members of the Executive Finance Committee discussed the dividend for 2013. Treasurer Hudak made a motion and it was seconded that the Executive Finance Committee will recommend to the Board of Directors that the 2013 dividend be 50% of the base.

MOTION ADOPTED

0400.06 *Post Mortem Benefit*

Members of the Executive Finance Committee discussed the current Post Mortem Benefit and its history.

A short recess was taken.

0400.07 *Suitability Compliance*

Treasurer Hudak notified the Executive Finance Committee members that a new Certified Financial Planner has been contracted to review the applications in accordance with our suitability policy.

0500.00 Unfinished / New Business

0500.01 *Minutes of the XL (40th) Quadrennial Convention*

Members of the Executive Finance Committee were mailed the Minutes of the 40th Quadrennial Convention. A small correction was made on page six of the minutes to include the word that in the first sentence under Convention Committees.

A motion was made by Trustee Holmes and it was seconded to approve the Minutes from the 40th Quadrennial Convention.

MOTION ADOPTED

0500.02 *Bylaw Revisions Committee*

President Maleski gave a status report on the Bylaws Revision Committee mandated by the 40th Quadrennial Convention.

She informed the committee that of the three board members appointed to serve on this committee: Msgr. Peter M. Polando, Virginia Holmes and Barbara Waller; Vice President Waller has been appointed as the chair of this committee.

A motion was made by Vice President Drotleff and seconded to appoint Melissa Sis from Kansas a member of the Bylaws Revision Committee, contingent on her availability.

MOTION ADOPTED

0500.03 *Donations*

Trustee Holmes made a motion and it was seconded to make a recommendation to the Board of Directors the listed donations.

MOTION ADOPTED

0500.04 *Minimum Deposit in Opening a New Annuity*

The committee discussed raising the minimum amount deposited to open a new annuity.

0500.05 *Pricing of Reinsurance Premiums*

The committee discussed the present reinsurance policies and rates.

0600.00 Meeting Dates for 2012



0600.01 *Fourth quarterly meeting – November 13, 2012 at 10:00 a.m.*

0600.02 *Continuance of Third Executive Finance Committee Meeting*

The Executive Finance Committee agreed to meet on September 4, 2012 at 2:00 p.m. to discuss the 2013 Budget.

0700.00 Adjournment

Treasurer Hudak moved and it was seconded to adjourn the meeting. Meeting adjourned with prayer.

MOTION ADOPTED

ATTEST:

Cynthia M. Maleski, President
Sue Ann M. Seich, Secretary
Msgr. Peter M. Polando, Chaplain
Stephen C. Hudak, Treasurer
Irene J. Drotleff, Vice President
John M. Janovec, Trustee
Virginia A. Holmes, Trustee

Fourth Meeting

September 4, 2012

0100.00 Call to Order/Prayer

President Cynthia M. Maleski called the meeting to order at 2:00 p.m. at the Home Office, Beachwood, Ohio.

0200.00 Opening Business

0200.01 Roll Call

Secretary Sue Ann M. Seich was asked to call the roll. Members present were:

Cynthia M. Maleski	President
Irene J. Drotleff	Vice President
Sue Ann M. Seich	Secretary
Stephen C. Hudak	Treasurer
John M. Janovec	Trustee
Virginia A. Holmes	Trustee (by phone)
Msgr. Peter M. Polando	Chaplain - excused

0300.00 Report of the National Treasurer

0300.01 2013 Budget

Treasurer Hudak presented a copy of the proposed 2013 budget. He pointed out that the 2013 proposed budget reflects a change by listing the income by product line (life insurance & annuities). The large and/or unusual line items were reviewed.

0300.02 Dividend 2013

Treasurer Hudak presented figures that represented the change in the budget if the 2013 dividend is reduced by various percents. Following discussion 50% of the base dividend for 2013 will be recommended to the Board of Directors.

0300.03 New Annuity Products

Treasurer Hudak opened a discussion on the new annuity product and other measures the FCSLA can take to control the expected deposits into annuities during 2013.

