



ISSN 0897-2958

Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 101, NO. 8

MAY 2015



Memorial Day

Remembering The Men And Woman Who Have Died
And Honoring Those Who Live On



ŽENSKÁ JEDNOTA

Happy Mother's Day

to all Mothers,
Grandmothers,
Great-Grandmothers,
Mothers-In-Law, Aunts,
Step-Mothers, Teachers,
and every woman who has
ever stepped into our lives
as a mother figure.



Gentle woman, quiet light,
morning star so strong and bright,
gentle mother peaceful dove
teach us wisdom; teach us love.

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Fraternally Yours,
ŽENSKÁ JEDNOTA,

is a monthly magazine published by the
First Catholic Slovak Ladies Association.
National Headquarters at 24950 Chagrin Blvd.,
Cleveland, Ohio 44122

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Periodical Postage Paid at
Cleveland, OH 44101 and additional entries

Subscription Rate, Non-Members: \$6.00 — 1 Yr.

Printed at Triangle Press
6720 Allentown Blvd., Harrisburg, PA 17112

Postmaster: Send address changes to
Ženska Jednota,
First Catholic Slovak Ladies Association
24950 Chagrin Boulevard, Cleveland, OH 44122

Deadline for all articles is the 15th
of the month, 1½ months prior to the issue date.

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IT'S THE STRUGGLE IN LIFE THAT MAKES US STRONG

A man found a cocoon of a butterfly. One day a small opening appeared. He sat and watched the butterfly for several hours as it struggled to force its body through that little hole.

Then it seemed to stop making any progress. It appeared as if it had gotten as far as it could, and it could go no further.

So the man decided to help the butterfly. He took a pair of scissors and snipped off the remaining bit of the cocoon.

The butterfly then emerged easily. But it had a swollen body and small, shriveled wings.

The man continued to watch the butterfly because he expected that, at any moment, the wings would enlarge and expand to be able to support the body, which would contract in time.

Neither happened! In fact, the butterfly spent the rest of its life crawling around with a swollen body and shriveled wings. It never was able to fly.

What the man, in his kindness and haste, did not understand was that the restricting cocoon and the struggle required for the butterfly to get through the tiny opening were God's way of forcing fluid from the body of the butterfly into its wings so that it would be ready for flight once it achieved its freedom from the cocoon.

Dear Friends,

Sometimes struggles are exactly what we need in our lives. If God allowed us to go through our lives without any obstacles, it would cripple us. We would not be as strong as what we could have been. We could never fly!

I asked for Strength... and God gave me Difficulties to make me strong.

I asked for Wisdom... and God gave me Problems to solve.

I asked for Prosperity... and God gave me Brains and the ability to work.

I asked for Courage... and God gave me Danger to overcome.

I asked for Love... and God gave me Troubled people to help.

I asked for Favors... and God gave me Opportunities.

I received nothing I wanted ... I received everything I needed!

May God Bless You.

May God Bless you with unspeakable joy, not only in the world to come, but in this world also.

May your path be bright and full of light everywhere you go.

May God tell darkness that it must flee at your command.

And, I pray your feet will never stumble out of God's plan.

May the desires of your heart come true, And may you experience Peace in everything you do.

May Goodness, Kindness, and Mercy come your way.

And may you gain Wisdom and grow in the Lord everyday.

Until next month,
Warmly, Carolyn



FCSLA: Life Insurance and Annuity Contracts That Offer Many Choices



Albert Heiles

Insurance companies come in many sizes and shapes. Some are large international companies that offer insurance products along with a host of other non insurance products that are offered to the public.

Some companies specialize in certain markets that offer very limited and defined insurance products. Some companies are represented by full time employed insurance sales associates

and others market products through independent agents. Many insurance companies are newly established, or recently reorganized or renamed.

However, FCSLA is different from most companies out in the market place today offering insurance products for many reasons.

FCSLA is first and foremost a FRATERNAL Insurance Company. We are made up of our membership. Our benefits are membership driven and our objectives are clear. We want to provide excellent insurance and annuity products to our members. Our name has remained the same for over 110 years. Our history is long and our reputation is unquestioned.

Our Life Insurance products consists of Whole Life traditional insurance products that offer dividends that has been paid for many years. We offer a very unique 10 and 20 Pay Whole Life policy. We offer the Traditional Life policy and a very attractive Single Premium Whole Life policy. In addition, we sell a very attractive 20 Year TERM policy that offers early year CASH VALUE (very unique in the term insurance market). Lastly, we have a very attractive Youth Insurance

product that offers coverage ranging from \$10,000.00 to \$50,000.00 of term coverage for a very competitive premium.

Our Annuity products are also excellent and provide choice of duration and interest rate. Our 5 year, 7 year, 10 year option are very good tax deferred annuities. FCSLA offers current crediting rates, which can change from time to time, as reviewed by the Board of Directors.

Finally, FCSLA has one of the most attractive Single Premium Immediate Annuity products offered today. For those individuals who are looking for certainty in an uncertain world, our FCSLA Immediate Annuity is an option to consider.

The benefits of being a member of FCSLA doesn't end with our insurance products. Membership offers so much more. Our fraternal benefits, our commitment to our values, community and to our members are all reasons you should want to look to FCSLA.

We welcome your questions and interest.

For more information on any of the products offered by FCSLA, please feel free to contact the HOME OFFICE SALES DEPARTMENT or a fully licensed FCSLA agent in your area.

Albert E. Heiles, CLU, ChFC, CRC, AEP, LUTCF
National Sales Manager
First Catholic Slovak Ladies Association

FCSLA Annuity Rates

Rates for our Elite Annuities:

SILVER ELITE (5 YEAR)

3.00% APY*

GOLD ELITE (7 YEAR)

3.25% APY*

PLATINUM ELITE (10 YEAR)

3.50% APY*

*This rate is in effect 1/1/2015 thru 12/31/2015.

Additionally the guaranteed minimum rate for Elite Silver and Gold contracts issued in 2015 will be increased to 2%.

St. Anne's Day Celebration in Illinois

Chicago/IN-Joliet/WI Members – St. Anne's Day Celebration on Monday, July 27, 2015 at St. Catherine of Alexandria Parish, 10621 S. Kedvale, Oak Lawn, IL.

Coffee and rolls will be served at 10:00 a.m. in the parish hall with Mass at 11:00 a.m. and the luncheon at Garden Chalet at 12:30 p.m. at 11000 S. Ridgeland, Chicago Ridge, IL.

The cost is \$25 per person. Contact your respective Branch Officer for more details. RSVPs due no later than Monday, July 17, 2015 to Branch Officers.

Happy Mother's Day . . . M-O-T-H-E-R

"M" is for the million things she gave me,
"O" means only that she's growing old,
"T" is for the tears she shed to save me,
"H" is for her heart of purest gold;
"E" is for her eyes, with love-light shining,
"R" means right, and right she'll always be,
Put them all together, they spell "MOTHER,"
A word that means the world to me.

~ Howard Johnson

Message from our National President

CYNTHIA M. MALESKI



To our fellow members,

When this issue of the magazine reaches you, we will be celebrating the Easter season until Ascension Thursday on May 14th. We hope that your Easter Day was filled with the joy of the Resurrection of the Lord and that the joy of Christ's resurrection fills us with the bright promise of His love throughout the year!

In this issue, the national officers present their annual reports for your review. With pride, I am pleased to report that we are a financially healthy, sound, profitable association, positioned well for continued success as we have adopted a new set of bylaws which allows us to expand our membership and defines qualifications for leadership of our society. We continue to open new branches in new markets and fortify our outreach efforts. Even though challenges exist, our society is poised well to face them with resolve, strength and focus, especially with our new sales leadership team recently announced in the April edition of *Fraternally Yours*.

Our District Presidents convened in the home office on April 30th to share ideas and hear reports. It is always a pleasure hosting these committed leaders from various regions of our nation. A summary of the meeting will be provided in an upcoming issue of the magazine.

Recently, I visited our branch in Lonsdale, Minnesota at the invitation of District President Milt Trnka, where members and officers greeted me with enthusiasm and a very warm

welcome. Congratulations goes out to all those who participated on a frigid, beautiful Sunday afternoon!

As this issue goes to print, Secretary Seich and I have plans to attend the 2015 American Fraternal Alliance Presidents and Fraternal Operations Executive Summit in Washington D.C. During the meeting we will call upon our U.S. Senators and Representatives on Capitol Hill to spread the good news of fraternal benefit societies and the need for us to keep our tax exempt status.

On March the 9th, the AFA kicked off a campaign entitled *FraternalGIVEBack*, the largest grassroots political advocacy initiative we have ever attempted. This is a web-based campaign designed to make it easy for our members to send a unified and clear message about the value of the fraternal business model to each Representative and Senator. With just a few clicks, you will be able to send a personal message to your legislators and provide them with information about the benefit of fraternal in the community, state and nation.

We need your help in getting the message to our Congressional Representatives! Please go to the website FraternalGIVEBack.org to share the good news about First Catholic Slovak Ladies Association and fraternal benefit societies. Thank you in advance for participating in this most recent exercise in democracy!

During this beautiful month of May, let us honor our mothers, both living and deceased, for their love and care here on this Earth and after their deaths. We hold them close to our hearts forever. Let us pray for them as they continually pray for us.

We also decorate the graves of our veterans on Memorial Day. May the American Flag of freedom wave forever! Lest we forget, I encourage all of us to attend a Memorial Day Mass or service in our community and honor our veterans.

Fraternally,

Cynthia M. Maleski, National President

Attention!

If you would like to receive *Fraternally Yours* by email instead of through the mail please return this form to the attention of Marie Golias at the Home Office.

Name: _____

Address: _____

City: _____ State _____ Zip _____

Email Address: _____

You will begin to receive *Fraternally Yours* by email as soon as the changes can be made.

Receives International Fulbright Scholarship



William David Dunn, Jr. (D.J.), Branch 10, won an International Fulbright scholarship to the University of Paris in Sorbonne, France. He graduated from Emory University with a Bachelor of Science in Neuroscience. He is the grandson of the former President, Mary Ann Johanek.

News from Your Fraternal & Youth Director

► Kelly Shedlock



I am very excited to announce that on March 25, 2015 FCSLA opened not one but two new branches (a junior and a senior branch) in the Clearwater, FL area! It was so nice to leave the "arctic northeast Ohio" (I left 29 degree weather) and landed in Tampa, FL to sunny and 80!!!

A big "Thank You" to Agent Ray Kerker who worked really hard to open the two branches at once. It was a pleasure working with Ray as we planned the Opening Dinner Celebration. We had a great turn out! Ray is very enthused about what the two branches can do and I think his enthusiasm will "rub" off on the members. Actually I know it will, because by the end of the dinner the members were already coming up with ideas to do a Matching Funds project!!!

I would like to congratulate the new Branch Officers Deborah Kerker, Branch Secretary and President and Edward Quillen, Branch Vice President. How cool is it to be the very first branch officers? Ray is also looking to the future to make sure the branch will continue to grow (when he decides to retire – we hope not soon) he has recruited branch member Paula Dorzuk to become an agent! Paula Good Luck and Congrats! After meeting Ray, Debbie and Paula (Edward was unable to attend at the last minute) the

branch members of S-640 and J-536 are in GREAT hands!

It was a pleasure meeting everyone at the dinner! I hope everyone had a good time!

Also in attendance were our Regional Sales Manager Al Heiles and another FCSLA agent David Northcutt. David is interested in opening a branch (or two) about an hour and a half north of Clearwater. Hopefully I made a good impression on him at the dinner and I will be able to work with him in the near future planning an opening dinner with him.

It was a busy week, but very productive as Al Heiles and myself had several meetings with agents around the Tampa area. Al wanted me to do some presentations on what a branch is and why they should want to open one. It was a pleasure meeting with Brice Mackin and Darren Houck along with a few other gentlemen from their office. Looking forward to (and hoping to) work with all of you in the near future. I have no problem coming down during the winter months to open a few more branches!

After working all week I did take a few hours off to meet up with my cousins (who came down from the Orlando area to see me) Toni, Kelly, Michaela and Addison. We spent the day at the Clearwater Marine Aquarium and saw Winter and Hope from the Dolphin Tales movie! We had an AWESOME day!

The only bad part of the trip was coming home... left sunny and 80 degree weather to snow and 25 degrees when I landed in Cleveland.



From the Desk of the National Secretary

Sue Ann M. Seich

Happy Mother's Day!

May God watch over all women who have nurtured during their life, protect them from harm and bless them abundantly.

