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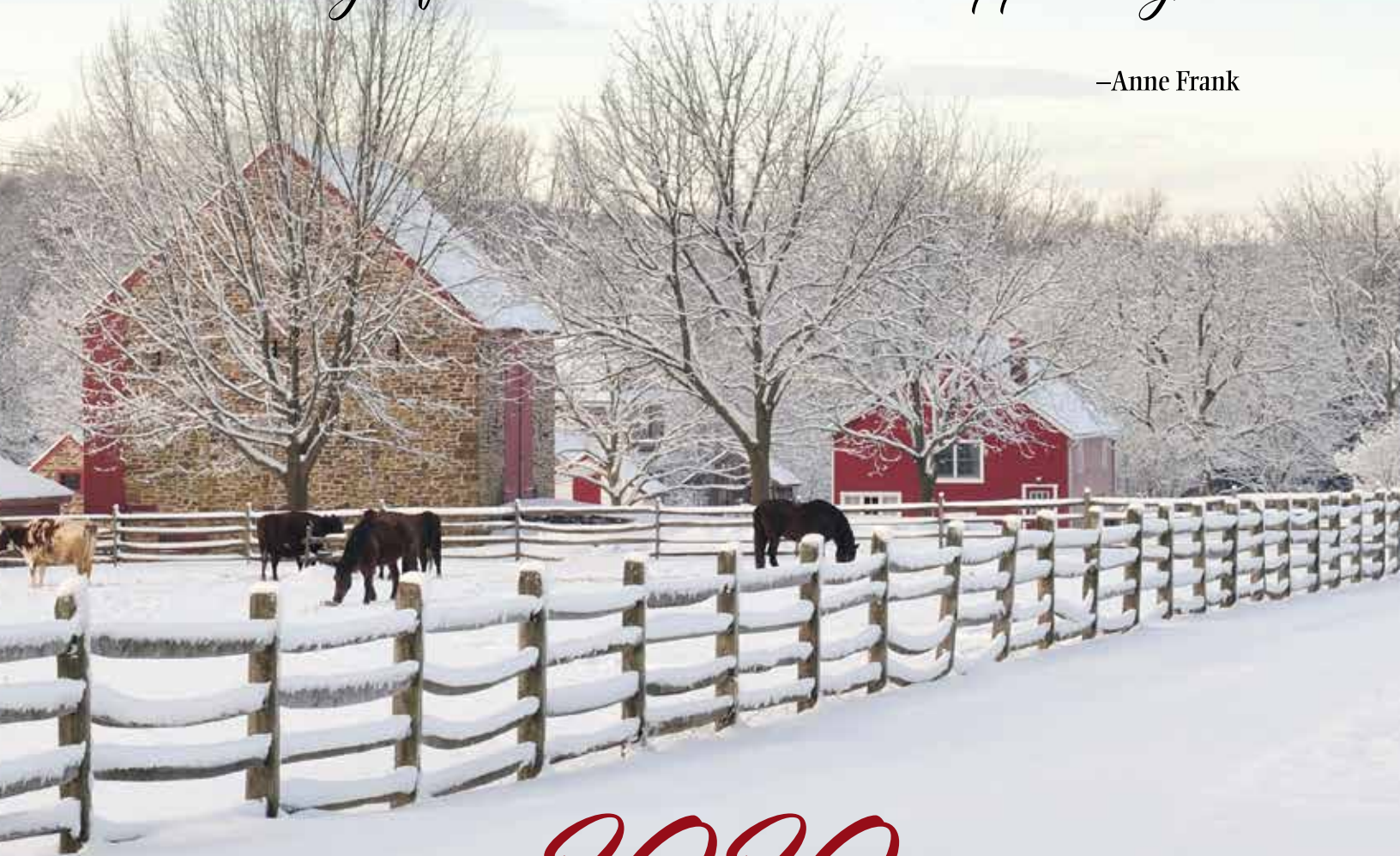
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 106, NO. 3

JANUARY 2020

"What a wonderful thought it is that some of the best days of our lives haven't even happened yet."

—Anne Frank



2020

HAPPY NEW YEAR!

ŽENSKÁ JEDNOTA

Fraternally Yours, **ŽENSKÁ JEDNOTA®**



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Start Over!

*When you've trusted Jesus and walked His way
When you've felt His hand lead you day by day
But your steps now take you another way,*

Start Over!

*When you've made your plans and they've gone awry
When you've tried your best and there's no more try
When you've failed yourself and you don't know why,*

Start Over!

*When you've told your friends what you plan to do
When you've trusted them and they didn't come through
And now you're all alone and it's up to you,*

Start Over!

*When you've failed your kids and they're grown and gone
When you've done your best but it's turned out wrong;
And now your grandchildren have come along,*

Start Over!

*When you've prayed to God so you'll know His will
When you've prayed and prayed and you don't know still
When you want to stop cause you've had your fill,*

Start Over!

*When you think you're finished and want to quit
When you've bottomed out in life's deepest pit
When you've tried and tried to get out of it,*

Start Over!

*When the year has been long and successes few
When December comes and you're feeling blue
God Gives a January just for you,*

Start Over!

*Starting Over means "Victories Won"
Starting Over means "A Race well run"
Starting Over means "The Lord's Will Done":
Don't just sit there . . .*

Start Over!

Dear Friends,

I wish you God's love, peace, hope and joy in the new year.

Until Next Month,
Warmly,
Carolyn

HAPPY NEW YEAR

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

My dear Sisters and Brothers,

Šťastný Nový Rok! Happy New Year! I hope that you and your family had a wonderful celebration of Christmas and the Holiday Season. May the joy that we shared during that special and holy time of the year enliven each of us to witness the gift that God the Father has bestowed upon us in the Incarnation of Christ Jesus our Lord. May Christ be our guide as we continue to live out the Good News He has entrusted to us so that our journey through this year may be grace-filled, charitable, and strengthening in the hope of His Resurrection.

The beginning of a New Year allows us to look at events of the past that enable us to build on the strengths that were amplified during 2019 and acknowledge our weaknesses that we may be able to remedy them in the future. For example, many of us, including myself, may have run into the wall because of a physical illness. Some may have been warded off because these illnesses were self-inflicted such as not getting enough rest, not following a proper diet, not getting enough exercise, etc. Others may be illnesses that are surprising and not expected, such as cancer, coronary disease, diabetes, etc. For the former, there is something we can do by self-discipline in the New Year. For the latter, we entrust our lives to Almighty God and the direction of our doctors and health care providers so that we may get better and/or be resolved to what disorder we possess and learn to cope with the situation.