0400.00 Meeting Dates for 2012

0400.01 *Fourth quarterly meeting – November 13, 2012 at 10:00 a.m.*

0500.00 Adjournment

Treasurer Hudak moved and it was seconded to adjourn the meeting.

MOTION ADOPTED

ATTEST:

Cynthia M. Maleski, President
Sue Ann M. Seich, Secretary
Msgr. Peter M. Polando, Chaplain
Stephen C. Hudak, Treasurer
Irene J. Drotleff, Vice President
John M. Janovec, Trustee
Virginia A. Holmes, Trustee

Fifth Quarterly Meeting

November 13, 2012

0100.00 Call to Order/Prayer

President Cynthia M. Maleski called the meeting to order at 10:30 a.m. at the Home Office, Beachwood, Ohio. Chaplain Msgr. Peter M. Polando opened the meeting with prayer.

0200.00 Opening Business

0200.01 Roll Call

Secretary Sue Ann M. Seich was asked to call the roll.

Members present were:

Msgr. Peter M. Polando	Chaplain
Cynthia M. Maleski	President
Irene J. Drotleff	Vice President
Sue Ann M. Seich	Secretary
Stephen C. Hudak	Treasurer
John M. Janovec	Trustee
Virginia A. Holmes	Trustee

0200.02 Approval of Agenda

Chaplain Msgr. Peter M. Polando moved and it was seconded to approve the agenda as presented.

MOTION ADOPTED

0200.03 Approval of Minutes of June 12, 2012

Vice President Irene J. Drotleff moved and it was seconded to approve the June 12, 2012 minutes.

MOTION ADOPTED

0200.04 Approval of Minutes of August 22, 2012

Treasurer Stephen C. Hudak moved and it was seconded to approve the August 22, 2012 minutes.

Vice President Drotleff requested including a statement made by Treasurer Hudak that Mr. Leo Hannah informed him that the 2011 Audit was a clean audit.

Treasurer Hudak moved and it was seconded to approve the amendment to the minutes.

AMENDMENT ADOPTED

Vice President Drotleff informed the committee that there should be a separate set of minutes for the September 4, 2012 Executive Finance Committee Meeting. The minutes should not be included in the August 22, 2012 minutes. It was agreed that the National Secretary will present a separate set of minutes to the EFC for their approval.

0300.00 President's Comments

President Maleski shared with the committee that FCSLA continues our involvement in the Right to Life March. The march

EXECUTIVE FINANCE COMMITTEE MEETING MINUTES

will be held on January 25, 2013. Our involvement is under the direction of our Fraternal & Youth Director, Kelly Shedlock.

President Maleski outlined our current reserving practices and welcomed Mr. Robert Bruce and Mr. Grant Hemphill, our actuaries, to the meeting.

Mr. Bruce and Mr. Hemphill discussed the following actuarial practices and procedures:

- 1) FCSLA reserves are determined under the Compliance Evaluation Laws.
- 2) The life reserves show a drain in the first few years which delays the profit until the future.
- 3) FCSLA is conservative in our reserving practices.
- 4) Conservation of present business is a concern and will be addressed.

Committee members asked various questions.

0400.00 Treasurer's Report

Taken out of sequence.

0400.04 Post Mortem Benefit

Treasurer Hudak led a discussion of our present non-guaranteed Post Mortem Benefit. Mr. Bruce informed the committee on the history of this fraternal benefit. Several committee members asked questions concerning the possibility of reducing this fraternal benefit. Mr. Hemphill agreed to conduct cash flow testing on the PMB. He will report back to the treasurer who will in turn discuss the outcome with the EFC.

Meeting was recessed at 12:30 p.m.

SECOND SESSION EFC MEETING

November 13, 2012

President Maleski reconvened the meeting at 1:00 p.m. All committee members were present.

Mr. Bruce and Mr. Hemphill were in attendance for clarification and discussion of several items and issues.