If you are planning to run for an office at our Quadrennial Convention, October 3-7, 2015, you must follow the following process outlined in our new Constitution and Bylaws and approved by our Board of Directors.



BOARD OF DIRECTORS VERIFICATION PROCESS

According to our Constitution and Bylaws presented and approved at the Special Convention held October 6-8, 2014; individuals must submit resumes containing a listing of qualifications for the office being sought, along with a completed FCSLA Intent Form obtained from our National Secretary and returned by August 2, 2015 to our National President.

The verification process was approved by the Board of Directors at its quarterly meeting held at the Home Office on March 19-20, 2015 as follows:

An outside contracted company whose home office is based in Cleveland, Ohio, will verify education, employment data and work experience.

The Credential Committee, made up of appointed delegates, will review the resumes, fraternal qualifications and verification reports for the individuals who have submitted letters of intent, to determine if the individuals meet the qualifications as set forth in the Bylaws.

The Credential Committee will be made up of delegates who are not seeking National Office.

To obtain an Intent form or for questions, contact the National Secretary by phone at (216) 468-1012 or by email sueann@fcscla.org prior to the August 2, 2015 return deadline.

Until we meet again, may God keep you happy, healthy and loved.

Sue Ann

\$1,000 Scholarship Available

The United Slovak Societies of the American Slovak Club, 2915 Broadway in Lorain, OH is offering a non-renewable scholarship of \$1,000 to eligible graduating seniors entering college. The applicant must have a 3.5 grade average out of a 4.0 and must have been a member in good standing of St. Ann's Lodge FCSLA Branch S114 in Lorain for a period of at least 5 years.

Please contact Margaret Thomas for an application. Phone 440-288-1492 or e-mail at mugsann@gmail.com. Deadline for applications is May 30th.

Sr. Branch 452 Hosted Fall Meeting for Helen Kocan District

Sr. Branch 452, Whiting, IN, hosted the Fall Meeting of the Helen Kocan District on Sunday, September 20, 2014 at the Knights' of Columbus Hall in Whiting, IN. Betty Ortiz welcomed the members to the meeting on behalf of her branch.

During the delicious luncheon of chicken and holupky,



the recorded Slovak music from the St. Ann's Feast Day Mass sung by the special choir of District members was enjoyed. After lunch the meeting was opened with a prayer. President Margaret Abildua presided over the meeting and informed the group that this would be their last meeting before the Special Convention. She reported on the success of our Tri-State St. Ann's Day celebration. Discussions

occurred on various other fraternal topics and events. The meeting was turned over to Joann Skvarek Banvich to discuss the revised bylaws and answer any questions.



41st NATIONAL CONVENTION ANNOUNCEMENTS

CANDIDATES FOR NATIONAL OFFICE: Anyone wishing to aspire to National Office must return an intent form, available from Sue Ann Seich, National Secretary, along with resume and non-refundable registration fee to the Home Office. All materials must be postmarked, delivery service or electronic media dated by August 2, 2015. Please review the requirements for National Office, including Court of Appeals, contained in the newly revised bylaws, Section III, Leadership & Governance Structure, starting on page 9 of the new Bylaw book.

GUESTS: Please note that guests are allowed to attend the convention, but are responsible for all their expenses (travel, room, and food). More information will be forthcoming.



D'akujem! Děkuji! Köszönöm! Dziękuję! & Mulțumesc!

(there may be variations of each)

Translation: **THANK YOU** in Slovak, Czech, Hungarian, Polish and Romanian!

Not only should we thank our brave soldiers – **THANK YOU!** You are very much appreciated and loved. But we need to say thank you to their families for raising such courageous and brave young men and women and for sharing them with our Country. The families of our soldiers are just as brave — to watch them go off to defend and protect our country. Thank you! God Bless and keeping all of you in our prayers!



U.S. Army National Guard Private 1st Class David Herman of New Philadelphia, OH and Branch SZJO. Donna Herman – grandmother of David tells us he joined the National Guard in his junior year of high school, completed Boot Camp in June 2014 and will continue his military education after his high school graduation in May 2015. He is based out of Fort Jackson, SC.

Cadet Emma Hvozdoch, U.S. Coast Guard Academy in New London, CT. She is a member of Branch S233 Pittsburgh, PA since birth. Emma and her proud parents Mark and Jeanine are from Safety Harbor, FL. She is studying Naval Architecture and Engineering. She also loves to play softball. Her grandparents Mary Ann and Al Hvozdoch sent in her photo and information and are very proud of their granddaughter.



Corporal Nicholas Orbik is in the 1st Marine Regiment, S-4 Section. He is currently stationed at Camp Pendleton, in San Diego, CA. He is a member of the FCSLA Branch S081 in Whiting, IN. His parents Greg and Julie Orbik tell us they are so very proud of him and the sacrifices that he has made to serve our country as are his grandmothers Marie Dubec and Andrea Orbik. All are members of Branch S081. Nicholas' mom tells us he is also proud to be Slovak!

U.S. Air Force Senior Airman Fire-fighter / D.O. Clayton C. Angeloff. He was deployed to Jordan on January 14, 2015. His home base is Fort Shaw A.F.B. South Carolina. Clayton and his parents Mary and Carl Angeloff are all members of Branch S578 Strongsville, OH.



U.S. Air Force Colonel Keli Ann Bedics of Branch S089 (Bethlehem, PA). Keli is a member since birth and is from Allentown, PA. Colonel Bedics currently serves as the Deputy Director for the North Atlantic Treaty Organization (NATO) Human Intelligence Center of Excellence in Oradea, Romania.

God Bless all of you!

11th Consular Tour to Slovakia August 23-September 2, 2015

The Senkos have created a customized tour for 2015 which will take participants across Slovakia with stays in first class hotels each night.

In addition to touring many historic towns in Slovakia, famous historic sites in neighboring Vienna, Austria and Budapest, Hungary will also be visited. The Senkos' tour of Slovakia will take participants from west to east through Bratislava, the Slovak capital; Trnava, known as the "Little Rome" of the country; Modra, where guests will see a demonstration at a ceramics factory; the world famous spa town of Piestany, historic Banska Bystrica, the High Tatras, the famous town of Levoca; Bardejov, which is included on the list of UNESCO World Heritage sites; Presov, the sister city of Pittsburgh; and Kosice, the second largest city in Slovakia.

Unique to this tour is: receiving a spa treatment; attending a mock Slovak wedding; rafting on the Dunajec River; several wine tastings; and meeting with several Slovak dignitaries. Arrangements can also be made for participants to visit relatives or family towns and villages. (This is at an additional cost.) For a detailed itinerary and payment schedule, contact Joe Senko at 412-956-6000 or jtsenko@aol.com. Also contact Joe for a list of hotels, flight schedules, payment schedule, and restrictions.

HAPPY MEMORIAL DAY!



IN MEMORIAM

MARGARET I. ZIMMERMAN, S452



Margaret I. Zimmerman (nee Durkovich), 78, of Whiting, IN passed away September 1, 2014. She was born on June 26, 1936 in Whiting, IN to John and Susan Durkovich. She was a lifelong resident and a graduate of Whiting High School, Class of 1954. She was a member of the Immaculate Conception Church, Whiting, and the St. Ann Sodality. Margaret loved to read, flowers, feeding the birds and EWTN-TV, but above all, she loved her Lord and God.

She is survived by her beloved husband of 57 years, Gerald; loving mother of Susan (Dennis) Betustak of Whiting, Mary Ann Zimmerman of Lansing, Helen (James, Jr.) Staley of Whiting, Margaret (Timothy) Kovack of Schererville and Christine (David, Jr.) Goodwine of Whiting; cherished grandmother of two; and dearest sister of John (late Dolores) Durkovich of Whiting and the late Andrew (late Ruth) Durkovich; and her canine companion, "Ricky".

HELEN S. JOSEFOSKI, S313



Helen S. Josefoski, 89, of Natrona Heights, PA, passed away August 18, 2014. She was born June 16, 1925, in Brackenridge, a daughter of the late John and Catherine Petrek Skuta. Helen was a 1944 graduate of Har-Brack High School and also a graduate of Franco's Beauty School in New Kensington. She was the owner of the former Helen's Beauty Shop in Natrona Heights. Helen was a member of Our Lady of

the Most Blessed Sacrament Roman Catholic Parish, Our Lady of Perpetual Help Church, in Natrona Heights. She was an officer and past president of FCSLA Branch S313 and was a CCD teacher at the church. Helen is survived by her children, Edward (Mary) Josefoski, of Saxonburg, Susan (George) Allen, of Gibsonia, John (Ann) Josefoski, of Tarentum, and Joseph Josefoski, of Sarver; 10 grandchildren; 16 great-grandchildren; and by her sister, Ciel Szymkiewicz, of Natrona Heights. In addition to her parents, she was preceded in death by her husband, Edward Josefoski, January 20, 1999. In lieu of flowers, contributions in memory of Helen may be made to the Alzheimer's Association, P.O. Box 96011, Washington, DC 20090.

BISHOP ALFRED NOVAK, W018



Bishop Alfred (Alfredo) Ernest Novak, C.Ss.R., of the Diocese of Paranaguá died December 3, 2014. He was 84 years old. Originally from Assumption Parish in Dwight, Bishop Novak was the youngest child born to local banker Frank Y. Novak and his wife, Mary. Of the six Novak children, four went into religious life. Alfred was ordained a priest in 1956. Each of the priest-brothers was called to a different mission. Alfred was sent to Brazil, where he

ministered to native people along the Amazon River, traveling by boat to reach the remote communities. In 1979, Pope Saint John Paul II named Father Alfredo titular bishop of Vardimissa and auxiliary bishop of São Paulo. Ten years later, he was made

the second bishop of Paranaguá. Fittingly, Bishop Novak took the motto, "Evangelizare misit Me," which means, "He has sent me to proclaim the Good News." Understanding the importance of raising children in the faith, Bishop Novak – locally known as Dom Alfredo – established a Catholic school in his diocese. He also worked to have the chapel of Our Lady of Rocio established as a shrine, as there is a great devotion to Our Lady of Rocio in Brazil. Dom Alfredo remained devoted to the poorest of the poor, finding creative and practical ways to help each person or family. Until Bishop Novak was made bishop of Paranaguá, the entire region was served by missionary priests. He began raising up diocesan priests out of the local population. These priests and many seminarians were part of the Masses celebrated for Dom Alfredo's soul in the seven days following his death. Bishop Novak served his diocese for 17 years before Pope Benedict XVI accepted his retirement in 2006. He returned to the states several more times for home visits, and once for a specialized cardiac operation, but he never stopped serving the Brazilian people. As is customary, Bishop Novak was buried at the Cathedral of Our Lady of the Rosary in Paranaguá.

HERMIE POLESNAK MUELLERLEILE, S424

Hermine Polesnak Muellerleile, 90, died peacefully on December 13, 2014. She was born in Browndale, PA, on January 4th, 1924, daughter of the late Vincent and Anna Kalny Polesnak. She was Valedictorian of her Nursing class at the Misericordia School of Nursing in New York City, graduating in 1945. A quiet trailblazer, Hermine continued her education by pursuing her BS degree at St. Louis University, the first to do so in her family, and one of the first women from Browndale to earn her Bachelor's degree. Hermine also met her husband, the late Richard H. Muellerleile, at St. Louis University. They married in St. Louis on January 27, 1951. Richard died on March 19, 1989. Following graduation, Hermine was a Nursing Instructor in the St. Louis University School of Nursing. With the arrival of their seven children, she left teaching to become a full-time mother and homemaker. Hermine is survived by her seven children: Anne (Nick Young) of Scottsdale, AZ; Mary Abdullah (Sa'id) of Dover Plains, NY; Richard (Lisa Cypher) of Salt Point, NY; Hermine (Steven DiProsperi) of Phoenix, AZ; Charlotte Huber (Irving) of Ambler, PA; Paul (Sandra Diaz) of Las Vegas, NV; and Joan (Dumont Jones) of Bexley, OH; is also survived by five grandchildren, two great-grandchildren, and many nieces and nephews. She is also survived by her sister, Julianna P. Hermann, of Phillipsburg, NJ.