I am certain most of us turn to prayer as we face our daily challenges and obstacles, as well as our graces. Beginning with next month's article, I hope to enlighten you about one of the most cherished prayers of our Catholic Church, the Holy Rosary.

I am grateful to continue serving as your National Chaplain, and I ask for your continued prayers. We are in a New Year with new challenges. We build on our strengths and attempt to correct our weaknesses. May we do so in the Holy Name of Jesus as we pray, *"Praise be Jesus Christ now and forever. Amen. All for the Love of God!"*

60th Wedding Anniversary Celebrated

Congratulations to Rita and Leonard Chapek on the occasion of their 60th wedding anniversary. Rita is the new president of Branch W026 in Weston, NE. Leonard is the long-standing branch treasurer. They were married in St. Anthony Church Bruno on November 7, 1959. They have four children and six grandchildren. Rita and Leonard's children sponsored a breakfast in honor of the couple after Mass on Sunday, November 3 at St. John Nepomucene Church in Weston. Members of the parish PCCW invited and treated parishioners and family to rolls, kolaches, egg casseroles, biscuits and gravy.

ANNUAL CHICAGO PUNA LUNCHEON AND MEETING

The Annual Chicago PUNA Luncheon and Meeting was held on October 19, 2019 at Sawas Old Warsaw in Broadview, IL at 1:00 p.m.

The luncheon and meeting was to plan the December 1, 2019 Annual Children's Christmas Party at Mayfield Banquets in Westchester, IL from 2-5 p.m. All children ages 0-12 years that are members were invited to attend. A gift from Santa and face painting by Mrs. Claus and a pizza buffet will be enjoyed by all attending with their parents and grandparents.

Attending the meeting were Illinois District Directors Toni Storts and Joan Wisinski. Group Secretaries Helen and Carl Leja and Robyn Westfallen along with members Maria Zwolinska, Joann and Alicia Milbratz.



Newest Members of Jr. Branch 534 of Buffalo, NY



Regional Sales Manager John Gonsiorek poses with his great-nephews, the newest members of Buffalo, NY Jr. Branch 534. Pictured with John, from L-R, are 9-month-old twins Kyle and Liam Schichtel and their 7-year-old brother Carson.

Message from our National President

CYNTHIA M. MALESKI



Happy New Year,
fellow members!

The year 2020 resonates with a rhythm that is fast paced and a recognition that we are twenty years into the new millennium! What an awesome thought!

We kick off 2020 with a host of seven new life insurance plans for your family and friends. Included in these plans are two new Single Premium Whole Life

Plans, a new Juvenile Term Plan ("Next Gen Term") and a revisited 1 Pay Life Plan. We invite you to contact one of our representatives near you or the home office for your next purchase. Our Single Premium Whole Life Plus Plan is for those who would like to use it as part of an asset (wealth) management strategy. More details about these plans are included in other sections of this January issue of our magazine.

We spent the last few months doing wrap up from our successful and engaging 42nd Quadrennial Convention in Tampa, Florida. My only regret is that I personally did not have the opportunity to spend much time with many of our delegates, especially our first-time delegates, given the shortened convention time and the nature of serving as Convention Chair. I am grateful for all the time and energy that all of our delegates and guests gave us as we STAND TALL AND PROUD TOGETHER for what we represent in today's

society, and our entire membership who do business with us, gather with us and are essential to our growth into the future.

I am also excited about leading this fine, venerable association to even greater heights in 2020, with transition planning to take place between the ongoing and incoming boards in January. Every one of these fine individuals who serve on our board is dedicated to First Catholic Slovak Ladies Association and I look forward to working with all of them in various capacities.

As we move forward, we will also look at ways to further develop leadership. Since time and treasure are precious resources, it is essential for us to recognize and energize those who are willing and able to serve with us. I am grateful for the opportunity to serve with all of you. Please pray for me as I pray for you!

Take care, dear friends

Happy 2020!

Cynthia M. Maleski

National President (CEO)

Attention!

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

Name: _____

Address: _____

City: _____ State _____ Zip _____

Email Address: _____

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

FCSLA Annuity Rates

Rates for our
deferred 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 1/1/2020 thru 3/31/2020.

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 2020 is 2% APY and for the Platinum Elite is 2.5% APY.

Chicago District Junior Christmas Party & Matching Funds Event

The Anna Hurban District of Chicago welcomed in the holiday season by celebrating the District's first Matching Funds event at the combined annual Junior Branches Christmas Party. On November 10, 2019, the weather cooperated by giving us a clear but unseasonably cold day, as we welcomed almost 70 district members, with an equal number of adults and children taking part in the day's festivi-

ties. The party was held at St. John's Church Community Center in Mokena, IL, and the matching funds activity was a combination of a "Split the Pot Cash Raffle" and a "Split the Pot Bingo". Both activities raised funds for the St. Vincent DePaul Outreach Ministry at St. Anthony Church in Frankfort, IL. The Outreach Ministry coordinates events such as monthly food drives, a yearly coat drive, an annual Easter Basket Giving Tree, Christmas Giving Tree, and other collections throughout the year. This team of volunteers devotes their time and talent in helping those in need. In addition to the money raised in the matching funds activities, members attending the party also donated canned goods for the food pantry coordinated by this Ministry. Thank you to our members for their generosity in raising funds totaling \$470 and for the outpouring of non-perishable food products they brought to this event.



Exciting News!

THE 2020 NEW PRODUCTS HAVE ARRIVED!

FCSLA is happy to announce we have 7 new life insurance plans.

**We have a new Single Premium Whole Life Plan,
a new Juvenile Term Plan,
and we are now
offering a 1 Pay Life Plan.**

They are currently approved in most states.
Look for details about all the new products on page 8.

Agents and Recommenders: Watch for additional product training in January in addition to the monthly agent and recommender teleconference on January 3, 2020.

If you have any specific questions, please contact your Regional Sales Manager.



More Convention News

FCSLA National President/CEO and Convention Chair Cynthia M. Maleski conducted a successful 42nd Quadrennial Convention in Tampa, Florida from October 3-6, 2019 and was re-elected for another 4 year term!

We thank President Maleski for her dedicated service to FCSLA and look forward to her continued leadership!



September 19, 2019

To: The distinguished delegates, representatives, and guests at First Catholic Slovak Ladies Association 42nd Quadrennial Convention Mass and Banquet

From: Jeffrey S. Shaw, Executive Director of the Life Insurers Council

The LIC has been honored to have First Catholic Slovak Ladies Association as a member of our organization since 2015. Although the LIC focuses on the unique needs of smaller life insurance companies, FCSLA is highly unique among our more than 100 member companies. For starters, your A-rating from AM Best is almost unprecedented and reflects your company's stellar financial performance and strong capital position over many years. Very few companies achieve such a high rating from AM Best but this is especially rare for smaller companies and fraternal.