0400.00 Report of the National Treasurer

Taken out of sequence.

0400.05 4.5% Annuity

Treasurer Hudak initiated a discussion on the 4.5% annuity block of business. Committee members along with Mr. Bruce and Mr. Hemphill presented options or suggestions to assist members who have a contract in this particular block of business. A lengthy conversation followed. A certificate holder in this particular block of business would annuitize based on his/her separate contract.

The two new annuity products' rates were discussed.

Several other items or options were brought to the table for discussion: Guaranteed Issue for Life Insurance; Final Expense; Funeral Trust; Preneed; and Funeral Expense. Our National Sales Manager, Patrick Braun and our contracted agents requested the committee consider the possibility of introducing these options to meet the needs of our members. Several of these options were brought to the Product Development Committee at an earlier date. EFC members will continue to research and obtain information to share at a future meeting. Mr. Braun emailed President Maleski a response to a number of questions from the Product Development Committee. She shared the email with the committee.

Supplement #1

President Maleski thanked Mr. Bruce and Mr. Hemphill for presenting information that was requested to the committee. The President excused them for the remainder of the meeting

0400.00 Treasurer's Report

0400.01 Investments

Members of the Executive Finance Committee reviewed the investments made through October, 2012.

Supplement #2

0400.02 Third Quarter Budget vs. Actual

Treasurer Hudak gave a detailed financial review of the budget vs. actual for the third quarter ending September 30, 2012 and the Balance Sheet and Income Statement through the same period. He also handed out an Executive Committee Summary of Key Financial Figures for the committee's review.

Supplement #3 and #4

0400.03 2013 Budget

Treasurer Hudak discussed the preparation and status of the 2013 Budget.

The 2013 budget will be presented to and reviewed by the Board of Directors at the December meeting.

Supplement #5

MOTION ADOPTED

A short recess was taken.

0500.00 Unfinished / New Business

0500.01 Annuity Interest Yield – January 1, 2013 – March 31, 2013

Treasurer Hudak moved and it was seconded to recommend to the Board of Directors that the annuity annual yield remain at each contract's minimum guaranteed rate effective January 1, 2013 through March 31, 2013.

MOTION ADOPTED

Supplement #6

0500.02 Donations

The EFC moved to recommend to the Board of Directors the listed donations.

MOTION ADOPTED

Supplement #7

0600.00 Meeting Dates for 2013

0600.01 Dates for 2013

Dates to be determined after the Board of Directors set their meeting dates.

The Executive Finance Committee agreed to a conference call meeting at 1:00 p.m. on November 29, 2012 for unfinished business.

0700.00 Adjournment

Trustee Janovec moved and it was seconded to adjourn the meeting.

Meeting adjourned with prayer.

MOTION ADOPTED

ATTEST:

Cynthia M. Maleski, President
Sue Ann M. Seich, Secretary
Msgr. Peter M. Polando, Chaplain
Stephen C. Hudak, Treasurer
Irene J. Drotleff, Vice President



John M. Janovec, Trustee
Virginia A. Holmes, Trustee

b. Page 51 to correct the number of auditors from 2 to 3.

Supplement #1

Sixth Meeting

November 29, 2012

0100.00 Call to Order/Prayer

President Cynthia M. Maleski called the meeting to order at 1:00 p.m. at the Home Office, Beachwood, Ohio. Vice President Irene J. Drotleff was asked to open the meeting with prayer.

0200.00 Opening Business

0200.01 Roll Call

Secretary Sue Ann M. Seich was asked to call the roll. Members present were:

Cynthia M. Maleski	President
Irene J. Drotleff	Vice President
Sue Ann M. Seich	Secretary
Stephen C. Hudak	Treasurer
John M. Janovec	Trustee
Virginia A. Holmes	Trustee (by phone)
Msgr. Peter M. Polando	Chaplain - excused

0300.00 Meeting agenda

0300.01 Additional Items for the agenda.

- Convention Minutes
- Post Mortem Benefit
- Life Reserving
- Present/New Annuity Products

0300.02 Agenda approval.

A motion was made by Trustee John M. Janovec and seconded to approve the additional agenda items.

