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# Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 102, NO. 8

MAY 2016

## Immaculate Mary

*thy praises we sing,  
Thou reignst now in Heaven  
with Jesus our King.  
Ave, Ave, Ave Maria!  
Ave, Ave, Ave Maria!*

*In Heaven the Blessed thy  
glory proclaim,  
On earth we thy children  
invoke thy fair name.  
Ave, Ave, Ave Maria!  
Ave, Ave, Ave Maria!*

*We pray for our mother,  
the Church upon earth  
And bless, dearest Lady,  
the land of our birth.  
Ave, Ave, Ave Maria!  
Ave, Ave, Ave Maria!*

*See  
Annual Reports  
starting on  
Page 13*

ŽENSKÁ JEDNOTA

## *Fraternally Yours,* **ŽENSKÁ JEDNOTA®**



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## **A.S.A.P.**

Dear Friends,

Ever wonder about the acronym, A.S.A.P.? Generally we think of it in terms of even more hurry and stress in our lives. Maybe if we think of this in a different manner, we will begin to find a new way to deal with those rough days along the way.

There's work to do, deadlines to meet,  
You've got no time to spare.  
But as you hurry and scurry,  
**A.S.A.P. ~ ALWAYS SAY A PRAYER.**

In the midst of family chaos,  
"Quality time" is rare.  
Do your best, let God do the rest,  
**A.S.A.P. ~ ALWAYS SAY A PRAYER.**

It may seem like your worries  
Are more than you can bear.  
Slow down and take a breather,  
**A.S.A.P. ~ ALWAYS SAY A PRAYER.**

God knows how stressful life is,  
He wants to ease our cares.  
And He'll respond to all your needs,  
**A.S.A.P. ~ ALWAYS SAY A PRAYER.**

Until Next Month,  
Warmly, Carolyn

## *Dear FCSLA Mother's...*

We pray that on this mother's day  
You'll have some time for 'You'  
To be able to do those special things  
You've always wanted to  
We pray you'll feel the closeness  
Of the Lord God above  
And know how much you're thought of  
And how much that you're loved.



# Message from our National President

## CYNTHIA M. MALESKI



### ANNUAL REPORT FOR 2015



#### ***"You are the light of the world"***

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

Pochváleny bud Pan  
Ježiš Kristus!

Your National President is pleased to present my annual report to all of you.

First, I would like to thank fellow officers and members of our board of directors, district and branch officers who continue to serve First Catholic Slovak Ladies Association with dedication and commitment.

THANKS ARE ALSO IN ORDER to everyone in the home office and in the field who work for the Society with diligence and pride in our mission of providing financial security to our members, while embracing our Catholic values and Slavic traditions.

We are grateful to our colleagues National First Vice President Irene Drotleff, National Editor Carolyn Bazik, National Trustee John M. Janovec, National Auditor Katie Esterle, National Secretary Sue Ann M. Seich and National Treasurer Stephen C. Hudak for their years of dedicated service, commitment and leadership to the society. We wish them well in their future endeavors. As you know, a number of them have chosen to take on new roles with our association, and we look forward to working with them in their new roles.

We also thank board members Msgr. Peter M. Polando, Virginia Holmes, Barbara A. Sekerak, Larry Golofski, Barbara N. Waller and Dorothy Urbanowicz who have been reelected to serve the society for another four year term, along with your National President Cynthia M. Maleski. We also look forward to working with them, as well as with newly elected board members Jeanette Palanca, Joann Skvarek Banvich and Dennis Povondra.

Our society has grown financially and fraternally in 2015. According to our independent Actuary Grant Hemphill of Bruce & Bruce and our outside auditors Horovitz Rudoy & Roteman, our year end 2015 financial report reflects over \$816 million in admitted assets, over \$1 billion of life insurance in force and an increase in our surplus to over \$95.9 million, despite a low interest rate environment. Our risk based capital calculation now stands at 1,240%.

In 2015, we saw an increase from 2014 in the number of new members, new certificates and insurance and life sales.

We experienced \$18.7 million of life sales face value and over \$37.3 million in annuity sales premiums. We attribute these increases to a combination of several coordinated initiatives including guarantee issue, a referral program, and a branch membership challenge in keeping with our new membership criteria. We also learned that we are authorized to do business in California. In 2015 we paid bonus dividends of \$2.5 million to members, A.M. Best reaffirmed our A- (Excellent) rating and the Ohio Department of Insurance concluded its all-risk 5 year examination which culminated in a clean report.

Fraternally, our society continues to provide a very generous value to members and branches, and we created four new branches in 2015. Our branches, over 400 strong, have reported a record 8,165,008 service hours in volunteer community activities and 4,738,144 service hours in fraternal activities. In 2015, 90 branches in 13 states completed 145 matching funds projects in the communities we serve, where we raised \$429,849.53 for approved projects within the scope of our mission and vision. These numbers are substantial increases from prior years.

The 2015 National President's Appeal "Fighting Hunger One Day at a Time" culminated in 75 branches raising \$32,890 for local food pantries and food assistance programs in various communities across the United States, in addition to a \$10,000 donation to the local parish food pantry in Louisville, Kentucky, as part of our convention donations.

By all accounts, our 41st Quadrennial National Convention held in Louisville, Kentucky, was a resounding success. Our opening Mass and daily liturgies were truly inspiring and provided an essential spiritual dimension to our gathering. We engaged many delegates through the creation of Host and Youth Committees, both of which added many new highlights to our time together. Our business sessions were conducted in record time through the use of electronic voting and streamlined processes for our regular committee work. Our delegates approved \$925,000 for 124 worthwhile projects through recommendations made by the convention donation committee. We indeed demonstrated that we are truly the "light of the world!" On an end note, your National President announced that the board of directors had just approved the creation of the Anna Hurban Scholarship Fund for 2016, in addition to the \$250,000 we currently award annually for potential scholarship recipients.

2016 continues to be a transition year where we have a fabulous opportunity before us in continuing to implement key provision of our bylaws revision, including new membership and governance standards. We also have opportunities

*Continued on Page 5*

## Montana and Colorado “Meet and Greets”



Well, I'm on the road again... my first trip is actually a multi-branch, multi-state trip to do some Meet and Greets. I headed west to Montana and Colorado. A “new” part of the country for me. My flight plan looked like this: CLE to DEN; DEN to BZN; BZN to DEN; DEN to PUB; PUB to DEN and finally rounded third and headed home DEN to CLE. Yes, I saw a lot of the Denver, CO Airport. A

little crazy, right? Somehow I kept it all straight and Garmette (my Garmin – I named her) and I did not get lost.

I have a pretty cool job... I encourage our branches and members to raise money for charity / community, encourage our Branch Officers to plan branch activities which are sponsored by the branch with little or no cost to the branch members, I get to see parts of the U.S. that I probably would normally never get to see and most of all I get to meet SUPER NICE FCSLA members!!

My first stop was Belgrade / Bozeman MT. The airport is actually in Belgrade, MT but it is known as the Bozeman, MT Airport. A very nice, rustic style design. I was in AWE of the mountains when I landed. We have rolling hills in Ohio. So I am in AWE of the mountains out west. I rounded up my luggage and drove (an hour and a half) to Helena, MT. WIDE OPEN SPACES and BIG SKY country!!! WOW! The

first thing I thought was the early pioneers were very brave when they headed west traveling by horse and covered wagons. Today the speed limits are anywhere between 65 and 80 mph on the wide open roads. It probably took them days to get to where I was going. No paved roads, bumpy dirt and grass.

The first Meet and Greet was in Helena, MT. I had the pleasure of having dinner with Natalia Kolnik and her dad, Tony. Her mom, Teri was under the weather and unable to attend. I hope you are feeling better. We had some no-shows, but that was ok, Natalia, Tony and I had a great dinner and conversation. They are very excited about becoming more involved with FCSLA. Who knows, we could even possibly open a branch there in the future. A few topics we discussed included our Slovak heritage, family, how they can become more involved and how to get others in their community interested in what FCSLA has to offer. I can now say I have a few friends in Montana! I look forward to keeping in touch with them. I was only with them a few hours, but I feel like I have known them longer.

I had a couple very early days during this trip. I do not like getting up at 3:30 and 4:00 a.m. for early flights, but when there are limited flights to your destination you do what ya gotta do. I was at the Bozeman Airport at 4:45 a.m. to catch a flight to Denver then on to Pueblo, CO.

*Continued on Page 5*





# NATIONAL PRESIDENT'S ANNUAL REPORT FOR 2015

*Continued from Page 3*

for growth as we explore relationships with other fraternal benefit societies with the same common bond. I am encouraged by the enthusiasm and passion demonstrated by members of the board of directors in our recent 2016 strategic planning sessions, where I presented major potential building blocks for growth. We hope that this new blueprint may further connect us to meet our challenges of membership and the investment environment in 2016 and beyond.

To sum up, one of our overarching goals is to add value when we embark on critical decision making processes that lead to continued profitability, good governance standards and steady and solid growth in sales, assets and surplus.

I am proud of the hard work, commitment and dedication of the board of directors, my fellow officers, the home office and field staff, and the district and branch officers as we pursue a standard of excellence to be a premier fraternal benefit society in the United States of America.

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

**Cynthia M. Maleski**  
National President

## Montana and Colorado "Meet and Greets"

*Continued from Page 4*

Our Branch Officers were so excited I was coming out to see them. They have only been Branch Officers a couple of years and in talking to Sharon Sisneros and Maryann Sell when they first took over, I mentioned that hopefully one day I would be able to come out and meet them and help them with any branch items they needed. I was excited to meet them too! I called Sharon when I arrived in Pueblo. She sounded horrible. She was so sick. She was not able to come to the dinner. I felt so bad after talking to her. So we would still not meet. We missed Sharon, but Maryann and 12 others had a really great dinner and conversation. I met so many nice members. I was glad that Sharon had sent me their meeting minutes from last year. I kept the dinner very informal, but was able to touch on a few of the topics that they had discussed such as doing a Matching Funds Project and what they can do to attract new members to grow their branch! It was great to be able to talk to all of them. They are a FUN bunch! And I will continue to work with them on items we discussed.