In addition, the leadership at your company has contributed greatly to our organization by generously sharing their expertise in the spirit of helping other companies who aspire to be as successful as yours. Cynthia Maleski, in particular, has participated on our CEO Forum and helped other CEOs from around the country by sharing many of the best practices she's learned from her diverse and distinguished career.

And finally, FCSLA has a unique and proud 127 year history that most companies can only dream of. From the rapid growth after your founding in 1892, to the reorganization in response to the Flu Epidemic of 1918, to the name change in the late 1960's, culminating in the more recent investments in technology and product development, FCSLA has an admirable track record of innovation and response to change.

We at the LIC are very proud to have the opportunity to work with FCSLA and can only imagine how much more so it must be for those of you who play such an integral role in the day to day success of the company. Congratulations on reaching yet another impressive milestone!





2020 New Insurance Products Have Arrived!

2 Single Premium Whole Life (SPWL) Products

- A. **Single Premium Whole Life Traditional** – This is very similar to our past SPWL product and just updated with the new mortality tables. This is for consumers 0-90 with a \$5,000 minimum face amount who are looking for the best premium value in insurance coverage.
- B. **Single Premium Whole Life Plus** – This product is for consumers 45-80 with a \$50,000 minimum face amount who want to use this in one's wealth management strategy.

Approved in all our current licensed states and pending approval in CA, MT, and NY as of 12/12/19.

Choice Whole Life Series

- A. **10 Pay Life** – Very similar to our past 10 pay life product and just updated with the new mortality tables. This is for consumers 0-85 with a \$5,000 minimum face amount and death benefit is for life and premiums are payable for 10 years. After 10 years the contract is paid up for life. The plan is participating with dividends beginning at the end of the second policy year.
- B. **Whole Life** – This product is a whole life plan with guaranteed premiums. The death benefit is for life and premiums are payable for entire lifetime. This product is for the consumers 0-75 with a \$5,000 minimum face amount. The plan is participating with dividends.
- C. **1 Pay Life** – This product is whole life plan with the option to pay all premiums in one year monthly, quarterly or semi-annually. This is for consumer who is age 0-90 with a \$5,000 minimum face amount and death benefit. The plan is participating with dividends.

Approved in all our current licensed states and pending approval in CA, MT, and NY as of 12/12/19.

Term

- A. **20 Year Level Term** – This product is a 20 year plan and issue age is 18-75 years old with a \$25,000 minimum face amount and \$100,000 maximum face amount with premiums payable for twenty years. This product is participating with dividends.
- B. **Next Gen Term** – This product is a juvenile term to age 30 which replaces the juvenile term to age 25. This product is a 30 year plan and issue age is 0-23 years old for annual pay and 0-19 for single pay with a minimum \$10,000 face amount and a \$50,000 maximum face amount with premiums payable annually or single play.

Approved in all our current licensed states and pending approval for the Adult Term in CA, DE, FL, MT, ND, NY, and SD as of 12/12/19.

Approved in all our current licensed states and pending approval for the Juvenile Term in DE, FL, MT, ND, NY, and SD as of 12/12/19.

Scenes from the 42nd Quadrennial Convention



Scenes from the 42nd Quadrennial Convention



Scenes from the 42nd Quadrennial Convention



FCSLA 2012-21 ANNUAL SCHOLARSHIP PROGRAM

More than \$290,250 in Scholarship Awards!

The First Catholic Slovak Ladies Association (FCSLA) is pleased to announce its **2020-21 Scholarship Program**. An eligible candidate for an FCSLA Fraternal Scholarship Award shall be a member of good standing for at least three years prior to date of application and hold a \$1,000 permanent life insurance certificate, a \$5,000 term certificate or an annuity certificate in his or her name. If applying for a Seminary or Deacon Scholarship, it is necessary to complete all documents. Candidates for the Vocational/Trade/Tech school category must have a high school diploma or Graduate Equivalent Degree (GED) without a bachelor's or advanced degree.

Winners will be chosen by a committee of impartial judges from the educational field, based on the following: **Academic Standing – 40%; Church/Community Service Value – 30%; and School Involvement/Essay – 30%.**

COLLEGE SCHOLARSHIP AWARDS - \$1,250 EACH

60 Freshmen • 31 Sophomores • 18 Juniors • 18 Seniors

GRADUATE AWARDS - \$1,750 EACH

19 Full-Time Graduate Awards

36 HIGH SCHOOL AWARDS - \$1,000 EACH

9 Freshmen • 9 Sophomores • 9 Juniors • 9 Seniors
• 2 Florence Hovanec Memorial Awards

32 ELEMENTARY SCHOOL AWARDS - \$750 EACH

8 for Grade 5 • 8 for Grade 6 • 8 for Grade 7 • 8 for Grade 8
• 4 John & Geraldine Gaydos Awards

32 EARLY ELEMENTARY SCHOOL AWARDS - \$750 EACH

8 for Grade 1 • 8 for Grade 2 • 8 for Grade 3 • 8 for Grade 4

5 VOCATIONAL/TRADE/TECHNICAL SCHOOL AWARDS - \$1,250 EACH

Five (5) Awards Available

Applications and supporting documents must be completed and submitted to the Home Office and POSTMARKED no later than Tuesday, February 25, 2020. Electronic copies (PDF file) and faxed copies of the application and supporting documents must be received no later than Tuesday, February 25, 2020. Applications postmarked/received after this date will not be considered. Applications and further details for this program may be obtained by:

- Visit our website at www.fcsla.org
- E-mail us at Scholarship@FCSLA.org
- Fax the form at 216-464-9260
- Call the National Headquarters at **800-464-4642, ext. 1054**
- Complete the form on this page and mail it to:

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

Scholarship Department • 24950 Chagrin Blvd • Beachwood, OH 44122-5634

2020-2021 FCSLA SCHOLARSHIP APPLICATION REQUEST

Please send a scholarship application form by: ____ US Postal Mail ____ Email

(PLEASE PRINT)

Branch No. _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ E-mail _____

Application requested for the following award:

☐ College ☐ Graduate ☐ High School ☐ Religious ☐ Grades 1-4 ☐ Grades 5-8 ☐ Vocational/Tech/Trade School

McKeesport Sr. Branch 77 Annual Holiday Party

On Sunday, December 1, 2019, the McKeesport Branch S077 held its annual Christmas Party/December meeting at Antonelli's Event Center in Irwin. All guests were given a ticket for prizes as they entered. Appetizers were served at the tables while George Batyi and his band entertained the guests.