MARIE REPA, W77

Marie Ann Hajda Repa passed from our world to meet her heavenly Father on December 14, 2014 at the age of 95. Marie was born November 11, 1919 to Louis and Rosie Hajda at their farm home located east of Granger, TX. Marie married her husband Edwin on April 20, 1948. They were married 42 years until his death in 1990. With Marie's support, Edwin owned a home building business for over 40 years. Together they raised six children. Marie is preceded in death by her husband Edwin, her parents, her sister Angeline, and her great-granddaughter Reagan Marie Walker. She loved serving her church and community in various organizations and activities. She was a member of S.S. Cyril and Methodius Catholic Church where she served as one of the first

Eucharistic Ministers and a member of St. Anne's Altar Society. She is survived by her children: Mary Ann (Mike) Miles, Doris (Danny) Carter, Loretta (Glenn) Unnasch, Edwin (Karen) Repa, Jr., Jeanette (Michael) Rozacky and Cindy (Donald) Farrell, 11 grandchildren; and 13 great-grandchildren. Marie is also survived by her brothers V.J. and Louis Hajda, her sisters Agnes Bohac and Martha Cervenka. Memorials may be made to SS. Cyril & Methodius Catholic Church, Granger, TX.

HELEN TOPOLY-JAVUREK (NEE PUKANSKI), S292



Helen Javurek, age 101, of Euclid, OH, passed away peacefully on December 16, 2014. She was born in Antioch, IN, on August 18, 1913, to the late Stephan and Mary Pukanski. Helen had a great passion for crocheting, even at 100 years of age, while also enjoying cooking and baking. She was a proud lifetime member and local officer, including branch president, for many years, of the First Catholic Slovak Ladies Association, Sr. Branch 292 and Jr. Branch

475. Helen was a proud and loving mother, grandmother, and great-grandmother who will be greatly missed by all. Her children, grandchildren, and great-grandchildren all fondly remember her wonderful cooking and baking of traditional Slovak dishes such as paprikash, pirohy, strudels, and popcun soup. She is survived by her children Joe (Jo Ann) Topoly, Theresa Gentzler (Topoly), Bartholomew Topoly; her 17 grandchildren; 31 great-grandchildren, and her 2 nieces. She was preceded in death by her first husband, Steve Topoly, her second husband, Charles Javurek, daughters-in-law Penny Topoly, Doris Topoly, son-in-law Barry Gentzler, and her brothers Bill and Steve Pukanski.

BEN VOLESKY, W121



Ben passed away December 19, 2014, at CHI St. Alexius Health, Bismarck, ND. He was born on October 24, 1933, the son of Anton and Rosie (Sadowsky) Volesky. He grew up on the family farm one of nine children. Ben attended school in New Hradec and continued to work on the family farm. On June 14, 1954, he married Evelyn Kudrna at Sts. Peter and Paul Catholic Church in New Hradec. In 1972, they bought their farm near New Hradec and have made their

home there ever since. Ben was very active in the Catholic Church, serving as an usher at Queen of Peace for over 20 years, and was in charge of Queen of Peace God's Share for five years. Ben is survived by his wife, Evelyn; his daughters, Rosalyn (Brian) McDermott, Doniphan, NE, Judy (Ken) Berg, Lincoln, and Denys (Doug) Schwartz, Bismarck; his son, Todd (Bridget) Volesky, Hillsboro; a daughter-in-law, Barb Volesky, Fergus Falls, MN; 16 grandchildren; 5 great-grandchildren; his sisters, Elsie Steffan, Graceville, MN, Frances Marsh, Dickinson, Betty Kudrna, Stanley, and RoseMarie Kovash, Dickinson; his brothers, Robert (Tillie) Volesky, Dickinson and Florian (Gladys) Volesky, Dickinson. He was preceded in death by his parents; his son, Cal Volesky; a grandson, Cameron Volesky; his brother, Ray Volesky; and sister, Mary Karsky.

BERNARD L. ZROSTLIK, W051



Bernard Leo Zrostlik, the son of Joseph and Marie (Malek) Zrostlik, was born March 31, 1945 in Britt, IA. He attended Britt High School graduating in 1963. Bernie served his country in the U.S. Army during Vietnam. Following his honorable discharge, he moved to Martinez, CA. Bernie worked at Shell Oil Refinery as a superintendent for logistics until his retirement in 1995. He then began his own moving company, BZ Hauls, in Benicia, CA. In 2006, Bernie moved

to Garner, IA. He enjoyed fishing, duck hunting, and was an avid 49ers fan. He also enjoyed watching NASCAR plus many other sports as well as listening to country music. Bernie is survived by his daughter, Heather Zrostlik of Benicia, CA; five sisters, Regina (Jerry) Studer of Mason City, Dorothy (Jerry) Hestness of Mason City, Rosemary Zrostlik of Mason City, Margaret Mostrom of Clear Water, FL and Rita (Sam) Shipman of Grimes; two brothers, Leonard Zrostlik of Clear Lake and Ed (Annabelle) Zrostlik of La Mirada, CA; two sisters-in-law, Cheryl Zrostlik of Forest City and Connie Zrostlik of Austin, TX; and many nieces, nephews, great-nieces, great-nephews and cousins. He was preceded in death by his parents; three brothers, and one sister.

ANN MARIE CARTER, S445

Ann Marie Carter, age 57, passed away on January 27, 2015. She was born on November 1, 1957 to Anthony and Frances (Kulesza) Kolenic Sr., in Muskegon, MI. Survivors include her husband, Brian Carter; brother, Tony (Maggie) Kolenic; niece, Bethany (Erin) Clark; and nephew, Tony (Giselle) Kolenic. Ann will be remembered for her gentle, generous heart and beautiful, simple soul. She had a fierce love for animals, big and small, and in particular those that needed help. Ann had an eye for noticing those animals that needed a meal or a warm place to sleep and to simply show them that someone cared. In addition to her passion for animals, Ann loved her family and the music of Bobby Vinton. Through her faithful attendance at Bobby Vinton's concerts, she and Brian developed a special friendship with Bobby's son, Robbie, her "star". Ann passed away peacefully at Poppen Residence after a four month battle with cancer. Ann is preceded in death by her father, Tony Kolenic, and her mother, Fran Kolenic, who passed away last year.

ROMAN P. HUMLICEK, W013

Roman P. Humlicek, 82, retired Postal Clerk at Wichita, KS, passed away January 26, 2015. Roman was born on March 30, 1932 in Linwood, NE to Phil F. and Bessie (Svoboda) Humlicek. He is survived by his wife of 61 years, Alice, of Wichita; his children: Susan Baty (Charley) of Wichita, Donald Humlicek (Beth) of Wichita, Shirley Werth (John) of Haysville, Duane Humlicek (Denise) of Burlington, KS, Sandra Cole (Bill) of Wichita, Sharon Mahaney (Ben) of Covington, WA; brother, Dennis Humlicek (Joyce) of Phoenix, AZ; 20 grandchildren; 22 great-grandchildren. Roman was a member of the American Legion, Knights of Columbus, NARFE, Harvest House, Silver Streaks, and was a long time officer of the Midwestern Polka Club of Kansas. Roman enjoyed playing the accordion and had his own band for many years. In lieu of flowers memorials may be made to St. Anne's Church, 2810 South Seneca, Wichita, KS 67217.

VISIT SLOVAKIA

Remember how your parents and grandparents referred to their birthplace as "The Old Country?" Now is the time for you to visit their ancestral homeland. Youngstown-Spisaska Nova Ves Sister Cities has scheduled its 18th annual tour for July 13-27, 2015. Tour guides, Jim and Kay bench, have again scheduled interesting events which include musical folk groups, dinner at koliba (shepherds' hut), rafting on the Dunajec River, viewing decorated homes at Cicmany, visiting Tichy Potec, (the Slovak Williamsburg with towns replicating an old Slovak village), and relaxing in the thermal waters of the spa in Sliac. You can visit your relatives and you will also enjoy a luncheon reception with the Mayor of our Sister City, Jan Volny.

For more information contact:

Jim Bench (cell phone) 724-858-5843;

email: jbench@yahoo.com

Kay Bench (cell phone) 724-771-7900

Travel arrangements through

Adventure International Travel

(Paul Hudak) 1-800-542-2487

Email: Paul@adventuretravel.com

Slovak Heritage Group Presents Program

The WPSCA is presenting a Slovak Heritage Program from 7-9 p.m. at the Mount Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, PA 15228; phone (412) 531-1912. It's free for both members and non-members.

► **June 1 — SITES TO SEE IN SLOVAKIA:** Theresa Dostalík is a frequent traveler throughout Europe. She has toured Slovakia on numerous occasions. Theresa will 'show and tell' us about her favorite spots in Slovakia.

2015 Slovakia Heritage Tour September 11-20, 2015

Experience Slovak culture, history, and life in Slovakia today, up close and personal on the 2015 Slovakia Heritage ten-day, small group tour. From September 11-20, we'll explore important cities and historic sites as well as folk-life museums, mountain resort towns, beautiful countryside, and the mix of medieval towns to Soviet-era remnants that make Slovakia such an interesting small country to visit today. Optional genealogical research and ancestral village visits available.

For more information visit www.slovakiaheritage.com

or contact Judith Northup-Bennett,

Slovakia Heritage Tours, 978-544-5144

or connectionswork4u@hotmail.com

Remembering My Grandmother

by Shelley Cormack

(Helen Javurek, former S292 President for over 50 years, passed away December 16, 2014. What follows is a very touching article written by her granddaughter Shelley Cormack. As I read Shelley's article I could not help but remember my maternal and paternal grandparents who also entered the USA through Ellis Island for a better life. I imagine you too will find your own memories as you read Shelley's touching remembrance.) Her obituary appears on page 9.

Opening the junk drawer in my kitchen is like opening a tool box. I spy a tape measure, masking tape, a pocket knife, and a Ziploc baggie of salvaged rubber bands. My eyes linger on the baggie. Suddenly opening the junk drawer becomes like traveling in a time machine to the past, bringing memories of growing up close to my grandmother.

Grandma is now 100 and lives in an assisted living home, but for forty-eight years of my life she lived on Hillgrove Avenue in Cleveland. Seeing my bag of rubber bands takes me back to her kitchen where she kept a bag of rubber bands in a drawer with fresh dish towels. I can smell the clean scent of Amway soap that escaped whenever the drawer was opened. My bag of rubber bands brings memories of painted blue metal cupboards, the mouth-watering aroma of simmering chicken paprikas, the warmth of her kitchen, and a floor so clean I would tease her that I could eat from it.

My junk drawer rubber bands remind me of lessons she taught about not being wasteful. Bubba, as we called her, grew up in extreme poverty in Czechoslovakia. She'll tell how at 18 years old she immigrated through Ellis Island, arriving in November of 1933 without a coat and unable to speak English. You feel her emotion when she recalls how she shared a bed with her grown brother, his head at her feet and her head at his, while her husband worked nights — too poor to afford their own place. Bubba lived through the Great Depression and World War II when sacrifice and doing without was just the way you lived. She lived frugally her whole life, saving everything that could be reused: wrapping paper, plastic bags, shoe-laces, twisty-ties, and rubber-bands. Why spend money on such things when salvaged ones worked fine? Save your money.

From my grandmother I learned the lesson of frugality: waste not, want not. So now I keep my own stash of used rubber bands in a baggie in a kitchen drawer. On a shrinking planet with limited resources, I have an extension to add to her lesson for my children — that of preserving the earth by reducing the amount of trash contributed to the landfill. In modern terms — reducing my carbon footprint. Reduce. Re-use. Recycle. Live simply. Because of my grandmother I reuse glass jars with the labels carefully cleaned off and replaced with one's hand written on masking tape. Clothing too worn to pass on gets cut up for rags and the buttons saved in one of those jars. Have you bought buttons recently? Save your money. Like the rubber bands, I have buttons for any conceivable need.

My junk drawer toolbox is a metaphor for the toolbox of things I've learned from my grandmother about living simply. Bubba's life of poverty gradually disappeared. In later years she lived frugally and simply out of habit, not necessity. I try to live so out of conscious choice. Meditating on a baggie of salvaged rubber bands, I realize how many frugal luxuries I enjoy. It has led me to a deeper understanding of the idea that all I have is all I need. I read somewhere that living simply out of necessity is poverty but living simply out of choice is wealth. I am very wealthy indeed.



2014 National Officer's Annual Reports

Home Office ❖ Beachwood, Ohio

National Chaplain

~ Very Reverend Monsignor Peter M. Polando, D Min, JCL

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

Pochvaleny Bud Pan Jezis Kristus!

As I reflect on my seventh year as your National Chaplain, I note that 2014 was an historic milestone within our Fraternal Association. I am ecstatic to have journeyed through our one hundred and twenty-second year, knowing that there are still hurdles that must be overcome in the future but decisions have been made to make us, I believe, a stronger Association in the twenty-first century. It truly is an honour for me to participate with you in the decision making processes in between our national conventions as a member of the Executive Finance Committee and the Board of Directors.