A successful trip overall. I accomplished what I went out there to do. Thank you to all my new friends in Montana and Colorado for coming to the Meet and Greets! I had a blast with all of you. But, there is no place like home and your own bed! For more photos check out our webpage [www.fcscla.org](http://www.fcscla.org) and our Facebook page.

## FCSLA ACCEPTING APPLICATIONS

### National Secretary and National Treasurer Positions

As mandated by the changes to the bylaws (approved at October 2014 Special Convention), The First Catholic Slovak Ladies Association is accepting applications from qualified individuals for the positions of National Secretary and National Treasurer.

**The National Secretary** directs the operating activities of the Association on a full time basis and reports to the National President. The minimum qualifications for such position include a Bachelor's Degree from an accredited college or university, and ten years experience, demonstrating communication, organization and managerial skills. Insurance and/or fraternal benefit society experience a plus.

**The National Treasurer** monitors the financial conditions of the Association, oversees the Association's finances and investments on a full time basis and reports to the National President. All candidates must have either a CPA or MBA in finance or related fields from an accredited college or university and shall have ten years or more experience in the fields of business, finance or related fields.

Parties interested in these full-time positions at the Association's headquarters, meeting the above qualifications, should submit a detailed resumé and cover letter to National President Cynthia Maleski, Esq., FCSLA National Headquarters, 24950 Chagrin Boulevard, Beachwood, OH 44122.

## 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 4/1/2016 thru 6/30/2016.

The credited rate is reviewed quarterly by the Board of Directors and will never go below the minimum guaranteed rate. The guaranteed minimum rate for Elite Silver and Gold contracts issued in 2016 is 2% APY and for the Platinum Elite is 2.5% APY.

## Spillville Branch W033 Holds Euchre Card Party

FCSLA Branch W033, Spillville, IA held it's first Euchre Card Party, Sunday, February 14, 2016 at St. Wenceslaus School Lunchroom. Unfortunately the weather wasn't good with snow, wind, and cold ruling the day. Since it was too late to cancel, the party went on with 15 people attending and 12 playing cards. Everyone had a good time. Lunch was provided and names for the Valentine's Day door prizes were drawn. Women's High was won by Joyce Zoulek; women's Low, Elsie Swehla; Men's High



Kathy Meyer and Joyce Zoulek, Joyce won Women's High prize.



Alice Klimesh and Elsie Swehla; Elsie won Women's Low prize.

won by Robert Klimesh; Men's Low by Gerry Kuhn. The card party was held in place of the usual Fellowship Sunday since four parishes now only share one priest so St. Wenceslaus's weekend Mass is now held Saturday evenings. The branch is planning another card party for September with the hopes of better weather and more members in attendance.



Donna and Frank Ryant seated with Rich Kuhn by the doorway.



Three tables of 4 playing Euchre.

## National Merit Scholarship Finalist

In February, 2016 The National Merit Scholarship Corporation (NMSC) announced that Kayla Logar, a senior at Co-



calico High School, Denver, PA, was named as a Finalist in the 61st National Merit Scholarship Program based upon her scores on the PSAT in October 2014, her SAT scores, and essay she had submitted, her high school accomplishments, and extracurricular activities. As a finalist she is in the running to win a National Merit Scholarship, earning the Merit Scholar title. Kayla is the daughter of David and Justine Logar and has a brother Timothy. Her grandfather is Michael Ceklosky. Kayla, Justine, Timothy and Michael are members of S172 Wilkes-Barre, PA.



*May is the Month of Mary*

*We give you praise.*

Hail Mary, full of grace.

The Lord is with thee.

Blessed art thou amongst women,  
and blessed is the fruit  
of thy womb, Jesus.

Holy Mary, Mother of God,  
pray for us sinners,  
now and at the hour  
of our death. Amen.

## Wine Tasting Event for Branch W137

Branch W137, Cedar Rapids, IA held an adult only wine tasting on February 21, 2016 in the Parish Hall at St. Ludmila. Food was paired with the wines sampled. Attendees received gift bags with goodies and a bottle of wine.



Find us on  
**Facebook**

**FIRST CATHOLIC SLOVAK  
LADIES ASSOCIATION**



## Knapp Birth Announcement

**ADALYN JAY KNAPP** was born on October 21, 2015 at 8:46 a.m. in Pittsburgh, PA. She weighed 6 lbs. 13 oz. and was 17½ inches long. She was welcomed by her father Brian, mother Lena (S117), and sisters Alexa and Ava (both members of J115). She was baptized on January 3, 2016 at Ascension of our Lord Byzantine Catholic Church in Clairton, PA. Welcome to the world Adalyn and May God Bless You!



## Branch W077 Donation to West Rest Haven

West Rest Haven was destroyed in the 2013 fertilizer plant explosion in West, TX. The newly rebuilt facility recently opened and is amazing! Branch W077 donated a Popcorn Machine and a Cotton Candy Machine for the Activity Center in the new rest home.



L-R: Theresa Cernosek, President; Johnny Cernosek, Vice-President; Evelyn Muehlstein, Trustee; Shelly Kudelka, Activity Director at WRH; and Donald Cernosek, Secretary/Treasurer.

## Dancing for Dyngus Day

FCSLA Branches S630 and J534 recently offered classes in Polish Dance instructions in preparation for Dyngus Day (Easter Monday) celebrations in Buffalo, NY.

In a series of four classes, 48 participants learned the basics for Polka, Rheinlander, Oberek and Waltz dance steps. Instructors included Branch President Lynn Zakowicz and Branch Member Michelle Kislik. Proceeds from the program will be used to support the St. John the Baptist youth organization, 'the Pilgrims' on their trip to World Youth Day in Poland later this year.



## Scholarship Application 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 Sr. Branch 114 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](mailto:mugsann@gmail.com). Deadline for applications is May 30th.

## ~ BRANCH 81 MEMBERS ~ SEMI-ANNUAL COMPLIMENTARY DINNER FOR ALL MEMBERS Sunday, July 10, 2016

Carmilite Banquet Hall  
1628 Ridge Road, Munster, IN at 1:30 P.M.  
*Reservations Required Before July 3, 2016*  
Geraldine: 310-8428 or Margaret: 659-2109

## The Rev. Dr. Micah E. Kozoil Celebrates His 40th Anniversary As A Priest

The Rev. Dr. Micah E. Kozoil, Chaplain to the Pittsburgh Okres of the First Slovak Catholic Ladies Association as well as Chaplain to Branch 88 in Monessen, PA will be celebrating his 40th Anniversary of Ordination to the Priesthood on May 22nd at Saint Aloysius Parish in Dunbar where he serves as the present Pastor.

Father Micah, the son of Susan F. Kozoil and Charles J. Kozoil was a member of Saint Michael Archangel Church in Munhall, PA. After graduation from went to Reno, NV where he served as a teaching Brother for seven years. He then returned home and became a member of Saint Vincent Archabbey in Latrobe, PA where he served for 22 years. While a member of the Archabbey, Father finished his undergraduate work in Philosophy earning a B.A. degree and his seminary education at Saint Vincent Seminary where he earned a M.Div. degree. He professed vows at Saint Vincent and was ordained from the Archabbey in May of 1976.

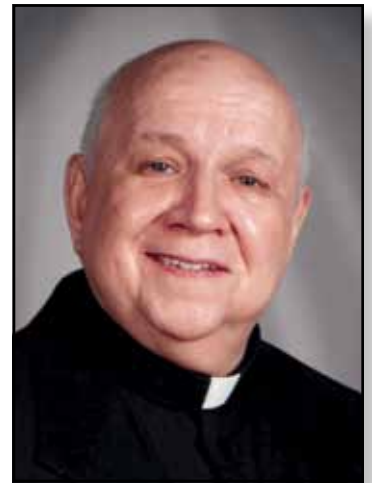
Father Micah was then sent to Columbia University where he earned a Masters and a Doctorate in Mathematical Education. He then returned to the college where he continued teaching in the Department of Mathematics. He also taught Robotics in the Department of Physics when Rev. Cecil Detrich passed away unexpectedly. He also taught Computer Science at the college where he instructed students in Basic, Fortran, and Paschal computer languages. Father was raised to the rank of Associate Professor of Mathematics in the college. He also served on the Council of Seniors in the Archabbey, and as a member of the Board of Incorporators in the college and was President of the Faculty Council of the College for several terms.

Father Micah also was published in several Academic Journals including: "Paschal as a First Programming Language" published in the "Journal of Pascal, ADA, and Modula-2" and "The Cognitive Doppler" published in the Journal of Developmental Education.

Father Micah wishing to serve in the Diocese as a Pastor incardinated [became a member of] the Diocese of Greensburg in 1991 and served his internship for incardination at Saint Margaret Mary Parish in Lower Burrell. Bishop Bosco then appointed Father as the First Pastor of the Church of the Resurrection in Northern Indiana County where he served for eight years. Bishop Bosco then appointed

him as Pastor of Saint Mary (Nativity) Parish in Uniontown. At one time Saint Mary Parish was the largest Slovak Parish in southwestern Pennsylvania. Having served there for eight years Father was then appointed as Pastor of The Historic Church of St. Peter in Brownsville. Because of problems with his legs Father Micah was appointed by Bishop Brandt as the Pastor of Saint Aloysius Church in Dunbar where he continues as Pastor up to the present time.