President Jerry Holmes opened the meeting with prayer and the pledge of allegiance. Recording Secretary Judy Fedor took roll and read the minutes of the November meeting. All officers were in attendance and the minutes were approved as read. Treasurer Virginia Holmes read the treasurer's report, which was approved, and she gave her Christmas greeting. Mary Jo Matta, Kathleen Cicak, Marian Greenland and Mary Ann O'Neil wished the members a Merry Christmas and Happy New Year.

The memorial service was held for our members who passed away this year. Carol Yurechko sounded the gong and read the names as Mary Jo and Kathy lit the candles for each deceased member.

The election of officers was held and the results are as follows: Jerry Holmes, President; Mary Jo Matta, Vice President; Virginia Holmes, Treasurer; Marian Greenland, Financial Secretary; Judy Fedor, Recording Secretary/Junior Secretary; Kathleen Cicak, Auditor and Regina Smith, Auditor. Judy Hornfeck administered the oath of office.

The branch honored Virginia Holmes for all of her service to the FCSLA. Judy Fedor made a brief presentation highlighting some of Virginia's accomplishments since she became involved with Branch S077 at the age of 16 to present. A special gift was presented.

The meeting was adjourned and closed with prayer. Dinner was served and drawings were held and the members continued to enjoy the music of George Batyi, a Branch S077 favorite.



Sr. Branch 77 Officers – Front row, L-R: Regina Smith, Virginia Holmes, Marian Greenland and Jerry Holmes. Back row: Mary Jo Matta, Kathleen Cicak, Judy Fedor.



PITTSBURGH DISTRICT FALL MEETING HIGHLIGHTS

The Pittsburgh District held its fall meeting on September 22, 2019 at the Georgetown Center in Pleasant Hills, PA. The meeting was hosted by West Mifflin Branch S107.

President Judy Fedor opened the meeting with the pledge of allegiance and National President Cynthia Maleski led the group in singing "God Bless America". Father Edward Mazich led the opening prayer with a litany to honor Our Lady of Sorrows and lunch was served.

President Fedor called Carol Curry, Branch S107, to the podium. Carol introduced her branch officers, including President Dorothy Welsh and was presented with a check for the District's contribution to the dinner and a check for Mass for their branch members.

In the absence of the Recording Secretary, President Fedor called the roll and read the minutes of the July meeting. The minutes were approved as read. Vice President Marilee Kessler read the Treasurers Report in the absence of the Financial Secretary. The Treasurers Report was also approved as read.

Auditor Monica LaFrankie announced that the auditors had finished the audit and stated that everything is in good order.

Nominations Chair Virginia Holmes, along with her committee members Marlene Vavrek and Judy McLaughlin, reviewed the Nominations Committees slate. As there were no additional nominations made the slate was approved. Officers elected are as follows: District Chaplain Father Edward Mazich; President Judy Fedor; Vice President Jerry LaFrankie; Financial Secretary Marian Gatto; Recording Secretary Linda Killeen; Auditors James Dubina, Thomas

Figura and Martin Hanyak. President Cynthia Maleski administered the oath of office. President Fedor thanked Virginia Holmes for serving as parliamentarian for the Pittsburgh District and announced that Virginia had agreed to continue to do so. She thanked all of the outgoing officers for their service over the past 4 years. She also expressed the appreciation to Aimee Perry, outgoing Auditor, for her creative lottery trees for our drawings. Aimee has agreed to continue to do the lottery tree for future meetings.

National Auditor Dorothy Urbanowicz gave the National Officers report updating the members on home office business. She then gave an excellent sales presentation to the members. Dorothy explained the Friends and Family promotion and asked how many members had restricted fraternal licenses. She then identified the members who are fully licensed to sell. Dorothy explained the details of the current sales promotion and the chance to win a cruise. Dorothy reviewed the long application for life insurance and the short application form and its requirements, and annuities. Her presentation was very informative and appreciated by the members.

President Fedor announced that the spring meeting will be held on April 26, 2020, hosted by Branch 433.

Branch S107 passed out prizes and the District conducted drawings for the lottery tree and Share the Wealth.

The meeting was adjourned and Father Ed closed with prayer.

Following adjournment, a meeting was held with convention delegates.



Luncheon Meeting and Scholarship Presentation



Members line up for a buffet of traditional German food at the Bavarian Bierhaus. Schnitzel, spatzle, beans, red cabbage and other delicious sides were served.



Mary Beth Cebal Stano and her dad, Anthony Cebal.



Branch 23 President, Kathy Mueller hugs her grandson, Matthew Duelge, grade school scholarship recipient. Matthew is in third grade at St. Leonard in Muskego. Luanne Coyne, Jr. Branch 130 Secretary, presented the award.



Members of the Muffler family were among the 40 guests at this event.



Jamie Coyne and Cassie Muffler.



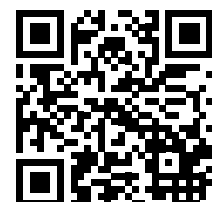
Patrick Braun, member of Branch 23, president of Louise M. Yash District and newly elected to the FCSLA board, gives the gathering a brief overview of the recent convention.



Members and guests of Sr. Branch 23/Jr. Branch 130 gather at the Bavarian Bierhaus to enjoy a luncheon meeting, scholarship presentation and Scavenger Hunt. Over \$400 will be donated to the St. Ben's Meal Program as part of a Matching Funds special raffle.



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PHONE TO GET MORE
INFORMATION ABOUT
FCSLA INSURANCE
POLICIES!**



Branch W016 Holds Annual Fall Dinner Meeting

Branch W016 held its Annual Fall Dinner Meeting in the Holy Trinity Klein Center in Brainard, NE on November 3, 2019 with about forty members and guests attending. A delicious turkey dinner was served.

Scholarship winners were recognized. Recipients Lizabeth Wewell from Gretna, NE, a sophomore at Grand Canyon University and Jonathan Pytlik, a sixth grade student at Aquinas Middle School in David City, NE were honored. Jonathan read his scholarship application for the group.

Member Tom Pesek, also adjutant of the Brainard American Legion Post 273 extended thanks for the new refrigerator that Branch W016 purchased for the Legion building. It was decided by vote to give \$100 each to two local ladies who make patriotic themed "Quilts of Valor" for local Veterans. Officers were reinstated at the meeting.

Entertainment was provided by member Bob Ohnoutka with his accordion. Cliff Lowell gave a humorous talk about highway Burma Shave signs.



W 16 member Bob Ohnoutka provided entertainment.

Fall Iowa District Meeting Held

Iowa District meeting was held October 13, 2019 at St. Ludmila Social Hall. Mass, breakfast, and lunch were included.



