



Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 106, NO. 8

MAY 2020



*to all the Mothers,
Grandmothers,
Godmothers, Stepmothers, Mothers-in-law,
Aunts, Sisters, Cousins, Teachers, Friends,
and all other women in our lives that cared for us
and love us unconditionally.*



*"The loveliest masterpiece
of the heart of God is the heart of a mother."*

– St. Therese of Lisieux

ŽENSKÁ JEDNOTA

Fraternally Yours, **ŽENSKÁ JEDNOTA®**



ISSN 0897-2958



Fraternally Yours,
ŽENSKÁ JEDNOTA,

is a monthly magazine published by the
First Catholic Slovak Ladies Association.
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Cleveland, Ohio 44122
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Periodical Postage Paid at
Cleveland, OH 44101 and additional entries

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

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

Postmaster: Send address changes to
Zenska Jednota,
First Catholic Slovak Ladies Association
24950 Chagrin Boulevard, Cleveland, OH 44122
Deadline for all articles is the 15th
of the month, 1½ months prior to the issue date.

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Beatitudes for Mothers

BLESSED ARE MOTHERS

who did without for us,
they will be rewarded.

BLESSED ARE MOTHERS

who lost sleep when we were sick,
they will find rest.

BLESSED ARE MOTHERS

who taught us how to pray,
they will share God's kingdom.

BLESSED ARE MOTHERS

who comforted us,
they shall be comforted.

BLESSED ARE MOTHERS

who taught us right from wrong,
they will know justice.

BLESSED ARE MOTHERS

who shared with us
the meaning of peace,
they shall know peace.

BLESSED ARE MOTHERS

who taught us the importance
of loving God and each other,
they shall see God.

Author Unknown

Dear Friends,

Many blessings to you and to all the Moms in your life. May all who you hold
dear in your prayers be a light that shines upon this glorious world.

Happy Mother's Day!

Until Next Month,
Warmly, Carolyn

ŽENSKÁ JEDNOTA

Message from our National President

CYNTHIA M. MALESKI



ANNUAL REPORT FOR 2019



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

"We are the light of the world"

Very Reverent Monsignor, National Officers, National Directors and Members of First Catholic Slovak Ladies Association of the United States of America:

As your National President, I am pleased and honored to present my 2019 Annual Report to you.

Pochváleny bud Pan Ježiš Kristus!

General Observations.

As I write this Annual Report, and as we have become a premier fraternal benefit society steadfast in our original purpose set forth 128 years ago, we face a historic and unprecedented national crisis worldwide and in our country. We are fighting the COVID-19 pandemic and an extremely lengthy low interest rate environment. As we faced many challenges in our 128-year history, we will weather this storm together with grit and courage, guided by God's hand.

The health and safety of our employees, members and leaders are top priority for us. We are in the forefront of providing employees with remote work, prepared and poised to serve your needs, in advance of any government stay at home mandates.

To keep up to date, please also visit our website, our Fraternally Yours, magazine, our postings on Facebook, branch newsletters, or call us directly at the home office numbers.

Executive Summary.

FCSLA enjoyed another robust year of very strong financial and fraternal performance for 2019 in addition to holding our 42nd Quadrennial Convention. I present you highlights in this Annual Report and encourage you to also read the Annual Reports of fellow officers for more in depth coverage.

2019 42nd Quadrennial Convention.

As your Convention Chair, I issued an Official Call to key leadership and credentialed delegates, including over 100 first time delegates, honored guests and clergy to our 2019 42nd Quadrennial Convention in Florida from October 3 through October 7, 2019. We accomplished much during this shortened convention, including business sessions in a tightened timeframe, expanding the leadership role of many young leaders through our Young Adults Committee, electing your National President and board of directors in a secret ballot, and giving \$1 million to worthy charitable causes through a deliberative donation request vetting process. The convention itself, as well as much time throughout the year, necessarily called for the focused attention of a number of our staff, myself and many volunteers. Unfortunately, I had little time at the convention or otherwise to become more acquainted with many of the new delegates, and only in formal settings. I was so very glad to see many of my longtime friends, and I am sure those who were present for this grand experience were glad to see oth-

ers, too. Thank you is definitely in order for so many persons who worked tirelessly for many months to plan, enable and hold this significant gathering.

We were fortunate to hold several beautiful liturgies every day, a Gala banquet, where we brought in a well-known Slovak five-piece musical ensemble for our banquet. We thoroughly enjoyed Hospitality Night, planned by our Young Adults Committee, including a performance by a Latin cultural group. Both were highly successful! I am grateful for the resounding vote of confidence to continue to serve as National President (CEO) and to move forward with our newly elected board of directors, our management team, employees and all volunteer leaders.

Strategic Planning.

We continue to employ our strategic principles articulated in 2016 to reflect and drive our focus of sustained managed growth. Through a "building block" approach and roadmap, I present a quarterly update to the board of directors, where necessary modifications are presented and made.

In March 2019, our board of directors embarked on a one-and-one half day planning session, where we reviewed the current plan, assessed challenges and accomplishments from 2016-2019, and did a SWOT analysis. At my request, Carolyn Bazik facilitated a visioning exercise as well. At my invitation, Jeff Shaw, President, Life Insurance Council, presented a trends analysis for our size and model of insurance company.

Governance.

The board of directors makes prudent decisions based on a risk/rewards analysis and recommendations of officers in an informed way. We continue to refine metrics and meaningful relevant information brought to the board in a transparent way with risks identified, assessed and taken into account. Executive and other committees are employed in similar manner. In addition to this traditional manner of acting, members often serve in a consultative role in Executive and other committees, as well.

Risk Management has been part of the culture at FCSLA for a number of years. Our current program is institutionalized through a multi-disciplinary home office committee. The committee continues to bolster its risk identification, assessment and mitigation action steps and strategies, which are then interwoven into a formal vetting process through management and/or the board. The roles and responsibilities of the committee, staff, the National President (CEO), and board are defined in a board policy. Risk reporting is incorporated into the quarterly reporting by the National President, or in the interim, as appropriate.

Overall Operating Performance.

Significant steps have been taken to address the challenges of the current interest rate environment, specifically for the life insurance industry, within the parameters of our fraternal benefit society model.

As a fraternal benefit society, we face a number of unique challenges, especially in light of our generous fraternal outlays to our branches and our very generous fraternal benefits. A.M. Best has affirmed our A- (excellent) rating, in an increasingly rigorous process, incorporating many components which were hardly mentioned in previous years.

(Continued on Page 4)

NATIONAL PRESIDENT'S ANNUAL REPORT FOR 2019

Our continued strategy of sustained managed growth fuels our overall growth profile. We enjoyed another strong year both financially and fraternally. Profits remain strong and with assets growing from \$990,554,946 to \$1,129,596,00 (yes over \$1Billion), we achieved a significant benchmark. We recorded a surplus of nearly \$107 Million and our solvency ratio and RBC well exceeds regulatory requirements. We continue to pay out one of the most generous dividend structures in our peer group and paid out nearly \$1.4 Million in dividends in 2019.

Management and planning for our IT systems and program are vetted through our IT Steering Committee. We engaged a new IT service provider, converted to new platforms, and completed several tracks of an external IT Audit.

Our product development process is refined, robust and quick by most industry standards. We were successful in our ability to have 7 new Insurance Plans, both rates and forms, approved (except for a few outlier states) in record time and ready for launch by January 1, 2020, unprecedented to date.

Due to efficiency initiatives, overall operating expenses increased by only 1.5%, while providing exceptional customer service as efficiently as possible.

We have engaged a marketing firm to conduct focus groups with the goal of a focused marketing program and rebranding. Some of the identified steps have already been applied.

In 2019, we paid out \$4,129,569 of fraternal benefits, both to our members directly and through our branches. In 2019, we outlined several short-term action steps that need to be taken to identify active branches and to discern the manner in which we may be able to revitalize our branches. We saw a significant increase in the number of matching funds projects and an increase in the number of participating branches.

We awarded a record number of scholarships through our ongoing scholarship program, our Anna Hurban Scholarship Fund, established in 2015, including a new technical/vocational/trade category and several other opportunities provided to our student members identified through our recent merged partners.

We continue our many other fraternal benefits, including our monthly magazine, Fraternally Yours, produced by our National Editor, and a number of reach out programs directly to our general membership, as well.

I invited District Presidents and others to our 18th annual meeting in our beautiful home office to review our national business profile and landscape, and to provide each of these wonderful leaders an opportunity to share their own experiences in both formal and informal settings. I always enjoy hosting these wonderful gatherings.

Internal Operations and Infrastructure.

We continue to build infrastructure, which needs to continue in the foreseeable future for us to remain competitive and keep ahead of regulatory requirements and customer needs. Areas that will continue to need additional focus and investment include IT systems, cybersecurity, sales and marketing, a qualified, credentialed "ready to work" workforce in all functional areas, and incentives, financial and otherwise, for all staff and key executive management.

In the last two years, we have built a structured, identified accountability structure with hired staff at reasonable comparative ratios for compensation purposes. We need to continue to build on this structure and keep it up to date, and build on attractive features for our workforce. Our employees are a top priority for us.

Through the use of multidisciplinary committees and task forces, we are able to effectively make use of multi-dimensional skill sets and collaboration tools, to more effectively move FCSLA forward, while affording employees, board members and others opportunities for development.

Business Profile.

