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Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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Happy
Mother's
Day

ŽENSKÁ JEDNOTA

Fraternally Yours, ŽENSKÁ JEDNOTA®



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ŽENSKÁ JEDNOTA,
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Food for Thought . . .

A lot of things will happen on the day that we die. Many things will change. The whole world will be bustling with energy as it always does. The appointments that were so important will be left unattended on the day of our death. All of the plans that we made will never come to fruition.

- The calendar that has ruled our days and nights for years will no longer be relevant at all. All of our material possessions that we pined for and guarded will be up for the taking to those who want them, or will carelessly be thrown aside.
- Our critics can no longer hurt us, and their harsh words will never cause us undue pain again. The arguments we won that gave us such a sense of satisfaction no longer bring solace or comfort.
- We will no longer rush to answer all of the urgent notification beeps of texts and calls and emails. Their gravity is forever ebbed.
- All of the regrets we wasted so many sleepless nights on are forever where they should have always been – firmly placed in the past.
- The worries about the size of our waist, our thinning hair and the deepening wrinkles on our face are gone.
- The image of ourselves we so desperately wanted others to have is a mirage; they now have to complete it themselves anyhow.
- Our reputation, flawless and so worked for, is of little concern.
- All those things both big and small that caused us such anxiety and so many sleepless nights are now obscured.
- The mystifying questions about life and death and what it all means are at once clarified.
- All of this and more will come true, on the day we depart this earth.
- For all of this that shall come to pass, there is still yet one more thing that will occur.
- There will be those people who truly knew and loved us who will now grieve with the pain of our passing.
- They will suffer a new void.
- They will be beaten by fate. They will feel unwilling to accept that our time has come. A part of them will have been stolen from them on the day we die.
- And what they will wish for more than anything on that day is to be able to spend just one more day with us in it.
- We must know this, for we ourselves have grieved over the loss of those we have loved.
- And because we have mourned, we should try to remember that time is precious. It is finite. It is fleeting. It must not be wasted!

Dear Friends,

For this reason, I ask you to not place materials before moments. Cease worrying about those things which are beyond your control.

All of those things that seem to matter so much – Facebook, the new I phone, or tablet, the new car, new clothes, just to name a few, really they don't. Do not let them compete for your attention against those things that truly do matter, those moments and people that allow you to actually live while you are alive.

Do not be robbed of the joy you deserve. Spend your energy on those who make you feel alive, who want to spend their precious time with you. Dance with them before it is too late.

Do not waste the daylight any longer in the precious days before the one in which your life ends.

Don't keep giving your life to all that seems to matter, because when you die and are gone from this earth, that stuff won't really matter at all.

Yes, I will die one day, and so shall you.

But before we do, may we both live.

Until next month,
warmly, Carolyn

(Adapted from APost)

Message from our National President

CYNTHIA M. MALESKI



ANNUAL REPORT FOR 2017



**126 years of protecting families,
improving and touching lives
and building communities!**

"We are the light of the world"

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

Your National President is pleased to present my annual report to all of you. I am honored and privileged to serve as National President during our 125th anniversary year and moving forward.

Pochváleny bud Pan Ježiš Kristus!

First, I would like to thank fellow officers and members of our board of directors, and national, 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 our society with diligence and pride in our mission of providing financial security to our members, while embracing our Catholic values and Slavic traditions, especially during this 125th anniversary year and the year when the mergers with Polish Union of the United States of America ("PUNA") and Polish Women's Alliance of America ("PWAA") have become a reality.

We opened our 125th anniversary year in 2017 with much gratitude for the vision, fortitude, perseverance and grit of our foundress, Mrs. Anna Hurban, and the eight other Slovak immigrant women who organized our society on January 1, 1892 to provide for death and injury benefits to protect families from the hazards and toll of industrial labor.

Our 125th Anniversary Steering Committee, made up of Very Rev. Msgr. Peter Polando, Mary Ann Johaneck, Irene Drotleff, Sue Ann Seich, Barbara Sekerak, Barbara Waller, Carolyn Bazik, Jeanette Palanca, Kelly Shedlock, Steve Hudak, Katherine Bowes, myself and other key staff met diligently over several months to plan, organize and announce the 125th Anniversary National Gala, the Mass of Thanksgiving at St. John's Cathedral in Cleveland, Ohio, to provide guidelines for district gatherings, to plan the Open House at our home office and dedicate our St. Ann's statue, to design and choose special memorial gifts to all in attendance and create the special 125th anniversary video.

I was honored and privileged to be invited and participate in the special district celebrations held by Okres Anna Hurban Cleveland District, Okres Maria E. Grega Youngstown

District; Pittsburgh Okres western Pennsylvania District; Okres Frances C. Jakabcin eastern Pennsylvania district, Okres Helen Kocan Lake County, Indiana and Joliet, Illinois District; Anna Hurban Okres Chicago, Illinois District, Louise M. Yash Wisconsin District and Magdalen I. Iskra Wilkes-Barre, Pennsylvania District. I was pleased to honor our remarkable leaders who have built our association to what it is today, and to be able to connect with everyone at these energizing assemblies. A great sense of energy, pride and dedication was evident everywhere I went.

"We are the light of the world"

Merger Opportunities and Special Convention

With strong support from our board of directors we began 2017 by conducting a special convention by mail to approve mergers with two like-minded fraternals; i.e. PUNA based in Wilkes-Barre, Pennsylvania and PWAA based in Chicago, Illinois. Our convention and regulatory teams worked tirelessly to implement the rules for a special convention by mail, to develop excellent mailing convention material, and to deliver a resounding vote to APPROVE both mergers.

To continue planning for the future, we set forth several transition leadership teams; namely Regulatory and Legal, Money, IT systems, Operations, Fraternal and Sales, led by capable chairs. The leadership co-chairs are Steve Hudak and Leo Hannah, who report to me on a regular basis, where we outline plans and action steps to move forward.

Overall we added over 45,000 certificates to our existing 88,000 certificates. At this point, most of the back office work has been completed for most of the teams, with the Fraternal and Sales teams still in the initial stages. The physical and electronic content of both offices have been successfully integrated into our home office

The home office building for PUNA in Wilkes-Barre, Pennsylvania has been sold, and the lease for PWAA in Chicago, Illinois has expired.

"We are the Light of the world"

Governance and Planning

A large measure of leadership time is spent in recruiting and training the National Secretary. We thank Katherine Bowes, who served in as interim National Secretary from early 2016 through April 2017.

As presiding officer of the Board of Directors, I continue to identify and strive to implement ways to more effectively streamline processes for effective board governance and decision making. We discuss the challenges that we face in regard to organic membership growth, outreach to potential members, continued reliance on the fraternal benefit society

Continued on Page 4

NATIONAL PRESIDENT'S ANNUAL REPORT FOR 2017

model and the branch system. Governance, operational effectiveness and succession and human resource planning are also discussed at these meetings as well. Officers are Denise Mackura, National Secretary; Stephen Hudak, National Treasurer and myself.

We have expanded the use of strategic planning committees of the board, including Strategic Relations, Philanthropic and Scholarship, Board Performance and Review, and Property Advisory. Also, we look for ways we may work with the Audit Committee in its role as a standing committee of the board.

In depth materials and presentations are made to the board of directors on timely topics affecting our association including legislative and regulatory matters, enterprise risk management, and financial and operational topics. Members of the board of directors also are afforded the opportunity to attend relevant national and local seminars, as well.

Leadership and Relationship Building

As National President of First Catholic Slovak Ladies Association, I continue to serve on a volunteer basis on the board of directors of the American Fraternal Alliance and have been asked to present Leadership Seminars in the broader community from time to time. In October I presented at a Symposium on servant leadership at John Carroll University in Cleveland, Ohio. In that same month I was honored and humbled to receive the Pope Francis Charity in Truth Leadership Award from Caritas in Veritate Internationale for leadership, charitable work, and service under the direction of Pope Francis.

We are proud of the relationships we have with national, fraternal, church, regulatory and government communities over many years.

Overall Operational Performance

Our continued strategy of sustained managed growth fuels our overall growth profile. According to our independent actuary Bruce and Bruce, LLC, we saw a number of records in 2017 again, including total assets of \$964.1 million; and record surplus \$103.8 million, which includes figures from our merged partners. Our risk based capital (RBC) values well exceed regulatory benchmarks. We continue to report a healthy operating net income, after generous dividends to members of \$1,367,407 and very generous fraternal benefits of over 4.1 million to our members and branches. A.M. Best again reaffirmed our A- (Excellent) rating in an increasingly vigorous review process. Preparation takes a significant amount of executive time including preparation of metrics, strategy narratives and an in-depth interview session.

In 2017 we saw our life insurance in force grow to over \$1.1 billion, a 12% increase. Our strategic focus continues to be long term opportunities for mergers with like-minded fraternal benefit societies. On an annual basis our operating team made of Mr. Albert Heiles, National Sales Manager, Regional Sales Managers John Gonsiorek, Jim Morsovillo, Amy Hull and Jim Donovan and other key managers and staff focus on short term incentives campaigns and support for our producers. Mr. Heiles continues to plan and conduct

monthly and regional training sessions for our producers on a regular basis. While we have removed unproductive producers from our ranks, our overall sales force has increased by 130 new agents. Insurance premiums have increased 10.2% from 2016.

Congratulations to all of us for this meaningful set of operating results. We all have worked with diligence to achieve these results. What a great way to end our 125th anniversary year!

Management and Administration

Executive management, managers and staff meetings are held regularly, where strategic initiatives and operational matters are vetted and made ready for the next stage of development.

At the end of 2017, we selected a marketing firm to work with us to develop a one year marketing plan and to assist in selecting a marketing person to work for us to more fully articulate our longstanding commitment and service to our citizens and communities across the United States.

Our operational working committees are charged with responsibilities regarding product development, IT steering and operations, and enterprise risk management. One of our top goals is to provide quick and accurate customer service to our members, our producers and our potential members and the communities we serve.

Fraternal Operations: Providing a general value to members.

We now have over 500 branches, including those of our merger partners. Our FCSLA branches report a total of 3,111,115 hours of volunteer and fraternal activities in 2017. 95 branches in 14 states completed 165 Matching funds projects in the communities we serve, where we raised over \$426,000 for approved projects within the scope our mission and vision. Our National Fraternal and Youth Director Kelly Shedlock opened two new branches in 2017 in Rhinelander, Wisconsin and Peoria, Illinois.

Our branches are shining stars in our communities and provide an excellent example how like-minded groups and organizations can get together to BUILD COMMUNITIES. What a great way to showcase servant leadership. Congratulations to all our branch officers and leaders!

Our magazine *Fraternally Yours* continues to provide us with our major vehicle of communicating with our members in a colorful, meaningful way about our strategic relations, our finances, our fraternal branches and districts, branch activities, programs and products. In many instances, it helps to improve, invigorate and link together the lives of our members. Thank you, National Editor Carolyn Bazik and all those who write articles or submit information and photos. We have integrated news from PUNA into our magazine and according to our merger agreement, we published a paper issue of *Glos Polek* (PWAA's fraternal magazine) in 2017.

Districts

Our 15 active districts and 1 inactive district were represented at our 16th Annual District Presidents meeting held at the home office in April. After reporting from the national

officers, many ideas regarding district activities were exchanged. We were delighted to share information about the National President's Annual Appeal (the Anna Hurban Scholarship Fund) and ideas for district funding guidelines were explored. After an extended vetting process which spanned the Executive Committee to staff and the board of directors, revised district guidelines, incorporating operational sales and fraternal goals were ready for distribution.