Sr. Branch 161 Delegates Attend FCSLA Convention

Sr. Branch 161, Youngstown, OH, sent nine delegates to the FCSLA Convention. Five of the members were first time attendees*. Theresa Leonard had a double initiation for she also served on the Young Adults Committee which hosted the hospitality event on Friday evening. It featured a Hispanic theme and included a band and decor honoring the large population of Hispanics in the Florida area.



Seated, L-R: Bernadette Demechko, Loretta Ekoniak. Standing, L-R: *Nancy Clausen, *Mary Margaret Hovanes, *Joanne Yurco, *Rosanne Pritchard, *Theresa Leonard, Melanie Leonard, and Michael Ekoniak.



Branch W016 Spiritual Moderator Father Steven Snitily, Vice President Joyce Rezac, Scholarship recipient Jonathan Pytlik, President/Secretary Mary Lou Meister, and Treasurer Carolyn Dvorak.



Members enjoy the social hour before the Branch W016 annual fall dinner meeting.

MATCHING FUNDS ACTIVITIES

Sr. Branch 630/Jr. Branch 534 Golfing Event Proceeds

Representatives from Buffalo, NY Branches S630 and J534 presented a check totaling \$1,920 to Sr. Mary Johnice Rzakiewicz, CSSF of the Response to Love Center, as proceeds from two golfing events held this year. Members of Sr. Branch 630 sponsored a golf tournament while members of Jr. Branch 534 sponsored a mini golf event on the following day. The \$1,920 represents profit from the two events along with matching funds from the National FCSLA. The Response to Love Center is a community outreach center located in Buffalo that includes a thrift shop, kitchen, chapel, food bank and pantry.



L-R: Local FCSLA Branch Treasurer Tom Franczyk, Sister Mary Johnice, and FCSLA Regional Sales Manager John Gonsiorek.

Jr. Branch 45 Knights of Columbus Breakfast

Hazleton Jr. Branch 45 was the sponsor for the breakfast. The Dunstan clan helped with the matching fund breakfast at St. Nicholas Church for the Knights of Columbus on September 15, 2019.



Branch W080 Country Store at Parish Fall Fest

Branch W080 in Clarkson, NE, again hosted a Country Store in conjunction with our annual parish Fall Fest. Fresh produce and handcrafted items sell well for this much-appreciated matching funds project. Pictured are President Don Vrbicky and his wife Jan.



Sr. Branch 77 Fun Walk 4 Kane

On Saturday, September 14, 2019 McKeesport Branch S077 participated in a matching funds event with the Kane Foundation. The event was the 8th Annual Joan Burns Kane Foundation "Fun Walk 4 Kane".

The Kane Foundation was created to raise private funds to help enhance the quality of life of the residents and their families. One hundred percent of all donations are devoted to gifts and enhancements for the Kane Centers and residents.

Officers of Branch S077 walked with residents, families and friends and assisted with wheelchairs. Following the walk, a picnic lunch was served and tickets were drawn for prizes. Tickets were available to purchase chances for a beautiful array of baskets. The residents of Kane and their families

look forward to this walk every year. Branch S077 officers enjoy this event tremendously and were happy to participate in this annual event for such a wonderful cause that brings joy to so many.



L-R: Marian Greenland, Judy Fedor and Mary Jo Matta.

Diamond Anniversary Celebrated



Congratulations to Stanley and Marlene Steffan Dickinson, ND, members of Branch W121 who recently celebrated their 60th wedding anniversary.

MATCHING FUNDS ACTIVITIES

Jr. Branch 207

Jared Boxes

Jr. Branch 207, Shamokin, PA, met with Coughlin High School students in Wilkes-Barre, PA to assemble Jared boxes. The Key Club students purchased the items for the boxes from the sale of Coughlin merchandise, individual and business donations and donations from FCSLA members. Jared while battling cancer, carried a backpack to his hospital and doctor visits. He wondered why other children didn't have any toys or things to do while receiving treatments. He always shared whatever he had and played games with other patients. After Jared lost his battle to cancer, Our Lady of Victory School in State College, PA began the Jared Box Project to remember their classmate. A Jared Box is given to a child when admitted to the hospital. The boxes are plastic storage boxes filled with toys, books, crayons, stickers, games, and puzzles.



Jared Boxes along with a FCSLA matching funds check were delivered to the Janet Weiss Children's Hospital in Danville, PA. Participants were Julia Ercolani, Alex Mykalyn, James Henigan, Paige Murdock, Rita Kcenich, President J207, Florence McCabe, Secretary J207, Morgan Bilski, Nick Sabastian, Emily Hughes, Jen Patron and Laura McCabe, mentor Coughlin Key Club.



Paige Murdock, Emily Hughes, and Jen Patron are placing labels on the top of each box naming that the items are age and gender appropriate. The students exceeded their mission to lift the spirits, entertain and put a smile on the faces of sick children. Each box also contained a personal note.



Molly Victoria McCabe, J207, desired to assemble her own box. She is holding an art set she

included along with many other objects she loved. Her box turned out to be extra large! Each box symbolized the importance of play and are filled with well wishes, hope and love. Molly's note said, "My name is Molly and I am in kindergarten. These are things I like to play with and I hope you will too. I hope you feel better and go home soon." Love, Molly (age 5)



Sr. Branch 46 and 258

Benefit at Tailgate Gathering

On September 14, 2019 over 90 members, guests and friends of Sr. Branch 46 and Branch 258 met for a pregame tailgate between the University of Illinois Fighting Illini and the Eastern Michigan Eagles.

The gathering feasted on doughnuts, brats, burgers, snacks and refreshments while playing football, frisbee and "Bags". Beyond discussing Illini football and the Big Ten Championship, the group learned of the FCSLA, its heritage and how FCSLA products can benefit these young people's financial plans as they began their post college careers.

All in all, a fun-filled afternoon was had by all and \$100 was raised for the St. John's Catholic Newman Center in Champaign, IL.



MATCHING FUNDS ACTIVITIES

Branch W187

Raffle Ticket Scholarship Fund

Branch W187, Valparaiso, NE held a matching funds event selling raffle tickets for member donated prizes. All the money raised will go to provide scholarships to junior members to attend catholic schools.



Mary Ann Noll Celebrates 90th Birthday

Mary Ann Noll, (maiden name Dzurak), has been a member of FCSLA Branch S322 for over 70 years. Mary Ann was raised in Bayonne NJ. She then married and raised her family in New Jersey, New York and eventually moved to Connecticut where she has lived for the past 36 years.