We continue to expand our business imprint throughout the United States, especially in the Midwest and West Coast, through our distribution channels. We work with leaders identified to date from our recent merged partners to service their financial security needs as well. We are fortunate to have a loyal cadre of sales managers, made up of our National Sales Manager Al Heiles (retiring at end of year 2019) and our Regional Sales Managers, who show their commitment and loyalty through their hard work and enthusiasm for FCSLA.

Our new products, coupled with testing of direct mailings and other promotions, continue to provide the tools for us to build our imprint.

Leadership and Relationship Building.

As National President, I presently serve as Vice Chair of the board of American Fraternal Alliance (volunteer basis), representing FCSLA, where I continue to foster relationships with other fraternal in our common goals. In that role, I also serve as Chair of the AFA's Advocacy and Policy board committee, whose purpose is to develop plans, strategies to position fraternal benefit societies facing present and future challenges, on a national and state by state basis, including tax exemption. A number of CEOs and key executive leaders serve on the board and this committee. I also have participated in the LIC CEO Forum, a consortium of smaller life insurers, including a number of fraternal.

With help from First Catholic Slovak Union, FCSLA sponsored two buses for the annual March for Life held in Washington, D.C., where a number of young students with chaperones and our adult members were able to experience this annual event. Thank you to FCSLA Anna Hurban District-Cleveland for providing sandwiches and snacks for the travelers.

I encourage staff, board members and other FCSLA fraternal leaders to participate in relevant national programs, considering these a developmental and relationship building opportunity. FCSLA also sponsors our employees in obtaining and retaining their relevant professional licenses. Several of our board members and other leaders have been selected and serve in several high-profile state fraternal alliances.

We are proud of the credible relationships we have garnered over many years with national and local industry, local, regulatory and government leaders and communities.

Thank You.

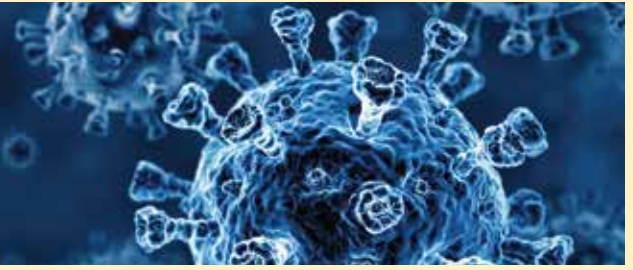
I would like to thank the home office staff that keeps us operating on a daily basis, especially Paula Dalpiaz, Insurance Manager and IT Coordinator, and to our National Editor, Carolyn Bazik, who keeps all of us and our outside printers on track to produce a beautiful, creative monthly magazine. I am grateful for the professional sharpness and financial acumen of our National Treasurer, Stephen C. Hudak. Also, I am personally grateful for the commitment and professional spirit shown by National Secretary, Kim Graham, and members of our board during 2019. It has been a joy to work with our two outgoing board members, National Trustees, Virginia A. Holmes and Barbara Novotny Waller over a number of years, and I am grateful for their passion and leadership for FCSLA. We have all benefitted.

We bestow special thanks to all of our producers who represent FCSLA and sell our products. You are the lifeblood of our association. We are grateful as well to our branch and district officers who volunteer significant time and energy to keeping FCSLA vital in our communities and connect us to many of our members. I personally thank my husband Dr. Andrzej Groch, who has provided unwavering support to me throughout these years and to our dear daughter Elizabeth Groch, whose love and support also sustains me.

Thank you to all our members who have chosen to do business with us and make us who we are.

Hon. Cynthia M. Maleski, J.D., National President (CEO)

FCSLA RESPONDS TO COVID-19



Dear fellow members,



We at First Catholic Slovak Ladies Association are committed to doing our part in stemming the spread of the coronavirus (COVID-19). The health and safety of all members, employees, producers, those in our branches and districts and everyone in communities across our country are of primary concern to us. Our physical home office located in Beachwood, Ohio is closed until

further notice. Our dedicated employees are primarily working remotely so we can continue to service your needs. We appreciate your patience at this time.

I have appointed a Task Force made up of Karen Jakubowski, Head of Human Resources, Kimberly Graham, Paula Dalpiaz and Stephen Hudak to work with me as this national crisis evolves. I invite you to read the article by Karen Jakubowski for more details or other messages on the website as well.

As many of you know, FCSLA has weathered many storms in our 128 year incredible history, including the 1917-1918 Flu Epidemic, the Great Depression and World War II.

We are fortunate to have had many great leaders and we are strong financially and fraternally. With a membership base of 109,000 members, FCSLA's assets exceed \$1 Billion and our surplus is over \$107 Million.

This pandemic has changed our lives and there are many needs in our communities. I invite you to share your stories with me about how you and your family are coping, and how you and members of your branch and district are reaching out to others in the community, especially those most vulnerable, and still abiding by CDC guidelines and government mandates at the same time. Please send them to me at cynthia@fcsla.com and I will forward to our National Editor, Carolyn Bazik for publication in our great magazine, on our website or in other ways.

May you and yours be safe and keep healthy in these challenging times! God's blessings to all!

Fraternally Yours,

Cynthia M. Maleski, National President (CEO)

From the beginning, FCSLA has operated by providing protection to those in our community that need it.

We are living during a time when there are so many unknowns due to the COVID-19 virus that simply does not play by the rules.

FCSLA has been defined by the U.S. Department of Homeland Security's Cybersecurity and Infrastructure Security Agency (CISA) as an essential business in the Financial Services Sector.

While continuing to serve our valued member's financial needs, we are operating in a way to protect our valued employees. We appreciate your understanding, flexibility and patience as employees strive to serve you, our FCSLA members.

As such, FCSLA has transitioned it's workforce to a remote workforce with a skeletal crew coming in to the Home Office on a schedule that supports safe work place guidance provided by the World Health Organization (WHO), the Center for Disease Control (CDC) and the Ohio Department of Health (ODH). This guidance includes:

Individuals on the skeletal crew are scheduled to be in the office intermittently to minimize the number of people in the Home Office at one time and the proximity of individuals.

Anyone scheduled to enter the office has their temperature taken using a touch less thermometer. Individuals that register a temperature above the recommended threshold are sent home until the recommended stay at home time frame has occurred and they are cleared by their Primary Care Physician (PCP) to return to work.

While in the office, social distancing is practiced and anyone not following this practice is sent home for the day. In addition, disinfecting wipes, hand sanitizer and anti-bacterial soap is available through the Home Office in strategic locations.

Anyone that is not feeling well is to use their time off allocation and stay home. FCSLA is poised to implement the Family First Coronavirus Response Act (FFCRA) as appropriate to supplement leave.

Under the direction of the National President, FCSLA's Task Force meets daily to monitor the COVID-19 related occurrences and determine actions to support the ongoing operation of FCSLA.

Karen S. Jakubowski, SHRM-SCP, SPHR, Head of Human Resources

First Catholic Slovak Ladies Association 2019 National Officer's Annual Reports

▲ National Secretary

~ Kimberly A. Graham

Very Reverend Monsignor, Madam President, National Officers, and Members of First Catholic Slovak Ladies Association (FCSLA),

In 2019, I completed my first full year with the Association as your National Secretary. I am privileged to be submitting my annual report and sharing with each of you a summary of the operations of our Association's National Office. FCSLA was founded on the belief that financial security should be within reach of everyone. After 128 years, that purpose continues to drive our organization while embracing our Catholic values and Slavic traditions.

As we focus our daily efforts on driving operational excellence, increasing our financial strength, and enhancing member value here at FCSLA, we do this also in concert with our Strategic Plan. FCSLA continues to be financially strong. In 2019, we hit a milestone when we exceeded \$1 Billion in admitted assets. The Strategic Plan is discussed and updated at every board meeting. The staff continues to evolve and become more efficient with a focus on the member and a disciplined approach to unit cost improvement.

Insurance and Annuity Activities: The following report covers from January 1, 2019 to December 31, 2019. A report similar to this is presented to the Board of Directors at each quarterly board meeting.

Life Insurance: FCSLA sold 1,056 new Life Certificates (including conversions) in 2019 with a total face value of \$19,003,346. (A total of 823 new Life Certificates (including conversions) were sold in 2018, with a face amount totaling \$19,000,040.)

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 2019:

	2019	2018
Cash dividends via check	\$ 61,511	\$ 61,462
Accumulated dividends	\$ 124,628	\$ 128,449
Dividends used to reduce premiums	\$ 42,888	\$ 43,703
Dividends used to reduce loan balances	\$ 2,137	\$ 2,327
Dividends for paid-up additional insurance (PUA)	\$1,140,331	\$1,123,043
Total distributed dividends	\$1,371,496	\$1,358,983
Interest on accumulated dividends	\$ 179,831	\$ 176,820
PUA purchased with dividends	\$ 3,766,233	\$ 3,762,366

Loans: Members with life insurance certificates are able to take loans against their certificates as outlined in their contract. A loan may not exceed the contract loan value. Any prior debt will be included in and made a part of a new loan. The interest rate charged is dependent upon the contract language of the certificate, the range being 4%-8%.

	2019	2018
All unpaid loans and interest balance	\$2,406,733	\$ 2,671,332
Total number of loans	1,040	1,105

Annuities: FCSLA sold 631 Annuities in 2019 for a total balance or Face Amount of \$25,889,071. (A total of 529 Annuity Certificates were sold in 2018, with a face amount totaling \$17,499,544.)

Fifty Year Checks: FCSLA rewards members who have reached 50 years of consecutive membership with a one-time \$75 check. 1,177 members achieved 50-year status in 2019. (1,540 members achieved this in 2018.)