Anna Hurban Scholarship Fund

Early in 2017, the Philanthropic and Scholarship Committee made up of National Officers Virginia Holmes, Chair, Jeanette Palanca, Sue Ann Seich, Larry Golofski, Dorothy Urbanowicz and Cynthia Maleski, announced that the National President's Annual Appeal is the Anna Hurban Scholarship Fund. Funds collected will add to the association's current \$250,000 annual level of funding for scholarship awards. Branches, districts and individuals may donate any amount which qualifies for a charitable deduction for federal tax purposes. To date we have received \$111,897.17 from branches, districts and individuals, including a \$50,000 donation from Geraldine and John (deceased) Gaydos specifically \$25,000 to fund the John and Geraldine Gaydos Scholarship and \$25,000 to fund the Florence Hovanec Memorial Scholarship in memory of Florence Hovanec longtime member, officer and member of the board of directors. In addition, a significant \$10,000 from Chicago Branch S295 in memory of Ingeborg Blazek their past branch president was received. All donations will be acknowledged individually and in *Fraternally Yours*.

It is our goal to continue this program in the future in an ongoing basis to touch many more of our students in a meaningful way at a significant juncture in their lives.

Another key initiative included sponsoring two buses for the 2017 March for Life in Washington D.C. (thanks to the Cleveland district for lunch!).

2019 Quadrennial Convention Site

Tampa, Florida has been selected as the site for our 2019 Quadrennial site, to be held from October 3 through

October 7, 2019. Planning has begun so that as we move closer to that date, relevant materials may be distributed and our convention will be a meaningful, productive experience.

Conclusion

First Catholic Slovak Ladies Association continues to be a national fraternal leader true to our original purpose set forth 126 years ago. It is my distinct honor to serve as elected National President of this venerable association. We face many challenges every day, and I can honestly state that we serve diligently in the home office to carry forth the mission of First Catholic Slovak Ladies Association to provide security to our members, while embracing our Catholic values and Slavic traditions. We hope that the strategic plan we have developed will move us forward well into the 21st century, as we continue to strive to meet the challenges that we inevitably face on a daily basis to lead this national billion dollar multi-faceted association.

I would like to thank the outstanding home office staff that keeps us operating on a daily basis. Thanks and appreciation are also in order for the professionalism and commitment shown by the National Officers Very Reverend Msgr. Peter Polando, Jeanette Palanca, Sue Ann Seich, Larry Golofski, Joann Skvarek Banvich, Virginia Holmes, Barbara Waller, Barbara Sekerak, Dorothy Urbanowicz and Dennis Povondra, members of the board of directors, National Treasurer, Steve Hudak; National Secretary Denise Mackura; National Editor, Carolyn Bazik and National Sales Manager Albert Heiles; and Interim National Secretary, Katherine Bowes for their diligence and commitment during this very busy, meaningful year.

Again we are grateful for the dedication and leadership shown in our branches and districts in many places in the United States. Most of all, **thank you** to our members who do business with us in the fraternal way!

YOU ARE TRULY THE LIGHT OF THE WORLD!

Cynthia M. Maleski
National President

Celebrating Slovakia's 25th Anniversary

The Ambassador of Slovakia to the United States, His Excellency Peter Kmec hosted a special reception on January 19 at the Library of Congress in Washington, D.C. to commemorate the 25th anniversary of Slovakia's independence. Considering the close ties of the American Slovaks and their role in the liberation of the Slovaks and Czechs initially in 1918 and since 1993 when Slovakia and the Czech Republic declared their independence, representatives of Slovak organizations in the U.S. were invited to participate in the celebration. Ambassador Peter Kmec, center, is shown with some of the invited guests including, from the left, W. Nina Holy, National Secretary-Treasurer of the Slovak League of America; our Medical Examiner, Dr. Deborah Brindza; our National President, Cynthia M. Maleski, Esq.; our National Chaplain, Rev.

Msgr. Peter M. Polando; Rev. Richard D. Baker, pastor of the United Parish of St. John Nepomucene, St. John Martyr and St. Frances Xavier Cabrini in New York City; and Daniel F. Tanzone, National President of the Slovak League of America.





Hopefully by the time you read this issue of *Fraternally Yours* the weather is warmer and all the white stuff has melted! The beginning of 2018 has been tough for a lot of people that I have spoken to. As we approach mid-year I hope things will be brighter.

It is also that time of year when branches and districts start participating in Join Hands Projects, Branch activities such as a luncheon or dinner, maybe a group outing at a baseball game, mass luncheon in honor of St. Ann – Patroness of FCSLA, Matching Funds Projects, Festivals.

Won't you help to spread the word about the best kept secret around – FCSLA! We have our Friends and Family Rewards Program again this year. It is a great incentive for our current members to bring new members into our FCSLA Family.

I know our members have great ideas and are very creative. Contact your branch officer if you have an idea for an activity or project for your branch to do. Don't forget to submit to our Editor a couple of photos and a short article about your unique, creative activity or project. Sharing may spark an idea for another branch!

Let's make the 2nd half of 2018 fun and amazing!



**All Cleveland, OH Members
Join FCSLA
at a Lake County Captains Game
(Class A Affiliate of the Cleveland Indians)**

**Classic Park
35300 Vine Street, Eastlake, OH
Friday, June 15, 2018 at 7:00 p.m.
Fireworks after the game**

\$20 per person

Includes: Ticket (1B side), All you can eat buffet from 5:45-7:15 p.m. Right Field Picnic area
Menu: Hamburgers, Hot Dogs, Baked Beans, Macaroni & Cheese, Chips, Cookies, Lemonade, Ice Tea and Ice Water

Limited Number of Tickets available.

**Reserve your tickets now.
Contact Kelly Shedlock via email:
kelly@fcsla.org**

FCSLA Annuity Rates

Rates for our Elite Annuities:

SILVER ELITE (5 YEAR)

3.00% APY*

GOLD ELITE (7 YEAR)

3.25% APY*

PLATINUM ELITE (10 YEAR)

3.50% APY*

*This rate is in effect 1/1/2018 thru 3/31/2018.

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 2018 is 2% APY and for the Platinum Elite is 2.5% APY.



Find us on
Facebook

**FIRST CATHOLIC SLOVAK LADIES
ASSOCIATION**

David City Sr. Branch 621 Raffle

Sr. Branch 621 David City, NE held a raffle in conjunction with the churches wild game feed. Prizes included a hand stitched quilt made by parishioner Olga Lehr and three cash prizes. Lehr has made over 300 quilts in her lifetime and donated them to many money making activities. The game feed offered more than 20 species of meats and fish for the meal.



Branch officers at the Game Feed Raffle President, Harriet Jakub; Vice-President, Marie Cunningham; and Secretary-Treasurer, James Masek.



People buying raffle tickets.



Bishop James Conley and Secretary-Treasurer James Masek at the Game Feed Raffle.

Anna Hurban District in Cleveland Ohio Annual Day of Recollection in Honor of Sts. Ann and Joachim



Sponsored by: First Catholic Slovak Ladies Association
Anna Hurban District, Cleveland Ohio

Location: Our Lady of Lourdes Shrine
21281 Chardon Road, Euclid, Ohio 44117

Contact Info: Gianna - 216-468-1021 / gianna@fcscla.com
Cleveland District Fraternal Coordinator
c/o FCSLA
24950 Chagrin Boulevard, Beachwood OH 44122

Date: Thursday, July 26, 2018

Schedule: 10:00 A.M. Confessions
11:00 A.M. Mass - Bishop Roger Gries, O.S.B. celebrant
12:00 P.M. Luncheon in St. Ann's Hall at Our Lady of Lourdes Shrine
2:30 P.M. Benediction and Rosary - Fr. Gerard Gonda, O.S.B. presiding

Cost: \$16.00 Per Person

RSVP: RESERVATIONS ONLY - Deadline July 15, 2018
Call Helen Gebura at 440-835-1926 for reservations

CHICAGO DISTRICT JOINS “WALK WITH JESUS”

This year, for the Chicago District's annual Lenten spiritual event, members were invited to meet as a group to join the “Walk with Jesus” half day event held on March 23, 2018, at the Carmelite Spiritual Center in Darien, IL. This event is open to the public and began with each attendee joining Father Colaresi, head of the Carmelite Spiritual Center, outside in the Meditation Garden. Everyone in attendance was given a pocket sized wooden cross to carry on our journey through the Garden. Four volunteers were requested to represent the group and carry the large wooden cross as our walk began. Although it was a windy late winter/early spring morning, there were several hundred people gathered at the Meditation Garden, to pray and reflect together. The crowd processed through the outdoor Stations of the Cross, reflecting on Christ's passion and Death while singing in between the Stations hymns reflecting the Lenten season. After walking through all 14 stations, Father Colaresi led us to a final marker in the Meditation Garden where we reflected on Christ's Resurrection.



Following the outdoor stations, the crowd walked to Our Lady of Mount Carmel, the church located on the grounds, where mass was celebrated. Following mass, attendees could visit the National Shrine of St. Therese, also located on the property, and attend a discussion on St. Therese and the Cross.

The morning activities were uplifting and enlightening leaving all who attended spiritually nourished and inspired as we moved into Palm Sunday and Holy Week. (To see additional photos from this event go to: <http://www.fcsl.org/district/chicago/gallery.php>)



L-R: Jeannette Palanca, Lorraine Vasek, Carol Rosenthal, Rosemary Mlinarich, Lorraine Gibas and Joe Ledvora.

Membership Appreciation Party

Branch W056, Lonsdale, MN recently held their annual membership appreciation party for the branch. Approximately 90 members attended. Everyone enjoyed a great meal and the bingo that was played afterwards for cash prizes. Drawings were also held for gift certificates.



2018 CONSULAR TOUR OF SLOVAKIA AND ITS NEIGHBORS

Slovak Honorary Consul Joe Senko has prepared a deluxe 15 day tour of Slovakia, Vienna, Poland and Hungary on August 13-26, 2018. The itinerary for Slovakia includes the historic towns of Bratislava, Svaty Jur, Devin, Bojnice, Tatra, Levoca, Kezmarok, Spisska Sobota, Spissky Hrhov, Zdiar, Stara Lubovna, Kosice, Bardejov, Jedlinka and Presov. Some of the highlights in Slovakia include six castles, a mock wedding, two wine tastings and rafting. This is the only tour that also includes welcome receptions by the U.S. Ambassador in Bratislava and by the Mayor of Presov.

The total price for this tour is just \$4,300 per person (double occupancy). This includes round trip airfare from either Pittsburgh or New York, two delicious meals daily, four star hotels, free admission to all the sites, air conditioned bus, a professional guide and more. For a detailed copy of the daily itinerary or more information, contact Joe Senko at jtsenko@aol.com or 412-956-6000.

Louise Yash District Holiday Party and Meeting

At the Louise Yash (Milwaukee) District Christmas party/meeting, Patrick Braun was elected president of the district. Below and at right are some photos from that event. The accordion player is Beverly White. She has entertained at the District Christmas party for many years and recently celebrated her 90th birthday.



Standing, L-R: Bob Mueller – Auditor, Kathy Valent – Secretary, Betty Novak – Auditor. Seated: Katie Esterle – Past President, Patrick Braun – President, Ellen Tavela – Auditor. Not pictured: Laurie Muffler – Vice President.

SPRING MASS & BRUNCH

Sr. Branch 81 Members

Sunday, May 27

MASS 10:30 A.M.

ST. JOHN THE BAPTIST CHURCH

1849 Lincoln Ave., Whiting, IN

BRUNCH — DYNASTY BANQUETS

4141 Calumet Ave., Hammond, IN — 12:30 P.M.

RESERVATIONS REQUIRED

PLEASE CALL

219-659-2109 or 219-659-4546

SLOVAK HERITAGE SOCIETY OF NE PA SCHOLARSHIP

The Slovak Heritage Society of NE PA has initiated a "Rev. Josef Murgas" scholarship at King's College. This scholarship will be awarded annually to a King's College student. At a recent luncheon at King's College, Wilkes-Barre, PA Tyler Herbinko of Harleigh, PA, a Management major, was recognized as the first recipient of this award.

Rev. Josef Murgas was a local Roman Catholic priest, who was an artist, botanist, scientist, and statesman. He was the first to transmit sound between Wilkes-Barre and Scranton in 1905. A museum in his honor and a display of his accomplishments is located at King's On the Square and is open daily to the public.