Mary Ann turned 90 on August 14th, and later that month she celebrated with a surprise party where she was surrounded by family and friends and she loved every minute of it.

When asked how she has gotten to this age, she says her faith has gotten her here.

Branch W187

Building Fund Breakfast

Branch W187, Valparaiso, NE, held a Matching Funds Breakfast on November 17, 2019. All foods were cooked from scratch and over 130 enjoyed the good food.

Proceeds will go to a fund to build a storage room addition to the local church hall.



FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

EXECUTIVE COMMITTEE THIRD QUARTERLY MEETING

Home Office, Beachwood OH – August 7, 2019

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:30 a.m. at the home office, Beachwood, Ohio. National Director Jeanette E. Palanca was asked to open the meeting with prayer and National Director Lawrence M. Golofski led us in the Pledge of Allegiance.

Opening Business

Roll Call

National Secretary Kimberly A. Graham was asked to call the roll. Members present were:

Cynthia M. Maleski	National President
Jeanette E. Palanca	National Director
Lawrence M. Golofski	National Director
Virginia A. Holmes	National Trustee
Barbara Novotny Waller	National Trustee

National Chaplain Monsignor Peter M. Polando was absent. Secretary Kimberly A. Graham and National Treasurer Stephen C. Hudak were also in attendance.

Approval of Agenda

President Maleski called for approval of the agenda. National Trustee Barbara Novotny Waller moved and National Director Palanca seconded to approve the agenda as presented.

MOTION ADOPTED

Approval of the Minutes

President Maleski noted the minutes were distributed in advance and if there are no corrections, then the minutes will stand as approved.

APPROVED

National Chaplain Monsignor Polando joined via phone at 9:37 a.m.

National President's Comments

AM Best Interview

The interview was held on June 7, 2019. We were recently notified that our A- rating was affirmed. The interview focused on balance sheet strength, operating performance, and business profile and enterprise risk management. President Maleski noted that the rating process is increasingly rigorous and there was increased transparency from AM Best.

2017 CSO Mortality Table Plan Project

President Maleski stated that we continue to work with the actuary. The internal approach for two SPWL products Plan A and Plan B are development, implementation phase, filing, testing, and approval. We have three whole life products that have been developed: 10 Pay Life, Whole Life and Life Paid Up in 1 year. These products are currently in the implementation phase, we are meeting with the actuary on these products and testing will follow. There are two term products scheduled for development in 2019: the 20 year level term and the juvenile term. We are also reviewing our current underwriting guidelines.

2019 Quadrennial Convention

The Credential, Bylaw, and Young Adult committees have all met. The Donation committee is meeting this week and the Compensation committee will meet during the latter part of August.

The official Call to the Convention was mailed to credentialed delegates last week. The Parliamentarian will meet with President Maleski next week. We will be providing the Family Records guide as a gift to our delegates and offer them the opportunity to have a personal meeting.

Ohio Department Insurance (ODI)

The five year exam will begin in November starting their review with IT, then Financial. The exam will take place over several months. It will be different this time because portions will be done electronically.

Marketing Rebranding

In Phase 1 (Brand Strategy) the focus group process was completed June 27, 2019. We will be meeting with Revenue Resources shortly to receive feedback. After this meeting we will enter into Phase II (Brand Development) which includes the brand positioning statement naming concepts, logo and tagline options.

Branch Revitalization Project

This project is focused on branch offices that do have any officers. We await the final report from our National Fraternal Director. It appears the letters were sent to all members ages 25-75 to identify interest in branch leadership.

Definition of an Active Branch

The Fraternal Committee met over the summer regarding this topic. FCSLA deems a branch active if they do any two activities in one calendar year and send out invitations to their junior and senior members in addition to holding regular meetings. We encourage branches to provide donations to benevolent causes but making donations is not considered to be a branch activity for purpose of this definition. Examples of an active branch are mass for deceased members, brunch, luncheon, dinner, ball game, bowling, pizza party, participate in a Join Hands Event or a St. Ann's celebration, attendance at district meetings, matching funds activity, sponsorship of FCSLA table at a festival, Meet and Greet with an agent or recommender. Discussion ensued on this topic. President Maleski referred to the branch model training that was used in the past as a framework. The executive committee discussed having the operational staff put together a fraternal plan with an active branch definition then after the convention introduce the plan to the board and implement when the board is ready.

Fraternal vs Principal Member

President Maleski stated every member is important. We need to consider a way that would allow a member to complete eligibility form. We will explore how to do it and bring it to the board. A recommended option is to put a form on the website for recent merged members and to notify the advisory group about the process that that could be brought back to their branches. Director Palanca made a motion to recommend to the board to provide an on-line tool for a reasonable time for former PUNA/PWAA merged members to initiate FCSLA membership category eligibility. Trustee Virginia Holmes seconded the motion.

MOTION ADOPTED

Home Office Staff

Our current National Sales Manager Albert Heiles has announced his retirement. We are seeking a new National Sales Manager. There was an announcement in the *Fraternally Yours* Magazine and we have contacted General Placement to conduct a search.

In regard to the Marketing Coordinator, we have one candidate at this time.

Sales

As of 6/30/19 life premiums are up 37% and annuity premiums are up 32% from prior year. As of today, we have had 244 guaranteed issues returned and the program goes until August 31, 2019. We have sent out 816 family records guides.

Good of the Order

We held a first ever Flag Day ceremony at the national headquarters and it was received well by employees and the local community. We receive a proclamation from the Mayor of Beachwood, local TV coverage on July 4th and Beachwood Buzz.

We were invited to the local Slovak Catholic Sokol convention in Cleveland. President Maleski presented greetings on behalf of the board and members of First Catholic Slovak Ladies Association.

Approval of President's Report

Trustee Waller moved to accept the President's report and seconded by Director Golofski.

MOTION ADOPTED

Lunch recess was called at 11:31 p.m. The meeting reconvened at 12:48 p.m. with all in attendance. President Maleski called the second half of the third quarterly meeting to order.

National Treasurer's Report

Treasurer Hudak presented the Treasurer's Report as of June 30, 2019.

Supplement 1

Investments

Treasurer Hudak reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Income before Dividends, Bond Rating and a snapshot of our portfolio. At the end of June, our admitted assets were at \$1.01 billion.

Treasurer Hudak reviewed the Income Statement Analysis and Balance Sheet Analysis, the Balance Sheet and Income Statement. Questions were asked and answered.

Annuity Reserves by Product

Treasurer Hudak reviewed the annuity reserves by product. He explained in detail significant statistics on the report. Questions were asked by the Executive Committee and answered.

Treasurer Hudak then introduced Controller Frank Rando who joined the meeting at 1:07 p.m. to discuss second quarter 2019 Budget vs Actual.