Father Micah was raised by his Grandmother, Mrs. Mary Lacey as a member of Saint Michael Archangel Church in Munhall, PA. Father has only one sister whom he lost in February of last year. The family did not speak English in the home, only Slovak and Father learned the Slovak Language quite well having preached in Slovak on several occasions including his Grandmother's funeral. Our congratulations to Father Micah. *"Ad multos annos."*



## Sr. Branch 153 Holds Annual Holiday Party

St. Ann Lodge Branch 153 of Farrell, PA held their Annual Christmas Party on Sunday, November 8, 2015 at the Park Inn by Radisson in West Middlesex, PA. Members were treated to a delicious sit down dinner. Afterwards bingo was played for prizes. Door prizes were also given out along with individual gifts from the Branch. "Give-aways" were also passed out from the Home Office. To close the afternoon Christmas Carols were sung in English and Slovak. To conclude the gathering, prayers were offered for all deceased members and Christmas wishes extended to all!



## Summer Language Camp for Kids

WPSCA is starting something new. Starting June 4, 2016 and going through July 23, we are offering Slovak language classes for children. Classes will be every Saturday from 3-4:30 p.m. at the Mt. Lebanon Library, 16 Castle Shannon Boulevard, Mt. Lebanon, PA 15228 / 412-531-1912. Children must be able to read. Instructor Bozena Hilko is asking interested parents to contact her at bozi@comcast.net. The classes will be free, but there may be a slight charge for materials.



# MATCHING FUNDS ACTIVITIES

## Sr. Branch 81

### Pancake Breakfast and Candy Sale

A pancake breakfast and candy sale was held at St. John the Baptist School in Whiting, IN, during the Christmas holiday. This was a matching funds project that came with an opportunity for an additional \$600 in matching funds from the home office. Sr. Branch 81 members worked the pancake breakfast and sold candy at the event. The event generated \$2,400 for the school. Young children had an opportunity to take pictures with Santa Claus. A wide variety of raffles took place. Arts and crafts tables with holiday wares were also featured. Student carolers and violin music filled the air. It was delightful!



## Sr. Branch 581 and Jr. Branch 504

### Red Wagon for Riley Hospital for Children

At age five, Jimmy Dapp was diagnosed with Ulcerative Colitis. Over the next two years, he had a very rough journey to remission involving several hospitalizations. It was through the help of the wonderful doctors and nurses at Riley Hospital for Children in Indianapolis, IN that Jimmy and his family found the support and care that they needed. Now that Jimmy is doing much better, he and his family have volunteered their time to help other families and the hospital support the growing number of children being diagnosed with the chronic inflammatory bowel disease (IBD).

Riley Red Wagons help families easily and conveniently navigate Riley Hospital, as well as offer children a fun diversion from what can be a stressful time. The matching funds provided by both the FCCLA Sr. Branch



581 and Jr. Branch 504 of Parma, OH were not only used to donate a wagon in the name of the branch, but were designated to the Riley IBD Parent Partners to fund parent lead projects that improve the quality of care that the children of Riley receive. These funds helped programs such as the Patient Information Binder, Buzzy for Shots, and distraction activity kits.

Jimmy Dapp is the grandson of Susan Mallchok Karla, President of Branch 581 and 504 of Parma, OH. Jimmy's mom, Elizabeth Karla Dapp is a member of Branch 581. Jimmy and his siblings, Charlie and Will, are members of 504.



*Additional Matching Funds Activities on Page 22*



# *Scenes from the 41st Quadrennial Convention*

October 6 — Tuesday's Events



October 7 — Wednesday's Events





# St. Louis Branches S101 & J011 Host a Veterans Day “Thank-You”

## *“Freedom is Never Free”*

At the 11th hour of the 11th day of the 11th month of 1918 Germany signed the Armistice. With various Veterans Day activities stretching from Sea to Shining Sea, the St. Louis Branches of S101 and J011 held, at St. Mary Magdalen, our own special Salute to the Veterans and their families of South City St. Louis. We opted to ‘serve’ those who have ‘served’ us as was the theme of the gospel a few weeks ago.

The serving of ‘brunch’ was a testament to our faith and a message of appreciation directed to the members of the armed services who sacrificed so much for us. Their families were also asked to “sacrifice” by ‘lending’ their loved ones in service to our country. It’s important to remember not only the price that is paid by so many veterans to maintain our freedom — but the price paid by their families as well.

Communities across the nation celebrate and pay tribute to hometown heroes, too many of whom have made the ultimate sacrifice in service to our country. Thanks to the sons and daughters who put their boots on the ground on the battlefield, Americans from all walks of life enjoy the blessings of freedom more than two centuries after the birth of a new nation.

Each new day carries within it the potential for breakthroughs, for progress. Each new day bursts with possibilities. And so, hope is realistic and despair a pointless little sin. And peace fails when we forget to pray to the source of all peace and life and happiness. I think sometimes of General Matthew Ridgeway, who, the night before D-day, tossed sleepless on his cot and talked to the Lord and listened for the promise that God made to Joshua: “I will not fail thee, nor forsake thee.”

We’re ‘surrounded’ by the dead of our wars. We owe them a debt we can never repay. All we can do is remember them and what they did and why they had to be brave for us. All we can do is try to see that other young men never have to join them. Today, as never before, we must pledge to remember the things that will continue the peace. Today, as never before, we must pray for God’s help in broadening and deepening the peace we enjoy. Let us pray for freedom and justice and a more stable world. And let us make a compact today with the dead, a promise in the words for which General Ridgeway listened, “I will not fail thee, nor forsake thee.”



Members of the Dooling family. Charlie serves in the USMC Honor Guard at Jefferson Barracks National Cemetery.

The memory and the importance of Veterans Day will be in the forefront of our minds and in our hearts.

This nation is what it is today because of the efforts and sacrifices of its veterans. To them we say, “Thank you for your service and your sacrifice and for setting the example that inspired us to raise our hands in voluntary service to this great nation.”

The St. Louis Branches of S101 and J011 utilized the grant funds approved by the FCSLA Officers and Delegates of the 2015 41st National Convention to fund the luncheon, providing St. Michael medals, and a Soldier’s Prayer Card. The officers of our Branches thank the officers and delegates of FCSLA for their support and confidence in our Branch activities. Special thanks go to the South Lindbergh Military Recruiting Station for their gracious donation of Military Service “Give-Aways” that the Vets thoroughly enjoyed.

God bless our Veterans and God bless America!



Veteran Members from Branch S101: Jacob Miklovic USMC and Joshua Miklovic USMC.

## Join the 12th Consular Tour of Slovakia and Its Neighbors

Slovak Honorary Consul Joe Senko and his Slovak-born wife, Albina, have assembled a deluxe tour of Slovakia which includes the history-rich cities of Bratislava, Sastin, Skalica, Trencin, Bojnice, Rajecke Teplice, Cicmany, Zdiar, Stara Lubovna, Bardejov, and Presov, as well as the High Tatras. The tour runs from August 28-September 10, 2016. As you travel through the various regions of Slovakia, arrangements can be made for you to visit relatives or family towns and villages for an additional cost. These are just some of the highlights of the tour.

What makes this tour unique is that it includes a visit to Dobsinska ice cave, a tour of two castles, a mock wedding, two wine tastings, rafting between Slovakia and Poland, spa treatments, and a welcome reception with the Mayor of Presov.

At no extra cost, Joe and Albina have included stops in Poland and a tour of Vienna. While in Poland, travelers will visit the famous shrine of Czestochowa and the cities of Zakopane and Krakow, including tours of Auschwitz and the Wieliczka salt mine.

The tour includes airfare from Pittsburgh or Newark, two delicious meals daily, four-star hotels, an air-conditioned bus, a professional guide, and more. At \$3,899, this is the lowest price of any deluxe tour to Slovakia. For a detailed daily itinerary, contact Joe Senko at [jtsenko@aol.com](mailto:jtsenko@aol.com) or call 412-956-6000.



# IN MEMORIAM

## MARGARET M. LAPIC, W141



Margaret M. Lapid, 96, of Hopkins, MN, died peacefully in her sleep on December 27, 2015. She is survived by sons James (Joyce), David, Michael (Katherine) and John (Linda), 12 grandchildren and 10 great-grandchildren. Margaret was an active and giving member of St. Gabriel church and could regularly be found in the kitchen or choir loft. She loved to quilt and her handiwork was donated to the fundraisers at the church and Chapel View nursing home. Family gatherings were filled with much laughter, fine meals and card games of 500. She was a loving and fun mom, grandmother and great-grandmother who remained active and cheerful for all her years. Please remember Margaret fondly in your thoughts and prayers.

## JOHN L. BLAHA, W109

John L. Blaha was born January 25, 1945 in Wagner, SD, the son of Frank J. and Marcine (Sip) Blaha. He died unexpectedly January 4, 2016. He served in the National Guard from 1963 to 1969. John married Jane Zacharias on November 13, 1970 in Dante. After they were married, they engaged in the gravel business and farming. John was a member of the Rouse Township Board for many years and the Assumption Catholic Church where he served as an altar server as a youth and as janitor. He especially loved his grandchildren. He also loved his cattle and horses, but had little use for dogs and cats. Thankful for having shared his life are his wife Jane of Dante; mother Marcine of Dante; his six children: Frank of Dante; Tony (Kathy) of Avon; Joe (Marie) of Dante; Mike (Amy) of Dante; John T. (Tracy) of Dante; Amy (Alex) Weirs of Rapid City; and 19 grandchildren.

## MARY NARTIC, S277

Mary Nartic, 94, of North Huntingdon, PA passed away January 7, 2016. She was born May 17, 1921, in Hahntown, daughter of the late Michael and Mary Mantich Gubanich. She was the last member of her family. She was married 61 years to her husband, Alexander, who died in 2007. Her son, Alan David, passed away in 1982. Her beloved dog, Mitzy, whom she called "her baby," died two months before her. She is survived by her daughter, Carol Luzanski and her husband, Joseph, of West Newton; grandson, Michael, whom she loved with all of her heart. She also leaves behind many nieces and nephews. She was a lifetime member of St. Mary's Byzantine Catholic Church in Herminie. She had worked at Jersey Cereal in Hahntown and Jeannette Glass, where she met her future husband. She was the secretary of former branch 256, of the First Catholic Slovak Ladies Association. Her favorite job was being a wife and homemaker and mother.