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

	2019	2018
Amount paid:	\$1,576,154	\$1,540,333

Slovak-American Cookbook: Since 1952, our recognized cookbook continues to be a popular publication. It features many culinary favorites and is a chosen gift to give to friends and family.

	2019	2018
Number purchased:	1,003	823

Sales: FCSLA home office staff has collectively worked together with our National Sales Manager Al Heiles in many areas, including marketing, new product development, and sales training. There was an increase in sales presentations and sales meetings with our branch and district meetings to agents, recommenders and members of our society. National Sales Manager Al Heiles retired in December 2019 after 10 years with FCSLA. He was the first independent agent appointed with FCSLA, then Al was promoted to Regional Sales Manager and most recently he was our National Sales Manager.

We have strengthened our process of measuring and monitoring sales objectives with the Regional Sales Managers in order to quantify progress in increasing sales. FCSLA's marketing and product/sales material has been integrated for use with Agents and Recommenders. Monthly teleconferences were hosted by the National Sales Manager and Regional Sales Managers on a variety of topics focusing on sales ideas and product information for agents and recommenders. Our agent sales force has been increased by 25 new independent agents from 2018. As of 12/31/19 we have 764 contracted agents, 42 fully licensed recommenders, and 50 Pennsylvania restricted license recommenders.

A special promotion convention campaign kicked off March 1, 2019 for the Guaranteed Issue Life Insurance Program. This type of program allows our qualified members access to purchase additional life insurance and its benefits in an easy, affordable way. This campaign brought in 403 new certificates and \$1,180,479 in additional premium. We also offered members the opportunity to receive a free *Family Records Guide*. This booklet will help members to record their wishes and organize life's many details.

In 2019, the Friends and Family Program continued to grow. This program allows our members to be rewarded \$25 for referring potential new members if they meet the 3 requirements. 155 referrals came in from the Friends and Family campaign from January 1 – December 31, 2019.

	2019	2018
Commissions paid to sales force:	\$1,481,765	\$1,079,872

Technology: We hold quarterly IT Steering Committee meetings and review computer software and hardware requirements for compliance, security and potential obsolescence. All pending IT projects are discussed to identify status, options, billable hours, and cost. Our Insurance Manager and IT Coordinator Paula Dalpiaz, Programmer/Analyst Jim Deak and System Support Kristina

2019 National Officer's Annual Reports

Guenther continue to monitor all IT related projects and software updates. In 2019, through the vendor selection process we employed a new IT Vendor. We replaced our aging computers and upgraded our operating system. We upgraded our backup and disaster recovery solution in order to house more resources thus keeping FCSLA protected and current. In addition, our new IT firm conducted and successfully completed a review of our General IT Controls and a data security test was conducted from a third-party specialist. Our current document imaging system was converted to a new platform.

Website: Our website www.fcsla.org is updated by our website administrator, Dynamics Online, Inc. Every month we receive an activity report on a variety of metrics. The report provides statistics and analysis on the overall number of visitors to our website in 2019 as well as which search engines and search phrases referred visitors to our site most often. It lists the most popular documents on our site, how often they were viewed and displays the average length of time spent on the page. In accessing our website, members and potential members gain information about our Association and updates on our products and programs. The forms our branch officers and members use are available on the website to be printed. A calendar listing many of the fraternal activities is available on the website. We are in the process of hiring a Marketing Coordinator which is a priority for 2020. Currently, Graphic Artist Geralyn Radevic assists with updating our website with new information and branch activities.

Districts: FCSLA currently has 15 active districts. Districts have a key role in our fraternal benefit branch system. They offer assistance and support to the branches in their vicinity to share information and ideas. In addition, many of the districts hold activities and events together. The 18th Annual District Presidents' meeting was held on May 9, 2019 at the national office. This annual meeting gives the national officers and managers the opportunity to update the attendees on new information, product development, strategies and procedures. To recap, National President Cynthia Maleski reviewed trends, provided an update on our Strategic Plan, our Re-branding Initiative and discussed the 2019 Quadrennial Convention. President Maleski also introduced the Matching Funds program for districts. An update of the National President's Annual Appeal (the Anna Hurban Scholarship Fund) was presented. \$17,355 was paid out for the annual district funding for 2019 (as compared to \$18,992 for 2018). The annual district funding guidelines were revised in 2018 and include 3 components. Operations – Each district will receive a base amount of money contingent upon the number of members in each district and if the district holds at least one meeting with an informational sales presentation. Life Insurance and Annuity Certificate Sales – Additional money can be earned by the sale of any new life insurance or annuity certificate attributed to the district. Fraternal/Religious and Cultural Heritage Events/Activities – Districts can earn even more by holding fraternal/religious/heritage events. This district funding should be used to sponsor charitable contributions, branch expenses, fraternal activities, branch officer stipends, and convention planning.

Branches and Fraternal Outreach: Our Association is recognized as one of the top fraternal societies active in the United States today. The common bond of branch membership in a fraternal organization provides us the competitive edge over commercial insurance companies. The branch plays a critical role in delivering this sense of fellowship. FCSLA currently has 545 branches in 28

states. It is recommended that Branch Officers review and share the monthly Branch Newsletter with their officers and members. In 2019, our branches were very active in their Matching Funds activities:

	2019	2018
# Projects	201	174
Amount Raised	\$919,139	\$520,027
Amount Matched	\$116,602	\$100,330
# Branches Participating	119	110
# Branches Completing the maximum of 2 projects	65	48
# Branches Completing a project for the First Time	20	14
# Districts Participating (all the first time)	4	N/A
# Districts Completing the maximum of 2 projects	1	N/A

FCSLA sponsored two buses that travelled to the 2019 March for Life in Washington, D.C. (many thanks to the Cleveland District for providing dinner for the travelers). Join Hands Day is held the first Saturday in May and many of our branches participated in this day of community service.

	2019	2018
Branch fraternal activity reimbursement	\$154,689	\$175,655
Branch compensation	\$681,832	\$711,514

Scholarships: For the 2018-2019 annual scholarship program, FCSLA awarded 249 scholarships in the amount of \$279,000 to students from elementary school to graduate school. This is one of the most generous annual benefits our association offers to members. Applications are available on our website as well as being posted in the January and February *Fraternally Yours*. 2019 was the first year for the Florence Hovanec Memorial Award and the John & Geraldine Gaydos Award. The Anna Hurban Scholarship Fund which began in 2017 continues to be a vibrant part of FCSLA and creates an opportunity to provide our young members access to affordable education for deserving students. If you want additional information on this opportunity to help our student members by contributing to the current fund then look for details in the upcoming issues of *Fraternally Yours*.

2019 Senior and Junior Fraternalist of the Year Award: FCSLA proudly awarded the Senior 2019 Fraternalist of the Year Award to Anna M. Hudock from Senior Branch 172 in Wilkes-Barre, PA. We congratulate Anna for this great honor. She exemplifies the fraternal spirit by representing her branch, church and community and was recognized in the December 2019 issue of *Fraternally Yours*.

Home Office Staff: At the FCSLA National Office, we are blessed to have a devoted and experienced staff whose dedication to our current members, new members, branch and district officers, and producers is amazing. The national officers have confidence in this committed staff, as they are the individuals with the daily expertise and understanding of our organization. In 2019, several new staff members were hired, and we continued cross training where needed.

Rebranding: In 2019 we launched a rebranding initiative for marketing purposes. Phase I consisted of conducting 7 focus

(Continued on Page 8)

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groups. The focus group discussions were undertaken to consult with internal and external influencers to understand where the market opportunities lie and what changes are needed to take advantage of them. The authenticity, stability and heritage of FCSLA is a marketing asset for both old and potential new members. The focus group discussions confirmed the need to continue with the rebranding initiative. We currently are in Phase II which concentrates on the creative aspect with the "DBA" naming and logo as we look to expand the brand and make it more inclusive. Phase III will be the launch of our new brand. Stay tuned for some exciting news in 2020!

A.M. Best Review: In preparation for their interview and review process with the A.M. Best analysts, the FCSLA executive leadership team prepares a significant annual business report. This review covers many areas including management, financial, sales, operations, fraternal, strategic planning, investments and enterprise risk management. We are pleased and proud that the FCSLA has maintained an A- (excellent) Rating for 2019 from A.M. Best.

In closing, I would like to thank National President Cynthia Maleski for her passion, innovation and guidance and National Treasurer Stephen Hudak for his financial expertise. I appreciate both of their wisdom and support during this past year as well as all the National Officers on the Board of Directors. I am grateful for the leadership and commitment of our two outgoing board members, National Trustees Virginia A. Holmes and Barbara Novotny Waller as they served our association. In October at the 42nd Quadrennial convention, I had the opportunity to meet many of our branch and district officers and members. Your devotion to our association is amazing. Lastly, I thank our producers who represent FCSLA selling our products to bring financial security to our members. As your National Secretary, I am grateful for the opportunity to serve you the FCSLA members. I sincerely appreciate and want to thank the outstanding national office staff for their dedication and expertise this past year. I look forward to 2020 as First Catholic Slovak Ladies Association continues to thrive and grow for future generations.

Respectfully submitted,
Kimberly A. Graham
National Secretary
February 2020

▲ National Treasurer

~ Stephen C. Hudak

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

POCHVÁLENÝ BUD' PÁN JEŽIŠ KRISTUS!