MOTION APPROVED

0400.00 Agenda Items follow-up from 11-13-12 meeting and additional items.

0400.01 Convention Minutes

Treasurer Hudak made a motion and it was seconded to make two corrections to the Convention Minutes.

- Page 7 to list under Rosemary Mlinarich, Dorothy Urbanowicz as Co Chairperson.

MOTION APPROVED

0400.02 Post Mortem Benefit

Trustee Virginia Holmes made a motion and it was seconded that a Post Mortem Benefit for Whole Life Insurance purchased in the year of 2013 be set as 10% of the first \$50,000., be recommended by the EFC to the Board of Directors.

MOTION APPROVED

Supplement #2

0400.03 Life Reserving

Treasurer Hudak led a discussion concerning our life reserves. He will do additional research and a recommendation may be made to the Board of Directors from the EFC. The committee suggests that Mr. Bruce and Mr. Hemphill be invited to attend our December 4/5, 2012 Board of Directors Meeting.

0400.04 New Annuity Products

Treasurer Hudak discussed several options and explained the filing process. He stated that new annuity products will be available after April 1, 2013. He also discussed other measures the FCSLA can take to manage our annuity block during 2013.

0500.00 Meeting Dates for 2013

0500.01 Meeting dates will be determined at a later date.

0600.00 Adjournment

Treasurer Hudak moved and it was seconded to adjourn the meeting.

MOTION ADOPTED

ATTEST:

Cynthia M. Maleski, President
Sue Ann M. Seich, Secretary
Msgr. Peter M. Polando, Chaplain
Stephen C. Hudak, Treasurer
Irene J. Drotleff, Vice President
John M. Janovec, Trustee
Virginia A. Holmes, Trustee

FCSLA SCHOLARSHIP WINNERS HONORED BY BRANCH W055

Branch W055, Sacred Heart, Cedar Hill, NE, was honored with two members receiving national scholarships. Alyssa Brabec (left) a sophomore at Bryan College of Health Services in nursing received a \$1,250 award and Kaitlyn Roy (right) a 5th grader at St. Cecilia's Grade School in Omaha received a \$750 award. Kaitlyn is a fifth generation member. Father Jeremy Hazuka, also an FCSLA member, made the presentations. The branch hosted a brunch after the Mass in recognition of their achievements.



Branch W187 Holds Annual Picnic

Branch W187 (Valparaiso, NE) had their annual picnic on June 19th. 35 members and their families attended. Three National Scholarship winners were honored by branch W187 officers.



L-R: Robin Regnier (Treasurer), Kayla Suiter (College Freshman, \$1,250); Darlene Blazek (President), Derek Jansa (High School Senior, \$1,000); Alison Dudek (College Sophomore, \$1,250) and Clarice Sabata (Secretary).



REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF MAY 31, 2013

ASSETS

Cash and Short Term Investments	\$ 7,478,200
Bonds	706,610,480
Preferred Stock	3,732,044
Common Stock	986,183
Investment Income Due and Accrued	11,279,014
Property Plant and Equipment, Net	6,215,367
Certificate Loans & Accrued Interest	2,452,724
Other Assets	158,380

TOTAL ASSETS **\$ 738,912,391**

LIABILITIES

Life Reserves	\$ 249,602,386
Annuity Reserves	387,611,394
Death Claims Payable	1,064,686
Unearned Premiums	566,469
Matured Endowments	351,127
Provision for Dividends Payable	1,280,181
Accumulated Dividends and Interest	3,984,211
Accrued Convention Donations	329,000
Provision for Future Conventions	277,000
Asset Valuation Reserve	7,270,026
Interest Maintenance Reserve	1,188,875
Other Liabilities	1,298,179