- Special National Convention. By the mandate of the delegates to the Fortieth Quadrennial Convention held in Baltimore, Maryland, in October 2011, a Special Convention addressing the revision of the Constitution and Bylaws of the Association was to be convoked in 2014. This was necessary so that any transitions needing to be implemented would be so by the Forty-first Quadrennial Convention in Louisville, Kentucky. A revision committee was formed by mandate of the Convention comprised of five subcommittees: Charter/Constitution; Branches; Convention; Leadership; and Membership. Virginia Holmes, Barbara Waller, and I represented the members of the Board of Directors on the revision committee. Virginia and I were members of the Membership Subcommittee while Barbara chaired the revision committee. The Subcommittees met to achieve their revisions and submitted them to the entire revision committee. I applaud the efforts of all who participated in the revision process – they put in a vast amount of time and energy to construct, what I believe was, a momentous and successful document. The delegates to the Special Convention made a conscientious effort to place the final details on the structure. Now, the Association is moving forward to place into action what the delegates to the Special Convention have voted upon to further the mission and vision of FCSLA.
- FCSLA Board of Directors. I attended the meetings of the Board on 26-27 March; 19-20 June; 25-26 September; and, 9-10 December, all of them taking place at the Home Office in Beachwood, Ohio. The members of the Board reflect the diversity of the personalities that we represent in our eighty thousand plus member Association. Sometimes the discussions on topics become excitable and agreement may not always be unanimous – and these may be viewed as strengths in the viability and knowledge that each member has. But no matter how much the members may agree or disagree, I believe that in their hearts they are representing the membership of the Association that has elected them to their respective positions to the best of their abilities.
- FCSLA Executive Finance Committee. I participated in the meetings of the Committee at the Home Office on 25 February,

28 May, 20 August, 19 November. The performances of our investments were discussed, dividends were suggested for the Board of Directors approval, and monies for various donations suggested for the approval of the Board of Directors were arrived upon during those meetings. I respect the integrity and vast knowledge of the members of this Committee. The members of FCSLA should be grateful for the work these people are committed to for the sake of our membership. I am proud to be informed of and associated with their work.

- Strategic Planning Committees. The responsibilities of the Strategic Planning Committees are to assist the members of the Board of Directors to be consistent with the *Vision* and *Mission* of FCSLA. Committees make reports, including status updates and recommendations to either the Executive Finance Committee, or Board of Directors, as appropriate. A general all day meeting of the entire Board of Directors for strategic planning was held on 26 February 2014 at the Home Office in Beachwood, Ohio. I am a member of the following strategic planning committees: Board Performance and Leadership that met on 3 November; Branch Leadership Committee whose meeting was on 27 March; and, Philanthropic and Scholarship that held two meetings on 25 February and 11 May.
- I represented FCSLA at the annual Saint Anne Day celebration in collaboration with the Indiana, Chicago, and Wisconsin Districts by celebrating Holy Mass and joining in their festivities on 25 July at Saint Michael Church, Schererville, Indiana. As National Chaplain and member of the Board of the Slovak Catholic Federation, I attended the Fall meeting on 15-16 September held in Boardman, Ohio.
- 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 Association. I appreciate the persons with involving my input to the issues at hand and the ability to come to a decision and/or resolution of a 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.

National President

~ Cynthia M. Maleski, Esq.

Very Reverend Monsignor, National Officers and Members of First Catholic Slovak Ladies Association:

Pochvaleny Bud Pan Jezis Kristus!

Your National President is pleased to present my Annual Report to all of you.



2014 National Officer's Annual Reports

Strategic Plan

We strive to reach the major goals and objectives set forth in our Strategic Plan and consistent with our Mission, Vision, and strategic direction, building on the foundation of our Catholic faith and Slavic traditions, maintaining profitability, striving to grow and conserve membership, and identifying and maintaining the infrastructure to support our mission.

During 2014, despite ongoing challenges in the national marketplace, we have been able to increase the overall amount of insurance in force to over \$1,043,000, our overall asset base to over \$781,500,000, and to realize a net income of over \$4,100,000, after declaring a bonus dividend for the 2015 quadrennial convention year. Our surplus has grown to over \$92,800,000 due to longstanding efforts of former and current officers and leaders over many years. I encourage you to read the annual report of the National Treasurer Steve Hudak for a detailed report. We are proud that our sales are a diverse mix of both insurance and annuity products, totaling over \$33,000,000 in premiums for the year. We continue to build our producer distribution network across the United States, where we are licensed to do business in 48 states and the District of Columbia. FCSLA is well positioned for sustained growth, and we have maintained our excellent rating (A-) rating with A.M. Best.

We continue to provide generous branch stipends for our branches to remain active for our members and for many communities where our members live. Our National Fraternal and Youth Director Kelly Shedlock organized 3 new branches in 2014. We heightened our presence in several key communities by conducting a number of outreach efforts at ethnic, church and community events in various parts of the United States. Our Matching Funds Program continues to be a great success where our branches held 120 events with local charitable organizations, raising over \$322,590.76 to support these causes in 2014. Our branches report several hundred thousand volunteer hours to the home office each year.

A GIANT LEAP FORWARD

On October 5-8th, 2014, I convened a Special Convention of delegates elected from our branches and national officers to hear the recommendations of the Bylaws Revision Committee for a total revision of our bylaws. This Special Convention and the Bylaws Revision Committee itself were mandated by the 2011 Quadrennial Convention. The delegates at the Special Convention overwhelmingly adopted the recommendations of the Committee. These bylaws provide a reasonable framework for growth for many years to come, while continuing to promote and preserve our Catholic faith and Slovak/Slavic traditions and culture. They provide membership criteria which allow for a reasonable path for growth while recognizing our roots. They concisely lay our positive standards for qualifications for leadership within our ranks.

We again wish to thank the members of the Committee, made up of Barbara Waller (Chair), Joann Skvarek-Banvich, Secretary and members: Bernadette Demechko, Bernie Drahozal, Virginia Holmes, Mary Ann S. Johanek, Linda Killeen, Florence McCabe, Evelyn Napierala, Mary Jo Noyes, Helen Oravec, Jeanette Palanca, Msgr. Peter M. Polando, Dennis Povondra, Clarice Sabata, David Sadowsky, Melissa Sis, Joseph Sladeczek, Suzanne Strohl, Milt Trnka, Elaine Walters for a job well done! I served as ex-officio to this committee. Thank you to all delegates who took the time and effort to join us in this awesome effort.

We also achieved another first for our society when delegates at the special convention were able to cast their vote via electronic voting.

Quadrennial Convention Bonuses

In anticipation of our 2015 Quadrennial Convention to be held in Louisville, Kentucky, from October 5-8th, 2015, our board of directors approved two special initiatives! First, we are promoting our current FCSLA Guaranteed Issue Life Insurance Program, from November 1, 2014 through April 30, 2015, where we offer current members in eligible states this reasonable cost, quality life insurance product where a member cannot be turned down for any medical reason. Second, our board of directors has declared a bonus dividend on every eligible insurance product in 2015 for a total amount of over \$2,600,000. I am honored to serve as presiding officer for our board, a dedicated group of individuals with diverse backgrounds committed to furthering the lofty mission of our association.

2014 National President's Appeal

In 2014, we were pleased to present our second national drive for a unified cause: "To Protect the Children", dedicated to our newly canonized Popes Saint John XXIII and Saint John Paul II. Again, our branches, districts and individuals donated \$48,970.00 to local agencies dedicated to serve at risk children, especially those which serve those in fractured families or those grieving a loss of a loved one, adoption agencies or groups supporting the pro-life cause.

We have declared our 2015 Appeal: "FCSLA Unites to Fight Hunger Day by Day." I wish to thank the members of the Philanthropic Committee of the board; i.e. Msgr. Peter Polando, Virginia Holmes (Chair) Irene Drotleff, Sue Ann Seich, John Janovec and Dorothy Urbanowicz and others who helped to develop this appeal with me.

Communications and Good of the Order

It is fitting for the National President to share the good news and current status of the Association with our members in my articles in the monthly magazine, the monthly branch newsletter and to publicly represent us at district and branch events, as well as at key public, cultural and fraternal gatherings. We play an active role in the leadership of the American Fraternal Alliance, where I serve on the board of directors. Many of the members of the board of directors and staff attend and participate in conferences and webinars conducted by the AFA and other key professional associations, important to keep ourselves up to date on insurance and fraternal topics. We have recently accepted the invitation to join LOMA (Life Office Management Association) and its Life Insurance Council, a national insurance association where key emerging insurance issues are shared and developed.

We continue to honor our founders, especially Anna Hurban, through our Founders' Month Program in August of the year. Our scholarship program, where we awarded 224 scholarships and \$254,000.00 in scholarship dollars in 2014, is a generous, significant component of our overall fraternal benefit program.

We continued our prominent role in the March for Life held in January of every year in Washington, D.C.

I was glad that, through the efforts of our National Sales Manager Patrick Braun and our FCSLA IT staff, I was able to address our top sales leaders at their incentive trip via Skype while they were in the sunny Bahamas and I was in the home office in snowy Beachwood, Ohio in February, 2014.



We conducted a successful and enjoyable District Presidents' meeting in May. We continued our popular District President's Roundtable, led this year by District President Margaret Abildua with prayers led by Magdalen Iskra District President Magdalen Iskra. Important discussion ensued about the leadership activities occurring at district and branch levels, including awarding scholarships, recognition of talented youth, St. Ann's Day gatherings and other exciting events.

Our district presidents and other districts officers are surely a dedicated leadership group!

Home Office Staff

I wish to convey my appreciation to the committed professional group of employees who work for us with diligence and answer the questions and phone calls for First Catholic Ladies Association. We thank Patrick Braun, National Sales Manager, who has announced his retirement for April 2015, for his leadership and commitment to our society.

I would like to thank my colleagues National Secretary Sue Ann Seich, National Treasurer Stephen C. Hudak and other national officers and members of the board of directors: Msgr. Peter M. Polando, Irene J. Drotleff, Larry M. Golofski, Barbara N. Waller, John M. Janovec, Virginia A. Holmes, Katie A. Esterle, Barbara A. Sekerak, Dorothy L. Urbanowicz and Carolyn M. Bazik; all who serve the society with perseverance and professionalism as we move forward in this 21st century.

Most of all, I wish to THANK YOU, as a member, for doing business with us in the fraternal way. I am privileged to serve you as your National President!

On to Louisville, Kentucky!

Cynthia M. Maleski, Esq.
National President

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 Bud Pan Jezis Kristus!

The Vice Presidents are pleased to present our 2014 Annual Report. All of us attended the Special Convention in October when the delegates adopted the revised FCSLA Bylaws. We were present at all Board of Directors meetings called during the year as well as a Strategic Planning Meeting in February.

Your Vice Presidents represented the FCSLA at the American Fraternal Alliance meeting in Austin, Texas. Many workshops and educational speeches provided information on expanding our young adult membership concentrating on the Millennials.

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, approved by the Board of Directors that is followed when a non-financial complaint is received. The Ad Hoc Committee has continued working on a resolution to the five complaints received during the 2013-2014 period.

First Vice President, Irene J. Drotleff continues to participate 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. Fraternal Director Kelly Shedlock and Vice President Irene J. Drotleff conducted a seminar on Branch Leadership hosted by Milt Trnka of the Minnesota District. The District/Branch Officers did a great job in preparing for the seminar.

Vice President Irene J. Drotleff attended and participated in the Special FCSLA Convention. Drawing on her long experience in the fraternal industry Irene identified certain risks the FCSLA should seek to avoid in the adoption of changes to the way we do business. The discussions at the meetings were often energetic as current challenges were addressed.

Second Vice President, Lawrence M. Golofski participates in the Governance Sub-Group, the Property Advisement Committee and chairs the Membership Sub-Group. Vice President Golofski represented the FCSLA at the Fraternal Societies of Greater Pittsburgh (FSGP) meetings, this year and was elected the FSGP Second Vice President. He also represented the FCSLA at the annual Slovak Radio Hour Dinner Dance and the 91st Slovak Day at Kennywood Park helping in the Slovak Kitchen. Larry also attended an "Industry Developments Seminar" sponsored by the FSGP at which presentations on "Elder Law Planning", "Fraternal Activities" and "Governance" provided thought provoking information, suggestions and inspiration.