For more information on the above, visit our website@shsnepa.org. Present at the luncheon and pictured are Anthony Palischak and Elaine Palischak, donors of this year's award; Tyler Herbinko, recipient of the award; and Magdalen Benish, board member of the Slovak Heritage Society of NE PA.



Branch W093, Tabor, SD Events

June 3 — Czech Days Float Assembly at Ron Sestak's Shop at 1:30 p.m. Volunteers needed.

June 14, 15 & 16 — Czech Days in Tabor, SD. Volunteers needed.

Outing For All Junior Branches of The Helen Kochan District

Sunday, June 30

Wicker Memorial Park, Highland, IN

Refreshments – Games – Prizes

Bounce House – Splash Pool

RESERVATIONS REQUIRED

Contact your local Junior Branch or

Call 219-659-3238 or 219-659-2109



IN MEMORIAM

Bernard Kolodziej, Past President Polish Union of USA Passes Away



Bernard Kolodziej, the last President of the Polish Union of USA, passed away on January 17, 2018 at the age of 85.

Bernie as he was known to all of us wore many hats in our Fraternal for many years. He was very likable and a hard worker. During his over 40 years of Fraternal involvement with the Polish Union he held the elected positions of Director; Treasurer; Vice President and President. He was a delegate to many Polish Union Conventions having chaired

them on numerous occasions. He served on many Convention Committees as well as Standing Committees and usually chaired them. He was the Secretary of Maximilian Kolbe, Group #131, Nanticoke, PA. He was the past President of the Fraternal Societies of Northeastern PA.

Bernie is survived by his wife of 51 years, Mary Ellen Gallagher Kolodziej; son, Joseph and his wife, Alexa, West Virginia; daughter, Carol Yedinak and her husband, Paul, Wilkes-Barre; and three grandchildren, Sarah Beth, Jacob and John; as well as a sister Barbara Stasvage and her husband Gerald, Ithaca, NY; and many nieces, nephews and cousins.

Bernie was a very religious man and proud of his Polish Heritage. I am sure he was happy with the beautiful Mass of Christian burial celebrated by his classmate, Rev. Joseph Horanzy and concelebrated by the former Chaplain of the Polish Union, Rev. Patrick L. Albert. I am sure he was smiling upon hearing the Polish Hymns sung by his good friend John Gurzynski. Burial was in St. Mary's Cemetery, Hanover Twp., PA.

Robert R. Walters, S81



Robert R. Walters, 65, of South Bend, IN, formerly of Whiting, IN passed away July 23, 2017. He is survived by his beloved wife, Susan (Schricker) Walters; cherished brother-in-law of Christine (Frank) Gallagher, Mary Beth (Don) Ecker and Kathryn (John) Kish; dear uncle to many nieces and nephews. Bob Walters was born on February 1, 1952 and was a member of

the First Catholic Slovak Ladies Association, Branch 81. He was a graduate of George Rogers Clark High School, Class of 1970 and received his Bachelor of Science Degree from Indiana State University, Terra Haute, IN, in communications. Bob was an avid golfer, he raised and trained "Brittany's" and was an Upland Game Bird hunter. A devoted husband, Bob will be sadly missed by all who knew and loved him.

John D. Medvec, S156

John D. Medvec, Sr., age 70, passed away after a brief illness on August 3, 2017. He was born August 18, 1946 to Martin and Virginia (Anderson) Medvec, the second of four boys. He was a lifelong Struthers, OH resident. John was a Struthers High School graduate, Class of 1965. He served in the US Navy - 1965-1967, aboard the USS Marias. He worked for Youngstown Sheet & Tube/J&L Steel in production control. He then became a driver

sales associate for both Pesce Baking and Intercontinental Baking (Wonder Bread, and Hostess Cake) until his retirement in 2008. John is survived by his wife, the former Diane Klovis, who he married July 11, 1970. He is also survived by his three children, John Jr. (Teresa), of Struthers, Dan (Sarah), of Lowellville, and Stacey (Carl Newyear), of Macedonia, and his seven grandchildren; three brothers; Martin Jr. (Rose), of Tucson, AZ, Kenneth (Jane), of Struthers, and Michael (Christina), of Poland, and 11 nieces and nephews. John was an active member of the Struthers Baseball League, where he served as coach and manager from 1980-1989, then was elected and served many terms as either 1st or 2nd Vice President until 2012. He was a league bowler in the 70s and 80s. John was an active member of Christ our Savior Parish, where he served multiple terms as a parish councilman, including a term as council president. This past June, John was honored by the Struthers Athletic Boosters with their "Outstanding Contributor Award", for his years of giving and service to the people, children and athletes of the Struthers community. In lieu of flowers, donations can be made to Hospice House in John's name.

Adam Joseph Schultz, U73



Adam Joseph Schultz, 86, of Nanticoke, PA, passed away on August 3, 2017, in Wilkes-Barre, PA after a brief illness. He was born January 13, 1931, in the home of his parents, John and Bertha (Krawczyk) Schultz, at 49 Coal St., Nanticoke. He attended St. Stanislaus Catholic Church and received early education at the Catholic school. Adam married Stasia Marie Masakowski on April 7, 1958. They were married for nearly 42 years when his wife was abruptly taken home to heaven in March 2000. Adam had worked at the Rex Theatre as a young man and was later employed by Retreat State Mental Hospital in Hunlock Creek until it closed in 1980. He completed his career of 37 years as a state employee at the Clarks Summit State Hospital.

In retirement Adam kept busy with part-time employment as a security guard at the Air Products facility in Hanover Twp. He was lovingly cared for in these last few years by his son, Michael, and wife, Gail. In his younger days Adam loved the accordion. He played the instrument, gave instruction to music students and even wrote some music. Adam is survived by his daughter, Rose Ann Schultz (spouse, John Primeau), Hancock, Maine; and his son, Michael Schultz (spouse, Gail), Nanticoke. Adam was blessed to live with his three grandchildren that he adored. In lieu of flowers, donations may be made in Adam's memory to one of his favorite places to visit, Mill Memorial Library, 495 E. Main St., Nanticoke, PA 18634.

Mary Jo Blair, S300



Mary Jo Blair, age 88, of Madison, WI passed away on August 7, 2017. She was born on July 9, 1929, in Milwaukee, the daughter of Joseph and Margaret (Cleary) Zurfluh. Mary Jo graduated from Nekoosa High School in 1947, and received her bachelor's degree in Journalism and Education from Marquette University. She married Philip Blair on April 24, 1954, at St. Sebastian, Milwaukee. Mary Jo worked as a teacher for St. Dennis Catholic School and was an active member at St. Dennis Catholic

Church. She enjoyed playing bridge with friends, puzzles, game shows, taking walks and reading. Mary Jo loved spending time with her family and they were chosen to be contestants on Family Feud in 1982. Mary Jo is survived by her husband, Phil; sons, Don (Dawn), Jeff (Lisa), and Mike (Karolyn); daughter, Linda (Greg) Meier; daughter-in-law, Marilaine Blair Patrick; 11 grandchildren; two step-grandsons; two great-grandsons; and several nieces, nephews, and other relatives and friends.

Francis P. "Frank" Kolesar, S301



Francis P. "Frank" Kolesar, 74, died peacefully on August 7, 2017. Frank was born on January 25, 1943 to the late John C. and Mary (Skolosh) Kolesar in Bergholz, OH. He is survived by his wife of 48 years Helen (Radvansky), son David (Katrina) Kolesar; daughters Sharon (David) Siegfried and Sheila (Jeff) Crawford, ten grandchildren; siblings Msgr. John Kolesar, and Sister Barbara Kolesar, OP and extended family. Frank served in Company B, 11th Air Assault, Third Army during the Vietnam War as an Aircraft Electrician, Specialist 4th class. After serving his country, Frank returned home and worked for the City of Canton Waterworks as a backhoe operator. Upon retiring after 30 years, Frank enjoyed woodworking to the point of building his own workshop, and spending lots of time with his ten grandchildren building Lego sets, reading books, and other fun activities. Frank/Dad/Grandpa/Papa will be thoroughly missed by his loving family. In lieu of flowers, memorial donations may be made to woundedwarriorproject.org, save22.vet, or a charity of your choice.

Agnes A. Schmitt, W93



Agnes A. Schmitt, age 89, formerly of St. Lucas, IA, died on August 12, 2017 in West Union, IA. Agnes Amelia (Riha) Schmitt was born on November 27, 1927 to Martin and Stella (Novotny) Riha near Fort Atkinson, IA. Agnes attended Ft. Atkinson Catholic School. She was united in marriage to Arthur Schmitt on November 27, 1950 at St. John's Nepomucene Catholic Church in Fort Atkinson, IA. Agnes and Art farmed together southeast of St. Lucas until retirement. In 2008, they moved to St. Lucas. She was a member of St. Luke's Catholic Church, St. Luke's Parish Life and a lifelong member of First Catholic Slovak Ladies Association. Agnes was also a member of the National Catholic Order of Foresters and served as president for numerous years. Agnes loved gardening, canning, cooking and baking. She also enjoyed taking care of her flowers. Agnes and Art enjoyed traveling with family and friends, polka music, dancing and playing cards. Agnes is survived by four daughters: Terri (Cal) Drew, Decorah, IA; Marie (Chuck) Riha, Fort Atkinson, IA; Irene (Tom) Frantzen, Alta Vista, IA; and Wilma (Robert) Meyer, St. Lucas, IA; eight grandchildren; eleven great-grandchildren; Brother: Donald Riha, Fort Atkinson, IA. Sister: Marcie Schneberger, Fort Atkinson, IA. Sisters-in-law: Lucy (Urban) Dietzenbach, Cresco, IA and Helen Noska, West Union, IA. Brothers-in-law: Edmund (Norma) Schmitt, West Union, IA; Alex (Shirley) Schmitt, St. Lucas, IA and Gerald (Rosetta) Schmitt, St. Lucas, IA along with many nieces and nephews and great-nieces and nephews.

Steven Belovich, S581



Steven G. Belovich, PhD, 57, of Hinckley, OH passed away August 12, 2017. He was born May 26, 1960 in Cleveland to Thomas S. and Helen (Spisak) Belovich, Sr. Steven was an entrepreneur and founder of a software engineering company. He was an expert in cyber security software, holding numerous patents. Steven was a former Professor of Electrical Engineering at Cleveland State University and co-founder of their computer and software engineering programs. He enjoyed carpentry but will be remembered most for his love of music. He was an accomplished violinist and loved to entertain his family and friends. He is survived by his loving wife of 22 years, Joanne (Savinell) Belovich, PhD; sisters, Anne Jex (Dennis), and Stephanie J. Belovich, PhD; brother, Vincent M. (Janet) Belovich, PhD; sisters-in-law, Mary Ellen Blech (Richard), Karen S. Pfeiffer (Robert); brothers-in-law, Robert F. Savinell (Coletta), PhD, and James J. Savinell (Kathy); nieces and nephews; and numerous grand-nieces and nephews. In lieu of flowers, contributions may be made to Catholic Charities or the Environmental Defense Fund.

Bernard Michael Brosko, S202



Bernard Michael Brosko, 91, a beloved husband to Mary Jane of 59 years, passed away August 16, 2017. Bernie was born March 20, 1926 in Campbell, OH the eldest son to late Veronica and Michael Brosko. He leaves behind his younger brother Lawrence, his daughter Kathryn and son-in-law John; and three grandchildren Mary, John J. "Bud", and Marion. Bernie was a proud WWII Navy veteran where he served on the USS RENATE, a troop ship, in the South Pacific. After being honorably discharged from the Navy, he continued his education at Youngstown State University and worked as a draftsman for Wean United for 32 years during the steel mill heyday where he drew numerous engineer drawings and plans for the mills. He was a member and usher of Saint Paul the Apostle Church in New Middletown. In his spare time he loved golfing, fishing, spending time with his friends and family and heading annually to the Canfield Fair. We will always cherish all of the fish stories of the one that got away and the ones he threw back. In lieu of flowers, the family suggests donations be made in memory of Bernard to Saint Paul the Apostle, 10143 Main Street, PO Box 515, New Middletown, OH 44442.