TOTAL LIABILITIES **\$ 654,823,534**

Surplus **\$ 84,088,857**

TOTAL LIABILITIES AND SURPLUS **\$ 738,912,391**

INCOME STATEMENT

For the Five Months Ending May 31, 2013

REVENUE

Insurance Premiums	\$ 2,435,460
Annuity Premiums	12,095,488
Investment Income	16,128,030
Amortization of Interest Maintenance Reserve	37,338
Rental Income	177,320
Other Revenue	4,976

TOTAL REVENUE **\$ 30,878,612**

EXPENSE

Increase in Reserves — Life	\$ 2,774,386
Increase in Reserves — Annuity	8,890,931
Insurance Benefits	2,673,247
Annuity Benefits	9,991,992
Commission Expense	441,847
Surrender Benefits	915,474
Post Mortem Benefits	608,415
Miscellaneous Member Benefits	26,781
Matured Endowments	10,501
Donation Expenses	113,988
Convention Expenses	95,000
Bank Service Charges	7,365
Data Processing Service Fees	126,562
Accounting Fees	23,701
Actuarial Fees	90,550
Legal Fees	28,263
Consulting Fees	45,078
Bonus to Branches	375,000
Fraternal Activities	53,273
Official Publications	204,892
Scholarship Awards	100,000
Miscellaneous Employee Benefits	174,552
Fees — Directors	53,625
Salaries — Employees	591,486
Salaries — Officers	186,044
Interest Expense	99,906
Tax Expense	117,018
Depreciation Expense	122,515
Utility Expense	35,867
Postage and Printing	75,102
Advertising	40,663
Travel Expense	32,248
Insurance Department Fees	55,444
Sales Promotion	52,847
Rental Expense	177,320
Other Expense	210,944

TOTAL EXPENSE **\$ 29,622,825**

Income (Loss) from Operations

Capital Gains (Loss)	\$ 1,255,787
	1,243,997
Subtotal INCOME (LOSS)	\$ 2,499,784
Dividends to Members	518,264
NET INCOME (Loss)	\$ 1,981,519



Fall Festival

HOMEMADE GRANOLA

- 5 cups rolled oats
- 1 cup almonds
- 1 cup chopped walnuts
- 1 cup peanuts
- 1 cup wheat germ
- 2 cups shredded coconut
- 1 cup unsalted sunflower seeds
- 1 cup canola oil
- 1½ cups honey
- 1 cup raisins
- 1 cup dried cranberries

Preheat oven to 325 degrees. In a large bowl, stir together the oats, almonds, walnuts, peanuts, wheat germ, coconut and sunflower seeds. In a small pan over medium heat, stir together the oil and honey. Cook and stir until blended. Pour over the oat mixture, and stir to coat evenly. Spread out in an even layer on two cookie sheets lined with parchment paper.

Bake for 20 minutes in preheated oven, until the oats and nuts are toasted. Oven temperatures vary, so check several times that granola does not burn. Immediately after it comes out of the oven, stir in the raisins and dried cranberries. Lower oven temperature to 250 degrees. Wait 10 minutes, and then return to oven and bake an additional 10 minutes. Remove from oven and let stand until cooled. Stir again to break up any large clusters. Store in an airtight container at room temperature for up to two weeks.

BUTTER CHICKEN

- 2 eggs, beaten
- 1 cup crushed buttery round cracker crumbs
- ½ teaspoon garlic salt
- ¼ cup Parmesan cheese
- ground black pepper to taste
- 1 tablespoon parsley flakes
- 4 skinless, boneless chicken breast halves
- ½ cup butter, cut into pieces

Preheat oven to 375 degrees. Place eggs and cracker crumbs in two separate shallow bowls. Mix cracker crumbs with Parmesan cheese, parsley flakes, garlic

salt and pepper. Dip chicken in the eggs, then dredge in the crumb mixture to coat.

Arrange coated chicken in a 9x13 inch baking dish. Place pieces of butter around the chicken.

Bake in preheated oven for 40 minutes, or until chicken is no longer pink and juices run clear.