## JOANNE M. LIMPACH (NEE ZILKA) S408



Joanne M. Limpach (nee Zilka), 71, of Amherst, died peacefully on January 9, 2016 in Amherst, OH. She was born on April 1, 1944 in Lakewood, OH, and was the third of eight children to the late Joseph Zilka and Mary Jane Zilka (nee Utrata). She graduated from Avon High School in 1962. She married Ronald M. Limpach on Memorial

Day 1964. Joanne was employed as a cashier, head cashier and office manager over the years at Marshall's Drug Store, Lawson's, Fisher Foods, Fazio's, Rini Rego's and retired from Giant Eagle in 2002. She was a devoted wife, mother and grandmother who loved spending time with her family from having Sunday dinners to attending her grandchildren's sporting events. She was a member of the Ladies Altar and Rosary Society at the Nativity of Blessed Virgin Mary in South Amherst, OH where she also participated in the Eucharistic Adoration. She was a 34 year member of the UFCW Local 880. Joanne is survived by her husband of 51 years, Ronald M. Limpach of Amherst; daughter Melissa R. (Mike) Williams of Elyria; son Ronald M. (Aggie) Limpach, Jr. of Copley; R. Matthew (Julie) Limpach of Elyria; seven grandchildren, and her seven siblings, and many nieces and nephews. The family suggest contributions be made in memory of Joanne to New Life Hospice, 3500 Kolbe Road, Lorain, OH 44053.

## HELEN B. (STARCOVIC) MATSKO, S408

Helen B. Matsko (nee Starcovic), age 94, of Medina, OH passed away on January 13, 2016. Helen was a loving homemaker who always prepared an abundance of food for her family and friends to enjoy. Her hobby was corresponding with everyone she knew by cards, phone and letters. Helen's rule to live by was to love and forgive. She will be missed by many. Helen was the beloved wife of George J.; loving mother of George E. (Judy), Mary Ann (Michael, deceased) Mercurio and the late Barbara and Helen; devoted grandmother of five; cherished great-grandmother of ten; aunt and great-aunt to many; beloved sister to the late Mary John, Ann, Margaret, Joe, Pauline, George, Mike, Andy, Method, Stevie, Eddie and Cyril.

## ROBERT R. DESANTIS, S10

Robert passed away peacefully surrounded by his three children. Bob was born in Cleveland, OH, as the only child of Mary DeSantis, a beloved mother and grandmother. He attended Benedictine High, John Carroll University and enrolled in the Reserve Officers Training Corp — where his love of the military was founded. He married Peggy Pech Johnson in 1959, and thereafter attended Officer Training in Fort Eustis, VA. He was selected for Army Aviation Flight School, where he was trained as a helicopter pilot, in Camp Wolters, TX, and Fort Rucker, AL — and his life-long love of helicopters began. His Army unit was then stationed at Fort Ord, CA, until he departed for Vietnam as a helicopter pilot. He flew many missions, was downed several times without significant injury, and received an Air Medal 7th Oak Leaf Cluster. He returned to Ohio where he flew and sold helicopters for several companies (Goodyear, Fazio's and Bell Helicopter), until Hughes Helicopter brought his family back to California in the 1970s. Bob and Peggy raised their three children in North Tustin. Over the past few decades, Bob became the loving father-in-law to Eric Olofson (Jill) and Laurie DeSantis (Jeff) and, maybe most personally significant of all of his accomplishments, became the beloved Grandpa to Jenny, Lexi, Dani, Jackie, JR, James and Grace. Any donations can be made to his favorite charity, the NightStalkers, which supports the families of military helicopter pilots: [www.savannahherosoar.org/donate.html](http://www.savannahherosoar.org/donate.html). Thanks to all who touched his life, from his children: Jeff DeSantis, Jill DeSantis Olofson and Lisa DeSantis.



# First Catholic Slovak Ladies Association 2015 National Officer's Annual Reports

## National Chaplain

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

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

Pochváleny bud Pan Ježíš Kristus!

I reflect upon these past four years and acknowledge how quickly time has passed by so much so that within my thirty-five years of priestly ministry, the last eight of them have been with you in such an honored capacity as your National Chaplain. My ministry has been blessed by my encounters with our membership, the celebrations of the Sacraments, special moments of our Association, and prayerful meditations for all of you each day. I appreciate when we have gathered together and my prayer is that we continue to spread the Gospel of Jesus Christ more fervently, especially in this Extraordinary Holy Year of Mercy, 2016. I thank our membership through the delegates at our National Convention in electing me as your National Chaplain for the next four years!

In preparation for our Forty-first Quadrennial Convention, I traveled to Louisville, Kentucky, on 5-6 May 2015 to survey the convention facilities at the Marriott Downtown Hotel and to have talks with the staff personnel at the Cathedral of the Assumption. This visit proved to be of great assistance in order to have a smooth, running convention.

I represented FCSLA at the annual Saint Ann Day celebration in collaboration with the Chicago, Indiana, and Wisconsin Districts by celebrating Holy Mass and joining in their festivities on 27 July 2015 at Saint Catherine of Alexandria Church in Oak Lawn, Illinois, where the Reverend Dennis Ziomek, Pastor, welcomed our membership and Mass was concelebrated with the Reverends Nick Cavalleri and Karol Tybor. A beautiful luncheon followed and a great fellowship was had by all!

I attended meetings of the Executive Committee at the Home Office on 19 February, 27 May, 26 August, and 19 November 2015. Those who participate in these day long gatherings hash out many issues that are brought before the Board and recommendations are made to them for the good of the Association. I am very grateful and honored to be a member of this committee and I believe that what is accomplished in them assists the members of the Board in their decisions in guiding FCSLA.

The members of the Board of Directors met for their quarterly two day meetings on 19-20 March, 24-25 June, 22-23 September, and 9-10 December 2015 at the Home Office in Beachwood. The performance of our investments was thoroughly discussed, dividends on our products were suggested for Board approval, and some monies for donations were approved during these meetings. I hope that the members of the Association know that the Board of Directors keep you all very much in mind as they maintain a secure future for all of us, especially in these financial volatile times.

I represented our Association at the: District President's meeting of the FCSLA held in Beachwood on 30 April 2015; Inaugural Mass of the Slovak Catholic Sokol Convention at Saint Paul Cathedral in Pittsburgh, Pennsylvania, on 2 August 2015 and greeted the delegates the next day at their convention site; concelebrated Mass of Christian Burial for Stanley Zubik, the father of the Most Reverend David A. Zubik, Bishop of the Diocese of Pittsburgh on 17 August 2015 at Saint Paul Cathedral; Fall meeting of the

Slovak Catholic Federation on 11-12 September 2015 in College Park, Maryland; and, concelebrated Mass of Thanksgiving at the Basilica of the National Shrine of the Immaculate Conception in Washington, D.C., on 12 September 2015 on the occasion of the fiftieth anniversary of the dedication of the Mother of Sorrows Chapel sponsored by the members of the First Catholic Slovak Union.

In relationship to our Forty-first Quadrennial Convention in Louisville, Kentucky, on 3-8 October 2015, I was a member of the following committees: Church Program; Convention Souvenir Book; Donations; Memorial; and, Resolutions. I was the overseer of the Convention Opening Mass at the Cathedral of the Assumption and the various occasions of prayer during the Convention.

There have been a number of occasions throughout the year when I have traveled to the Home Office for my participation in various discussions for the good of the order of the Association. I appreciate the persons with involving my input to the issues at hand and the ability to come to a decision and/or resolve of the particular matter.

My monthly columns in *Fraternally Yours* have been thought provoking for me and, hopefully inspirational to our Members. My main thrust is to share our Faith through the Sacred Scriptures, the writings of the early Fathers and the Saints of the Church, Church teaching especially through the teachings of the Second Vatican Council, and the Catechism of the Catholic Church. All of us are striving towards eternal life in the Kingdom of God. The everyday experiences of our lives should somehow be reflected in the above sources of our Faith Tradition. And we in turn should be the mirrors of our Faith Tradition in those sources.

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

## National Vice Presidents

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

Reverend Father, National Officers and members of the First Catholic Slovak Ladies Association.

Pochvaleny Pan Jezus Kristus!

We are pleased to present our 2015 Annual Report. This will be the last Vice-President's report as we transition to the new bylaw structure adopted in October 2014 replacing the three Vice-Presidents with the four Director positions. All of us attended the 41st Quadrennial Convention in Louisville, KY. We were present at all Board of Directors meetings called during the year.

The Vice Presidents actively participate on several committees. 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 did not need to meet this year.

I, Irene J. Drotleff, First Vice President, continued to participate in the Property Advisement Committee, Branch Model Committee, the Scholarship and Philanthropic Committee and the Product Development Committee. This year's report is very special to me because it is my final chance to express my appreciation to the FCSLA for the opportunity to serve this outstanding Fraternal. I am particularly indebted to the many loyal members who have worked so faithfully with me. I owe my affection, gratitude and respect to

# 2015 National Officer's Annual Reports

each of them. No one could have been more loyal, hardworking and devoted to our members and me than our FCSLA staff. I am grateful to them and shall never forget. My heartfelt thanks go to all past and present fellow Board Members. Over the years the hard work of the FCSLA Boards have recorded a rise in progress and prestige for our Association – a job well done! As I step back into the ranks to serve under those whose record of accomplishments ensures us of sound leadership for our beloved Association, I pray that the FCSLA will continue to go forward to greater achievements. God bless you.

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 First Vice President. Larry represented the FCSLA at the Pennsylvania Fraternal Alliance Legislative Luncheon in Harrisburg Pennsylvania. Larry also represented the FCSLA at the annual Slovak Radio Hour Dinner Dance and the 92th Slovak Day at Kennywood Park helping the newly appointed Bishop of Greensburg, Pennsylvania, The Very Rev. Edward C. Malesic. Larry attended several workshops at the American Fraternal Alliance annual meeting; very interesting workshops on "Cyber Security: Understanding the Risk and Regulatory Implications as Fraternals Embrace New Technology" and "Educating Your Members Through 'Gamification'." Thought provoking information, suggestions and inspiration were provided by the AFA speakers.