Rose M. Lesko, S55

Rose M. Lesko, 89, of Mahanoy City, PA, passed away November 13, 2017 at her residence. She was born November 8, 1928, Shenandoah, a daughter of late George and Barbara Thomas Lesko. She was retired from the local garment industry, a former insurance agent for FCSLA and was a long-time local branch 55 officer. She liked going to the casinos and playing the lottery. In addition to her parents, she was preceded in death by a brother, George Lesko; a sister, Anna Klatka. Rose is survived by two brothers, Edward Lesko, Essex, MD, and Eugene Lesko and his wife, Julianne, Perry Hall, MD; nieces and nephews; great-nieces and -nephews; great-great-nieces and -nephews.

MATCHING FUNDS ACTIVITIES

Sr. Branch 81

Ethnic Bake Sale

Sr. Branch 81 held an ethnic bake sale on February 10, 2018. It took place at St. John School in Whiting, IN during the Hometown Heroes Festival, the school's yearly fundraising event. FCSLA members and officers baked traditional Slovak recipes along with parents and parishioners bringing their own baked goods to be sold. Three long banquet tables were overflowing with delicious, homemade nut and poppy seed rolls, pizzelles, fruit and nut filled roscky and kolacky, banana and zucchini breads, nut cups, rum balls, and a variety of cakes, cookies, and brownies. Along with the many members and parishioners who attended the bake sale, there were posts on social media, local advertising and announcements in church bulletins around the diocese, that brought people from all over Northwest Indiana. This year, \$1,000 was raised with all proceeds going directly back to St. John the Baptist School. As a matching funds project, in addition to the funds raised at the bake sale; another \$600 was presented to the school from the home office. Thanks to all the members and everyone who lent a helping hand to contribute to this successful project!



Branch W033

Breakfast and Raffle

Branch W033, Spillville, IA, held their Matching Fund Breakfast and Raffle, Sunday, March 4, 2018 at Chihak Hall in Spillville, IA from 8:30 a.m. to 12:30 p.m. Sausage, eggs with assorted toppings, toast, cinnamon rolls, coffee and juice were served. Although there were three other breakfasts being held that morning, the branch served 160 adults, plus children. The matching funds are going to St. Wenceslaus Church window refurbishing project. The ongoing project is set to be completed for the 2018 Easter celebration. The breakfast was delicious and the branch wants to thank everyone who helped to make this such a successful event! Without the wonderful cooperation between adults, youth, branch members, and the community helping with donations, set-up, clean-up and the raffle, the event would not have been so successful. God Bless everyone who participated in any way! We apologize for getting so busy that we did not take photos for this event!



First Catholic Slovak Ladies Association 2017 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,

Pochválený buď Pán Ježíš Kristus!

It is my pleasure to present the Board of Directors and the First Catholic Slovak Ladies Association the report of the National Chaplain for calendar year 2107.

- FCSLA Board of Director. I attended the meetings of the Board on 15 March, 20 June, 13 September and 6 December 2017 at our Home Office in Beachwood, Ohio. As in the past, I commend the Members of the Board of Directors for their work and participation in making decisions that strengthen the security of our Association's future. I enjoy our interactions with one another and the conversations that are helpful in making serious considerations for the Association both inside and outside the Board Room.
- FCSLA Executive Committee. I participated either in person or via telephone conference in the meetings of the Committee on 22 February, 16 May, 16 August, and 2 November 2017 all at our Home Office in Beachwood, Ohio. The performance of our investments was thoroughly discussed and the dividends on our products were suggested for the Board of Directors approval.
- I was present at the annual meeting of the District Presidents of the First Catholic Slovak Ladies Association on 27 April 2017 at our Home Office in Beachwood, Ohio.
- As the National Chaplain, I was a member of the One Hundred Twenty-fifth Anniversary of the FCSLA Committee. In 2016, the Committee Members requested that I take charge of preparations of the celebration of Holy Mass at Saint John Cathedral on Sunday, 29 July 2017 and the Blessing of the renovated Shrine of Saint Ann that is on the property of the Home Office on Sunday, 30 July 2017. I met with the Committee on 7 February, 23 March, 4 May, 27 June, 18 July, and 22 August 2017. I believe that the Anniversary celebrations on both days were well planned and received and I am grateful to all the Committee Members for their wonderful work and execution of a memorable Anniversary weekend. I especially thank The Most Reverend Roger Gries, OSB, retired Auxiliary Bishop of the Diocese of Cleveland, for being the Principal Celebrant of the Liturgy at the Cathedral.
- I, along with the other Members of the Board of Directors and their spouses, was present for the *Caritas in Veritate Award* bestowed upon our National President, Cynthia M. Maleski, at the Mayflower Hotel in Washington, D.C., on Saturday, 21 October 2017.
- There have been occasions throughout the year when I have traveled to the Home Office or have been present by telephone conference for participation in various discussions for the good of the order of the Association especially with the mergers of Polish Union of US and

NA and Polish Women's Alliance. 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 a particular matter.

- My monthly columns in *Fraternally Yours* have been thought provoking for me and, hopefully inspirational to our Members. My main thrust is to share our Faith through the Sacred Scriptures, the writings of the early Fathers and the Saints of the Church, Church teaching especially through the teachings of the Second Vatican Council, and the *Catechism of the Catholic Church*. The theme that I employed in 2017 was the Marian solemnity or feast commemorated during each month of the year.

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

National Secretary

~ Denise M. Mackura

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

It has been my honor to serve this Association as National Secretary during the year of our 125th Anniversary. We take very seriously the responsibility of maintaining and growing this organization which has been so vital to the faith, traditions and financial security of our community. I would like to recognize Katherine M. Bowes, who served as the Interim National Secretary for the first few months of 2017 and played an indispensable role in meeting the operational needs of FCSLA as well as in the planning for our 125th Anniversary celebration. In addition to the monumental achievement of 125 years of success for FCSLA, 2017 has also been the year the mergers became a reality. There have been hundreds of changes to our operations to accommodate our new members, with more to come. The staff has responded with energy and insight to successfully run the day to day operations of this modern day financial institution with deep fraternal roots and purposes.

Insurance & Annuity Activities: The following report covers from January to December 2017. A report similar to this is presented to the Board of Directors at each quarterly board meeting.

Life Insurance: FCSLA sold 703 new Life Certificates in 2017 with a total face value of \$14, 585,999. (A total of 567 Certificates were sold in 2016, with a face amount totalling \$16,648,865.)

Life Insurance Dividends: Dividends are a non-guaranteed value, voted on annually by the board of directors. Dividends were distributed in the following manner in 2017:

	2017	2016
Cash dividends via check	\$ 64,836.00	\$ 62,978
Accumulated dividends	\$ 170,725.00	\$ 133,700
Dividends toward premiums	\$ 11,545.00	\$ 46,893
Dividends to reduce loan balances	\$ 2,903.00	\$ 3,210
Dividends for paid-up additional insurance (PUA)	\$ 1,117,397.69	\$ 1,092,953
Total distributed dividends	\$ 1,367,407.00	\$ 1,339,734
Interest on accumulated dividends	\$ 173, 552.00	\$ 167,929

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Loans: Members with life insurance certificates are able to take loans against their certificates of up to 90% of the cash value. A lower percentage applies to members taking an additional loan against the same certificate. The interest rate charged is dependent upon the contract language of the certificate, the range being 4%-8%.

	2017	2016
All unpaid loans and interest balance	\$2,720,798.75	\$2,573,521
Total number of loans	1,385	1,253

Annuities FCSLA sold 645 Annuities in 2017 for a total balance or Face Amount of \$21,873,398. (A total of 1,156 Annuity Certificates were sold in 2016, with a face amount totaling \$37,746,268.)

Fifty Year Checks: FCSLA rewards members who have reached 50 years of consecutive membership with a one-time \$75 check 1,134 members achieved 50 year status in 2017. (1,216 members achieved this in 2016.)

Post Mortem Benefit: This benefit is a non-guaranteed value, voted on annually by the board of directors.

Amount paid out in 2017	\$1,335,276.99
Amount paid out in 2016	\$1,294,814

Slovak-American Cookbook: Our well-known cookbook has been in continuous publication since 1952. It remains a favorite gift to give to friends and family.

Number purchased in 2016 1063 (754 sold in 2016)

Mergers: In 2017, FCSLA succeeded in completing mergers with the Polish Union of the United States of North America (PUNA) and the Polish Women's Alliance of America (PWAA). The managing officers, outside consultants, and key internal staff worked through all the complex steps necessary to meet state compliance requirements and final approval of the board of directors. In 2017, and continuing in the present, many internal operations were developed and expanded to implement the merger agreements and accommodate our new members.

Sales: FCSLA home office staff has collaborated with our National Sales Manager in many areas, including marketing, new product development, agent development and implementation of a new rule from the U.S. Department of Labor regarding annuities. We have a new Agent Administrator and a new underwriter. The Sales Department increased the sales of certificates in FCSLA's Whole Life Insurance products as well as holding sales training and product/marketing meetings through the country and in particular in states where we have concentrated numbers of Districts and Branches. We have strengthened our process of measuring and monitoring sales objectives with the Regional Sales Managers in order to quantify progress in increasing sales. A fourth Regional Sales Manager has been successfully integrated in the Western States. This is his first full year in this new role. FCSLA's marketing and product/sales material has been integrated for use with Agents and Recommenders. Monthly teleconferences have been scheduled with Agents and Recommenders. Our agent sales force has been increased by 130 new agents while, at the same time, a review of the less productive agents was conducted and unproductive agents were removed from the role of agents representing FCSLA. A search was conducted for the possible addition of a fifth Regional Sales Manager in the Southeastern part of the

United States. Four successful introductory product training for new Recommenders from PUNA and PWAA were conducted, as well as product training for the leaders of these merger partners in an effort to promote their understanding of FCSLA's products and processes.

Commissions paid to sales force.	2017	\$1,128,671
	2016	\$1,588,845

Districts: Districts are integral to our fraternal system, supporting the branches in their district, disseminating information, and promoting our association. FCSLA currently has 15 active districts. At the annual District Presidents' meeting in April, the attendees heard reports from the national managers, exchanged ideas on branches and running a district and were informed of the details of the National President's Annual Appeal (the Anna Hurban Scholarship Fund. \$22,099 was paid out for the district quotas for 2017 (as compared to \$17,132 for 2016).

Branches and Fraternal Outreach: Our branches are the center of our fraternal heart. FCSLA currently has 419 (3 more than 2016) branches in 26 states. Branches serve their members and communities in a variety of ways, from welcoming new members and serving the long-time members, to conducting Matching Funds activities to raise money for community projects. To boost membership and sales, many branches participated in the 2017 Branch Membership Challenge. Our branches were very active in their Matching Funds activities, with 95 (9 less than 2016) branches raising \$426,670. so that FCSLA could match their funds with an additional \$96,503 (\$5242. more than in 2016). 51 (1 more than in 2016) branches completed the maximum of two Matching Funds projects and 10 (6 less than 2016) branches completed a Matching Funds project for the first time! FCSLA sponsored two buses that travelled to the 2017 March for Life in Washington, D.C. (many thanks to the Cleveland District for providing food for the hungry passengers). Many branches also participated in the annual Join Hands Day, a national day of community service. Lastly, our Fraternal and Youth Director Kelly Shedlock opened two new junior branches in 2017 – one in Rhinelander, WI, and one in Peoria, IL.

	2017	2016
Branch jr/sr activity reimbursement	\$195,574	\$152,037
Branch bonus	\$709,312	\$760,350

Scholarships: For the 2017-18 school year, FCSLA awarded 223 scholarships in the amount of \$251,750 to students from elementary school to graduate school. The Anna Hurban Scholarship Fund is a vital part of FCSLA, as it enables FCSLA to help students for generations to come. More information on this opportunity to help our student members by contributing to the current Fund will be in upcoming issues of *Fraternally Yours*.