Third Vice President, Barbara N. Waller, chairs the Bylaw Revision Committee that was mandated by the 2011 Convention. She participated with all five sub-committees of the Bylaw Revision Committee by conference calls as well as in person and worked with the Special Convention Team in preparation for the October Special Convention. The successful adoption of the revised Bylaws at the October Convention was the final step in a long two year process. Post the Convention, Vice President, Barbara N. Waller assisted in the final preparation of the Bylaws for distribution. She also participates in the Governance Sub-Group and the Membership Sub-Group.

May the Lord continue to bless and guide the FCSLA in the future.

May the Lord bless each of you.

Irene J. Drotleff
Lawrence M. Golofski
Barbara N. Waller

National Secretary

~ Sue Ann M. Seich

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

Pochvaleny Bud Pan Jezis Kristus!

It is a privilege to be submitting my annual report and sharing with you an overview of the significant changes in the operation of our Association's Home Office. During 2014 we continued on a path of revising letters and programs along with procedures that updated areas that needed attention. It is an ongoing process and never stops which is good for our Association. Meetings are regularly held with department personnel to discuss planned items but my door is always open if an urgent item needs to be discussed.



2014 National Officer's Annual Reports

I appreciate the trust you placed in me when I was elected and keep this in mind whenever decisions have to be made. Cynthia, Steve and I meet regularly, but many times an email is sent during the day to bring us together to discuss an item that was brought to our attention. Many times the approval of an investment that just became available and needs immediate attention brings us together to discuss our action.

Our Strategic Plan developed by the board of directors in late 2013 is an ongoing document that is discussed and was acted upon at every board of directors' meeting in 2014. We are continuing to move forward to accomplish our Association's goals.

It is my pleasure as your National Secretary to share with all of you, our members, a complete report beginning January 1, 2014 through December 31, 2014.

INSURANCE AND CERTIFICATES IN FORCE

Insurance and Annuity Activities

January to December 2014 Year-To-Date (YTD) Totals

LIFE:	Total Certs	Total Insurance
New Cert - New Member <i>Approved 2014</i>	495	7,413,196
New Cert - Current Member <i>Approved 2014</i>	272	6,364,142
Conversion New <i>Approved 2014</i>	37	425,997
Reinstates <i>Cancelled prior to current year, now active.</i>	2	3,000
Death Benefit - Escheatables	18	70,425
Death Benefit - Scale Down <i>Mbr deceased; claim contested; only premiums ret'd</i>	1	50,000
Surrender <i>Requested to cancel - cash value</i>	690	13,281,273
Surrender - No Value <i>Requested to cancel - no value</i>	1	300,000
Surrender - 1035 Exchange <i>New cert purchased or dep in annty.</i>	70	14,091,936
Matured - Paid <i>Endowments</i>	12	9,877
Matured Term - Paid <i>Super Pep w/Accum Div</i>	121	1,208,000
Matured - No Value <i>25 year old term certificates</i>	11	135,000
Lapse - No Value <i>Expelled - no value</i>	71	3,037,702
Expel - APL Loan exceeds CV <i>HO expelled - no value left</i>	8	158,440
Expel - Loan exceeds CV <i>HO expelled - no value left</i>	15	68,353
Expired from Extended	56	347,151
Expired Term Insurance <i>Adult Term cert reached end of contract period. No options.</i>	8	169,580
Matured Conversion <i>25 year old term certificates Matured-new cert purchased</i>	34	380,997
Requested Conversion <i>New cert purchased.</i>	2	60,000
New Policy - Right to Cancel <i>Requested to cancel within 20 day free look period</i>	1	7,000

New Policy - Contested	1	10,000
<i>Cert cancelled within 2 yr contestability period. Prem refund.</i>		
Cancelled Fraternal	4	0
<i>Canadian Post Mortem Benefit dropped</i>		

ANNUITIES:	Total Certs	
New Cert - New Member	498	
<i>Approved 2014</i>		
New Cert - Current Member	272	
<i>Approved 2014</i>		
Surrender	191	
Surrender - Roth Conversion	1	
<i>Surrender Tradition IRA. Converted to Roth IRA</i>		
Surrender - 1035 Exchange	13	
<i>Surrender Non-Qual Annty. Leaving FCSLA</i>		
Surrender - Transfer	42	
<i>Surrender Qual Annty. Leaving FCSLA (Trustee xfer)</i>		
Surrender - Cancel Reserve	17	
<i>Surrender Settled Annty.</i>		
Death Benefit - Paid	148	
Death Benefit - Internal xfer	7	
<i>Member deceased. Spouse xfer funds to own annty.</i>		
Right to Cancel	2	
<i>Requested to cancel within 20 day free look period</i>		
Totals as of:	12/31/2014	12/31/2013
Membership	81,867	82,939
Certificates	105,183	106,575
Insurance Inforce		
<i>(includes PUA)</i>	\$872,509,964	\$894,333,673
YTD New Members		
<i>(Life & Annu)</i>	993	1,235
YTD New Member		
Insurance	\$ 7,413,196	\$ 14,778,765

Our Association is licensed to do business in 48 states and the District of Columbia. In 2014 we were approved to do business in California. When approval is given there are many more internal operations that need to be put in place before we can start writing and recruiting. Our staff is working on these items. Every state has different licensing requirements. Our Association requires all of our contracted agents and licensed recommenders to follow the licensing requirements of their state. It is very important to make sure an individual knows the fraternal exemption for their state. Many states have changed their Fraternal Exemption and/or licensing requirements. FCSLA is very proud of our compliance record. We offer our branch officers the opportunity 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, we encourage them to contact the Home Office for information in obtaining their producer's license.

Website

We are continuously updating our website www.fcsla.org. Our Association's website appears on many search engines. A monthly report is from our website administrator, Dynamics Online, Inc. This report lists the areas on our website and which departments are being hit on the most. (Every time an individual clicks on a specific icon on our website it is recorded.) The report also lists how many visitors or members used our website in 2014. By using our website, members or potential members gain information about



our Association and updates on the many products we sell. We also list the benefits our members are offered. Branch officers and members can print forms they need that are listed on our website. Several districts share information on our website and their activities planned. We've searched and have had many interviews to find an individual to fill our Promotions and Communications Coordinator position but just haven't found that individual by the end of 2014. I have made it a priority for 2015. This individual oversees our website, therefore, until this position is filled, our Fraternal and Youth Director, Kelly Shedlock, and our Programs Manager, Paula Dalpiaz are assisting with updating our website with new information and branch activities. Our website shares the many activities our branches are sponsoring and also some reports on projects completed. FCSLA is proud of keeping our members informed and opening lines of communication.

Loans

When members consider surrendering their legal reserve certificates, the Conservation Department reminds the member that they may be eligible for a loan. We calculate the rate of interest charged against a loan in accordance with 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 12/31/14	\$ 3,108,993.00
Number of Loans as of 12/31/14	1,174

Executive Committee Meetings

National President Cynthia M. Maleski called four quarterly scheduled Executive Committee meetings in 2014. The executive committee members met in the months prior to the months when the Board of Directors scheduled a meeting. The committee members research, examine, and discuss varied topics to prepare recommendations to the Board of Directors at their quarterly meetings.

2014 Computer Enhancements

In 2014, we worked on completing the updating all of our computers to Windows 7 and Office 10. Our Programs Manager, Paula Dalpiaz and Programmer Jim Deak continue to efficiently keep us on track in all of our software updates.

In 2014, we relied on using "Constant Contact", (a mass emailing service) to communicate in a timely manner to all contracted agents and licensed recommenders when new information needed to be shared. We rely on this line of communication using email addresses to reach a significant number of individuals all at one time. We also used this system to email our magazine to those who signed up for this benefit. We thank Marie Golias, our National President's Administrative Assistant for completing this task.

During 2014, monthly meetings were scheduled with the managing officers and all individuals involved with IT to keep FCSLA on schedule for many of the projects involving our software or hardware. Technology is constantly changing and requires us to make decisions for all departments using IT functions on a daily basis.

Branches

Our Home Office has a Branch Management Department which assists our Branch Officers in branch operations. Our staff is available to explain the duties that are necessary for a branch to run smoothly and efficiently. Our staff at 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 more time and opportunities to fulfill their fraternal obligations. Of our 407 active Junior/Senior Branches 286 branches are on direct billing as of December 31, 2014.

It is recommended that Branch Officers review and share the **Branch Officers Management Guide** and the monthly **Branch Newsletter** with their officers and members. Both the guidebook and newsletter have a wealth of information to enhance the efficient operation of a branch while updating operations and procedures on a regular basis.

The Branch Leadership Committee (newly renamed) continued visiting several districts for leadership training in 2014. These sessions prove to be an awesome way to share current information. I had the wonderful opportunity of being involved in three leadership seminars in the following districts: #3 Pittsburgh, PA with our Fraternal and Youth Director, Kelly Shedlock; #9 Milwaukee, WI with our National President Cynthia M. Maleski and #13 Yankton, SD with our National Auditor Barbara Sekerak also Chair of the Branch Leadership Committee. All three districts under the leadership of their District Presidents were instrumental in planning these sessions. We made sure they knew how their cooperation and communication made our job much easier.

In 2014 we made every effort to canvas branch members when branch officers were retiring. A revised letter was sent to members who live in the branch's home city. We did not close any branches in 2014. A few branches were put on direct billing and labeled FCSLA until they elected new officers. We did not merge any branches and also branch members holding until their new branch was opened were then transferred.

In 2014, the following new branches were established:

S-631 in Fremont, NE

S-638 and J-535 in Springville, NY

We are very excited to see FCSLA grow in areas where we did not have an existing branch. I would like to congratulate the new branch officers, agents who assisted in these areas, and our Fraternal & Youth Director, Kelly Shedlock for all of her time and effort. Let us continue to spread our fraternal message along with our new Mission and Vision.

Branch Bonus - Dividends - Benefits

I am proud to share with you that in 2014, the FCSLA Senior and Junior Branch Bonuses amounted to \$820,954.00. The bonus is calculated on three criteria: **1)** a base amount of \$25.00, **2)** \$8.50 per certificate in your branch **3)** \$30.00 per each new member acquired during the year of 2013. **We continuously remind the branches how and for what reasons this branch compensation should be used.** It is not meant to be kept in their bank accounts to gain interest. The funds should be used to sponsor charitable and benevolent causes, assist branch members in time of need, make donations to church, school and community activities, pay operating expenses and branch officer's salaries. When branch activities are planned you uphold our Mission and Vision.

Dividends

A dividend of 50% of the base was allocated for 2014. Through December, dividends totaled \$1,340,378.00 and were issued in the following manner:

\$ 63,631.00 — Junior and Senior Checks

\$ 158,131.00 — Accumulated Interest



2014 National Officer's Annual Reports

\$ 147,062.00 — Accumulated Current Dividends
 \$ 11,956.00 — Dividends used to reduce Premium
 \$ 3,070.00 — Dividends used to reduce loan balance
 \$1,079,401.00 — Jr. and Sr. Dividends were used to purchase almost \$3.94 million of additional paid-up insurance.

We encourage branches to take advantage of our Home Office with assistance in mailing the members' annual dividend. If the branch officers request this assistance, \$2.00 per certificate will be deducted from the branch's annual bonus to cover the expenses of this service.

Other Benefits issued to members as of 12/31/14

Post Mortem Benefit.....\$ 1,233,154.00
 Interest on Death Benefit\$ 111,919.00

A.M. Best Review

Your managing officers prepare a business report every year for our FCSLA interview with the A.M. Best analysts.

We are pleased and proud that the FCSLA has maintained an A- (excellent) rating for 2014 from A.M. Best.

Districts

FCSLA has 15 out of 16 active districts. Districts have an important role in our fraternal benefit branch system. They offer support and service to branches in their area. The combined sales of our Districts through December 2014 totaled \$9,443,994.00.

Districts receive a stipend for promoting sales in their areas. 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 relies on its recommenders and agents to enroll new members, assist members with their life insurance and/or annuity needs, and actively participate in branch sponsored events. The agents have provided 57% of our life business, licensed recommenders 22% and recommenders 21%. We appreciate their promoting the sale of our products. Commissions paid to recommenders/agents on Life Certificates as of 12/31/14 totaled \$270,887.00. Annuities represent a very productive part of business for FCSLA. Commissions paid to recommenders/agents on annuity accounts as of 12/31/14 totaled \$644,969.00. These two amounts of commission paid total \$915,856.00 as seen in our Financial Report.