I am pleased to present the 2019 financial report of FCSLA. This report includes comparative balance sheets and income statements for 2019 and 2018. The financial statements are based on FCSLA's general ledger balances. As in the past, the financial statements will be audited by our outside independent auditor in the upcoming months. The audit of our 2018 financial statements resulted in a "clean" unqualified opinion.

2019 was another challenging year as the yields on U.S. treasuries gradually declined throughout the year. The year started with 30 year and 10 year treasure rates of about 3.0% and 2.7% respectively, and finished the year at about 2.3% and 1.9% respec-

tively. These rates were the lowest in the last three years. Equity markets on the other hand reached all-time highs in 2019. More discussions of the economic conditions, interest rates and early 2020 will follow later in this report.

Despite these financial challenges, FCSLA continues to have success with our strategy of sustained managed growth and profitability as evident by our steady growth in assets and surplus. In fact, 2019 resulted in another year of record total assets and record surplus.

Balance Sheet

Total assets grew by \$39 million to a total of \$1,029.9 million at December 31, 2019. This represents an increase of 3.9% over 2018. Compared to 2018 when our assets increased by approximately \$27 million.

Consistent with our investment guidelines the vast majority of these assets are held in quality investment grade bonds. Our diversified portfolio of bonds represents 94% 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 less than 1% of our total assets. The decrease in our preferred stock was due to redemption calls. The increase in common stock was attributable to the increase in market prices during 2019. Common stock investments are recorded at market value in accordance with statutory insurance accounting principles. A complete list of all bonds and stocks purchased, matured and/or disposed during 2019 is included at the end of this report for your review.

Cash on hand at year end increased as we experienced \$12.9 million of maturities and calls in December. Investing these funds in appropriate investments continues to be challenging as both short- and long-term interest rates remain low. Other assets include mortgage loan receivables. One of these loans was paid in full during the year reducing the balance.

In 2019, life reserves increased slightly to \$301.2 million. Life reserves are the direct result of new life sales, death claims and surrenders, and increased mortality risk as our members age. Annuity reserves increased by \$34.7 million or 6.1%. Annuity reserves are the direct result of annuity sales, annuity payments to members/beneficiaries and interest earned on member balances. Overall, life reserves represent 33.5% and annuity reserves represent 66.5% of the total year end product reserves.

In aggregate, the balance of the remaining liabilities remained consistent as a decrease in death claims payable, convention related accruals and the Interest Maintenance Reserve were offset by the increase in the Asset Valuation Reserves. Surplus will be discussed later.

Operating Performance

Total revenue for 2019 was over \$102 million consisting of \$5.2 million of life premiums, \$47.3 million of annuity income and \$49.0 million of investment income. This mix of revenue has been fairly consistent over the last five years with only a few exceptions.

Our best selling insurance product measured by premium and number of new certificates remains our Single Premium Whole Life. Life sales were positively impacted by the direct mailing of our guaranteed issue to qualifying members. Many of our members are underinsured as their original policies are significantly less than the amount necessary to cover basic funeral expenses. This direct

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offer enabled numerous members the ability to help reduce their shortfall of coverage. If you are interested, our office staff, your agent or a qualified recommender will be able to discuss with you ways to increase your coverage and to determine if you or a family member qualify to use our short form application. At the beginning of 2020, FCSLA introduced two new life products and its repriced existing life products. Please visit our website or contact your agent or qualified recommender for information about our repriced life insurance products.

Annuity premiums for 2019 totaled \$47.3 million. Our Elite line of no fee annuity products continue to perform well. New contracts attracted over \$28 million of new premiums. In addition, members continue to deposit generously to their existing annuities showing their confidence in FCSLA and its financial stability. Again this year, the Silver Elite was the clear favorite based on new premiums. FCSLA continues to monitor the many variables effecting interest rates especially at this time of uncertainty. Our products continue to offer competitive credit and guarantee rates. For additional information on these products including current credit rates please refer to our website, a current copy of *Fraternally Yours*, or contact the national office directly. Our office staff, your agent, or a qualified recommender will be happy to discuss ways our annuities can assist in your retirement or other savings needs.

Investment income, including amortization of the Interest Maintenance Reserve, was \$49.1 million. This is a record amount of investment income which included several bonds that were called prior to their scheduled maturity date. Upon their call we received interest in 2019 that would have been received in 2020 and subsequent years. This increased our 2019 interest income and slightly reduced the interest to be received in 2020 and subsequent years. The annualized return on assets available for investment is 4.9%. 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.

Changes in life and annuity reserves are directly impacted by new premiums received and benefits and surrenders paid. Insurance benefits represent death benefits paid to the beneficiaries of our deceased members. This amount increased to almost \$8.5 million or 7.5% from 2018. As can be expected this amount varies between years based on mortality and face value of the members' certificates. Annuity benefits include annuity surrenders, annuity withdrawals and annuity payments to beneficiaries. This amount increased \$4.4 million or 14% from 2018. This continues to fluctuate based on mortality and members withdrawing annuity funds to help supplement or fund their retirement. Surrender benefits represent life insurance surrenders which were slightly less than 2018 as conservation efforts continue and economic conditions change.

Please continue to stress to your children, grandchildren and family members 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.

Commissions paid to our recommenders and agents increased in 2019 consistent with the increase in both life and annuity in sales. Excluding increases in reserves, which are non-cash, the total life and annuity benefits paid to our members and beneficiaries in 2019 was \$50.1 million compared to \$45.1 in 2018. This excludes dividends and fraternal expresses which will be discussed later.

Revenue after direct life and annuity related expenses increased slightly to \$14.9 million. The life and annuity expenses are

mostly non-controllable as they are mainly incurred due to death or member choice. Revenue less direct life and annuity expense represents funds FCSLA has available to cover general operating expenses and fraternal expenses.

Sales and operating expenses include all the expenses necessary to operate our life and annuity business. These costs include employee salaries and benefits, outside professionals, technology, office related and many more as listed. In alignment with our strategic plan, FCSLA continues to build and enhance our operational infrastructure to insure our ability to be competitive in our highly regulated industry both now and in the future. Total operating expenses were almost \$6.8 million which is an increase from 2018. 2018 total operating expenses included a one-time \$.4 million real estate tax refund which reduced the total operating expenses to \$6.3 million. Without this real estate tax credit 2018 operating expenses were \$6.7 million reflecting only a slight increase in 2019.

As in past years, fraternal costs represent a significant expense for FCSLA. This year we spent \$4.0 million on direct fraternal related activities. These direct costs include branch and districts funding, fraternal activity reimbursement, official publications, conventions, donations, matching funds, scholarship awards, and post mortem benefit to name a few. During 2019, post mortem benefit (PMB) of \$1.6 million was paid to the beneficiaries of deceased members. FCSLA continues to be one of the few fraternal, if not the only, that still provides this fraternal benefit. In December 2019, the board approved the PMB to be paid to beneficiaries of eligible members holding qualified certificates that die during 2020.

In addition to these direct fraternal costs are some other costs included in operating expenses such as salaries and benefits of individuals dedicated to our fraternal mission. Combined our total fraternal expenses are \$4.2 million. Our fraternal costs significantly exceed amounts spent by similar and larger sized fraternal. These fraternal expenses like all expenses have a direct negative correlation to profitability and growth of our surplus. Over the last four years fraternal expenses as discussed above totaled over \$16.3 million which exceeds the \$12.4 million in net income during the same time period.

Keeping with our long history of paying dividends, from income generated from operations, almost \$1.4 million was paid during 2019. Over the past four years dividends totaled \$5.5 million. In December, the board of directors approved approximately \$1.4 million of dividends to be paid to eligible certificates in 2020. For 2019, FCSLA paid total fraternal expenses and dividends of \$5.6 million, to our members, beneficiaries, and the communities they live, work and worship in.

After accounting for realized capital losses incurred relating to our investment portfolio, overall income for 2019 was nearly \$2.6 million a 24% increase compared to 2018.

Investing

During 2019 we received over \$65 million from investments that were sold, matured or prepaid. Those funds plus excess funds from operations were invested in bonds during the year. During 2019 we purchased bonds with a par value of over \$90 million. A complete list of all bonds and stocks purchased, matured and/or disposed during 2019 is included at the end of this report for your review.

Finding suitable investments with the acceptable credit quality, yield and duration relationship continues to remain challenging in

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this low interest rate environment. As mentioned earlier current long-term interest rates decreased in 2019 and these rates remain significantly lower than their historical averages. At the end of 2018, after short term rates were increased four times, the markets were expecting several more increases in interest rates during 2019. However, in early 2019 the Fed announced that it did not expect any more rate increases and in fact the Fed decreased rates three times in the second half of 2019. Regardless of what the Fed and interest rates do, we will continue to maintain a diversified portfolio and invest in investment grade bonds that at the time of purchase have the best acceptable credit risk, yield and duration.

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.

The yearly change in surplus, total assets less liabilities is directly affected by net income, the change in market value of common stock and change in the Asset Valuation Reserve during 2019. Our record surplus was over \$107.1 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 long term 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 2019. 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 the fraternal.

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 2019, A.M. Best renewed our A- (Excellent) rating. This articulates their view of FCSLA as a premier fraternal as very few fraternal achieve the "A-" or above designation. In addition, few fraternal 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. It's important to note the amount of effort that goes into the preparation of this review process. A.M. Best's comprehensive review includes many areas including management, financial, sales, operations, fraternal, strategic planning, investments and enterprise risk management. This overall review process requires a significant number of hours from both the management team and office staff and it continues to be more difficult to maintain this A- (Excellent) rating.