PUMPKIN CRUNCH CREAM PIE

- ¾ cup cold milk
- 1 (4-serving size) package instant vanilla pudding and pie filling mix
- 1 (8-ounce) container frozen whipped topping, thawed, divided
- ½ cup slivered almonds
- ½ cup semisweet chocolate chips
- 1/2 cup canned 100% pure pumpkin (not pie filling)
- ¾ teaspoon pumpkin pie spice
- 1 (9-inch) prepared graham cracker pie crust

In a large bowl, combine milk and pudding mix. Beat with a wire whisk until thickened, about 1 minute. Refrigerate 5 minutes.

Stir in 2 cups whipped topping, the almonds, chocolate chips, pumpkin, and pumpkin pie spice. Spoon mixture into pie crust. Cover and refrigerate at least 4 hours.

Garnish pie with dollops of remaining whipped topping.

MAPLE-NUT SWEET POTATO CASSEROLE

- 1 (29-ounce) can sweet potatoes, drained
- 2 eggs
- 1 teaspoon maple extract
- ¼ cup chopped pecans
- ¼ cup quick-cooking oats
- 2 tablespoons light brown sugar
- 1 tablespoon all-purpose flour
- 2 tablespoons light butter, softened

Preheat the oven to 350 degrees. Coat an 8-inch square baking dish with non-stick cooking spray. In a large food processor, blend together the sweet potato, eggs, and maple extract until smooth. Spread the mixture in the baking dish.

In a small bowl, combine the remaining ingredients except the cooking spray until crumbly. Sprinkle evenly over the top of the potato mixture. Spray the top of the mixture with nonstick cooking spray. Bake for 30 to 35 minutes, or until the top is golden. Serve immediately.

CHEESY CHILE BAKE

- 2 cans (4-ounce) whole green chilies, rinsed, patted dry, and seeds removed, divided
- 1½ cups shredded Mexican cheese, divided

3 eggs

½ cup milk

1 teaspoon onion powder

½ teaspoon salt

Preheat oven to 350 degrees. Coat a 9-inch-square baking dish with cooking spray.

Spread half the chilies on bottom of prepared baking dish. Sprinkle ¾ cup cheese on top then add layer of remaining chilies.

In a small bowl, whisk eggs, milk, onion powder, and salt; pour over chilies. Sprinkle with remaining cheese. Bake 30 minutes, or until golden.

CHUNKY PEAR AND APPLE SAUCE

- 4 medium pears, cored, peeled and cut into chunks
- 4 medium apples, cored, peeled, and cut into chunks
- ¾ cup unsweetened apple juice
- 1 cinnamon stick

In a large saucepan, bring all the ingredients to a boil over high heat. Reduce the heat to low, cover, and simmer for 45 to 50 minutes, or until the desired consistency, stirring occasionally. Serve warm or allow to cool, then cover and chill until ready to serve.

SQUASH AND APPLE BISQUE

- 1 butternut squash (2 pounds), peeled and cubed
- 1 medium onion, chopped (½ cup)
- 1¾ cups chicken broth
- 2 cups applesauce
- ½ teaspoon ground ginger
- ¼ teaspoon salt
- 1 cup sour cream

Mix all ingredients except sour cream in 3½- to 6-quart slow cooker. Cover and cook on low heat setting 8 to 10 hours (or high heat setting 3 to 5 hours) or until squash is tender. Place one-third to one-half of the mixture at a time in blender or food processor. Cover and blend on high speed until smooth. Return mixture to cooker. Stir in sour cream. Cover and cook on low heat setting 15 minutes or just until soup is hot; stir. Garnish each serving with a dollop of sour cream.

BERRY ICED TEA

- 4 cups water
- 3 tablespoons instant iced tea mix
- 3 cups raspberry-kiwi fruit juice, chilled
- 1/2 cup fresh raspberries

In 2-quart pitcher, mix all ingredients except raspberries. Stir in raspberries just before serving. Serve tea over ice in glasses.

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*