Home Office Staff: Our staff continues to work hard to service our current members, new members, branch & district officers, and producers. The managing officers also rely on this dedicated staff on a daily basis, as they are the people with the daily working knowledge of this organization. In 2017, FCSLA hired several new staff members and conducted staff training when appropriate.

125th Anniversary Celebration: 2017 was a momentous year for FCSLA as we all celebrated our 125th anniversary. The achievements of our Founders were multiplied many times over in those 125 years and improved the lives of thousands throughout the country. A CD, now available on the FCSLA website, was de-



veloped that traces that momentous history. National, district and branch events took place throughout the country.

In closing, I would like to thank National President Cynthia Maleski and National Treasurer Stephen Hudak for their patience and help during this past year. My ability to serve FCSLA members has been greatly enhanced by their experience and guidance. I would also like to thank the excellent home office staff for their dedication and skill during a year filled with change and historic milestones. May the First Catholic Slovak Ladies Association continue to grow and thrive for generations to come.

Respectfully submitted,
Denise M. Mackura
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!

It's been a very busy year for everyone here at the home office. While celebrating our 125th anniversary with an outstanding national gala and many district events we still found the resources to significantly grow our organization. During 2017, we completed two separate mergers that added over 34,000 members with over 45,000 certificates to our existing membership. These business combinations continue our history of bringing together like minded fraternalists. Most of you remember 13 years ago, in 2004, when we welcomed the members of the Catholic Workmen. Now I would like to welcome all our new members from the Polish Union of the U.S. of North America (PUNA) and the Polish Women's Alliance of America (PWA) to the FCSLA family.

This report includes comparative balance sheets and income statements for 2017 and 2016. It is important to note that the 2017 income statement includes all 12 months of 2017 activity for both PUNA and PWA. Insurance accounting principles requires that we recognize the full year of activity even though the official merger dates were June 1, 2017 and July 1, 2017, respectively. The 2016 balance sheet and income statement only reflect FCSLA prior year numbers without adjustment for the merger activity.

These financial statements are based on the FCSLA's general ledger balances. As in the past, these financial statements will be audited by our outside independent auditor in the upcoming months. The audit of our 2016 financial statements resulted in a "clean" unqualified opinion.

I am excited to announce that 2017 was another solid financial year for FCSLA which included record investment income, record total assets and record surplus. We continue to have success with our overall strategy of managed growth and profitability as evident by this steady growth in assets and surplus.

Balance Sheet

Total assets grew by almost \$100 million to a total of \$964.1 million at December 31, 2017. This represents an increase of 11.1% over 2016. This compares to growth of \$50 million and 6.2% that occurred between 2016 and 2015. Over half of this year's increase was related to the mergers as they added approximately \$57 million

to our total assets. Consistent with our investment guidelines the vast majority of these assets are held in high quality investment grade bonds. Our diversified portfolio of bonds represents 92% of our total assets. These bonds consist of corporate bonds (94%), state and municipalities (5%) and treasuries and mortgage backed securities (1%). The portfolio is diversified by industry, credit and maturity.

Common and preferred stocks represent 1% of our total assets. The increase in our common stock was attributable to additions from the mergers and price appreciation as equities had significant growth during 2017. A complete list of all bonds and stocks purchased, matured or called during 2017 is included at the end of this report for your review. This list includes activity related for PUNA and PWA prior to the merger dates.

Our cash on hand at year end increased, a significant part of the increase was due to calls of bonds in the last week of the year. Other assets include mortgage loan receivables that were obtained from the mergers. One merger partner owned a home office building that was sold during the year.

In 2017, our life reserves increased \$43.5 million or about 17% over last year. This was primarily from the mergers as we gained about \$6.8 million from PUNA and \$34.4 million from PWA. Our annuity reserves increased by \$46.9 million or 9.5%. About \$15.3 million was related to the merger with PWA. PUNA did not sell annuities. Life reserves represent 35.5% and annuity reserves represent 64.5% of the total year end product reserves.

In aggregate, the balance of the remaining liabilities increased by 15% mainly due to the increases in the Asset Valuation and Interest Maintenance Reserves primarily related to the mergers, increase in the market value of our common stock holdings, and increase in our overall investments. The increase in surplus will be discussed later.

Operating Performance

Total revenue for 2017 was over \$89 million. This consisted of \$4.0 million of life premiums, \$37.9 million of annuity income and \$47.1 million of investment income. This mix of revenue has been fairly consistent over the last five years with only a few exceptions. Our insurance premiums increased almost 10% from 2016. Our best selling insurance product measured by premium and number of new certificates remains our Single Premium Whole Life. Please visit our website for information on all our life insurance products. These products provide needed financial support for loved ones after an unexpected death.

Our annuity premium for 2017 totaled \$37.9 million representing a decrease of 31% from the record we experienced last year. This amount of premium was still almost 10% more than we budgeted for 2017. The decrease from 2016 was primarily related to the reduction of premiums from our Elite line of annuity products which include the following: Silver Elite, Gold Elite and Platinum Elite. I believe several factors lead to this decrease including the expectation that interest rates will rise, the overall improved performance in the equity markets, and current crediting rates. Again, this year the Silver Elite was the clear leader based on new sales. All these products offer competitive credit rates, guarantee rates and surrender periods. For additional information on these products including guarantee and credit rates please refer to our website or a current copy of *Fraternally Yours*.

Our investment income, including amortization of the Interest Maintenance Reserve, was a record \$47.1 million, an increase

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of 9.9% from last year. This increase is the result of the growth of our invested assets, including approximately \$57 million of assets gained from the mergers and due to several bonds that were called in 2017 prior to their scheduled maturity date. Upon their call we received interest in 2017 that would have been received in 2018 and subsequent years. This increased our 2017 interest income and will slightly reduce the interest to be received in 2018 and subsequent years. The annualized return on investible assets was 5.1%. The historical trend is for this percentage to get lower each year as higher-yielding bonds mature or get called and are replaced by lower-yielding bonds. However, due to the additional interest earned from the bonds that were prematurely called this rate only slightly decreased when compared to 2016.

Changes in life and annuity reserves are directly impacted by new premiums received and benefits and surrenders paid. Our insurance benefits represent death benefits paid to the beneficiaries of our deceased members. This amount increased slightly from 2016. As mortality is difficult to predict this amount varies between years. Our annuity benefits which include annuity surrenders, annuity withdrawals and annuity payments to beneficiaries decreased \$1.2 million or 4% from 2016. This number continues to fluctuate based on mortality and annuity members withdrawing funds to help supplement the increasing costs of retirement. Surrender benefits represent life insurance surrenders which were 4% less compared to 2016 as conservation efforts continue and the overall economic and employment rates improve. Please continue to stress to your children and grandchildren the long term benefits of life insurance. Many individuals overlook these benefits when they are faced with temporary difficult economic times or learn that they have a policy. During 2017, 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 fraternal benefit. In December, the board approved the payment of the PMB for eligible certificates during 2018.

After direct insurance and annuity related expenses and benefits, the remaining other operating expenses, in aggregate, increased over prior year. This increase was primarily due to including the entire year of expenses from both merger partners for 2017 and other related merger costs. This includes costs related to our first ever special convention vote by mail. It is important to note that these costs were significantly less than the cost of our traditional special conventions. In addition, a significant portion of these other operating expenses are fraternal expenses which will be discussed later.

Keeping with our long history of paying dividends from income generated from operations almost \$1.4 million was paid during 2017. In addition, the board of directors approved approximately \$1.4 million of dividends to be paid to eligible certificates in 2018.

After adjusting for capital gains, overall income for 2017 was nearly \$4.2 million. In summary 2017, which included the activity related to the two mergers, was an outstanding financial year for FCSLA.

Fraternal Expenses

Fraternal costs represent a major expense for FCSLA. This year we spent \$4.1 million on fraternal related activities. These costs include branch and districts funding, fraternal activities, official publications, conventions, donations, matching funds, scholarship awards, 125th anniversary activities, and post mortem benefits (\$1.3 million) to name a few. In addition to these fraternal costs, FCSLA paid dividends (\$1.4 million) for the direct benefit

of our members. This brings the grand total of the benefits to our members, beneficiaries, and the communities they live, work and worship in to \$5.5 million. This amount far exceeds amounts spent by similar and larger sized fraternal organizations. Fraternal expenses like all expenses have a direct correlation to the growth of our surplus.

Investing

Finding suitable investments with the acceptable credit quality, yield and duration relationship continues to remain challenging in this low interest rate environment that has lasted for several years.

Overall long term (10 – 30 years) US treasury yields were generally higher in 2017 than in 2016 when they hit record lows. These rates still are significantly lower than their historical averages. Interest rates are directly impacted by many factors including federal monetary policies and the overall US and world economies. Currently, there are several positive economic indicators here in the US. Government published unemployment rates are near record lows. The US dollar is strong against most foreign currencies. Equity markets experienced significant growth in 2017 followed by recent pull backs and fluctuations in 2018. Tax law changes were passed in late 2017. A new Fed chairman was announced to take over in early 2018. All of these have an impact on interest rates.

During 2017 the short term rate for US treasuries increased three times. While the increases were small they are in the right direction and brings the total of increases to five over the last decade. Hopefully, this trend continues as forecasters expect several increases in both 2018 and 2019. Regardless of what the Fed and overall interest rates do, we will continue to maintain a diversified portfolio and invest in high quality investments with the best acceptable credit, yield and duration we can find.

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 to name a few.

At year end our surplus, total assets less liabilities, was over \$103.8 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 our current and former National Officers, board members and employees. Everyone including our members contributed to give FCSLA the ability to continue to fulfill our financial promises.

Another way to compare FCSLA's surplus and financial strength with others is our solvency ratio. Our solvency ratio is 112% at the end of 2017. This means that we have approximately \$112 in assets to cover every \$100 of liabilities. Our solvency ratio continues to be one of the highest amongst all the fraternal organizations.

Risked Based Capital (RBC) has become another indicator of financial strength primarily used by regulators. Regulators have put the RBC benchmark at around 300% which FCSLA easily surpasses.

In August 2017, 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 organizations achieve the "A-" or above designation. In addition, few fraternal organizations even attempt to get rated by A.M. Best as it is an extensive process that consumes significant resources and for many the outcome is uncertain.

Closing Remarks

After discussing another outstanding financial year, I would be remiss by not commenting on the financial challenges that face FCSLA now and in the future. As I discussed in prior years, the sustained low interest rate environment that we are currently operating in will remain one of FCSLA biggest financial challenges. Our challenge will be to maintain the growth of our asset base in a profitable manner while fortifying our organization for the future.

I would like to thank the outstanding home office staff that keeps the FCSLA operating on a daily basis. Especially this year, as the mergers took their commitment and dedication to a new level. I would like to thank National Secretary Denise Mackura and Interim National Secretary Katherine Bowes who both serviced in this important role during the year. I commend National President Cynthia M. Maleski for her leadership and vision that continues to move FCSLA forward and prepare us for the future. Also the board of directors for their commitment and the professionalism exhibited throughout the year.

Finally, special thanks to all of our branch and district officers that devote a significant amount of their valuable time and talents to keeping FCSLA alive and well at the grassroots level. Last but not least, I would like to thank our members for everything they do to make the FCSLA the great fraternal it is and to welcome to all our new members including those from the Polish Union and Polish Women's Alliance.