First Quarter 2019 Budget vs Actual

Controller Rando reviewed the second quarter 2019 Budget vs Actual report by discussing the life business, annuity business, general expenses and highlighted variances. Questions and comments were asked and answered.

Controller Rando was excused from the meeting at 1:20 p.m.

WE WANT TO HEAR FROM YOU!

- Did your children, grandchildren receive special awards or achievements in school?
- Baptisms? Confirmations? New Members?
- Participated in Volunteer & Community Events?

If they are members of the FCSLA
please send us a photo and short article
about their special achievements!

Email National Editor at zjbazik@comcast.net

Acquired Securities Report

Treasurer Hudak reviewed the acquired securities where we invested \$17 million dollars since our last Executive Committee meeting. Treasurer Hudak also reviewed the credit watch list. A number of questions were asked and answered.

Unfinished/New Business

Annuity Interest Yield

After discussion, President Maleski entertained a motion to accept Treasurer Hudak's recommendation that the Executive Committee not make a recommendation to the board on the crediting yield rates for the fourth quarter of 2019. The most timely rate information will be available for the September board meeting. National Chaplain Monsignor Polando moved and seconded by Trustee Waller to accept Treasurer Hudak's recommendation.

MOTION ADOPTED

2020 Budget Discussion

Treasurer Hudak noted that the 2020 Budget is in process and reminded the Executive Committee an early discussion of the budget is necessary in order for the board of directors to make a decision on the 2020 dividends at the September board meeting. Treasurer Hudak recommended that the Executive Committee not make a recommendation to the board regarding the 2020 dividend. Updated budget information will be presented at the September board meeting. Trustee Holmes moved and seconded by Director Golofski.

MOTION ADOPTED

President Maleski entertained a motion to accept the National Treasurer's report. Trustee Waller moved to accept the National Treasurer's report, seconded by Director Palanca.

MOTION ADOPTED

Good of the Order

Director Palanca asked about the status from a fraternal perspective on the former PWAA and PUNA mergers. Treasurer Hudak stated from a merger transition point of view that the financial and operations piece of the mergers are complete. We have been working with the advisory groups on the fraternal piece. The next piece is to educate these members on the opportunities available to them. President Maleski stated as newly merged members of FCSLA they follow our bylaws and branch framework.

National Secretary Graham just had a friendly reminder for the Executive Committee to make sure they sign in and out at the front desk.

Bylaw committee member Linda Kileen sent an e-mail to Trustee Waller in advance of the convention to make the Executive Committee aware of the number of proposed bylaws.

Executive Committee Meeting Dates

Fourth Quarterly Meeting – November 12, 2019

Adjournment

Director Palanca moved and Trustee Holmes seconded to adjourn the meeting. Meeting adjourned at 3:37 p.m. with Chaplain Monsignor Polando and Director Golofski.

MOTION ADOPTED

Cynthia M. Maleski, President
Kimberly A. Graham, Secretary

ATTEST:

Monsignor Peter M. Polando, Chaplain
Jeanette E. Palanca, Director
Lawrence M. Golofski, Director
Virginia A. Holmes, Trustee
Barbara Novotny Waller, Trustee

Branch S627 Election of Officers Held

Branch S627, Council Bluffs, IA held their annual Sr. Branch event with 70 people in attendance at Pizza King in Council Bluffs, IA.

Tom Berneman was elected the new president and Ann Snuttner will be the new secretary. Agent Karen Ruby gave away tee-shirts to those in attendance.



Monica Scribner wearing the tee shirt given away at the event.



Karen Ruby, agent is shown holding up *Fraternally Yours* encouraging members to read it.



Members enjoying the event.

WPSCA January Program

The Western Pennsylvania Slovak Cultural Association will present a Slovak Heritage Program on Monday evening, starting at 7 p.m. at the Mount Lebanon Public Library, 16 Castle Shannon Boulevard, Mt. Lebanon, PA 15228. It is free to both member and non-members.

January 6 – "Slovak Folk Art" Joe Bielecki, a frequent presenter, will discuss Slovak folk art such as paintings on glass, corn husk dolls, and straw art.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF AUGUST 31, 2019

ASSETS

Cash & Short Term Investments	\$ 40,634,614
Bonds	947,070,992
Preferred Stock	2,090,565
Common Stock	6,691,834
Investment Income Due & Accrued	14,165,462
Property Plant & Equipment, Net	5,019,964
Certificate Loans & Accrued Interest	2,406,541
Other Assets	828,538

TOTAL ASSETS

\$ 1,018,908,510

LIABILITIES

Life Reserves	\$ 300,603,438
Annuity Reserves	589,145,843
Death Claims Payable	3,080,841
Unearned Premiums	449,090
Matured Endowments	407,792
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,771,175
Accrued Convention Donations	966,000
Provision for Future Conventions	573,308
Asset Valuation Reserve	9,610,615
Interest Maintenance Reserve	494,418
Other Liabilities	1,783,656

TOTAL LIABILITIES

\$ 913,286,176

Surplus

\$ 105,622,335

TOTAL LIABILITIES AND SURPLUS

\$ 1,018,908,510

INCOME STATEMENT

For the Eight Months Ending August 31, 2019

REVENUE

Insurance Premiums	\$ 3,707,123
Annuity Premiums	32,494,131
Investment Income	32,691,213
Amortization of Interest Maintenance Reserve	85,233
Rental Income	242,582
Other Revenue	8,994

TOTAL REVENUE

\$ 69,229,275

EXPENSE

Increase in Reserves — Life	\$ 1,843,438
Increase in Reserves — Annuity	24,714,425
Insurance Benefits	5,816,428
Annuity Benefits	23,228,611
Commission Expense	997,868
Surrender Benefits	2,247,366
Post Mortem Benefits	1,084,244
Miscellaneous Member Benefits	55,266
Matured Endowments	99,165
Donation Expenses	76,681
Change in Accrued Convention Donations	168,000
Convention Expenses	108,081
Bank Service Charges	86,253
Data Processing Service Fees	123,035
Accounting Fees	129,242
Actuarial Fees	264,761
Legal Fees	27,294
Consulting Fees	71,894
Branch and District Funding	515,382
Fraternal Activities	81,597
Official Publications	391,788
Scholarship Awards	181,664
Miscellaneous Employee Benefits	368,622
Fees — Directors	110,366
Salaries — Employees	1,366,366
Salaries — Officers	357,522
Interest Expense	230,482
Tax Expense	143,120
Depreciation Expense	159,030
Utility Expense	65,114
Postage and Printing	217,108
Advertising	59,145
Travel Expense	48,208
Insurance Department Fees	62,521
Sales Promotion	102,276
Rental Expense	242,582
Other Expense	433,950