Closing Remarks

After summarizing another successful financial year, I need to comment on the financial challenges currently facing FCSLA during these early months of 2020. Hopefully that by the time you are reading this there will be significantly more clarity and we will be on the other side of the "curve". In March, the World Health Organization declared the outbreak of coronavirus (COVID-19) a pandemic and the U.S. President declared a national emergency as COVID-19 is spreading throughout the United States and the world. This pandemic has brought upon several never thought

possible changes to the way we work, live and worship. Currently most of our places of employment are closed or working remotely, our churches are closed, and numerous states and cities are under some type of order to limit movement and keep "social distancing". While the financial impact (both long- and short-term) cannot be reasonably determined at this time, most likely there will be an impact. The 10 and 30 year treasuries hit all-time lows and we are seeing extreme swings in the equity markets as we get daily updates from our state and federal authorities. As we traverse these unprecedented times keep in mind the other challenges FCSLA has faced and conquered during the last 128 years.

I would like to thank our National President Cynthia M. Maleski for her leadership and vision that continues to move FCSLA forward especially during this national crisis. Thanks go out to National Secretary Kimberly Graham and the board of directors for their commitment and the professionalism exhibited throughout the year. I would like to express gratitude to our two outgoing National Trustees Virginia A. Holmes and Barbara Novotny Waller for their dedication over the years. Special thanks to the outstanding home office staff that keeps FCSLA operating each day. Everyone should be proud of their ability to continue to provide uninterrupted customer service while quickly transitioning to a remote workforce.

Special thanks to all our producers that represent FCSLA and sell our products. Without these recommenders and agents FCSLA would not be able to grow and ensure our future. 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. Finally, I would like to thank our members for everything they do to make FCSLA the great fraternal it is.

Respectfully submitted,
Stephen C. Hudak
National Treasurer
March 2020

BALANCE SHEET

	12/31/2019	12/31/2018
Assets		
Cash & Short Term Investments	\$ 26,918,118	\$ 16,017,128
Bonds	971,016,531	944,093,318
Preferred Stock	1,883,203	2,201,328
Common Stock	7,708,775	5,968,624
Investment Income Due & Accrued	14,059,838	13,778,071
Property Plant & Equipment, Net	4,988,460	5,119,580
Certificate Loans & Accrued Interest	2,392,099	2,671,332
Other Assets	921,138	986,857
Total Assets	\$ 1,029,888,162	\$ 990,836,239
Liabilities		
Life Reserves	\$ 301,183,000	\$ 298,760,000
Annuity Reserves	599,088,035	564,431,418
Death Claims Payable	2,805,276	3,561,106
Unearned Premiums	421,630	438,303
Matured Endowments	419,071	322,933
Provision for Dividends Payable	1,400,000	1,400,000
Accumulated Dividends & Interest	4,812,149	4,717,457
Accrued Convention Donations	42,500	798,000
Provision for Future Conventions	46,875	489,627
Asset Valuation Reserve	9,874,352	7,874,229
Interest Maintenance Reserve	425,259	1,138,054
Other Liabilities	2,216,531	2,203,003
Total Liabilities	\$ 922,734,677	\$ 886,134,129
Surplus	107,153,485	104,702,109
Total Liabilities and Surplus	\$ 1,029,888,162	\$ 990,836,239

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INCOME STATEMENT FOR YEARS ENDED

Revenue	12/31/2019	12/31/2018
Insurance Premiums	\$ 5,155,788	\$ 3,737,264
Annuity Premiums	47,346,458	34,244,011
Investment Income	49,044,054	46,331,049
Amortization of Interest Maintenance Reserve	114,034	224,285
Rental Income	377,416	371,134
Other Revenue	142,603	139,442
Total Revenue	\$ 102,180,351	\$ 85,047,187
Expense		
Increase in Reserves - Life	\$ 2,422,999	\$ 1,122,001
Increase in Reserves - Annuity	34,656,618	24,637,896
Insurance Benefits	8,474,017	7,880,741
Annuity Benefits	36,188,359	31,812,522
Commission Expense	1,481,765	1,079,872
Surrender Benefits	3,509,165	3,855,846
Matured Endowments	123,774	25,456
Interest Expense	372,631	397,498
Life and Annuity Expenses	\$ 87,229,328	\$ 70,811,831
Revenue Less Life and Annuity Expenses	\$ 14,951,024	\$ 14,235,355
Bank Service Charges	134,159	100,293
Data Processing Service Fees	215,953	251,372
Accounting Fees	191,957	198,548
Actuarial Fees	325,559	236,669
Legal Fees	64,523	57,592
Consulting Fees	122,738	142,673
Employee Benefits	615,943	586,337
Fees - Directors	167,049	163,503
Salaries - Employees	2,071,080	2,063,936
Salaries - Officers	554,325	509,504
Temporary Office Expense	131,835	155,548
Tax Expense	203,935	(237,539)
Depreciation Expense	243,302	218,127
Utility Expense	108,127	102,106
Postage and Printing	306,726	221,978
Advertising & Marketing	124,985	130,207
Travel Expense	78,957	103,393
Insurance Department Fees	87,112	147,219
Sales Promotion	207,933	268,361
Rental Expense	377,416	379,709
Building Expense	121,994	125,426
Insurance Expense	63,204	60,778
Office Equipment & Supplies Expense	147,212	126,273
Dues & Subscriptions	62,962	45,434
Human Resources	55,401	91,966
Other Expense	22,494	21,829
Sales & Operating Expenses	\$ 6,806,879	\$ 6,271,241
Revenue Less Sales & Operating	\$ 8,144,145	\$ 7,964,114
Post Mortem Benefits	1,576,154	1,540,333
Misc. Member Benefits	169,593	138,968
Donation Expenses	149,770	144,227
Change in Accrued Convention Donations	240,500	252,000
Convention Expenses	92,341	194,593
Bonus to Branches & Districts	716,836	748,018
Fraternal Activities	163,588	192,415
Official Publications	577,831	483,645
Scholarship Awards	279,875	269,685
Direct Fraternal Expenses	\$ 3,966,487	\$ 3,963,884
Total Income (Loss) from Operations	\$ 4,177,658	\$ 4,000,230
Dividends to Members	1,371,882	1,357,635
Subtotal Income (Loss)	\$ 2,805,776	\$ 2,642,596

Capital Gains (Loss)	(181,300)	(526,832)
Net Income (Loss)	\$ 2,624,476	\$ 2,115,764

BONDS ACQUIRED DURING 2019

	Y T M	DUE	PAR
FEBRUARY			
BEST BUY CO INC	5.000	10/01/2028	\$ 2,000,000
HUNTINGTON INGALLS INDUSTRIES INC	4.566	11/15/2025	1,700,000
MARCH			
KEURIG DR PEPPER INC.	4.990	05/25/2038	2,000,000
STEELCASE INC	4.700	01/18/2029	1,240,000
WHIRLPOOL CORP	4.459	02/26/2029	3,000,000
APRIL			
CONAGRA BRANDS INC	5.104	11/01/2038	2,000,000
VIACOM INC	5.214	04/30/2036	2,000,000
JUNIPER NETWORKS INC	5.600	03/15/2041	2,000,000
MAY			
HEWLETT PACKARD ENTERPRISE CO	5.827	10/15/2045	3,000,000
LEGG MASON INC	5.169	01/15/2044	1,500,000
KINDER MORGAN ENERGY PARTNERS LP	4.987	09/01/2039	2,000,000
JUNE			
DOMTAR CORP	5.715	09/01/2042	1,816,000
NEUBERGER BERMAN GROUP LLC	5.145	04/15/2045	503,000
WILLIAMS COMPANIES INC	4.886	06/24/2044	1,090,000
WILLIAMS PARTNERS LP	4.846	04/15/2040	1,000,000
CANADIAN NATURAL RESOURCES LTD	4.522	03/15/2038	2,000,000
HARLEY-DAVIDSON INC	4.572	07/28/2045	2,000,000
OWENS CORNING	5.317	07/15/2047	2,000,000
JULY			
TECK RESOURCES LTD	5.267	08/15/2040	3,000,000
LEAR CORP	5.257	05/15/2049	1,000,000
AUGUST			
ONEOK PARTNERS LP	4.690	02/01/2041	972,000
SUNOCO LOGISTICS PARTNERS OPERATIONS LP	5.005	02/15/2042	1,490,000
CONTINENTAL RESOURCES INC	4.765	06/01/2044	2,000,000
MICRON TECHNOLOGY INC	4.108	02/15/2030	2,000,000
SPECTRUM MANAGEMENT HOLDING COMPANY LLC	4.719	11/15/2040	2,000,000
WESTLAKE CHEMICAL CORP	4.330	11/15/2047	2,000,000
SEPTEMBER			
THE KROGER CO	4.553	07/15/2040	2,000,000
UNUM GROUP	4.730	12/15/2049	1,025,000
VALERO ENERGY CORP	4.250	06/15/2037	2,000,000
MPLX LP	4.364	03/01/2047	2,000,000
OCTOBER			
COX COMMUNICATIONS INC	4.071	12/01/2036	2,878,000
FLUOR CORP	4.192	09/15/2028	3,000,000
OCCIDENTAL PETROLEUM CORP	4.163	08/15/2039	2,000,000
WHIRLPOOL CORP	4.483	03/01/2043	788.00
FEDEX CORP	4.256	10/17/2048	2,000,000
HILLENBRAND INC	4.121	09/15/2026	2,000,000
SHERWIN-WILLIAMS CO	4.126	02/01/2045	1,000,000
ALBEMARLE CORP	4.480	12/01/2044	1,075,000
SOUTHERN COPPER CORP	4.350	11/08/2042	2,000,000
NOVEMBER			
DARDEN RESTAURANTS INC	4.427	02/15/2048	1,000,000
RPM INTERNATIONAL INC	4.405	01/15/2048	2,000,000
DECEMBER			
EBAY INC	4.023	07/15/2042	2,000,000
HCA INC	4.203	06/15/2039	2,000,000
DXC TECHNOLOGY CO	4.238	10/15/2029	1,000,000
MOSAIC CO	3.993	11/15/2033	1,700,000