Third Vice President, Barbara N. Waller, chaired the 41st Quadrennial Convention Bylaw Committee. She also continued her work as the Bylaw Revision Committee Chairperson assisting in the final preparation of the bylaws approved in October 2014 for distribution and implementation. Barbara participates in the Governance Sub-Group and the Membership Sub-Group. Barbara Waller represented the FCSLA at the American Fraternal Alliance meeting in Indianapolis, IN. Many workshops and educational speeches provided information on defining and positioning fraternal societies in the marketplace. In October she represented FCSLA at the Eucharistic Liturgy that concluded the 75th Anniversary year of the Basilica of Saints Cyril and Methodius celebrated in the Basilica at Vila Sacred Heart in Danville, PA. Locally she continues to serve as Vice-President of Frances Jakabcin District of Eastern PA.

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.

"Pochvalen Bud Pan Jezis Kristus!"

It is a privilege to be submitting my final report as of November 30, 2015. The final numbers are not available as I write my report. It is my duty and pleasure to be sharing with you an overview of significant changes in the operation of our Association's Home Office. During 2015 we continued on a path of revising letters and

programs along with procedures. The managing officers worked with a contracted Human Relations Firm to update our Employee Manual, create job descriptions and ranges for salaries. The managing officers also worked on updating our 401K plan and researching health care providers. Meetings were held regularly with department personnel to discuss implementation of new ideas or to assist in managing a member's concern.

The past four years has been a bonus for me in being able to serve our Association and assist in its growth. Our National President, National Treasurer and I met on many occasions whether it was a planned meeting or an item that just came to our attention.

Our Strategic Plan developed by the board of directors in late 2013 is an ongoing document that is discussed at every quarterly board of directors' meeting. We continue this plan as a main priority in moving forward.

The following report is presented at every quarterly Board of Directors' Meeting. This report covers the period of January 1 – November 30, 2015.

### Insurance and Annuity Activities

January to November 2015 Year-To-Date (YTD) Totals

<b>LIFE:</b>	<b>Total Certs</b>	<b>Total Insurance</b>
New Cert - New Member	489	12,254,592
<i>Approved 2015</i>		
New Cert - Current Member	388	5,072,163
<i>Approved 2015</i>		
Conversion New	36	463,409
<i>Approved 2015</i>		
Reinstates	1	5,000
<i>Cancelled prior to current year, now active.</i>		
Deaths - Paid	1,376	4,720,666
Death Benefit - Escheatables	48	52,040
Trust - Paid	0	0
<i>Mbr deceased funds in trust, now paid out.</i>		
Surrender	665	10,929,902
<i>Requested to cancel - cash value</i>		
Surrender - No Value	3	142,000
<i>Requested to cancel - no value</i>		
Surrender - 1035 Exchange	66	10,424,903
<i>New cert purchased or dep in annty.</i>		
Matured - Paid	12	12,714
<i>Endowments</i>		
Matured Term - Paid	62	621,500
<i>Super Pep w/Accum Div</i>		
Matured - No Value	89	940,000
<i>25 year old term certificates</i>		
Lapse - No Value	84	2,845,983
<i>Expelled - no value</i>		
Expel - APL Loan exceeds CV	6	151,000
<i>HO expelled - no value left</i>		
Expel - Loan exceeds CV	0	0
<i>HO expelled - no value left</i>		
Expired from Extended	51	278,299
Expired Term Insurance	2	15,000
<i>Adult Term cert reached end of contract period. No options.</i>		
Matured Conversion	28	365,000
<i>25 year old term certificates Matured-new cert purchased</i>		
Requested Conversion	7	326,409
<i>New cert purchased.</i>		



Right to Cancel	1	7,500
<i>Requested to cancel within 20 day free look period</i>		
Cancelled Fraternal	3	15,000
<i>Canadian Post Mortem Benefit dropped</i>		
Deaths - Fraternal	2	1,500
<i>Canadian Post Mortem Benefit dropped</i>		

<b>ANNUITIES:</b>	<b>Total Certs</b>	
New Cert - New Member	734	
<i>Approved 2015</i>		
New Cert - Current Member	292	
<i>Approved 2015</i>		
Conversion from Rider	1	
<i>Edu Ret. Matured. Funds left here.</i>		
Surrender	113	
Surrender - Matured Conversion	1	
<i>Mat. rider, converted to special annty.</i>		
Surrender - Roth Conversion	0	
<i>Surrender Tradition IRA. Converted to Roth IRA</i>		
Surrender - Conv. Exchange	1	
<i>Prior to maturity, rider exchanged for regular annty.</i>		
Surrender - 1035 Exchange	9	
<i>Surrender Non-Qual Annty. Leaving FCSLA</i>		
Surrender - Transfer	14	
<i>Surrender Qual Annty. Leaving FCSLA (Trustee xfer)</i>		
Settlement - Cancel Reserve	36	
<i>Surrender Settled Annty.</i>		
Death Benefit - Paid	119	
Death Benefit - Internal xfer	4	
<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:	11/30/2015	11/30/2014
Membership	81,059	81,982
Certificates	104,314	105,219
Insurance Inforce		
(includes PUA)	\$864,645,196	\$871,609,370
YTD New Members		
(Life & Annu)	1,223	865
YTD New Member		
Insurance	\$ 12,254,592	\$ 6,646,868

Our Association is licensed to do business in 48 states and the District of Columbia. In 2015, I am pleased to report that all of our forms, applications and contracts were approved in California. 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, thankful for the watchful eye of our Compliance Officer. 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](http://www.fcsla.org). Our Association's website appears on many search engines. We

receive a monthly report 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 2015. 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 about activities and events they have planned. Our Promotions Coordinator who was hired in March along with our Fraternal & Youth Director is doing an excellent job of keeping the website up to date. FCSLA is proud of keeping our members informed and opening lines of communication through our website.

#### 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 11/30/15	\$ 310,799.00
Number of Loans as of 11/30/15	73

#### Executive Committee Meetings

National President Cynthia M. Maleski called four quarterly scheduled Executive Committee meetings in 2015. 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.

#### 2015 Computer Enhancements

Our Programs and Projects Manager, Paula Dalpiaz and Programmer Jim Deak continue to efficiently keep us on track in all of our software updates.

In 2015, we relied on using "Constant Contact", (a mass emailing service) to communicate in a timely manner to all producers 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 2015, 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 411 active

# 2015 National Officer's Annual Reports

Junior/Senior Branches 286 branches are on direct billing as of November 30, 2015.

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. Our Fraternal and Youth Director is in the process of updating the **Branch Officers Management Guide**.

The Branch Leadership Committee completed its goal of visiting the 15 active districts. These sessions prove to be an awesome way to share current information. I am not sure of the future of this committee as it was formed under the direction of the Board of Directors from 2012-2015. We will await the new board's Strategic Plan.

In 2015 we made every effort to canvass 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 2015. A few branches were put on direct billing and labeled FCSLA until they elected new officers.

In 2015 we opened two new branches in Wichita, KS. 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 Mission and Vision.

## Branch Bonus - Dividends - Benefits

I am proud to share with you that in 2015, the FCSLA Senior and Junior Branch Bonuses amounted to \$812,666.00. 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 2015. **We continuously remind the branches how and for what reasons 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.

A dividend of 100% of the base was allocated for 2015. Through November, dividends totaled \$2,660.524.00 and were issued in the following manner:

\$ 130,907.00	— Junior and Senior Checks
\$ 144,087.00	— Accumulated Interest
\$ 274,337.00	— Accumulated Current Dividends
\$ 20,180.00	— Dividends used to reduce Premium
\$ 6,160.00	— Dividends used to reduce loan balance
\$2,158,862.00	— Jr. and Sr. Dividends were used to purchase almost \$7.6 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 11/30/15

Post Mortem Benefit.....	\$ 1,242,174.00
Interest on Death Benefit .....	\$ 99,794.00

## 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 2015 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 November 2015 totaled \$11,467,446.00.

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 42% of our life business. We appreciate their promoting the sale of our products. Commissions paid to recommenders/agents on Life Certificates as of 11/30/15 totaled \$218,699.00. Annuities represent a very productive part of business for FCSLA. Commissions paid to recommenders/agents on annuity accounts as of 11/30/15 totaled \$699,659.00. These two amounts of commission paid total \$918,358.00 as seen in our Financial Report.

## Sales Manager

Mr. Patrick Braun, our National Sales Manager, retired as of April 1, 2015. Albert Heiles was hired as National Sales Manager effective April 1, 2015 along with two Regional Sales Managers, James Morsovillo and Mary Ann Ruben. Mary Ann was also hired as a Marketing Manager. Our third Regional Manager is Bill Hollander. All of them continue to contract new independent producers concentrating in states where we do not have a strong presence. These three managers also train, teach and communicate with the agents, licensed recommenders, district officers and branch officers. They scheduled seminars and training sessions in 2015 which include current compliance mandates. As of 11/30/15 we have 836 contracted independent agents.

## 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 2015 *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 had two buses travel to Washington, DC.





**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](http://www.fcsla.org). The FCSLA Program awarded scholarships totaling \$254,500.00. The scholarship program is reviewed annually by the Board of Directors. The Philanthropic/Scholarship Committee met during 2015 to discuss our Scholarship Program and changed the dates and how the applicants are judged for the 2016-2017 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 November 2015, there were 110 charitable projects completed that raised \$346,741.00. Our Association matched \$64,353 of the raised amount. There are 31 approved projects pending.

**Annual District Presidents' Meeting** — The managing officers planned and hosted the 14th Annual District Presidents' meeting on April 30, 2015 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 2015, appointed Magdalen Iskra of District #10, as the leader of this discussion. It is very important for those attending this meeting to return home with information to share.