Sales Manager

Mr. Patrick Braun, our National Sales Manager, along with our two Regional Sales Managers, Al Heiles and Bill Hollander continue to contract new independent agents. They have been concentrating in states where we do not have a strong presence of contracted agents. These three managers also train, teach and communicate with the agents, licensed recommenders, district officers and branch officers. They scheduled many seminars and training sessions in 2014 which include current compliance mandates. As of 12/31/14 we have 792 contracted independent agents and 46 licensed recommenders.

Fraternal Outreach

Our Association continues to be well respected among the top fraternal benefit societies. We pride ourselves in spreading the good news about the Fraternal Benefit System. Our branch members on all levels are encouraged to reach out to our churches,

community and individual members. Many of us are very proud of our Catholic faith and Slavic background. Many of our branch activities are evidence of supporting these ideals.

Join Hands Day — JHD is a national day of service on the first Saturday in May each year. This day is devoted to bringing adults and young people together to make a difference in their community. Many FCSLA Branches and Districts participated in 2014 *Join Hands Day* Projects of volunteerism sponsored by the American Fraternal Alliance. It is very important to report these JHD events to our Fraternal and Youth Director.

Pro-life March — Life is a gift from God. We witness this awesome gift every time a new baby is born. This year we unfortunately had to cancel the bus trip due to weather. We had many disappointed individuals including myself but the risk we would have been taking with everyone's life wasn't worth it. Instead we planned a prayer service at the Home Office which was led by Rev. Gerard Gonda, President of Benedictine High School. Several of the Benedictine High School Students along with your managing officers, our former National President Mary Ann Johaneck and National President of the First Catholic Slovak Union, Mr. Andrew Rajec attended the prayer service. Our Fraternal & Youth Director coordinated this prayer service which was very meaningful.

Scholarships — FCSLA is proud of helping tomorrow's leaders. Supporting education is one of FCSLA's proudest fraternal activities. Scholarship applications can be obtained through our Home Office or on our website www.fcsla.org. The FCSLA Program awarded scholarships totaling \$231,545.00. The scholarship program is reviewed annually by the Board of Directors. The Philanthropic/Scholarship Committee met during 2014 to discuss our Scholarship Program and changed the dates and how the applicants are judged for the 2015-2016 school year.

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 2014, there were 120 charitable projects completed that raised \$322,591.00. Our Association matched \$170,608.00 of the raised amount.

Annual District Presidents' Meeting — The managing officers planned and hosted the 13th Annual District Presidents' meeting on May 9, 2014 at the Home Office. Through the years these meetings have changed in format but not in content. This annual meeting gives your managing officers and our Home Office staff an opportunity to share new procedures, information, and goals with the District Presidents/Representatives. District Presidents/Representatives also have time on the agenda to communicate to the managing officers the needs and/or concerns of their branches and members in their district. In 2012, under the guidance of our National President Cynthia M. Maleski, a popular round table discussion was introduced. Our President in 2014, appointed Margaret Abildua of District #6, as the leader of this discussion. It is very important for those attending this meeting to return home with information to share.

2014 Senior and Junior Fraternalist of the Year Award — The FCSLA proudly awarded the Senior 2014 Fraternalist of the Year Award to Bonnita Vavruska from Branch W-093 in Tabor, SD and the Junior Award to Rachael Funtal from Branch J-157 in Pittsburgh, PA. We *congratulate* both Bonnie and Rachael for



representing their branch, church and community with fraternal spirit and excellence. A descriptive article about each of them was in our September issue of *Fraternally Yours*.

Cookbook — Our Slovak American Cookbook continues to be a very popular cookbook that fosters Slovak culinary traditions. In 2014 there were 1,108 cookbooks sold.

50 Year Members — FCSLA recognizes members who reach 50 consecutive years of membership; the FCSLA awards a one-time check in the amount of \$75.00. There were 853 members honored in 2014, totaling \$63,975.00.

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. Our branches make us very proud!

Branch Activities — The FCSLA continues its tradition of subsidizing and encouraging an annual Branch activity held for its Junior/Senior members. Approximately \$161,114.00 was paid to branches that hosted a senior and/or junior activity. All activities submitted are brought to my attention for reimbursement approval. Many of these activities are very creative and branch members are very appreciative to attend the events.

New Forms and Gifts — We initiated a new approach in the way branch officers requested giveaways and the gifts we ordered. With the assistance of several staff members we chose gifts that were unisex and useful for all ages. We kept this in mind for junior members by asking several junior members what they would like. Our Fraternal and Youth Director Kelly Shedlock, Office Support Staff Jackie Gates and I, created a Request for Giveaways Form which we have modified several times to make user friendly. The form tells us what event is being held and who is sponsoring the event. This is a tremendous help in sending out the appropriate giveaway. Jackie also created excel spreadsheets which assist us tremendously in keeping track of our inventory and also what we send a branch in case we have another request.

Employees — We are very fortunate at FCSLA to have a very dedicated staff. I cannot say enough about them to do them justice. The managing officers rely on them daily. They know how our members rely on them for the many questions they present and the answers they provide. Our employees are loyal, dedicated and talented. In 2014, we did have some employees resign and it has been very difficult to find replacements. In May, our National President and I hired an Executive Secretary, Jayne Neelon. Jayne has been a welcomed addition to our staff. We also had a new hire to assist in Branch Operations. We are looking forward to 2015 in anticipation of hiring additional dedicated individuals.

To our staff, I sincerely thank all of you for all the assistance you gave me on a daily basis. ***The FCSLA is truly blessed with a great Home Office Staff that is team-oriented and works towards an efficient operation.***

Special Convention

Through 2014 we followed the guidelines of our bylaws and motions made at the 2011 Quadrennial Convention to prepare for our 2014 Special Convention. A huge thank you to our National President's Administrative Assistant, Marie Golias (who also assisted with the Bylaws Revision Committee) and our Executive

Secretary Jayne Neelon for all of their assistance in organizing before, through and after the convention. There is a tremendous amount of work involved and after this convention they are prepared for our 41st Quadrennial Convention in 2015. Louisville, KY here we come. At our Special Convention we also had assistance from our Programmer Jim Deak and our National Treasurer's Assistant Gianna Picciano. I also assisted in arranging meetings when the Bylaws Revision Committee met at the Home Office.

A first for FCSLA besides all of the changes the delegates made in our new bylaws was our electronic voting. I presented this new mechanism at our Board of Directors Meeting in June and the board agreed to give it a try. Our IT tech Chris Tollon and Jim Deak assisted in preparing all the necessary equipment we needed to use this new technique in voting. It worked so well and saved an enormous amount of time that the board members voted to use it at our convention in 2015.

My Fraternal Activities

I attended the American Fraternal Alliance Midyear and Annual Meetings, the Slovak Catholic Federation spring and fall meetings, and Ohio Fraternal Alliance's Board and Annual Meetings. I remain serving the OFA as their treasurer. In May I attended an informative seminar sponsored by Bruce and DePersis in Pittsburgh, PA. In July I attended the combined districts St. Ann's Day celebration hosted by District #6 in Indiana. Their hospitality under the direction of District President Margaret Abildua was outstanding. In December, I attended the annual Christmas Party for District #7 under the direction of District President Mary Therese Tylus. This event and all the events I attend are one of the perks I enjoy as your National Secretary. It gives me great pleasure to be able to celebrate with as many members as possible. It allows me the opportunity to be part of your/our fraternal family. I look forward to sharing with many more of you in 2015.

Closing

In closing I want to express a note of sincere appreciation to all the members who I met during my travels this past year. Thank you for your follow-up phone calls, chauffeuring upon arrival or departure, and for being so receptive when asked to do something.

It is an honor to represent you, our member, and our entire Association. I sincerely thank with much gratitude, our National President Cynthia M. Maleski and National Treasurer Stephen C. Hudak, for their continued support and wealth of knowledge which they unselfishly shared with me this past year. It is a pleasure working with individuals who are as proud as I am to be representing our beloved Association in a managerial role. I would be remiss if I did not thank my fellow board members, branch officers, members and entire Home Office staff for all of their efforts, support and cooperation. May God continue to guide us as we work for the future growth and success of our Association.

Thank you for the opportunity to serve you and the pleasure of managing some wonderful individuals at our Home Office. May God continue to watch over, protect, guide and love you on this wonderful adventure we call life.

Respectfully submitted,
Sue Ann M. Seich
National Secretary



2014 National Officer's Annual Reports

National Treasurer

~ Stephen C. Hudak

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

Pochvaleny Bud Pan Jezis Kristus!

I present to you the 2014 financial report of the FCSLA. This report includes comparative balance sheets and income statements for 2014 and 2013. These statements are based on the Association's general ledger balances. A list of acquired and disposed investments follows the financial statements. Please refer to them during the following comments.

Operating Performance

FCSLA experienced another strong financial year. 2014 was profitable and our assets and surplus increased from 2013. Our overall strategy of managed growth and profitability is working.

A look at the balance sheet shows that our total assets grew by almost \$25 million to a total of \$781.5 million at December 31, 2014. This represents an annualized growth of 3.3%. Consistent with our investment guidelines, the vast majority of these assets are held in high quality investment grade corporate bonds.

Our life reserves grew by \$.8 million or .3% and our annuity reserves grew by \$20.4 million or 5.1%. Life reserves represent 37.6% and annuity reserves represent 62.4% of our total year end product reserves. In aggregate, the balance of the remaining liabilities increased by 20.8% mainly due to the increases in the provision for dividends payable due to the convention dividend bonus and the death claims payable. The change in surplus will be discussed later.

Turning to the income statement, insurance premiums declined 5.5% from last year. This reduction was primarily the result of lower premiums from the sales of our Single Premium Whole Life product. The guarantee issue Single Premium Whole Life product campaign started in November 2014 and is expected to end at the end of April. I encourage those members who received this offer to strongly considerate it as it does not require medical underwriting and helps keep up with the rising costs of final expenses.

Our annuity sales for 2014 totaled \$28.3 million representing 27.3% growth over prior year. During 2014 the Association introduced our Elite line of annuity products which include the following: Silver Elite, Gold Elite and Platinum Elite. These products offer competitive credit rates, guarantee rates and surrender periods. For additional information on these products including guarantee and credit rates please refer to our website or a current copy of *Fraternally Yours*.

Our investment income increased to \$40.6 million, an increase of 5.2% over last year. This increase is the result of the increase in investment assets as discussed earlier and several early calls on certain bonds. The annualized return on investment for 2014 excluding the early call premiums was 5.28%. This percentage continues to get lower each year as higher-yielding bonds mature or get called and are replaced by lower-yielding bonds. These lower-yielding bonds are reflective of the current low interest rate environment which is directly impacted by federal monetary policies and the overall economy. While US treasury yields were better in the majority of the first half of 2014, they were generally less during the second half of 2014, compared to similar periods in 2013. Over-

all these rates are significantly lower than their historical averages.

Changes in life and annuity reserves are directly impacted by new premiums received and benefits and surrenders paid. The significant increase in life insurance surrenders coupled with life premiums and death benefits paid resulted in a slight reduction in the overall life reserves. Please continue to stress to your children and grandchildren the long term benefits of life insurance as many individuals overlook them when they are faced with difficult economic times. During 2014, Post Mortem Benefits (PMB) of over \$1.2 million were paid to the beneficiaries of our deceased members. FCSLA continues to be one of the few fraternal organizations that still provides this outstanding benefit.

After direct insurance and annuity related expenses and benefits the remaining other operating expenses, in aggregate, remained consistent with 2013. A significant portion of these costs relate to fraternal expenses which will be discussed later.

Income from operations for 2014 was \$6.7 million a 21.5% increase from last year's \$5.5 million. We continue to meet our overall goal of sustained managed growth and profitability.

Keeping with our long history of paying dividends and the income from operations, the Board of Directors approved approximately \$2.6 million of dividends to be paid in 2015. This includes a special convention year dividend bonus. This represents a \$1.3 million increase from last year. Net income from operations after dividends was \$4.1 million compared to \$4.2 million last year.

After accounting for capital gains, overall income for 2014 was \$4.1 million compared to the \$5.8 million last year. In summary 2014 was another solid financial year for FCSLA.

Fraternal Expenses

Fraternal costs represent a major expense for FCSLA. This year we spent about \$2.5 million on fraternal related activities. These costs include branch and districts bonuses, fraternal activities, official publications, conventions, donations, matching funds and scholarship awards, to name a few. In addition to these fraternal costs FCSLA paid Post Mortem Benefits (\$1.2 million) and dividends (\$2.6 million) for the direct benefit of our members and/or their beneficiaries as discussed earlier. This brings the grand total of fraternal benefits to our members, beneficiaries, and the communities they live, work and worship in to \$6.3 million. This amount far exceeds amounts spent by similar and larger sized fraternal organizations. Keep this number in mind as you discuss our fraternal with your family and friends.