TOTAL EXPENSE

\$ 66,278,896

Income (Loss) from Operations

\$ 2,950,379

Dividends to Members

920,771

Subtotal Income (Loss)

\$ 2,029,608

Capital Gains (Loss)

(183,066)

NET INCOME (Loss)

\$ 1,846,542



Winter Warm Ups

SLOW COOKER HEARTY BEEF STEW

- 1 cup bacon, chopped
- 2 pounds beef stew meat
- 3 tablespoons all-purpose flour
- 2 medium parsnips, cut into large dice
- 3 large carrots, cut into large dice
- 2 cups onions, chopped into medium dice
- 3-4 celery stalks, cut into large dice
- 1 bag Red Bliss potatoes (24 ounces), large ones cut in half
- 1 tablespoon thyme, chopped
- 1 can stewed tomatoes (14 ounces)
- 2 tablespoons tomato paste
- Salt and pepper, to taste

In a large skillet over medium heat, brown the bacon, then remove to a slow cooker, reserving the fat in the skillet.

Brown the stew meat in the reserved bacon fat. Sprinkle with flour, then remove the meat and place into the slow cooker.

Add all the remaining ingredients to the slow cooker and stir. Place the lid on and cook for 4 hours on high, or 6-8 hours on low. Serve.

VYPRÁŽANÝ SYR (DEEP FRIED CHEESE)

- ½ pound cheese, 4 (1-inch-thick) slices, Edam, Gouda or Swiss
- Optional: salt to taste
- ½ cup all-purpose flour
- 1 large egg (beaten)
- ¾ cup breadcrumbs
- Oil (or shortening, for frying)

Sprinkle cheese with optional salt, if desired.

Dredge slices in flour, then in beaten egg, and finally in bread crumbs, making sure the cheese slices are completely covered.

Pan fry quickly in hot oil or shortening until golden brown. Serve immediately.

GARLICKY SHRIMP DIP

- 2 tablespoons extra-virgin olive oil
- 1 lb. medium shrimp, thawed if frozen, peeled and deveined
- 3 cloves garlic, minced
- Kosher salt
- Freshly ground black pepper
- 8-oz. block cream cheese, softened
- ¼ cup mayonnaise
- ¾ cup shredded mozzarella
- ¼ cup grated Parmesan
- Juice and zest of 1 lemon
- 2 tablespoons freshly chopped parsley, plus more for garnish
- Pita chips, for serving

Preheat oven to 350 degrees. In a large skillet over medium heat, heat oil. Add shrimp and garlic and season with salt and pepper. Cook until shrimp is pink and no longer opaque, 3 to 4 minutes. Let cool slightly, then coarsely chop.

In a large bowl, stir together cream cheese, mayonnaise, mozzarella, Parmesan, lemon juice and zest, parsley, and chopped shrimp and season with salt and pepper.

Transfer dip to a small baking dish and bake until golden and bubbly, 25 minutes.

Garnish with parsley and serve with pita chips.

CRAB RANGOON DIP

- 12 oz. cream cheese, softened
- ½ cup sour cream
- 1 cup shredded Monterey Jack
- 2 teaspoons low-sodium soy sauce
- 2 teaspoons sriracha
- 1 teaspoon garlic powder
- 6 oz. lump crab
- 3 green onions, sliced
- Pita chips, for serving

Preheat oven to 350 degrees. In a large bowl, combine cream cheese, sour cream, Monterey Jack, soy sauce, Sriracha, and garlic powder. Beat until evenly combined. Fold in crab and green onions.

Transfer dip to a small baking dish. Bake for 20-25 minutes, until the dip is bubbly and golden.

Garnish with more green onions and drizzle with Sriracha, if desired. Serve warm with pita chips.

REUBEN MAC & CHEESE

- 1 lb. cavatappi noodles
- 8 tablespoons butter, divided
- 1 cup panko bread crumbs
- 1 teaspoon caraway seeds
- 1 cup freshly grated Parmesan, divided
- Kosher salt
- 6 tablespoons all-purpose flour
- 5½ cups whole milk
- 3½ cups shredded cheddar cheese
- 2 cups shredded Swiss cheese
- 1 cup sauerkraut, drained and squeezed dry
- 10 oz. corned beef, sliced and cut into 1" pieces

Freshly ground black pepper
Russian dressing, for serving

Preheat oven to 400 degrees. In a large pot of boiling salted water, cook pasta until barely al dente. Drain immediately.

Melt butter in the same large pot used for pasta. Remove and transfer 2 tablespoons butter to a medium bowl. Add panko, caraway seeds, ½ cup Parmesan, and ½ teaspoon salt to bowl and toss. Reserve for topping.

Add flour to pot with butter and whisk until foaming and a light pale roux paste forms. Whisking constantly, slowly add about ¼ cup milk to roux until completely incorporated. Continue to gradually whisk in milk, very slowly, until mixture is bubbly and thickened.

Turn off heat and whisk in cheddar, Swiss, and remaining ½ cup Parmesan until melty. Mix in pasta, sauerkraut, and corned beef. Season with salt and pepper. Transfer to a 9" x 13" baking dish and top with panko mixture.

Bake until cheese is bubbly and panko is golden, about 15 minutes.

Serve with Russian dressing on the side.

EGGNOG CHEESECAKE DIP

- 2 cups heavy cream
- 1 packet instant vanilla pudding mix
- 1½ cups eggnog
- 1 teaspoon nutmeg, saving some for garnish

Ginger snap cookies, for serving

In a stand mixer, beat heavy cream until stiff peaks form, 1 to 2 minutes, then set aside.

In a large mixing bowl, pour in pudding mix and eggnog. Whisk and let set, 5 minutes.

Fold pudding into whipped cream mixture, along with nutmeg, then chill if desired.

Sprinkle with more nutmeg and serve with ginger snap cookies.

HOT COCOA PUDDING SHOTS

- 1 (3.9-oz) package instant chocolate pudding mix
- 1 (.73-oz) packet hot cocoa mix
- ¾ cup whole milk
- ¾ cup Baileys Irish Cream
- ½ teaspoon pure vanilla extract
- Whipped cream, for serving
- Cocoa powder, for serving
- Miniature Marshmallow bits, for serving

In a large bowl, combine chocolate pudding and cocoa mix with milk. Whisk until fully incorporated. Add Baileys and vanilla and whisk again. Pour into 12 shot glass cups and refrigerate for 2 hours.

Top with whipped cream, a sprinkle of cocoa powder, and marshmallow bits. Serve.

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.