**2015 Senior and Junior Fraternalist of the Year Award** — The FCSLA proudly awarded the Senior 2015 Fraternalist of the Year Award to Sherlyn Povondra from Branch W-093 in Tabor, SD and the Junior Award to Ryan Holzman from Branch J-150 in Boyertown, PA. We *congratulate* both Sherlyn and Ryan for representing their branch, church and community with fraternal spirit and excellence. A descriptive article about each of them was in our August issue of *Fraternally Yours*.

**Cookbook** — Our Slovak American Cookbook continues to be a very popular cookbook that fosters Slovak culinary traditions. As of November 30, 2015 there were 912 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 1189 members honored in 2015, totaling \$89,000.00.

**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 \$85,777.00 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 it 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 2015, we did have some employees resign and it has been very difficult to find replacements. The managing officers are looking forward to 2016 in anticipation of hiring additional dedicated individuals.

To my staff, I sincerely thank all of you for all the assistance you gave me through the past four years 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.***

**Quadrennial Convention** — Through 2015 we followed the guidelines of our bylaws and motions made at the 2011 Quadrennial Convention and our 2014 Special Convention, to prepare for our 2015 convention. A sincere thank you goes to our National President's Administrative Assistant, Marie Golias, Executive Secretary Jayne Neelon and Mary Lawrence (a part time employee) for all of their assistance in organizing before, through and after the convention. There is a tremendous amount of work involved.

Our delegates used electronic for all voting except the election of officers which saved an enormous amount of time spent counting.

**My Fraternal Activities** — I attended the American Fraternal Alliance Midyear Meeting, 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. When available or permitted, it gives me great pleasure to be able to celebrate with as many members as possible in a branch or district event. It allows me the opportunity to be part of your/our fraternal family. I will miss attending these occasions as I do consider all of you as family.

**Closing** — In closing I want to express a note of sincere appreciation to all the members who I met during my travels over the years. Thank you for your follow-up phone calls, chauffeuring upon arrival or departure, and for being so receptive when asked to do something. You are all in my memory book.

It has been an honor to represent you, our member, and our entire Association and I look forward to representing you as a National Director. 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 these past four years. 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 who

# 2015 National Officer's Annual Reports

kept me at my best. I sincerely with fraternal gratitude thank all branch officers, members and entire home office staff for all of your 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 for four years as your National Secretary and the pleasure of managing some wonderful dedicated and trustworthy 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

## National Treasurer

~ Stephen C. Hudak

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

POCHVÁLENÝ BUD' PÁN JEŽIŠ KRISTUS!

I present to you the 2015 financial report of the FCSLA. Some of the items addressed in this report were included in the report I gave at the 41st Quadrennial National Convention in October 2015. This report includes comparative balance sheets and income statements for 2015 and 2014. 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

2015 was another strong financial year for FCSLA. Our overall strategy of managed growth and profitability continues as evident by our growth in assets and surplus.

Our total assets grew by over \$34 million to a total of \$815.9 million at December 31, 2015. This represents an increase of 4.4% over 2014. This compares to growth of \$25 million and 3.3% that occurred between 2014 and 2013. Consistent with our investment guidelines, the vast majority of these assets are held in high quality investment grade corporate bonds.

In 2015, our life reserves increased \$2.9 million or 1.1%. Our annuity reserves increased by \$31.5 million or 7.6%. Life reserves represent 36.2% and annuity reserves represent 63.8% of our total year end product reserves. In aggregate, the balance of the remaining liabilities decreased by 14.4% mainly due to the decreases in the provisions for dividends payable and future conventions and a reduction in the Asset Valuation Reserve. The decrease in dividends payable is a result of the special convention bonus dividend paid in 2015. The change in surplus will be discussed later.

Turning to the income statement, total revenue for 2015 was \$84.5 million vs \$74.2 million in 2014, this represents a 13.8% increase. Insurance premiums increased 38.9% from last year. 2015 insurance premiums were significantly impacted from sales of our guarantee issue that was offered to our members. The guarantee issue Single Premium Whole Life product campaign ended on April 30, 2015.

Our annuity premium for 2015 totaled \$37.3 million representing a 31.5% growth over the prior year. This increase was due to sales of 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 *Fraternal Yours*.

Our investment income including amortization of our Interest Maintenance Reserve was \$40.3 million, a slight decrease of 1.0% from last year. This decrease is the result of the numerous bonds that were called in 2014 prior to their maturity date. Upon their call in 2014 we received future interest in 2014 that would have been received in 2015 and subsequent years. This had the effect of increasing our 2014 interest income and a slight reduction in 2015 and subsequent years. The annualized return on investible assets was 5.18%. 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 US and world economies. Overall long term US treasury yields were lower in 2015 than in 2014. These rates are significantly lower than their historical averages. In December, 2015 the federal rate was increased by .25%. This long awaited increase was the first increase since the summer of 2006.

Changes in life and annuity reserves are directly impacted by new premiums received and benefits and surrenders paid. Our life insurance benefits paid to beneficiaries was relatively unchanged from 2014. Our annuity benefits which includes annuity surrenders, annuity withdrawals and annuity payments to beneficiaries decreased slightly from 2014. Life insurance surrenders were almost \$2.5 million less in 2015 compared to 2014. 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 2015, Post Mortem Benefit (PMB) of over \$1.3 million was paid to the beneficiaries of our deceased members. FCSLA continues to be one of the few fraternal organizations that still provides this outstanding benefit. In December the Board approved the PMB for eligible certificates for 2016.

After direct insurance and annuity related expenses and benefits, the remaining other operating expenses, in aggregate, increased 5% as we continue to make investment in our staffing, home office operations and external marketing and promotions. A significant portion of these costs relate to fraternal expenses which will be discussed later.

Keeping with our long history of paying dividends from income generated from operations, the Board of Directors approved approximately \$1.4 million of dividends to be paid in 2016. This represents a \$1.2 million decrease from 2015 when a special convention bonus dividend was paid.

After accounting for capital losses, overall income for 2015 was \$3.0 million. In summary 2015 was another solid financial year for FCSLA.

### Fraternal Expenses

Fraternal costs represent a major expense for FCSLA. This year we spent about \$2.4 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 (\$1.3 million) and dividends (\$1.4 million) for the direct benefit of our members and/or their beneficiaries as discussed earlier. This brings the grand total



of the benefits to our members, beneficiaries, and the communities they live, work and worship in to \$5.1 million. This amount far exceeds amounts spent by similar and larger sized fraternal. Fraternal expenses like all expenses have a direct correlation to the growth of our surplus.

### Investments

A complete list of all bonds and stocks purchased, matured or called during 2015 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 \$95.9 million dollars. This amount represents the accumulative effect 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 our 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 113.3% at the end of 2015. 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.

Risked Based Capital (RBC) has become another indicator of financial strength. Our RBC was over 1,200% at year end. Regulators have put the RBC benchmark at around 300% which our Association easily surpasses.

In May 2015, 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 gave hints of raising interest rates in 2015 it was only increased .25% in December. The actual amount and timing of future increases is still unclear. Our challenge will be to maintain the growth of our asset base in a profitable manner while fortifying our organization for the future.

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. Special thanks to those board members that completed their board service to FCSLA. Last but not least, I want like to thank our members for everything they do to make the FCSLA the great fraternal it is.

Respectfully submitted,  
**Stephen C. Hudak**  
National Treasurer

### BALANCE SHEET

	12/31/2015	12/31/2014
<b>Assets</b>		
Cash & Short Term Investments	\$ 22,563,146	\$ 22,936,739
Bonds	765,695,566	730,225,673
Preferred Stock	2,105,553	2,105,553
Common Stock	4,493,446	5,636,028
Investment Income Due & Accrued	11,900,611	11,524,109
Property Plant & Equipment, Net	5,593,877	5,837,041
Certificate Loans & Accrued Interest	3,335,365	3,108,993
Other Assets	163,877	169,389
<b>Total Assets</b>	<b>\$ 815,851,441</b>	<b>\$ 781,543,525</b>
<b>Liabilities</b>		
Life Reserves	\$ 253,729,000	\$ 250,875,000
Annuity Reserves	447,762,031	416,250,437
Death Claims Payable	2,280,685	2,398,189
Unearned Premiums	502,551	531,056
Matured Endowments	379,057	335,580
Provision for Dividends Payable	1,380,000	2,595,000
Accumulated Dividends & Interest	4,392,021	4,148,378
Accrued Convention Donations	42,000	724,545
Provision for Future Conventions	26,000	499,000
Asset Valuation Reserve	6,456,298	7,538,833
Interest Maintenance Reserve	1,239,146	1,016,986
Other Liabilities	1,777,432	1,803,841
<b>Total Liabilities</b>	<b>\$ 719,966,221</b>	<b>\$ 688,716,845</b>
<b>Surplus</b>	<b>95,885,220</b>	<b>92,826,680</b>
<b>Total Liabilities and Surplus Funds</b>	<b>\$ 815,851,441</b>	<b>\$ 781,543,525</b>

### INCOME STATEMENT FOR YEAR ENDED

	12/31/2015	12/31/2014
<b>Income</b>		
Insurance Premiums	\$ 6,506,081	\$ 4,685,022
Annuity Premiums	37,274,123	28,344,741
Investment Income	40,198,805	40,610,135
Amortization of Interest		
Maintenance Reserve	138,834	98,611
Rental Income	403,083	397,290
Other Revenue	20,992	30,700
<b>Total Income</b>	<b>\$ 84,541,917</b>	<b>\$ 74,166,499</b>
<b>Expenses</b>		
Increase in Reserves - Life	2,854,295	\$ (1,664,000)
Increase in Reserves - Annuity	31,511,594	20,367,437
Insurance Benefits	5,754,938	5,706,332
Annuity Benefits	23,879,016	25,251,818
Commission Expense	1,095,232	915,856
Surrender Benefits	5,246,547	7,727,223
Post Mortem Benefits	1,308,697	1,233,154
Misc. Member Benefits	98,755	66,698
Matured Endowments	52,419	9,972
Donation Expenses	131,028	103,714
Change in Accrued Convention Donations	242,455	231,545
Convention Expenses	221,069	208,222
Bank Service Charges	21,746	21,453
Data Processing Service Fees	259,264	270,085
Accounting Fees	160,803	97,430
Actuarial Fees	226,992	198,341
Legal Fees	143,071	34,100
Consulting Services	121,368	131,939
Bonus to Branches	832,310	820,954
Fraternal Activities	166,863	197,524
Official Publications	420,714	444,633
Scholarship Awards	248,006	243,125
Miscellaneous Employee Benefits	353,089	430,390
Fees - Directors	136,898	134,271
Salaries - Employees	1,457,071	1,337,012