Investments

A complete list of all bonds and stocks purchased, matured or called during 2014 is included at the end of this report for your review. As mentioned earlier finding suitable investments with the acceptable yield and duration relationship continues to remain challenging.

Financial Strength

There are several ways to look at FCSLA's financial strength including surplus, solvency ratios, Risked Based Capital and independent outside rating agencies.

At year end our surplus, total assets less liabilities, was over \$92.8 million dollars. This amount represents the accumulative effective of many years of profits and even a few years when we incurred losses. Overall, we continue to be blessed with this large surplus and we need to give thanks and credit to the great stewardship of my predecessors and current and former National



Officers, Board members and employees. Everyone contributed to give FCSLA the ability to continue to fulfill our financial promises to our members.

Another way to compare our Association's surplus and financial strength with others is our solvency ratio. Our solvency ratio is 113.4% at the end of 2014. This means that we have approximately \$113 in assets to cover every \$100 in liabilities we currently owe. Our solvency ratio is one of the highest amongst all the fraternal.

Recently, Risked Based Capital (RBC) has become another indicator of financial strength. Our RBC was 960% at year end. Regulators have put the RBC benchmark at 250% to 300% which our Association easily surpasses.

In May 2014, A.M. Best renewed our A- (Excellent) rating as an independent outside indication of our financial strength. This articulates how solid they view our finances as very few fraternal achieve the "A-" or above designation.

Closing Remarks

After discussing another solid financial year, I would be remiss by not commenting on the financial challenges that face FCSLA now and in the future. The sustained low interest rate environment that we are currently operating in will remain one of FCSLA biggest financial challenges. While the Federal Reserve has given hints of raising interest rates in 2015 the actual amount of the increases and timing is unclear. Our challenge will be to maintain our growth of our asset base in a profitable manner taking into account the interest rates we credit our liabilities.

Finally, I would like to thank the outstanding home office staff that keeps the FCSLA operating on a daily basis. I would also like to thank my fellow managing officers, National President Cynthia M. Maleski and National Secretary Sue Ann M. Seich and the Board of Directors for their commitment and the professionalism exhibited throughout the year. Last but not least, I want like to thank our members and everything they do to make the FCSLA the great fraternal it is.

Respectfully submitted,
Stephen C. Hudak
National Treasurer

BALANCE SHEET

	12/31/2014	12/31/2013
Assets		
Cash & Short Term Investments	\$ 22,936,739	\$ 17,981,064
Bonds	730,225,673	709,791,902
Preferred Stock	2,105,553	3,630,553
Common Stock	5,636,028	5,094,068
Investment Income Due & Accrued	11,524,109	11,279,270
Property Plant & Equipment, Net	5,837,041	6,069,848
Certificate Loans & Accrued Interest	3,108,993	2,712,117
Other Assets	169,389	211,060
Total Assets	\$781,543,524	\$756,769,881
Liabilities		
Life Reserves	\$ 250,875,000	\$ 250,089,000
Annuity Reserves	416,250,437	395,883,000
Death Claims Payable	2,398,189	1,718,488
Unearned Premiums	531,056	565,264
Matured Endowments	335,580	332,487
Provision for Dividends Payable	2,595,000	1,374,000
Accumulated Dividends & Interest	4,148,378	4,036,933
Accrued Convention Donations	724,545	493,000
Provision for Future Conventions	499,000	410,000

Asset Valuation Reserve	7,538,833	7,741,663
Interest Maintenance Reserve	1,016,986	1,139,865
Other Liabilities	1,803,841	1,562,330
Total Liabilities	\$ 688,716,843	\$ 665,346,031
Surplus	92,826,681	91,423,851
Total Liabilities and Surplus Funds	\$ 781,543,524	\$ 756,769,881

INCOME STATEMENT FOR YEARS ENDED

	12/31/2014	12/31/2013
Revenue		
Insurance Premiums	\$ 4,685,022	\$ 4,959,865
Annuity Premiums	28,344,741	22,257,278
Investment Income	40,610,135	38,599,621
Amortization of Interest		
Maintenance Reserve	98,611	89,793
Rental Income	397,290	412,111
Other Revenue	30,700	15,305
Total Revenue	\$ 74,166,499	\$ 66,333,973
Expenses		
Increase in Reserves - Life	\$ (1,664,000)	\$ 3,261,000
Increase in Reserves - Annuity	20,367,437	17,162,536
Insurance Benefits	5,706,332	5,701,499
Annuity Benefits	25,251,818	21,619,248
Commission Expense	915,856	791,924
Surrender Benefits	7,727,223	3,036,212
Post Mortem Benefits	1,233,154	1,304,951
Misc. Member Benefits	66,698	80,298
Matured Endowments	9,972	1,765
Donation Expenses	103,714	107,364
Change in Accrued Convention Donations	231,545	249,000
Convention Expenses	208,222	228,000
Bank Service Charges	21,453	23,570
Data Processing Service Fees	270,085	326,085
Accounting Fees	97,430	95,582
Actuarial Fees	198,341	203,062
Legal Fees	34,100	57,099
Consulting Services	131,939	111,934
Bonus to Branches	820,954	847,468
Fraternal Activities	197,524	203,597
Official Publications	444,633	467,132
Scholarship Awards	243,125	247,250
Miscellaneous Employee Benefits	430,390	257,817
Fees - Directors	134,271	131,700
Salaries - Employees	1,337,012	1,395,033
Salaries - Officers	455,946	446,505
Interest Expense	284,478	244,213
Tax Expense	258,597	261,841
Depreciation Expense	276,545	299,330
Utility Expense	71,876	97,263
Postage and Printing	203,565	174,245
Advertising	77,119	89,560
Travel Expense	96,770	125,919
Insurance Department Fees	91,491	99,625
Sales Promotion	108,266	124,803
Rental Expense	397,290	412,111
Other Expense	596,426	507,570
Total Expense	\$ 67,437,594	\$ 60,794,110
Income (Loss) from Operations	\$ 6,728,905	\$ 5,539,864
Dividends to Members	2,641,572	1,338,822
Subtotal INCOME (LOSS)	\$ 4,087,333	\$ 4,201,042
Capital Gains (Loss)	45,433	1,639,831
NET INCOME (LOSS)	\$ 4,132,766	\$ 5,840,873



2014 National Officer's Annual Reports

BONDS ACQUIRED DURING 2014

	Y T M	DUE	PAR
JANUARY			
Verizon Communications Inc	5.011	12/1/2030	2,215,000
MARCH			
Trans Canada Pipelines LTD Notes	4.851	8/15/2038	4,240,000
New York N Y City Mun Wtr Fin Auth	5.297	6/15/2041	2,000,000
APRIL			
Monsanto Company Senior Note	4.290	4/15/2038	4,000,000
MAY			
Corning Inc Note	4.410	3/15/2037	4,000,000
JULY			
General Electric Cap Corp Med-Term	4.415	1/14/2038	3,000,000
E I Du Pont De Nemours & Co Notes	4.176	12/15/2036	2,000,000
Honeywell International Incorp	4.115	3/15/2037	1,246,000
Miami University OH Gen Rcpt Ser A	4.639	9/1/2035	4,000,000
OCTOBER			
Cuyahoga Cnty OH Economic Dev Rev	4.901	10/15/2033	935,000
Pembroke Pines FL Comms Svcs Tax	4.462	10/1/2033	2,000,000
Suncor Energy Inc Note	4.441	6/1/2039	4,000,000
NOVEMBER			
Pgh & Alleg Cnty PA Sports & Exhib	4.521	12/15/2027	1,000,000
DECEMBER			
Port Auth of NY & NJ Txbt Ser 187	4.147	10/15/2034	2,000,000
Potash Corp Saskatchewan Inc	4.151	12/1/2040	3,704,000
Consolidated Edison Co of NY Inc	4.111	4/1/2038	2,200,000
TOTAL BONDS			42,540,000

STOCKS ACQUIRED DURING 2014

	SHARES
APRIL	
Land's End Inc - W/I	2,346
TOTAL SHARES	2,346

BONDS MATURED, CALLED or SOLD DURING 2014

BONDS	RATE	PAR
FEBRUARY		
Paine Webber Group Inc Sr Note	7.630	500,000
MAY		
Cnty of Ashtabula OH Tax Econ Dev	5.600	320,000
JUNE		
Nat'l Steel Corp 1st Mtg Ser 2006	8.380	51
Walt Disney Company Sr Notes	6.200	300,000
JULY		
America West Airlines Series 00-G	8.060	169,863
Berkshire Hathaway Finance Corp	5.100	2,000,000
SBC Communication - ATT Inc Notes	5.630	3,000,000
AUGUST		
Darden Restaurant Inc Corp Debs	7.130	2,057,000
SEPTEMBER		
Douglas Cnty WA P U D Wells Hydro	4.000	5,000
C V S Corp Global Notes	4.880	5,000,000
OCTOBER		
J C Penney Company Inc Debs	7.950	168,000
J C Penny Inc Med-Trm Note	6.880	500,000
NOVEMBER		
Goldman Sachs Corp Notes	5.500	500,000
Amgen Inc Global Corp	4.850	2,000,000
Ingersoll Rand Company Global	4.750	3,500,000
DECEMBER		
P P G Industries Inc Debentures	7.400	1,710,000

Cardinal Health Inc	4.000	3,000,000
General Electric (Arden Realty)	5.250	2,000,000
Prudential Holdings LLC	7.250	180,000
		26,909,915

STOCKS MATURED, CALLED or SOLD DURING 2014

	SHARES	BOOK VALUE
JANUARY		
Wachovia Pfd Fndg Corp	20,000	500,000
APRIL		
Citigroup Capital IX	40,000	1,000,000
SEPTEMBER		
OSH 1 Liquidating Corp CL A	352	2,510
OSH 1 Liquidating PFD Zero Ser A	352	2,510
OCTOBER		
Virginia Elect & Power Co \$4.80	250	25,000
	60,954	1,530,020



~ John M. Janovec and Virginia A. Holmes

Reverend Monsignor, fellow officers and members of First Catholic Slovak Ladies Association:

Pochvaleny Bud Pan Jezis Kristus!

YEAR OVERVIEW

As we begin 2015, this report is a review of the previous year. With turbulent changes both here and globally in the economic climate the Association grew assets and maintained the A- rating from A. M. Best.

STRATEGIC PLAN and COMMITTEES OF THE BOARD

We continued to implement principal aspects of our strategic plan through board committees. In addition to sub-groups of the Board, we served on the following committees: Executive, Product Development, Philanthropic Dollars and Scholarship, Branch Leadership Training and Bylaws Revision. As mandated by the 40th Convention, a Bylaws Revision Committee had been established. The Committee was charged with reorganizing the structure of the then existing bylaws and recommending a form of governance to the Special Convention. The Committee commenced the first phase of the process in October, 2012 and completed their commission two years later at the October, 2014 Special Convention in Beachwood, Ohio. The recommendations of the Committee were adopted by the Special Convention and later approved by the Ohio Department of Insurance.

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 outlooks. We vote to recommend action to the full board on quarterly annuity rates. Further, we review investments and FCSLA's current financial status as presented by the National Treasurer. Since market conditions change over time, we believe it is important to maintain a diversified portfolio with tolerance for market volatility, time horizon, and financial goals. The Association's assets are invested according to faith-based ethical principles. We are ever vigilant to changes in regulatory and legal requirements, especially in our state of domicile and in states where we are licensed to do business.



BOARD OF DIRECTORS

As members of the board of directors, we participated and voted at quarterly meetings. Also, we 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. Budget discipline is exercised with the Board's goal to achieve an operational budget surplus annually.

VOUCHER OVERVIEW

The Trustees review all of the Association's expense vouchers, which requires ongoing physical examination of vouchers at the home office. We do not approve vouchers until accuracy of the invoice is established and documentation of each bill transparent.

FINANCIAL OVERVIEW

As a fraternal, our Association has a strong solvency ratio (113%). Investments are comprised of a mix of equities, bonds and money market funds. As we ended the year, the Association recorded over \$700M in assets with a surplus over \$92M. The Board voted to double the 2015 dividend over 2014 levels in observance of the convention year.