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ENERGY TRANSFER PARTNERS LP	4.684	06/15/2038	3,000,000
WHIRLPOOL CORP	4.105	06/01/2046	1,000,000
WILLIAMS COMPANIES INC	4.644	06/24/2044	2,000,000
HIGHMARK INC	4.282	05/15/2041	3,000,000
TOTAL BONDS			\$ 89,777,000

BONDS MATURED, CALLED or SOLD DURING 2019

	<u>RATE</u>	<u>PAR</u>
JANUARY		
WALGREEN CO	5.250	\$ 993,000
PACIFIC GAS AND ELECTRIC CO	6.350	2,000,000
FEBRUARY		
AMGEN INC	5.700	3,000,000
NOVARTIS SECURITIES INVESTMENT LTD	5.125	4,000,000
CISCO SYSTEMS INC	4.950	35,000
GOLDMAN SACHS GROUP INC	7.500	25,000
MARCH		
SWISS RE SOLUTIONS HOLDING CORP	6.450	3,600,000
CHEVRON CORP	4.950	25,000
ANADARKO PETROLEUM CORP	8.700	25,000
WALT DISNEY CO	5.500	4,000,000
ENERGY TRANSFER PARTNERS LP	9.700	450,000
APRIL		
SELECT 031 CTF - ABS	6.050	20,200
METROPOLITAN LIFE GLOBAL FUNDING I	2.300	250,000
E I DU PONT DE NEMOURS AND CO	5.600	2,975,000
MAY		
ERIC CNTY PA GEN AUTH LEASE REV	4.750	20,000
NASDAQ OMX GROUP INC	5.550	50,000
SPRINT CAPITAL CORPORATION	6.900	1,000,000
WISCONSIN ST	5.400	180,000
APPLE INC	2.100	500,000
PNC FINANCIAL SERVICES GROUP INC	6.875	4,000,000
PFIZER INC	2.100	500,000
VIRGINIA COMWLTH TRANSN BRD TRANSN REV	5.700	250,000
CATERPILLAR FINANCIAL SERVICES CORP	1.350	500,000
TALEN ENERGY SUPPLY LLC	4.600	35,000
JUNE		
MICROSOFT CORP	4.200	500,000
WATERLOO IOWA	5.125	140,000
DELL INC	5.875	3,000,000
EATON CORPORATION	8.875	1,825,000
JULY		
AAL 001 G - ABS	8.057	78,452
WISCONSIN ST	5.400	70,000
MORGAN STANLEY	2.375	1,000,000
DEVON ENERGY CORP	3.250	50,000
AUGUST		
OCCIDENTAL PETROLEUM CORPORATION	9.250	1,600,000
MSBAM 15C21 A1 - CMBS	1.548	128,508
MEDTRONIC INC	4.125	5,000,000
MEDTRONIC INC	3.125	100,000
FEDERAL FARM CREDIT BANKS FUNDING CORP	3.240	500,000
SEPTEMBER		
PITTSBURGH PA SCH DIST	5.202	250,000
SHEBOYGAN WIS	4.700	100,000
METROPOLITAN LIFE GLOBAL FUNDING I	1.550	500,000
JUNIPER NETWORKS INC	4.600	45,000
OCTOBER		
BURLINGTON NORTHERN SANTA FE CORP	4.700	100,000
NEWMONT MINING CORP	5.125	100,000
OKALOOSA CNTY FLA SALES TAX REV	5.700	370,000
SEDGWICK CNTY KANS UNI SCH DIS		
NO 265 GODDARD	6.600	200,000
THERMO FISHER SCIENTIFIC INC	4.500	5,000,000
DEERE & CO	4.375	175,000

NOVEMBER

CARY ILL	4.700	25,000
CLARK CNTY NEV	6.060	175,000
INTERNATIONAL BUSINESS MACHINES CORPORATION	8.375	1,520,000

DECEMBER

WESTERN MICH UNIV REVS	5.250	25,000
DOVER CORP	4.300	3,000,000
BLACKROCK INC	5.000	5,000,000
COOPER TIRE & RUBBER COMPANY	8.000	100,000
JPMORGAN CHASE & CO	2.250	750,000
WESTERN UNION CO	5.253	4,000,000

CMO / MBS PRINCIPAL PAYDOWNS

GNMA, GNR, FNMA, FHLMC, FN	VARIOUS	1,094,197
TOTAL BONDS		\$ 64,954,357

STOCKS MATURED, CALLED or SOLD DURING 2019

	<u>SHARES</u>	<u>PROCEEDS</u>
JUNE		
AEGON NV	2,500	\$ 62,500
PUBLIC STORAGE	1,775	44,375
JULY		
GENERAL MOTORS EQY WARRANT	3,621	73,559
AUGUST		
AMERIGAS PARTNERS UNT	1,000	32,530
UGI ORD	1	16
SEPTEMBER		
KIMCO REALTY CORP	887	22,175
OCTOBER		
VECTOR GROUP ORD	1	8
DECEMBER		
WELLS FARGO REAL ESTATE INVESTMENT CORP	2,500	62,500
STANLEY BLACK & DECKER INC	2,100	52,500
STATE STREET CORP	2,500	62,500
AMERICAN FUNDS INC A	1	1,771
TOTAL STOCKS		\$ 414,434

▲ National Directors

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

Very Reverend Monsignor, Madam President, National Executives
and Members of the First Catholic Slovak Ladies Association.

Pochvaleny Bud Pan Jezus Kristus

As 2019 draws to a close, so does our four year term of office. The first ever National Directors are pleased to present our Annual Report for your review. All of us attended the 42nd Quadrennial Convention which was held in Tampa, Florida during the most successful year of our Association. Not only did we maintain our AM Best rating of A-, but we achieved another strong financial year, and experienced the growth of our assets to over a Billion dollars. This places us in a limited group of fraternal benefit societies. All four of our National Directors participate in all Board of Director requirements as indicated in our Association Bylaws, but also are involved at their individual, respective Branches and Districts, in their Catholic Churches or Diocesan communities, in other related organizations and are participants in benevolent works within the communities they reside.

National Director Jeanette E. Palanca is the Recording Secretary and participating member of the Philanthropic and Scholarship Committee. She just completed her second year on

2019 National Officer's Annual Reports

the Executive Committee, where she supported leadership in discussions of financial and operational risks to the organization. Jeanette represented the Board of Directors at the Pulaski Day Celebration in Chicago, IL. Jeanette also represented the FCSLA, as a Board Member, at the American Fraternal Alliance Spring Symposium in Rosemont, IL, in May, and a Regional Meet and Eat in Naperville, IL, in November. The workshops she attended at the Spring Symposium included "Telling Your Story to Consumers, Lawmakers and the Media", "Young Professional Growth = Society Success", "Investing in People, Hardware and Software", and "Does D2C Make Sense for Fraternalists?". The information gathered during this conference is extremely important as we discuss where our focus should be, as well as where we channel our resources to advance in today's modern market. Remaining relevant to younger generations continues to be at the forefront of all educational opportunities. The Meet and Eat in Naperville focused on two main points. The first of which was the importance of engaging all members of our organization to build a stronger rapport with state regulators. Building that rapport with state regulators is imperative to insure state tax exemptions remain intact. To that end, Jeanette eagerly represented the FCSLA at a California Fraternal Alliance annual meeting, where the highlight speaker was a California State Assemblyman on the Insurance Committee. The second main purpose of the Naperville meeting was to share ideas and information with our peers in attendance. Here she gained insight to where our peers are succeeding in communication and engagement of younger members.

Following her reelection, Jeanette plans to focus on how we can best capitalize on these trends in the coming year. Jeanette spent time preparing for and attending the National Convention, all in-person meetings and conference calls. Regionally, in the Anna Hurban District of Chicago, Jeanette serves on the district's board of directors as the recording secretary. She attends all district and local Association events as feasible.

National Director Sue Ann M. Seich has attended all four FCSLA Board of Directors Meetings in 2019 and participated in special board meetings when called by our National President. She continues to serve on the Strategic Relations Committee, by participating in home office and conference call meetings with managing officers, actuaries, an attorney and accounting personnel. Information, current status of mergers and possible merger partners are discussed. The information and statistics from these meetings are presented to the Board Members and membership. She also serves on the Philanthropic and Scholarship Committee. This year we had several meetings to discuss updating our scholarships through our Anna Hurban Scholarship Fund. At these meetings we also discussed the convention donations. We presented our conclusions to the Board of Directors for approval.

Sue Ann participated in a very educational meeting presented by the AFA in Chicago, IL. Also a "Meet and Eat" in Cleveland, OH organized by the AFA. Both meetings offered information shared by other fraternal leaders and proved to be beneficial to all board member and fraternal staff members.