Respectfully submitted,
Stephen C. Hudak
 National Treasurer

BALANCE SHEET

	12/31/2017	12/31/2016
Assets		
Cash & Short Term Investments	\$ 40,944,639	\$ 21,470,084
Bonds	889,628,661	817,485,206
Preferred Stock	2,253,102	1,385,283
Common Stock	8,116,385	5,494,952
Investment Income Due & Accrued	13,445,412	12,476,013
Property Plant & Equipment, Net	5,254,626	5,396,986
Certificate Loans & Accrued Interest	2,720,799	2,573,521
Other Assets	1,782,432	189,906
Total Assets	\$ 964,146,056	\$ 866,471,950
Liabilities		
Life Reserves	\$ 297,638,000	\$ 254,114,000
Annuity Reserves	539,793,522	492,874,000
Death Claims Payable	2,595,286	2,020,770
Unearned Premiums	498,271	483,815
Matured Endowments	343,998	306,960
Provision for Dividends Payable	1,400,000	1,400,000
Accumulated Dividends & Interest	4,625,799	4,466,574
Accrued Convention Donations	546,000	294,000
Provision for Future Conventions	416,054	218,750
Asset Valuation Reserve	8,985,756	7,720,893
Interest Maintenance Reserve	1,396,825	1,024,942
Other Liabilities	2,102,515	1,952,139
Total Liabilities	\$ 860,342,026	\$ 766,876,843
Surplus	103,804,029	99,595,107
Total Liabilities and Surplus Funds	\$ 964,146,056	\$ 866,471,950

INCOME STATEMENT FOR YEAR ENDED

	12/31/2017	12/31/2016
Revenue		
Insurance Premiums	\$ 4,007,751	\$ 3,652,896
Annuity Premiums	37,857,090	54,913,161
Investment Income	46,874,241	42,715,824
Amortization of Interest Maintenance Reserve	264,888	169,775
Rental Income	482,101	399,538
Other Revenue	13,701	9,049
Total Revenue	\$ 89,499,772	\$ 101,860,243
Expense		
Increase in Reserves - Life	\$ 1,582,834	\$ 385,008
Increase in Reserves - Annuity	30,807,504	45,111,969
Insurance Benefits	6,829,995	6,437,753
Annuity Benefits	28,125,830	29,321,870
Commission Expense	1,128,671	1,588,845
Surrender Benefits	3,864,917	4,180,161
Post Mortem Benefits	1,335,277	1,294,814
Misc. Member Benefits	117,946	91,269
Matured Endowments	31,854	10,282
Donation Expenses	153,003	124,944
Change in Accrued Convention Donations	252,000	252,000
Convention Expenses	200,004	193,371
Bank Service Charges	118,312	85,712
Data Processing Service Fees	275,093	298,152
Accounting Fees	102,316	114,416
Actuarial Fees	293,227	200,928
Legal Fees	107,331	328,444
Consulting Fees	135,236	122,911
Branch and District Funding	731,411	777,482
Fraternal Activities	207,807	170,189
Official Publications	464,908	387,194
Scholarship Awards	308,300	252,164
Miscellaneous Employee Benefits	504,336	365,710
Fees - Directors	185,882	165,894
Salaries - Employees	2,139,410	1,536,088
Salaries - Officers	563,917	458,047
Interest Expense	334,236	284,239
Tax Expense	236,228	276,628
Depreciation Expense	255,996	251,248
Utility Expense	125,767	91,842
Postage and Printing	231,464	204,867
Advertising	96,338	87,619
Travel Expense	133,498	117,708
Insurance Department Fees	255,991	162,798
Sales Promotion	229,253	180,073
Rental Expense	552,880	399,538
Other Expense	857,707	463,784
Total Expense	\$ 83,876,679	\$ 96,775,960
Income (Loss) from Operations	\$ 5,623,093	\$ 5,084,283
Dividends to Members	1,367,407	1,358,435
Subtotal INCOME (LOSS)	\$ 4,255,686	\$ 3,725,848
Capital Gains (Loss)	(71,412)	121,586
NET INCOME (LOSS)	\$ 4,184,274	\$ 3,847,433

BONDS ACQUIRED DURING 2017

	Y T M	DUE	PAR
JANUARY			
Coach Inc Sr Note	4.143	04/01/2025	\$ 2,000,000
Express Scripts Holding Company	4.105	03/01/2027	3,000,000
Ford Motor Company Del	4.220	12/08/2026	1,000,000
FEBRUARY			
Anheuser Busch	3.465	02/01/2026	350,000
Morgan Stanley	2.146	07/23/2019	1,000,000
Cabelas Credit Card	2.057	07/17/2023	1,000,000

2017 National Officer's Annual Reports

MARCH

American Express Company	4.722	03/19/2038	2,000,000
General Motors Company	5.202	04/01/2036	3,000,000
Fedex Corp	4.073	02/01/2035	3,000,000
Southwestern Public Service Co	4.226	10/01/2036	2,500,000

APRIL

AbbVie Inc Sr Unsecured Notes	4.306	05/14/2035	3,000,000
Appalachian Power Co Sr Series P	4.421	08/15/2037	2,406,000
Philip Morris International Inc	4.246	05/16/2037	3,000,000

JUNE

Anheuser-Busch Inbev Worldwide	4.248	01/15/2039	3,000,000
Hospitality Pptys Trust Sr Note	4.278	02/15/2027	2,000,000

JULY

Citigroup Inc Sub Note	4.370	09/13/2043	2,000,000
Goldman Sachs Group Inc	4.310	05/01/2036	2,000,000
Verizon Communications Inc	4.810	09/15/2043	2,000,000
Norfolk Southern Railroad Co VA	4.166	05/15/2043	3,000,000
Molson Coors Brewing Co Gtd Sr	4.241	05/01/2042	3,000,000

OCTOBER

Agrium Inc	4.331	01/15/2041	1,365,000
Cardinal Health Inc	4.344	03/15/2043	2,000,000
Celgene Corp Sr Note	4.184	08/15/2043	1,149,000
Enterprise Product Oper LLC	4.236	02/01/2041	3,000,000
Fifth Third Bancorp Sub Notes	4.292	03/01/2038	2,000,000
Newmoun Mining Corp	4.361	10/01/2039	2,193,000
Pacific Lifecorp Sr Note Ser 144A	4.354	01/30/2043	2,000,000
Pennsylvania Elec Co Sr Note	4.434	10/01/2038	1,500,000
Thomson Reuters Corp	4.506	04/15/2040	1,500,000
Valmont Industries Inc	4.885	10/01/2044	4,000,000
Walgreens Boots Alliance Inc	4.272	11/18/2044	2,000,000

DECEMBER

Duquesne Light Holdings Inc	4.417	08/15/2035	2,000,000
Darden Restaurants Inc	4.418	08/15/2035	3,859,000

TOTAL BONDS

\$ 72,822,000

STOCKS ACQUIRED DURING 2017

	SHARES	COST
FEBRUARY		
Nextera Energy Capital	780	\$18,470
Wells Fargo & Company	725	18,403
MARCH		
Southern Co	1,000	24,610
APRIL		
Mainstay Emerg Markets Debt Fund A	1,217	11,721
JUNE		
Andeavor	63	3,625
TOTAL SHARES	3,784	\$ 76,828

CERTIFICATE OF DEPOSITS ACQUIRED DURING 2017

	Y T M	DUE	PAR
SEPTEMBER			
MS Bank CD Salt Lake City UT CD	1.900	08/21/2018	\$ 1,000,000
MS Private Bank CD Purchase NY CD	1.900	08/21/2018	1,000,000
TOTAL Certificate of Deposits			\$ 2,000,000

BONDS MATURED, CALLED or SOLD DURING 2017

	RATE	PAR
JANUARY		
C V S Corp 144a Series A-2	9.350	\$ 2,318
Snap-On Incorporated Notes	5.500	2,000,000
Goldman Sachs	5.625	55,000
Pitney Bowes Inc	5.250	250,000
FEBRUARY		
Allstate Corp	6.125	250,000
Allstate Corp	3.150	100,000
MARCH		
Costco Wholesale Corp Notes	5.500	3,000,000
Eaton Corp Notes	5.300	3,000,000

Verizon	5.500	25,000
Newell Rubbermaid	4.700	30,000

APRIL

Federal Express Corp Pass-Thru Tr	7.960	15,414
J C Penney Company Inc Debs	7.950	332,000
Nipsco Capital Markets Inc Med-Trm	7.920	500,000
Archer Daniels Midland Debs	8.375	2,000,000

MAY

Applied Material Inc Senior Note	7.125	5,000,000
Eaton Vance Corporation	6.500	4,000,000
Sears Roebuck Acceptance Notes	6.875	1,000,000

JUNE

Altoona Water	5.200	120,000
Ceder Rapids Sewer 5.7 6/1/2023	5.700	100,000
Ceder Rapids Sewer 6.2 6/1/2028	6.200	100,000
Ceder Rapids Sewer 5.7 6/1/2023	5.700	100,000
Ceder Rapids Sewer 6.15 6/1/2027	6.150	200,000
Ceder Rapids Sewer 6.25 6/1/2029	6.250	100,000
Aluminum Co America Corp (ALCOA)	6.500	2,000,000
Arrow Electronics Ins Sr Debs	6.875	3,000,000

JULY

America West Airlines Series 00-G	8.057	34,216
LA Agricultural Fin Auth Sec Rev	8.800	344
Macomb Drain-A-Babs	5.375	250,000
Viacom Inc (CBS)	4.625	50,000

AUGUST

Conoco Phillips	5.750	25,000
Weyerhaeuser Company Debs	6.950	500,000

SEPTEMBER

Goldman Sachs	6.250	100,000
Duke Capital Corp Global Notes	8.000	2,313,000
Pitney Bowes Inc	5.750	23,000

OCTOBER

Pitney Bowes Inc Corp Notes	4.750	7,000,000
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NOVEMBER

Kimco Realty	4.300	35,000
V F Corp	5.950	4,000,000
United Health Group Inc	6.000	2,000,000
Western MI University Revs	5.250	20,000
Biogen Idec Inc	6.875	25,000

DECEMBER

Cintas Corp No 2 Notes	6.125	3,000,000
Wellpoint Inc	7.000	15,000
McCormick & Company Senior Notes	5.750	3,650,000
Credit Agri Cib	3.750	200,000
F P L Group Capital Inc Debs	6.000	8,000,000
Quest Corp	6.500	15,000

CMO / MBS PROCEEDS

Principal Paydowns - GNMA, GNR, FNMA, FHLMC, FN	730,609
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TOTAL BONDS

\$ 59,265,902

STOCKS MATURED, CALLED or SOLD DURING 2017

	SHARES	PROCEEDS
MARCH		
ING Group NV	24,000	\$ 600,000
APRIL		
Mainstay Emerg Markets Debt Fund B	1,240	11,721
MAY		
Land's End Inc - W/I	2,346	42,768
Sears Canada Inc Sedol	3,340	3,206
Sears Holding Corp	7,801	60,984
JUNE		
Western Refining Inc	179	4,930
Andeavor	1	53
JULY		
Public Storage	1,600	40,000
SEPTEMBER		
Kimco Realty Corp	1,113	27,825



OCTOBER

Nextera Energy Capital 5.7 3/1/72	2,000	50,000
Nextera Energy Capital 5.625 6/15/72	2,000	50,000
Vector Group LTD	1	2

NOVEMBER

Duquesne Light Company \$2.10 Ser A	450	25,500
Duquesne Light Co 3.75% Pfd Ser	500	25,875
Duquesne Light Co 4.10% Pfd Ser	500	23,328
Duquesne Light Company 4.15% Pfd	100	5,173

DECEMBER

JP Morgan Chase & Co	4,200	105,000
Income Fund Of America Inc (Capital Gain)	0	1,762
TOTAL STOCKS	51,370	\$ 1,078,127

National Directors

~ Jeanette E. Palanca, Sue Ann M. Seich,
Lawrence M. Golofski, Joann Skvarek Banvich

Monsignor Polando, National Officers and Members of First Catholic Slovak Ladies Association,

Pochvaleny Pan Jezus Kristus!

We, the elected National Directors of our Association according to our bylaws structure, are proud to present our 2017 Annual Report. We participated in meetings at the Home Office as well as in meetings via conference calls. The National Directors actively participate on several committees as well.