IN CONCLUSION

Fraternal, benevolent and charitable works in our communities remain the vanguard of our efforts and goals, with development of branch activities and duties, matching funds projects, scholarships, and an annual charitable appeal. The FCSLA continued to establish new branches in 2014. Many challenges were encountered this year; we believe we have addressed these challenges in a timely and vigilant manner. Foremost, we remain steadfast in our commitment to provide you with prudent decisions that coincide with the needs of our members in building our FCSLA. We're committed to your well-being. We appreciate the trust you have placed in us. We have tried to justify that trust.

John M. Janovec
Virginia A. Holmes

National Auditors & Committee

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

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

Pochvaleny Bud Pan Jezis Kristus!
Blessed be Jesus Christ!

The financial records of First Catholic Slovak Ladies Association were audited and reported to the Board of Directors in March 2014 and September 2014 by the National Auditors. We are pleased to report that the executive management team has maintained accurate records and reported same to the Board of Directors. We thank the management team and office staff for their cooperation during the audits and praise them for maintaining accurate records, thereby safeguarding the assets of the association.

In addition to fulfilling our responsibilities according to the association's bylaws and constitution, we, your National Auditors, have attended and participated in the required Board of Directors meetings, strategic planning, assigned committee meetings and involvement with our respective State and National Fraternal Alliance associations during the past year.

The Audit Committee monitors the Security Voice Hotline, a na-

tionwide 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 properties, employees and members. The call summary reports from the hotline are reported to the Board of Directors on a regular basis and at the Board of Directors meetings.

The Audit Committee feels 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 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. The Audit Committee reviewed the accounting firm's engagement letter and, at the direction of the Board of Directors, approved the firm to be hired for the 2014 audit.

To serve as your National Auditors and Audit Committee for the association is a privilege and honor. We thank you, the members, for allowing us to serve as your representatives on the Board of Directors of First Catholic Slovak Ladies Association – a stellar leader in the fraternal world, serving its members with outstanding products and benefits.

Submitted by:
Katherine A. Esterle
Barbara A. Sekerak
Dorothy L. Urbanowicz

National Editor

~ Carolyn M. Bazik, MBA

To my fellow officers and the members of the First Catholic Slovak Ladies Association:

Pochvaleny Bud Pan Jezis Kristus!

Each month it is my honor to bring *Fraternally Yours* into your home. Your news is important and shows that the strength of our fraternal spirit is alive and well in all parts of the country.

During the past year I continued to work closely with the managing officers and the board on finalizing and adopting a strategic plan that will help to guide the FCSLA's operation annually and into the future. Regular updates on our progress have become part of every quarterly board meeting and the plan will be updated at least annually, assuring that the FCSLA has a roadmap for our future.

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 and the Marketing Task Force, a committee formed by our National President Cynthia Maleski, to better focus our efforts in this area.

I was pleased to attend all quarterly board meetings as well as calls for committee meetings and special board sessions. Under the leadership of National President Cynthia Maleski, a well run special convention in October 2014 led to the adoption of the new bylaws that were two years in the making. I congratulate Barbara Waller, National Vice-President and Bylaw Revision Committee Chair, and the members of her committee, for conducting an open and transparent process that was well received. I was pleased to attend and participate in that special convention as a member



2014 National Officer's Annual Reports

of the board. As part of the newly adopted bylaws, the Editor will no longer be a board position, and so after many years of board service to the FCSLA, my term will come to an end in December 2015. It has been a great honor to be involved in shaping the future of the FCSLA first as an Auditor from 1988-1991, then from 1996 to 2006 as Vice-President, and finally, as your Editor since 2007.

I am very pleased that *Fraternally Yours* remains available on our web site, including archives of previous editions, making it readily accessible to members. In addition the magazine is also available in electronic format via email by simply requesting it through Marie Golias in our Home Office.

I want to thank our managing directors for their leadership during the past year and the Home Office staff for their commit-

ment to our mission and the service they provide to our members. It is my pleasure 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.

In closing I want to thank everyone who has taken the time to submit articles for publication. Your kind notes, emails, suggestions and other messages are deeply appreciated. While I cannot always reply personally rest assured that I do read and hear your messages and try to make changes to improve our official publication, *Fraternally Yours*.

I look forward to another year of serving you!

Respectfully submitted,

Carolyn M. Bazik, National Editor



FCSLA'S 2015 JUNIOR FRATERNALIST OF THE YEAR

First Catholic Slovak Ladies Association is announcing its annual Junior Fraternalist of the Year (formerly known as the Youth Recognition Award). There are countless young FCSLA members who participate in many service projects in their branch, church, school or community. This year we are once again asking for your assistance in recognizing a young individual for his/her volunteer activities. In all our branches there are individuals who stand out in a crowd because of their achievements. This is your opportunity to nominate an outstanding young member from your Senior or Junior Branch.

FCSLA'S JUNIOR FRATERNALIST OF THE YEAR GUIDELINES

1. Nominee must be an FCSLA member for at least three years.
2. All family members of the Home Office Staff and National Officers are eligible to be nominated.
3. Previous recipients of this award will not be considered but previous nominees who did not receive the award are eligible to be nominated.
4. A nominee must be between the ages of 6-22 years. (Received date will determine the age eligibility.)
5. Service projects/volunteerism must be between June 1, 2014 through May 1, 2015.
6. A paragraph of 250 words or less should describe what the individual has done to deserve being nominated for this award.
7. The entry form must be completed entirely and be at the Home Office by May 15, 2015.
8. The winner will be featured in our magazine and awarded a \$100.00 prize.
9. An independent committee will select the winner.

2015 FCSLA'S JUNIOR FRATERNALIST OF THE YEAR

(Please Print)

Name of Nominator _____

Branch # _____

Phone Number and/or Email _____

Nominee's Name _____

Branch # _____ Birth Date _____

Address _____

City _____ State & Zip _____

Phone _____

Email _____

School/College/University _____

On a separate sheet of paper Typed or Printed please describe in 250 words or less, all the volunteer efforts of your nominee and why he/she deserves this award. Also list if they have a pet, siblings, other activities they enjoy. Also include a head and shoulders photo.

Questions? Please call Kelly at 1-800-464-4642, Ext. 1051 or email kelly@fcsla.org

Mail to: Kelly M Shedlock, Fraternal & Youth Director 24950 Chagrin Blvd. Beachwood, OH 44122

ENTRY DEADLINE IS MAY 15, 2015



Family & Friends Together

BUTTERNUT SQUASH LASAGNA

8 to 10 servings

Butternut squash lasagna

1 tablespoon olive oil

1 (1½- to 2-pound) butternut squash,
peeled, seeded, cut into 1-inch cubes

Salt and freshly ground black pepper

½ cup water

3 amaretti cookies, crumbled

¼ cup butter

¼ cup flour

3½ cups whole milk

¾ cup (lightly packed) fresh basil leaves

Pinch of nutmeg

12 no-boil lasagna noodles

2½ cups shredded whole milk mozzarella
cheese

¼ cup grated parmesan cheese

Heat the oil in a heavy large skillet over medium-high heat. Add the squash and toss to coat. Sprinkle with salt and pepper. Pour the water into the skillet, then cover and simmer over medium heat until the squash is tender, stirring occasionally, about 20 minutes. Cool slightly, then transfer the squash to a food processor. Add the amaretti cookies and blend until smooth. Season the squash puree to taste with more salt and pepper.

Melt the butter in a heavy medium saucepan over medium heat. Add the flour and whisk for 1 minute. Gradually whisk in the milk. Bring to a boil over medium-high heat. Reduce the heat to medium and simmer until the sauce thickens slightly, whisking often, about 5 minutes. Whisk in the nutmeg. Cool slightly. Transfer half of the sauce to a blender. Add the basil and blend until smooth. Return the basil sauce to the sauce in the pan and stir to blend. Season the sauce with salt and pepper.

Position the rack in the center of the oven and preheat to 375 degrees F. Lightly butter a 13x9x2-inch glass baking dish. Spread ¾ cup of the sauce over the prepared baking

dish. Spread one third of the squash puree over 3 lasagna noodles. Arrange noodles, puree side up, atop the sauce (the noodles will expand as they bake). Sprinkle with ½ cup of mozzarella cheese. Drizzle ½ cup of sauce over the noodles. Repeat layering 3 more times.

Tightly cover the baking dish with foil and bake the lasagna for 40 minutes. Sprinkle the remaining mozzarella and parmesan cheeses over the lasagna. Continue baking uncovered until the sauce bubbles and the top is golden, 15 minutes longer. Let the lasagna stand for 15 minutes before serving.

PULLED PORK BARBECUE

1 boneless or bone-in Boston butt roast

or pork shoulder, 5 pounds

1 teaspoon salt

½ teaspoon ground black pepper

1 tablespoon chili powder

1½ teaspoons garlic powder

½ teaspoon onion powder

½ teaspoon ground mustard

1 cup apple juice

4 cloves garlic, coarsely chopped

Barbecue Sauce

2 cups ketchup

⅔ cup cider vinegar

¼ cup finely chopped onion

2 tablespoons Worcestershire sauce

2 tablespoons packed brown sugar

½ teaspoon dry mustard

½ teaspoon garlic powder

Heat oven to 450 degrees.

In a bowl, combine the salt, pepper, chili powder, garlic powder, onion powder, and mustard. Place the pork in a roasting pan and rub all over with the spice mixture.

Roast the pork for 1 hour. Remove from the oven.

Reduce the oven temperature to 325 degrees. Pour apple juice over the roast and sprinkle the chopped garlic over the juice. Cover the roasting pan tightly with foil, return to the oven, and roast for about 2½ hours, or until the pork is very tender and easy to shred with a fork.

Meanwhile, prepare barbecue sauce. In a saucepan, combine the sauce ingredients. Bring to a boil, stirring constantly. Simmer, uncovered, stirring occasionally, for about 15 minutes, or until thickened.

Remove the pork from the liquids, shred, and serve with the sauce.

If desired mix about 1 cup of the sauce into the shredded pork and serve hot from a slow cooker or chafing dish. Serve with soft buns or rolls, coleslaw for topping, and reserved barbecue sauce.

CHOCOLATE OAT BARS

½ cup semisweet chocolate chips

⅓ cup fat-free sweetened condensed milk
(from 14-ounce can)

1 cup whole wheat flour

½ cup old-fashioned or quick-cooking oats

½ teaspoon baking powder

½ teaspoon baking soda

¼ teaspoon salt

¾ cup packed brown sugar

¼ cup canola or soybean oil

1 teaspoon vanilla

¼ cup fat-free cholesterol-free egg product
or 1 egg

2 tablespoons old-fashioned
or quick-cooking oats

2 teaspoons butter, softened

Heat chocolate chips and milk in 1-quart heavy saucepan over low heat, stirring frequently, until chocolate is melted and mixture is smooth; set aside. Heat oven to 350 degrees. Spray square pan, 8x8x2 or 9x9x2 inches, with cooking spray.

Mix flour, ½ cup oats, the baking powder, baking soda and salt in large bowl; set aside. Stir brown sugar, oil, vanilla and egg product in medium bowl with fork until smooth; stir into flour mixture until blended. Reserve ½ cup dough in small bowl for topping.

Pat remaining dough in pan (spray fingers with cooking spray or lightly flour if dough is sticky). Spread chocolate mixture over dough. Add 2 tablespoons oats and the butter to reserved dough; mix with pastry blender or fork until crumbly. Drop small spoonfuls of oat mixture evenly over chocolate mixture.

Bake 20 to 25 minutes or until top is golden and firm. Cool completely, about 1½ hours. For bars, cut into 4 rows by 4 rows.

RICE PUDDING

½ cup uncooked regular long-grain rice

1 cup water

2 eggs or 4 egg yolks

½ cup granulated sugar

½ cup raisins or chopped dried apricots

2½ cups milk

1 teaspoon vanilla

¼ teaspoon salt

Ground cinnamon or nutmeg

In 1½-quart saucepan, heat rice and 1 cup water to boiling, stirring once or twice. Reduce heat to low. Cover; simmer 14 minutes (do not lift cover or stir). All water should be absorbed; if not, drain excess water.

Heat oven to 325 degrees. In ungreased 1½-quart casserole, beat eggs with wire whisk or fork. Stir in hot rice and remaining pudding ingredients except cinnamon. Sprinkle with cinnamon.

Bake uncovered 45 minutes, stirring every 15 minutes. Top of pudding will be very wet and not set. Overbaking may cause pudding to curdle. Serve warm with whipped cream if desired. Store pudding covered in refrigerator up to 10 days.

The FCSLA Mission Statement

We provide financial security to our members while embracing our Catholic values and Slavic traditions.

The FCSLA Vision is to:

Be a Premier Fraternal Benefit Society that offers quality financial products and benefits.