Sue Ann served on two Convention Committees: the Gift Committee and Donations Committee. She was available for home office meetings or by phone for both committees. She was proud to represent our Association at our Quadrennial Convention as a National Officer in October, at the Tampa Marriott. Sue Ann is very grateful to the delegates who elected her to new position as

National Trustee. She promises to fulfill her duties and honor the trust our membership has placed in her.

Sue Ann continues to serve on the board of directors of the Ohio Fraternal Alliance as their treasurer. Representing our Association as a Board Member of the Slovak Catholic Federation. She attended two meetings in 2019, in Passaic, NJ and Dubois, PA.

Sue Ann attends all district and branch meetings and activities and encourages members to attend meetings and activities whenever possible. She also serves as Financial Secretary for her Canton, OH branch.

National Director Lawrence M. Golofski has continued to gain knowledge of the fraternal system through several different avenues. Serving on the Executive Committee has opened new opportunities and responsibilities to work toward making the First Catholic Slovak Ladies Association a better organization. National Director Golofski continues as Chairman of the Property Advisory Committee and as a member of the Philanthropic/Scholarship Committee. Several long meetings have resulted in scholarships being offered to members seeking certification in non-traditional schooling or trades and increasing the number of Scholarships offered by our association.

National Director Golofski represents the First Catholic Slovak Ladies Association at the Fraternal Societies of Greater Pittsburgh (FSGP) monthly meetings and events. In 2019 Larry served as Past President of the Fraternal Societies of Greater Pittsburgh. The Fraternal Societies of Greater Pittsburgh is comprised of 16 fraternal benefit societies and 11 Business Associated groups representing over 1 million members. It has been serving the Western Pennsylvania area for more than 70 years. Ten of the societies have their National Headquarters in the Pittsburgh area. This is the most of any city in the United States.

National Director Golofski represented the First Catholic Slovak Ladies Association at the Pennsylvania Fraternal Alliance Legislative Luncheon in Harrisburg Pennsylvania in April 2019 and at the 108th Annual Meeting of the Pennsylvania Fraternal Alliance in October 2019 where presentations on "Pennsylvania House Bill 1016", "Asset Liability Management", "Sales Tax and Fraternalists", "Enterprise Risk Management" and "Corporate Governance" provided information helpful to obtaining a better understanding of our organization. Larry served his final year of a Two Year Term as a Director of the Pennsylvania Fraternal Alliance.

National Director Golofski attended the 42nd Quadrennial Convention of the First Catholic Slovak Ladies Association, in Tampa Florida, where he was re-elected to the National Board of Directors as a National Director.

Larry also represented the First Catholic Slovak Ladies Association at the 96th Slovak Day at Kennywood Park, the 37th Annual Slovak Radio Hour Dinner Dance and he regularly attends the First Catholic Slovak Ladies Association Pittsburgh District Meetings. National Director Golofski is Senior Branch 13 and Junior Branch 03 President and has organized and participated in Branch Matching Funds events.

National Director Joann A. Skvarek Banvich participated and voted at all quarterly and special Board meetings. The Board not only analyzes financial statistics, budgets and other organizational metrics presented by our managing officers, outside consultants and key members of the Home Office Staff, but also reviews significant old business items, new business items, and updates

(Continued on Page 14)

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the strategic plan. She continues to be a member of the Strategic Relations Committee and has participated by conference call at all meetings called by our National President. Joann feels that this committee is essential in perpetuating our Vision and Mission Statements as a Fraternal Benefit Society.

Joann continues to represent our association at the Annual Indiana Slovak Day Festivities that are sponsored at Our Lady of the Czestochowa Shrine and Salvatorian Fathers Monastery. She continues to be an active committee member of this annual event. In March, Joann represented the Board at the Pulaski Day celebration held at the Polish Museum of American in Chicago, IL. This past summer, Joann represented the FCSLA at the annual Indiana Fraternal Association (IFA) Meeting. She participated in this meeting and attended the installation of the new President of the IFA who is John Zaborske a member of the Helen Kocan District. Joann also spoke in the memorial service at this meeting and presented a eulogy for Betty Yurechko, a former FCSLA National Officer who represented FCSLA at the IFA for many years. Due to the illness of the Helen Kocan District President, in her role as Vice President, Joann participated in 2019 Annual President's Meeting in May.

Several educational opportunities were attended by Joann in order to remain current in internal and external insurance, religious and fraternal transformative changes. Two different insurance sales meetings were held for officers and members of the Helen Kocan District in order to familiarize them with all the various products available. Joann also attends all branch luncheons in her District in order to speak formally to the members of these branches in order to keep them current on FCSLA programs, projects and products. In November, Joann assisted in holding a religious retreat for the Helen Kocan District Officers with Father Kevin M. Scalf, C.P.P.S., Assistant to the President of Calumet College, Director of Mission Effectiveness and also a priest appointed by Pope Francis as a Missionary of Mercy. Of the 800 priest selected to be in this role, only 100 are from the United States. Father Kevin led the attendees in prayer and spoke to them about Living According to the Beatitudes. Joann also represented the FCSLA, as a Board Member at the American Fraternal Alliance (AFA) Annual Spring Symposium in Chicago, IL. She attended several workshops and sessions, gaining valuable information on issues impacting our industry. In November, Joann attended the first Regional Meet and Eat held by the AFA in Naperville, IL and participated in roundtable discussions including topics such as: "Enterprise Risk Management and What Does a Written Strategy Entail?"

In her Okres Helen Kocan of Lake County, Indiana and Joliet, IL she serves as the Vice President. She also attends all District and individual Branch events. Joann attended the annual tristate St. Ann's Day Retreat hosted by the Wisconsin District this past summer in addition to representing the FCSLA Board of Directors at the Chicago's annual Christmas party. She enjoys the opportunity to socialize, meet fellow members, and reconnect with distant relative members in Illinois. To preserve the Immaculate Conception Lourdes Grotto, in Whiting, IN, Joann was selected to chair the Diocesan Chartered Society. This Society along with members of the FCSLA organized an outdoor historic mass on Pentecost Sunday that was celebrated by Bishop Donald Hying before he left his duties in Indiana and became the Bishop in Madison, WI.

National Director, Skvarek Banvich participated in the 42nd Quadrennial Convention of the FCSLA in Tampa, Florida. Six donations during the convention were awarded to Churches, Schools, and other religious ministries in Lake County, Indiana and Joann

presented these donations and spoke about the FCSLA to the attendees. During the convention, she was re-elected to the National Board of Directors for another four year term as a National Director. Joann is thankful for the opportunity to serve the membership in this capacity.

May the Lord continue to bless and guide the FCSLA Board of Directors and its' National Executives in this new decade that we have entered. The National Directors Jeanette E. Palanca, Sue Ann M. Seich, Larry M. Golofski and Joann A. Skvarek Banvich wish a blessed and prosperous new decade to all members and thank each and every one of you for the opportunity to serve on the Board as your National Directors.

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

▲ National Trustees

~ Virginia Holmes and Barbara Novotny Waller

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

Pochváleny bud Pan Ježiš Kristus!

YEAR OVERVIEW

The year 2019 was a monumental year for FCSLA and its members. A successful 42nd Quadrennial Convention was held in Tampa, Florida. Operationally, our total assets surpassed the one billion dollar mark. With this accomplishment, FCSLA joins a limited group of fraternal organizations that exhibit this high level of financial strength and stability. We are proud of FCSLA's accomplishments throughout our 128 year history, but our focus must remain on the great promise of our future.

STRATEGIC PLAN AND COMMITTEES OF THE BOARD

In March 2019 we participated in a two session strategic planning meeting that reviewed our accomplishments, renewed our commitment to our strategic plan and engaged in a visioning exercise that will be useful in charting our future course. We continue to administer principal aspects of our strategic plan through board committees. We served on the following committees: Philanthropic and Scholarship, Strategic Relations, Enterprise Risk Management, Board Performance, and Pre-Convention Bylaws.

EXECUTIVE COMMITTEE

As National Trustees, we serve on the Executive Committee where we discuss and analyze trends that may affect our products and financial outlooks. Further, we review investments and FCSLA's current financial status as presented by the Treasurer. Since market conditions change over time, we believe it is important to maintain a diversified portfolio with tolerance for market volatility, time horizon, and financial goals.

The FCSLA's assets are invested according to faith-based ethical principles. We are ever vigilant to changes in regulatory and legal requirements in our state of domicile and in states where we are licensed to do business.

VOUCHER OVERVIEW

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

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BOARD OF DIRECTORS

As members of the board of directors, we participated and voted at quarterly meetings, special meetings and conference calls. Sales statistics and information presented by managing team were analyzed. The Association continued the organization of new branches in 2019.

We participated in scrutinizing the presented budget which is prepared on a line item basis with final approval at the December board meeting. Budget discipline is exercised with the goal to achieve an operational budget surplus annually.

FINANCIAL OVERVIEW

Fiscal information included in this report is as of November 2019. FCSLA has a solid solvency ratio of 112%. Investments are comprised of a mix of equities, bonds and money market funds. The Association recorded over \$1.027 billion in assets with a surplus of over \$106.8 million. Consistent with our history of paying dividends, the Board of Directors once again declared dividends for 2019. Through November members have received \$1.26 million in dividend payouts.