Our first meeting in March is where we learned of the overwhelming vote of our members to merge with the Polish Women's Alliance of America (PWAA) and the Polish Union of North America (PUNA). This milestone, started by our National President, completed our long work on the mergers. Additionally, our first board meeting initiated a new communication software for Board members. This new software, *Director's Desk*, limits the risk of information exposure and allows the Board to receive information securely and quickly, along with information updates in a swift manner. These informational updates are critical to the organization in making swift, informed decisions. As the year progressed, we were honored to be part of the national 125th anniversary celebration in Cleveland. It was a momentous occasion that we all embraced by planning and/or attending the weekend long festivities. We all look forward to many more years of fraternal growth. All National Directors participated in the educational opportunities offered by the American Fraternal Alliance and they continue to use this training in their duties.

Our National President appoints board members to serve on various committees. In our report, we have listed our individual participation in the board committees we were appointed to serve. We have also reported our participation in Association events by individual involvement or appointed by our National President to represent our Association.

National Director Jeanette E. Palanca eagerly served her 2nd year on the board of directors having attended all meetings, participated in all conference calls and completed any additional tasks as directed. During this past momentous year, Director Palanca had the pleasure of attending the Polish Women's Alliance Association (PWAA) functions on behalf of the organization to support and welcome our new members into the First Catholic Slovak Ladies Association. In 2018, she hopes to remain active in the Midwest, supporting our new members of the PWAA and

the Polish Union of North American (PUNA) while our executive leadership prepares to implement a fraternal blueprint. Director Palanca continued to serve on the Philanthropic & Scholarship Committee as the Recording Secretary and attended all conference calls as scheduled. Even though this committee met via conference calls, Director Palanca and the other committee members spent long hours reviewing viable options to provide new scholarship opportunities to our members. We increased the number of scholarships available for 2018 and look forward to presenting additional scholarships in the coming months with the addition of the Anna Hurban Scholarship Fund. Moreover, she participated in the 125th Anniversary Steering Committee via conference calls and as needed.

Director Palanca spent the year developing her skills as an officer of the board. She attended the Core Class for board members in June, provided by the American Fraternal Alliance at their headquarters in Oak Brook, IL; providing new board members with guidance topics such as legal issues, board structure, understanding financial health and aligning an organization in today's world. She also attended the Master Class in September covering important topics such as governance and enterprise risk management at the American Fraternal Alliance annual meeting in Phoenix, AZ. Director Palanca participated in the convention by attending break-out sessions and seminars centered on the challenges we face in our industry. She also contributed to the Anna Hurban Chicago District as recording secretary and as branch president.

As 2018 begins under the new board structure, Director Palanca is excited to begin her two year term on the Executive Board.

National Director Sue Ann M. Seich continues to serve on the Strategic Relations Committee, by participating in home office and conference call meetings with managing officers, actuaries, attorney and accounting personnel. Information, current status of mergers and possible merger partners are discussed. The information and statistics from these meetings are prepared to present to the Board Members and membership. Director Seich is a member of the Executive Committee and attended all home office meetings. She also serves on the Philanthropic and Scholarship Committee. She feels this committee is essential in perpetuating our Vision and Mission Statements as a Fraternal Benefit Society. This committee presents to the Board of Directors a discussion on: guidelines for our charitable and benevolent contributions to religious affiliations, communities and membership in equitable appropriation.

Director Seich attended the Core Class in June for board members in Oakbrook, IL presented by the AFA. The entire class outlined the duties and responsibilities of board members and gave attendees topics and situations to consider which are important to accomplish as an effective board member. The presenters gave an excellent overview of why good governance is a must for all societies in order for them compete, comply and be successful in the market place today. Director Seich realized to a greater extent that a National Director must take their position on the board seriously in order for our Association to be a stable and reliable society. The class also brought to light that as an elected member of the board, our members have placed a trust in those individuals to represent them and serve our Association. Director Seich attended the follow-up Master Class at the annual meeting of the AFA held in Arizona in September. This class continued the message of how important it is to fulfill duties and responsibilities as a member of a societies' board of directors. Director Seich appreciated the opportunity to attend both of these classes to assist her in fulfilling the duties and responsibilities of a board member.

2017 National Officer's Annual Reports

Director Seich served on the 125th Anniversary Steering Committee under the leadership of our National President as a co-chair. She was Chair of the Gala Celebration Banquet. She spent many hours preparing for the evening event and assisted in the Home Office Open House which were a great success celebrating our Association's stability, faith and traditions. In September, Director Seich attended the annual meeting of the AFA (American Fraternal Alliance) held in Arizona. She attended several workshops that were available to the attendees.

Director Seich continues to serve on the board of directors of the Ohio Fraternal Alliance as their treasurer. She assisted in planning the celebration for the OFA 100th Anniversary celebration last fall. Director Seich received a special fraternal award at the 100th Anniversary Celebration. The award was in recognition of her many years of fraternal service on the OFA Board of Directors.

Director Seich had the privilege in October to attend the award ceremony of Caritas in Veritate International in Washington, DC. Our National President Cynthia M. Maleski Groch received the Pope Francis Charity and Leadership Award. It was a very impressive and prestige's event.

Director Seich continues to participate in her district and branch activities and encourages members to attend. She was on the planning committee for her Cleveland District's 125th Anniversary celebration held in September. She also serves as Financial Secretary for her Canton, OH branch.

National Director Lawrence M. Golofski serves as Chairman of the Property Advisory Committee, is a member of the Philanthropic/Scholarship Committee and represents the First Catholic Slovak Ladies Association at the Fraternal Societies of Greater Pittsburgh (FSGP) meetings. National Director Golofski was elected to a second term as President of the Fraternal Societies of Greater Pittsburgh for 2018.

National Director Golofski represented the FCSLA at the Pennsylvania Fraternal Alliance Legislative Luncheon in Harrisburg, Pennsylvania and at the 106th Annual Meeting of the Pennsylvania Fraternal Alliance, where presentations on "Insurance Regulation – A Global Reality", "Mortality – Cyber Security", "Enterprise Risk Management" and "Corporate Governance" provided information helpful to obtaining a better understanding of our organization. Larry was elected to two-year term as Director of the Pennsylvania Fraternal Alliance.

Larry also represented the FCSLA at the 94th Slovak Day at Kennywood Park and the annual Slovak Radio Hour Dinner Dance, and he regularly attends the FCSLA Pittsburgh District Meetings.

National Director Golofski attended the "Board Institute – Core Course" at the American Fraternal Alliance Headquarters; very interesting workshops on "Fraternal Foundation 101: Structural and Legal Requirements", "Board Member Duties and Responsibilities" and "Understanding Financial Statements". Thought provoking information, suggestions and inspiration were provided by the AFA speakers.

National Director Golofski attended the "AQS Corporate Governance Seminar" held in Pittsburgh, Pennsylvania. This seminar was designed for management, directors and operations personnel seeking a high-level review relevant to the management and oversight of insurance company operations. Workshop topics included "Ratings: How They Do It – Standard and Poor's", "Digital Transformation", "Audit: Why It Matters", "Cyber Security: Staying ahead of the kids, the hackers and the bad guys", and "Corporate Governance".

National Director Joann Skvarek Banvich continues to be a member of the Strategic Relations Committee and has participated by conference call at all meetings called by our National President. She also completed her two-year term on the executive committee that she participated in quarterly at the home office or via phone. This committee routinely reviews and discusses: the financial statements, performances of our investments, dividends, and analyses of market trends. Since Districts are integral to our Fraternal System, this committee established a list of goals that they agreed needed to be met in order to restructure the District Compensation Program. Joann continues to represent our association at the Annual Indiana Slovak Day Festivities that are sponsored in partnership with the Diocese of Gary in Merrillville, Indiana. She continues to be an active committee member of this annual event.

In June, Joann attended a Board Institute-Core Course in Oak Brook, Illinois at the American Fraternal Alliance, which was designed for New Fraternal Board Members. This educational event was followed up with her attendance at an advanced Master Class session in September sponsored by the American Fraternal Alliance Board Institute. Participating at the annual American Fraternal Alliance Meeting also provided a series of helpful workshops and educational opportunities, including: "Securing Your Society's Future Through Mergers and More", "Working With Your Field Force in the Changing Industry Environment", "Long Term Strategic Planning for Your Society", and "The Innovation Forum". In November, Joann participated in a webinar on "Managing Cybersecurity Risk".

The two social highlights of 2017 were her attendance and participation in the historical 125th Anniversary Mass, Gala and Open House in Cleveland, and the Caritas in Veritate International Pope Francis Charity and Leadership Award Ceremony in Washington D.C. honoring our esteemed President Maleski. In her Okres Helen Kocan of Lake County, Indiana and Joliet, IL she serves as the Vice President. Due to the generosity of the FCSLA, Joann was able to co-chair, with her President and MC, a 125th Anniversary District Mass and Gala that was attended by 200 members and guests. This summer's collaborated Indiana, Illinois, and Wisconsin St. Anne's Day Retreat was coordinated and emceed by Joann at The Shrine of Christ's Passion in St. John, Indiana. She also attends all District and individual Branch events and shares important information with member attendees.

As we move into 2018, we, your National Directors, are so very proud to represent our organization. Throughout this year, we will continue to navigate the landscape of our changing industry with further education on the issues we face, and support our leadership in any way necessary. We have to prepare the FCSLA for another 125 years of fraternalism!

Thank you to our leadership team for bringing us to new heights and may God continue to shine a light on them, our board of directors, districts, branches, staff and our members!

Jeanette E. Palanca
Sue Ann M. Seich
Lawrence M. Golofski
Joann Skvarek Banvich



National Trustees

~ Virginia Holmes and Barbara Novotny Waller

Pochváleny bud Pan Ježiš Kristus!

YEAR OVERVIEW

Last year, 2017, was exciting and extraordinary for First Catholic Slovak Ladies Association (FCSLA). Our beloved Association celebrated its 125th Anniversary throughout the year. In July, the national celebration was held in downtown Cleveland, Ohio with a Mass at the Cathedral of St. John the Evangelist followed by a lovely banquet at Cleveland Marriott, Key Center. The next day, the focal point of the open house at the Home Office was the rededication of the St. Anne Statue and expanded patio area. District's continued the 125th Anniversary celebrations through 2017.

In March, our membership overwhelmingly approved the mergers with Polish Union of the United States of America (PUNA) and Polish Women's Alliance of America (PWAA) expanding our membership by over 36,000 new members.

In October, in Washington, DC, Cynthia Maleski, our national president, received one of the Pope Francis Charity and Leadership Awards from Caritas in Veritate International for her life's work. Her entire board of directors and management team were with her to celebrate this prestigious award.

STRATEGIC PLAN and COMMITTEES of the BOARD

As per our strategic plan your trustees served on the following committees: Philanthropic and Scholarship, Strategic Relations, Risk Management, Board Performance and Review, and the 125th Anniversary.

EXECUTIVE COMMITTEE

By virtue of Article III, Section J of the Constitution and By-laws, we serve on the Executive Committee where we discuss and analyze trends that may affect our products and financial outlooks. We recommend quarterly to the full board action on annuity rates. Moreover, we review investment and FCSLA's current financial status as presented by the Treasurer. As part of our responsibilities, we approve acquisition of investments when called upon by the Treasurer. We recognize ongoing market volatility and continue to believe a prudent response to uncertainty is to maintain a diversified portfolio with tolerance for market volatility, time horizons and financial goals. The Association's assets are invested according to faith-based ethical principles. We are ever vigilant to changes in regulatory and legal requirements; especially in our state of domicile and in states where we are licensed to do business.

VOUCHER OVERVIEW

A significant portion of vouchers are reviewed as well as all Visa and strategic files. Vouchers are not approved until accuracy of the invoice is established and documentation of each bill is transparent.

BOARD OF DIRECTORS

As members of the board of directors, we participated and voted at quarterly meetings and on conference calls. Also, sales statistics and information presented by our managing officers were analyzed. Annuity rates were approved upon recommendation of the National Treasurer and the Executive Committee. FCSLA's budget is prepared and reviewed on a line item basis, with final approval given at the December board meeting. Budget discipline is exercised with the goal to achieve an operational budget surplus

annually. Upon recommendation of the philanthropic and scholarship committee we approved an additional \$50,000 in scholarship grants for our anniversary year. In keeping with past practice dividends were declared for the year.