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Salaries - Officers	466,244	455,946
Interest Expense	422,379	284,478
Tax Expense	260,816	258,597
Depreciation Expense	257,794	276,545
Utility Expense	85,873	71,876
Postage and Printing	186,203	203,565
Advertising	106,333	77,119
Travel Expense	110,613	96,770
Insurance Department Fees	98,181	91,491
Sales Promotion	180,979	108,266
Rental Expense	403,083	397,290
Other Expense	503,112	596,426
<b>Total Expenses</b>	<b>\$ 80,025,852</b>	<b>\$ 67,437,594</b>
<b>Income (Loss) from Operations</b>	<b>\$ 4,516,065</b>	<b>\$ 6,728,905</b>
Dividends to Members	1,457,056	2,641,572
<b>Subtotal INCOME (LOSS)</b>	<b>\$ 3,059,009</b>	<b>\$ 4,087,333</b>
Capital Gains (Losses)	(51,384)	45,433
<b>NET INCOME (LOSS)</b>	<b>\$ 3,007,625</b>	<b>\$ 4,132,766</b>

## BONDS ACQUIRED DURING 2015

	Y T M	DUE	PAR
<b>JANUARY</b>			
Arizona Public Service Company	4.021	8/1/2036	2,558,000
Virginia Electric & Power Company	3.992	11/15/2038	2,000,000
<b>MARCH</b>			
Palm Bay FL Special Oblig	5.013	10/1/2040	2,000,000
General Mills Inc	4.309	6/15/2040	4,000,000
<b>APRIL</b>			
Cleveland OH Econ & Cmnty Dev Rev	3.761	12/1/2026	1,000,000
E I Du Pont De Nemours & Co Notes	3.981	12/15/2036	975,000
Kalamazoo MI Gen Oblig Equiv Note	4.493	12/1/2044	1,100,000
New Orleans LA Gen Oblig	4.000	12/1/2031	1,710,000
<b>MAY</b>			
Broadcom Corp	4.314	8/1/2034	2,000,000
Consolidated Edison Co of NY Inc	4.291	8/15/2037	1,600,000
Johnson S C & Son Inc	4.085	9/1/2040	2,065,000
Parker Hannifin Corp Med Trm Ser A	4.026	5/15/2038	2,365,000
Rockwell Automation Inc Deb	4.221	12/1/2037	1,170,000
<b>JUNE</b>			
City of Erie PA Taxable Series A	4.178	11/15/2028	500,000
<b>JULY</b>			
Abbott Laboratories	4.481	4/1/2039	2,000,000
Lockheed Martin Corp	4.451	9/1/2036	1,819,000
Pacific Gas & Electric Company	4.541	2/15/2038	2,000,000
Union Pacific Corp	4.450	7/15/2040	1,820,000
<b>OCTOBER</b>			
Citigroup Inc	4.851	7/15/2039	3,000,000
International Paper Co Notes	4.872	9/15/2035	1,375,000
International Paper Co Notes	5.113	11/15/2041	1,705,000
Kroger Company Notes	4.612	4/1/2031	1,040,000
Potomac Electric Pwr Co First Mtg	4.324	12/15/2038	2,055,000
Republic Services Inc Note	4.531	3/15/2035	2,000,000
Wast Mgmt Inc Del Gtd Sr Notes	4.521	11/30/2039	1,295,000
<b>DECEMBER</b>			
Consolidated Edison Co of NY Inc	4.481	4/1/2038	1,009,000
Cummins Inc	4.456	10/1/2043	2,200,000
<b>TOTAL BONDS</b>			<b>\$48,361,000</b>

## STOCKS ACQUIRED DURING 2015

<b>SHARES</b>	<b>0</b>
<b>TOTAL SHARES</b>	<b>0</b>

BONDS MATURED, CALLED or SOLD DURING 2015			
BONDS	RATE	PAR	
<b>JANUARY</b>			
Clorox Company Global Series 144A	5.000	2,000,000	
<b>MARCH</b>			
New York Times Corp Notes	5.000	2,000,000	
<b>APRIL</b>			
Countrywide Home Loan Notes Ser K	6.000	200,000	
<b>JUNE</b>			
Nabisco Inc Debenture Notes	7.550	1,000,000	
Federal Express Corp Pass-Thru Tr	7.960	90,602	
<b>JULY</b>			
America West Airlines Series 00-G	8.060	160,776	
WM Wrigley Jr Company	4.650	2,000,000	
<b>AUGUST</b>			
Walgreen Company Notes	5.250	3,007,000	
Nationsbank Corp Sub Sr Notes	7.750	350,000	
<b>SEPTEMBER</b>			
Medtronic Inc Senior Notes Ser B	4.750	2,000,000	
<b>NOVEMBER</b>			
I T T Hartford Group Notes	7.300	500,000	
M G I C Investment Corp Sr Notes	5.380	6,000,000	
Hewlett-Packard Co Global Notes	5.400	453,000	
<b>OTHER ASSETS BA</b>			
<b>NOVEMBER</b>			
Metropolitan Life Ins Co	7.700	250,000	
<b>TOTAL BONDS</b>			<b>\$20,011,378</b>

## STOCKS MATURED, CALLED or SOLD DURING 2015

	SHARES	BOOK VALUE
<b>JANUARY</b>		
Seritage Growth Properties Rts	7,800.00	24,029
<b>TOTAL STOCKS</b>		<b>\$24,029</b>



~ Virginia Holmes and John M. Janovec

Pochvaleny bud Pan Jezis Kristus!

One of our major duties as trustees is participation in meetings of the Board and its committees. During the past year, we served on the following committees: Product Development, Philanthropic Dollars and Scholarship, Branch Leadership Training, and Executive Finance. These groups met continuously throughout the year, both in person and via telephone conference calls.

The Product Development Committee assisted in the development of a guaranteed issue life insurance product which was sold in 2015. In addition, it helped formulate a new 10 year annuity product which will debut in 2016. Meanwhile, the Philanthropic Dollars and Scholarship Committee explored the possibility of organizing a separate FCSLA scholarship fund. We are pleased to announce that, as a result of this initiative, the Anna Hurban Scholarship Fund has been established.

On the Executive Finance Committee, we discuss and analyze trends that may affect our products and financial outlook. We stay attuned to changes and trends in the national economy, the fraternal market, and the needs of our members when voting to recommend action to the full Board on annuity rates, dividends, and other financial matters. We review records of investments made by the managing officers between Executive Finance meetings,





as well as various financial reports prepared and presented by the National Treasurer. During this past year, significant time was spent analyzing the ongoing financial burden associated with the 4.5% annuity block of business, which is especially challenging in light of the sustained low interest rate environment of the past several years.

As members of the Board of Directors, we participate and vote at quarterly board meetings. We review detailed reports prepared by the managing officers summarizing operational and financial activity from both the previous quarter as well as year-to-date. During several meetings, we discussed FCSLA's budget on a line item basis, with final approval at the December board meeting. During 2015, much board time was devoted to preparations for the quadrennial convention, which was held in Louisville in October. Significant discussions were also held regarding possible merger candidates. Finally, positive reports by both A.M. Best and the Ohio Department of Insurance were reviewed.

National Trustees review select Association expense vouchers on a test basis, after they have been paid. This requires physical examination of the vouchers. We look for documentation supporting the bill, and perform further investigation when warranted.

One of us (John) is retiring from the board. In closing, I would like to thank those who have been so helpful over the years, including home office staff, and my fellow managing officers and board members. Most of all, we would like to thank you, the member, for all your support and for all that you have done to help build the FCSLA into one of America's premier fraternal organizations.

Finally I, Virginia, wish to thank John for his dedication to the Association. It was a pleasure to have worked with him, and I wish him a bright future.

Respectfully submitted,  
**Virginia Holmes**  
**John M. Janovec**

## *National Auditors & Committee*

~ Katherine Esterle, Barbara A. Sekerak, Dorothy Urbanowicz

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

Pochváleny bud Pan Ježíš Kristus!  
Blessed be Jesus Christ!

We, your National Auditors, are pleased to provide you with the 2015 National Auditors Report.

We conducted the required audits in March 2015 and December 2015 and are pleased to report that the association's financial records have been properly maintained and accounted for by the executive management. We also conducted an audit of the 2014 Special Convention and found the records to be in order. We commend and thank the management team and staff at the Home Office for maintaining accurate records, safeguarding the assets of our organization and their cooperation when we conduct the audits.

In addition to the required audits, we cooperated with the Ohio Department of Insurance in their audit of the association's financial records. The Ohio Department of Insurance conducts an audit of the association's records every five years.

The Audit Committee has met with the outside accounting firm for our Association, namely Horovitz, Rudoy & Roteman. You can rest assured the Association's records were in accordance

with the accounting practices prescribed by the Insurance Department of the State of Ohio. The Audit Committee also reviewed the accounting firm's engagement letter and approved the firm to be hired for the 2015 audit.

We attended and participated in the required association's Board meetings and provided them with the quarterly reports from the National Auditors and Audit Committee. We have been represented on the various Strategic Planning committees throughout the year.

Participation and membership in the State and National Fraternal Alliance meetings, related business seminars, namely those in the insurance industry, have also been part of our duties and responsibilities. National Auditors, Barbara Sekerak and Dorothy Urbanowicz, are licensed in their particular states and maintain the necessary continuing educational hours.