IN CONCLUSION

Fraternal, philanthropic, and benevolent works in our communities remain at the forefront of our efforts and goals with development of branch activities and duties, matching funds projects, scholarships, and an annual charitable appeal, which this year was the Anna Hurban Scholarship Fund. Relatedly, we attended Pennsylvania Fraternal Alliance (PFA) Meeting and serve on the board of the PFA, attended Pennsylvania Legislative luncheon, American Fraternal Alliance (AFA) annual meeting, and the AFA Board Training. Likewise, we are active at District and Branch functions, including the 125th Anniversary district celebrations and serve as officers of our local branches and districts.

Foremost, we remain steadfast in our commitment to provide you with prudent decisions that coincide with the needs of our members in building our FCSLA. We are committed to your well-being and are honored to continue serving as your trustees. The trust you have placed in us is appreciated. We are grateful for that trust.

Virginia Holmes
Barbara Novotny Waller



National Auditors & Committee

~ Barbara A. Sekerak, Dennis L. Povondra,
Dorothy L. Urbanowicz

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

Pochváleny bud Pan Ježiš Kristus!
Blessed be Jesus Christ!

The National Auditors conducted the two required audits of the Association in May and October 2017. The Association's records were found to be in order and reported to the Board of Directors at the June 2017 and December 2017 meetings. We would like to thank the staff at the Home Office for maintaining accurate records and safeguarding the assets of our organization. We would also like to thank the staff for their cooperation in aiding us during these audits.

In May 2017 the Audit Committee met with representatives of Horovitz, Rudoy & Roteman, the CPA firm for the Association. The firm noted that all records were found to be in accordance with auditing standards generally accepted in the United States of America. The Audit Committee also receives a monthly call summary report from Security Voice Hotline, a national toll free telephone monitoring service where one can anonymously report any suspicious and/or information of wrongdoing, unethical or illegal acts or other forms of loss which could affect the association's operations, properties or employees. We feel it necessary to mention this responsibility in our annual report as a reminder to ALL MEMBERS of the association that such an avenue exists and serves in the best interest of all members of the association. The number to call if suspicions arise is 800-325-4381; all calls are addressed with the individuals concerned and a final report is presented to the Board of Directors.

As National Auditors, Dennis and Dorothy attended the National Fraternal Alliance meeting in Chandler, AZ. Dennis also

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attended the Master Class and the State Fraternal meeting in Huron, SD, the Nebraska District 11 Picnic in North Bend, NE. He currently serves on the Strategic Relations Committee and Board Performance Committee. He represented FCSLA at the 65th Anniversary in the Priesthood celebration of Msgr. Carlton Hermann in Yankton, SD, presenting him with a gift from the Home Office. Dennis also serves as Treasurer of the South Dakota St. Joseph's District of FCSLA.

Our role as the Association's Audit Committee has been defined by Ohio Department of Insurance and a charter has been approved by the board of Directors. We are kept up to date regarding any updates and rulings from the State of Ohio's Department of Insurance by our Compliance Officer. Recently we conducted interviews with various auditing firms to complete our 2018 annual audit as well as firms to conduct an Internal Control audit within our association prior to the 2019 Quadrennial Convention.

We participate in our districts and branch activities which provide us the opportunities to interact with many of our members and promote local interest in our society. This year all National Auditors had the honor and privilege of participating at the One Hundred Twenty-Fifth anniversary celebration of our organization in Cleveland, the re-dedication of the Saint Anne Statue and Shrine and the unveiling of the Anna Hurban portrait at the Home Office. Barbara also served on the Anniversary Steering Committee and the Cleveland District 125th celebration. We also participated in celebrations at the districts and branches.

Currently, Barbara serves on the Property Advisory Committee and served on the Board Performance Committee. She also served at Cleveland District Financial Secretary and Secretary for Senior Branch 141 in Cleveland.

Dorothy attended the Pa. Fraternal Alliance meeting in Champion, Pa. She also attended the Pa. Legislative Luncheon in Harrisburg, Pa. Once again she qualified for the "Presidents' Club" and was again recognized as "Recommender of the Year." She serves on the Philanthropic Giving and Scholarship Committee. Dorothy was recently elected to the Executive Finance Board of Directors of the Slovak Catholic Federation. She is chairperson of the Audit Committee and President and Financial Secretary of Senior Branch 88 in Monessen. Dorothy keeps her full license up to date by continually completing the necessary Continuing Education Courses.

The two mergers that took place this past year produced extreme additional work for the office staff and all those involved, but they handled it in nothing but a professional manner. We commend them for their time and efforts and we know that these mergers will only strengthen our association and we extend a hearty welcome to our new members.

In October Dorothy and Dennis represented the National Auditors as our National President, Cynthia Maleski was honored in Washington, D.C. with the Pope Francis Charity and Leadership Award from Caritas in Veritate International. What a wonderful honor for our President and for our Association! We were privileged to be able to attend this prestigious event in her honor.

In closing we would like to note that it is our privilege and honor to serve you, our members, as National Auditors and Audit Committee of the First Catholic Slovak Ladies Association and we look forward to the continued success of our organization.

Dorothy L. Urbanowicz
Dennis L. Povondra
Barbara A. Sekerak

Student Scholarships Recently Awarded

Buffalo, NY, Sr. Branch 630 and Jr. Branch 534, recently awarded scholarships to student members.



Front row: Joshua Weil, a sixth grader at St. Gregory the Great School in Williamsville, NY. Back row, L-R: Lynn Zakowicz, FCSLA Branch President; scholarship recipient James Weil, a sophomore at Chesterton Academy in West Seneca, NY; James Staszak, FCSLA Scholarship Chairman; scholarship recipient John Weil, a freshman at Chesterton Academy; and Linda Zurek, Scholarship Co-Chair. The scholarship recipients are sons of Nora and Rick Weil of Williamsville, NY.



Front row, L-R: Scholarship recipient Matthew Coughlin; his father James Coughlin; FCSLA Recording Secretary Tom Franczyk. Back row: James Staszak, FCSLA Scholarship Chairman; Lisa Coughlin, Matthew's mother; and Linda Zurek, Scholarship Co-Chair. The Coughlin family resides in South Buffalo, NY and Matthew is a sixth grader at Notre Dame Academy.



Sweets for Spring

CHOCOLATE PEANUT BUTTER PIE

¾ cup graham cracker crumbs
¼ cup granulated sugar
2 tablespoons brown sugar
4 tablespoons melted butter

For the filling

1½ cups heavy cream
8 ounces cream cheese softened
¾ cup granulated sugar
1 cup creamy peanut butter
1 tablespoon vanilla

For the ganache topping

½ cup heavy cream
1 cup semi-sweet chocolate chips

To prepare the crust, blend graham cracker crumbs, 4 tablespoons sugar, brown sugar and melted butter in a bowl until fully combined. Press mixture into a 9 inch pie plate, covering bottom completely and pushing the crumbs about 1-2 inches up the side of the pie plate. Put the pie crust into the freezer while preparing the filling.

Whip the 1½ cups heavy cream until it holds peaks. Set aside in refrigerator while preparing the rest of the filling.

In a large bowl, beat cream cheese until smooth. Add sugar and mix until blended. Add peanut butter and vanilla, mixing well. (Scrape the sides of the bowl as needed to ensure that the ingredients are fully blended.)

Fold whipped cream into the peanut butter mixture, blending well. Pour filling into the prepared pie crust. Place filled pie into the freezer.

To prepare the ganache, in a small saucepan (use one with a lid), slowly bring the remaining ½ cup of heavy cream to a boil (be careful not to scald the cream). Turn off the heat and add chocolate chips,

pushing the chips into the cream until almost completely covered. Put the lid on the pan and let sit on the stove.

After 10 minutes, stir until the chocolate chips are melted and fully blended into the cream. Cool to room temperature, then pour sauce over pie. Place in freezer for 30 minutes before serving.

Note: If serving pie more than ½ an hour after final preparation, store in the freezer. Thaw for 20 minutes before serving for a frozen, ice cream-like consistency. (If you are having difficulty cleanly removing the pie crust from your pie plate, submerge the very bottom of the dish in some hot tap water – about ½ inch water in your kitchen sink – to loosen the crust being careful not to get water in the pie itself.) Or thaw for longer in the refrigerator for a gooey, soft pie.

FAMOUS POTATO CANDY

2½ cups confectioner's sugar
½ cup fresh Russet potato cooked and mashed
2 tablespoons butter
1½ teaspoons vanilla extract
¼ teaspoon salt
1½ cups sweetened shredded coconut
2 (8-ounce) bars 60% cocoa bitter sweet chocolate
2 (8-ounce) bars semi-sweet chocolate
1½ tablespoons vegetable shortening

In a medium to large bowl, place confectioner's sugar.

If the mashed potato is not hot, heat it in the microwave in a small bowl and once hot, stir in the butter.

Add the heated potato mixture to the sugar along with vanilla and salt and whisk to combine until creamy with no lumps.

Add coconut and stir to combine.

Spray an 8x8-inch pan with pan spray. Fold a piece of parchment in half the long way and press onto the bottom letting the parchment hang out both sides as handles.

Spread the batter in and smooth the top. Freeze for 20 minutes.

After 20 minutes, remove with parchment handles to a cutting board and cut 6x6 which will yield 36 pieces.

Place back in the pan and back into the freezer for 30 minutes.

About ten minutes before the mixture in the freezer is ready, place a medium sauce pan filled half way with water on to boil. Once boiling, remove from heat and place a bowl larger than the pan opening over the top and add the chocolate and shortening.

Stir with a spoon or fork until the chocolate has completely melted and smooth. Remove from the pan.

Remove candy from the freezer and layout wax paper or a silicone mat over a sheet tray or cookie sheet.

Use a fork and one at a time, lift a square and dip into the chocolate and cover completely. Let drip and then place on the prepared pan.

Repeat for all 36, reheating chocolate if needed. Let chill for an hour and enjoy. Must be kept refrigerated.

MOCHA BREAD PUDDING

12-ounce loaf Italian or French bread, cut into one-inch cubes
3 cups half and half
2 ounces dark Baker's chocolate
4 ounces semi-sweet Baker's chocolate, divided
1 cup brown sugar
¼ cup unsweetened cocoa powder
¼ cup espresso powder
1 teaspoon ground cinnamon
¼ teaspoon salt
6 whole eggs
¼ cup vanilla flavored vodka (*optional*)
1½ teaspoons vanilla extract
2 ounces white chocolate
Butter for baking dish
Vanilla ice cream for serving

Place bread cubes in a large bowl.

In a separate microwave safe medium bowl, place half and half along with dark chocolate and half of semi-sweet chocolate.

Microwave for 2-3 minutes to get cream hot enough to melt the chocolate. Do not over heat. Use a whip to mix the chocolate into the hot cream then set aside to cool.

In a separate small bowl, mix brown sugar, cocoa powder, espresso powder, cinnamon and salt. Add to cream mixture and whip to combine.

In the same small bowl, beat eggs with the optional vanilla vodka and vanilla extract.

If the cream and chocolate mixture has cooled enough, add the egg mixture in and whip to combine.

Pour the whole liquid mixture over the bread cubes and refrigerate for at least an hour.

Preheat the oven to 325 degrees.

Butter a 10x10x2-inch casserole dish. Pour the bread mixture into the buttered dish. Take the 2 ounces of semi-sweet chocolate and shave off slivers with a sharp knife and sprinkle over the top.

Do the same for the white chocolate and place the casserole dish into the oven for 45-50 minutes or until a knife inserted in the center comes out clean.

The knife may pick up some chocolate so you are just looking to make sure the egg is cooked. The mixture will look a little puffy. Out of the oven, it will deflate somewhat.

Let set for ten minutes then serve with vanilla ice cream.

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.