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

In this part of our report we must say our thank yous and farewells to Steve Hudak, Irene Drotleff, John Janovic, Carolyn Bazik, and Katie Esterle. They have served the association well by keeping each and every member in mind with decisions that were made by the board. We offer our congratulations on being elected to serve on the board as National Auditor, Dennis L. Povondra, and as National Directors, Jeanette Palanca and Joann Skvarek-Banvich.

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

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

## *National Editor*

~ Carolyn M. Bazik, MBA

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

**POCHVÁLEN BUD PAN JEŽÍŠ 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. In keeping with the new governance structure adopted as part of the revised bylaws in October 2014, this will be the final annual report of the National Editor as a Board member.

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 have served on the Strategic Alliance

## 2015 National Officer's Annual Reports

Committee, the Board Behavior & Performance 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, I participated in the 41st Quadrennial in Louisville, KY in October 2015 and also served as the photographer for the outstanding event.

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 commitment to our mission and the service they provide to our members. It was my pleasure to work with the members of this Board – all of whom brought a different perspective to the table. I would like to acknowledge retiring board members Irene Drotleff, John Janovec,

and Katie Esterle who have each given their time and talent to the FCSLA and wish them well as they pursue other endeavors.

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 am especially grateful to the delegates of past conventions who placed their trust in me by electing me to 6 terms, 24 years, on the board of directors. It has been my honor to serve you for one term as National Auditor (1988-1991); three terms as National Vice-President (1996-2007); and two terms as National Editor (2008 -2015).

I look forward to continuing as Interim National Editor in 2016 and exploring additional ways to serve FCSLA in the years ahead!

Respectfully submitted,

**Carolyn M. Bazik**, National Editor

## MATCHING FUNDS ACTIVITIES

### Sr. Branch 86

#### Raffle for Educational Fund

On September 20, 2015 Branch 86, Kingston, PA held a matching funds raffle at the annual Magdalen I. Iskra District All Seasons Luncheon. The raffle was a great success. The funds raised were for the Magdalen I. Iskra District Educational Fund. Pictured are left Donna Schwalback, Treasurer and right Antoinette Kravits, Secretary.



Have you checked out  
the FCSLA website lately?  
[www.fcsla.org](http://www.fcsla.org)

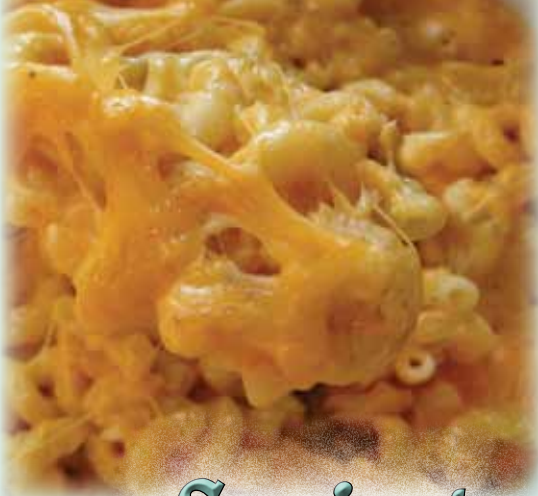
### Sr. Branch 172 and FSNEP

#### Donation to St. Vincent de Paul Kitchen

The Fraternal Societies of Northeastern Pennsylvania recently made a \$600 donation to the St. Vincent de Paul Kitchen, a program of Catholic Social Services of the Diocese of Scranton. A matching funds project of \$600 will also come from the First Catholic Slovak Ladies Association Sr. Branch 172, bringing the total donation to \$1,200. Pictured from left are, Ann Dougher, first vice president; Magdalen Iskra, president; Monsignor Joseph P. Kelly, Diocesan Secretary for Catholic Human Services; Martha Iskra, board member and treasurer of Sr. Branch 172; and Ann Hudock, treasurer of Magdalen Iskra District. For information about donation needs for the St. Vincent de Paul Kitchen, Food Pantry and Clothing Outlet, call 570-829-7796.







# Spring Potluck

## DELICIOUS MAC AND CHEESE

1 ounce (¼ cup) butter  
½ cup all-purpose flour  
4 ounces white cheddar cheese, grated  
3 ounces Havarti cheese, grated  
2 ounces Gouda cheese, grated  
1 ounce Swiss cheese, grated  
¾ teaspoon salt  
24 ounces milk (3 cups) whole milk  
White pepper  
Nutmeg  
1 pound elbow pasta

*For the cheese sauce* – Melt the butter in a medium-sized pan over medium heat, then add the flour and stir well. Continue to cook while stirring for about 1 to 2 minutes, but do not let it brown.

Add a drop of milk. If it sizzles immediately, then continue adding a bit at a time, stirring quickly to keep sauce smooth: Start with about 2 tablespoons of milk, then 2 more; continue incrementally, letting milk absorb as you add it.

Once the sauce is finished, add salt, nutmeg, and white pepper to taste, and lower the heat. Add the grated cheeses, stirring until melted and adjusting the heat if necessary.

*For the macaroni* – Start by putting a large pot of water on stove to boil the pasta; add salt. Add pasta to the boiling water. Stir well. When the pasta is ready (al dente), drain and return to the pot. Add cheese sauce and serve hot.

## CLOUD BREAD

3 large eggs, separated  
¼ teaspoon cream of tartar  
2 ounces cream cheese, very soft  
1 tablespoon white sugar

Preheat oven to 350 degrees. Line a baking sheet with parchment paper.

Beat egg whites and cream of tartar together in a bowl until stiff peaks form.

Mix egg yolks, cream cheese, and sugar together in a separate bowl using a wooden spoon and then mixing with a hand-held egg beater until mixture is very smooth and has no visible cream cheese. Gently fold egg whites into cream cheese mixture, taking care not to deflate the egg whites.

Carefully scoop mixture onto the prepared baking sheet, forming 5 to 6 “buns”.

Bake in the preheated oven until cloud bread is lightly browned, about 30 minutes.

## CAULIFLOWER SLIDERS

1 head cauliflower  
2 tablespoons extra virgin olive oil  
Salt and freshly ground black pepper  
1 teaspoon smoked paprika  
1 teaspoon dried thyme  
¾ cup Greek yogurt  
2 tablespoons Sriracha  
12 slider buns, halved  
¾ cup hummus  
3 cups sprouts

Preheat the oven to 400°F. Line a baking sheet with parchment paper.

Break the cauliflower into large florets (about 3 inches wide) and then cut the florets into ½-inch-thick slices. (The cauliflower slices will be about the size of a slider bun.)

Arrange the cauliflower slices in a single layer on the prepared baking sheet and drizzle with olive oil. Season with salt, pepper, smoked paprika and thyme.

Roast until the cauliflower is golden brown and tender, 17 to 20 minutes.

In a small bowl, whisk the yogurt with the Sriracha to combine.

Open the slider buns and spread a layer of hummus on the bottom half of each bun. Top each with a piece of roasted cauliflower.

Spread a layer of spicy yogurt on the top half of each bun and place ¼ cup sprouts on top of the yogurt. Close the buns and serve immediately.

## SMOTHERED CHICKEN CASSEROLE

1 tablespoon oil  
4 boneless skinless chicken thighs  
½ teaspoon garlic salt  
¼ teaspoon pepper  
6 oz. uncooked angel hair pasta  
1 can (10¾ oz.) condensed cream of chicken soup  
1¼ cups half and half  
½ teaspoon smoked paprika  
2 cups frozen broccoli florets, cut into smaller pieces  
3 slices precooked bacon, crumbled

Heat oven to 350 degrees. Spray 2½-quart casserole with cooking spray. In 10-inch skillet, heat oil over medium high

heat. Add chicken thighs; sprinkle with garlic salt and pepper. Cook chicken 8 to 10 minutes, turning once, until golden brown and juice of chicken is clear when thickest part is cut (at least 165 degrees internal temp).

Cook pasta as directed on package; drain. In large bowl, mix soup, half-and-half and paprika; reserve ¾ cup sauce. Stir in cooked pasta and frozen broccoli.

Place pasta mixture in casserole; top with chicken thighs. Spoon reserved sauce over chicken thighs. Top with bacon. Cover and bake 20 minutes; uncover and bake 10 to 15 minutes or until sauce bubbles.

## NO BAKE VANILLA ORANGE COOKIES

1 (12-ounce) box vanilla wafer cookies  
½ cup slivered almonds  
½ cup coconut  
½ cup powdered sugar  
1 cup white chocolate chips  
1 tablespoon butter  
¼ cup orange juice  
¼ cup orange marmalade  
2 tablespoons corn syrup

In a food processor, combine vanilla wafers with almonds and coconut; process until fine crumbs form.

Add powdered sugar and process until blended. Or, pour wafer mixture into a bowl and add powdered sugar.

In microwave-safe bowl, combine white chocolate chips and butter. Cook on 50% power for 1 minute, remove, and stir. Continue microwaving for 30-second intervals on 50% power until mixture is smooth and blended.

Stir into wafer mixture along with orange juice, marmalade, and corn syrup.

Form 1” balls. Roll into additional powdered sugar or coconut, then let stand until firm. Store, tightly covered, at room temperature.

## S'MORES BROWNIES

1 box (1 lb. 2.4 oz.) box brownie mix  
Water, vegetable oil and egg called for on brownie mix box  
2 cups miniature marshmallows  
4 graham crackers, broken into small pieces  
2 milk chocolate candy bars, broken into 1-inch squares

Heat oven to 350 degrees (325 degrees for dark or nonstick pan). Make brownies as directed. After removing pan from oven, set oven to broil.

Immediately sprinkle marshmallows and graham crackers over warm brownies.

Broil about 4 to 5 inches from heat 30 to 60 seconds or until marshmallows are golden brown. (Watch carefully marshmallows and graham crackers will brown quickly.)

Sprinkle with chocolate candy. To serve warm, cool about 30 minutes.





PERIODICAL

5/16

## **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.