IN CONCLUSION

Fraternal, philanthropic and benevolent works in our communities remain the forefront of our efforts and goals, with development of branch activities and duties, matching funds projects and annual charitable appeal. Both trustees held offices in their respective branches and districts; attended the Pennsylvania Fraternal Alliance Legislative (PFAL) Luncheon; and Trustee Holmes served as 1st vice-president of the PFAL and was sworn in as their President, marking the first time an FCSLA member held this office. She also served on the 42nd Quadrennial Convention donation committee. In addition, Trustee Waller chaired the 42nd Quadrennial Convention Bylaw Committee; attended the American Fraternal Alliance Spring Symposium in Chicago, IL and represented FCSLA at the Fall Debutante Ball in Dickson City, PA.

During 2019, we saw the FCSLA thrive under a superb management team and board of directors that continued operating the Association creatively and efficiently, and we balanced careful investments with return of capital.

We have been honored to serve as your Trustees during this First Catholic Slovak Ladies Association landmark year and wish the organization continued success in the years to come.

Virginia Holmes
Barbara Novotny Waller

▲ National Auditors & Audit Committee

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

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

Pochváleny bud Pan Ježíš Kristus!
Blessed be Jesus Christ!

The National Auditors conducted the two required audits of the Association in April and October of 2019. The Association's records were found to be in order and reported to the Board of Directors at the June 2019 and December 2019 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 2019 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.

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

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 2019 annual audit as well as firms to conduct an Internal Control audit within our association prior to the 2019 Quadrennial Convention.

Representing First Catholic Slovak Ladies Association is a privilege and as such we have attended and participated in the National and State Fraternal seminars and meetings. 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.

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

Dennis currently serves on the Strategic Relations Committee. Dennis also serves as Treasurer of the South Dakota St. Joseph's District of FCSLA.

Dorothy once again qualified for the "Presidents' Club". She serves on the Philanthropic Giving and Scholarship Committee and was chairperson of the Donation Committee for the 2019 convention. Dorothy also serves on 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.

It was a pleasure to see so many of you at our recent convention. It is always an honor to meet with our members who we represent. Thank you for placing your confidence in us to serve you for another four years.

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



FCSLA

New Product Quiz

How Well Do You Know Our Products?

Amy Hull, Rocky Mountain Regional Sales Manager
Drew Dyett, Junior Underwriter, New Business Department

1. Can the 20 Year Term and the Next Generation Youth Term be converted?
2. You have a client aged 47 with \$50,000 in premium. They are not concerned about cash growth but interested in legacy planning for their children. What new product would you recommend to this client?
3. Does FCSLA have a short application for Life Insurance?
4. Grandma wants to gift membership in our organization to her new grandbaby. What is the minimum amount of coverage for a life insurance policy?
5. Shirley is a current member of FCSLA. She has several friends that she meets with weekly at her yoga class. How would Shirley benefit if she told her friends about her agent and FCSLA?
6. Grandpa would like to purchase a \$10,000 single premium policy for his 2-month-old granddaughter, but the single premium of \$730 is not in his budget. What is an alternative option that you could offer him featuring limited payments and comparable cash value?
7. Sales Agent Tim has a client that is a 50-year-old and has \$100,000 currently in a CD. Tim is primarily an annuity producer and recommends his clients put money into an annuity for retirement. Tim just received a flyer from FCSLA announcing a new life insurance product. It strikes his interest as an alternative to an annuity and for consumers that want to use it for wealth management strategy. What product could Tim be intrigued about and why?
8. What is the maximum amount of coverage currently available with our 20-year term policy?
9. Ann would like to buy life insurance on her daughter, who is currently 10 years old. Ann doesn't want a term policy since she wants it to be a lifetime death benefit. However, Ann can't afford a Single Pay premium in a lump sum or over 12 mos. Does FCSLA have a permanent plan that premiums can be spread out over time?
10. At what age will coverage cease for a Next Gen Term policy?
11. Does FCSLA offer a term policy which offers a limited benefit of cash value? If so what is the maximum face amount available with this unique term insurance policy?

Answers on page 18

Announcement for U-Branches

Henry J. Dende Scholarship Program Available

FCSLA is pleased to announce the Henry J. Dende Scholarship Program is open to all members of U-Branches. This is a special scholarship program in accordance with the merger agreement between FCSLA and Polish Union of North America.

The Henry J. Dende Scholarship guidelines and application are available on our website www.fcsla.org or by contacting us at Scholarship@fcsla.org or 1-800-464-4642 Ext 1054.

The deadline for submission is May 31, 2020. If you are not sure whether or not you are a member in a U-Branch, you may contact the Scholarship Department for confirmation.

Regional Sales Manager – Pacific Coast/Southwest

James J. Donovan, FIC

jim.donovan@fcsla.com

760-440-9905

Regional Sales Manager – Rocky Mountain

Amy L. Hull

amy.hull@fcsla.com

402-310-5688

Regional Sales Manager – Midwest

James M. Morsovillo, FICF

jim.morsovillo@fcsla.com

630-204-0599

Regional Sales Manager – Mid Atlantic/Northeast

John J. Gonsiorek, FICF, CSA, CLTC, LUTCF, CAS

john.gonsiorek@fcsla.com

716-480-4550

Annual Chicago U Groups Children's Christmas Party

The Annual Chicago U Groups Children's Christmas Party was held on Sunday, December 1, 2019 from 2:00-5:00 p.m.

All who attended enjoyed a pizza buffet and a delicious sweet table. Mrs. Claus thrilled the children with face painting and animal balloons.

Santa arrived and thrilled the children with gifts, chosen especially for them and photos. A raffle was held and each child was able to choose a gift from the raffle table.

A huge thank you goes out to Toni Storts and Joan Wisinski, Illinois District Directors for the time spent planning this annual event. Also attending and sending "thank you" to Group Secretaries Helen and Karl Leja for their donations of the party drinks and sweet table; Group Secretary Greg and Jeanine Fetro for their sweet table donations and Tom Wisinski and Maria Zwolinska for their help also.



Slovak Myeloma Society (SMyS) in Slovakia

Patients and their caregivers from Slovakia gathered to attend the Myeloma School for Patients in the town of Liptovsky Jan, in the lower Tatra Mountains. This annual patient conference provides health education given by several medical and psychology experts. One of these presenters, Dr. Fay Hlubocky, clinical psychologist, was invited to provide a psychology lecture and workshops in Slovak. She is secretary of Branch S295/J39 in Chicago and serves as Vice President of the Anna Hurban Chicago District. She believes it was God's blessing to do this in her ancestral homeland of Slovakia.



Dr. Fay Hlubocky



Drs. Hlubocky, MUDr. Z. Štefániková, Director of SMyS & Ms. Schmidtayerová.

NOTICE OF DISTRICT MEETING CANCELLATION

The Eastern PA District meeting which was to be held on Sunday, May 17th at DeSales University (Dorothy Day Student Center) at 1:00 p.m. has been canceled due to the COVID-19 Stay at Home Order in Pennsylvania.

Youngstown/Spisska Nova Ves Sister Cities Tour 2020



If you would like to be a King, Queen, Prince or Princess for four days, then come join Kay and Jim Bench on our 22nd Youngstown/ Spišská Nová Ves Sister Cities Tour of Slovakia from July 10-24, 2020. We will spend the first two days of the tour and the last two days in

castles that have been made into hotels. Never before have we done this! *For a sneak preview of these castles you can visit the websites of Palace Art Hotel Pezinok at <https://www.palacearthotel.sk/sk/> and the Grand Viglaš at <https://grandviglas.com/>. Both castles are breathtakingly beautiful.*

We will be flying from Pittsburgh, PA, to Newark, NJ, and then non-stop to Vienna, Austria. Our 49-passenger, air-conditioned bus with a rest room will be awaiting us along with our guide Viera and bus driver Arnie.

Talk with the oldest living relative you have and find out where their ancestral village is located. Walk the streets of your ancestral home and visit with relatives.

Castles, churches, kolibas, tour of Vienna, folk performances, rafting on the Dunajec, visiting caves, boating in a cave, visit Hungary for lunch, shop in Poland, see the beauty of the Tatras, see where Janošik (the Slovak Robin Hood) was born, visit Litmanová, Čičmany, Červený Kameň,

Marianska Hora, and many other places too numerous to mention. Get your walking shoes out as we will be walking all over Slovakia.

Space is limited so book your slot now. First come, first served. Total tour costs (air fare and land arrangements): \$4,469 per person from Newark (airfare included \$1,969); \$4,269 per person from Pittsburgh (airfare included \$1,769).

Adventure International Travel Service – Paul Hudak: phone 216-228-7171 or 800 542-2487.

Jim and Kay Bench, 428 W. 4th Ave., Derry, PA 15627. Cell: Jim 724-858-5843 or Kay 724-771-7900.

E-mail jmbench@yahoo.com or skbench@gmail.com

New Product Quiz Answers

(Questions on page 16)

1. Yes. The 20 Year Term can be converted prior to the end of the 20 years of the policy to any of the permanent plans. The Next Generation Youth Term can be converted prior to age 30 to any of our permanent plans, up to face value.
2. Single Premium Whole Life. If they are interested in a cash growth option, the Single Premium Whole Life Plus policy would be the best option.
3. Yes, the short application is 3 pages with 1 medical question. This can be used for clients under the age of 50 and face amount less than \$25,000. The short application can be used for the SPWL, 10 Pay Whole Life and the Next Generation Youth Term.
4. \$5,000. The former minimum amount had been \$2,000.
5. FCSLA has a Friends and Family Referral program. If you are an existing member, you can receive \$25 for EVERY referral you send to FCSLA. The form is located on the Home Page of our website FCSLA.org.
6. 1 Pay Whole Life. This policy may be paid in one payment, two (semi-annual) payments, four (quarterly) payments, or twelve (monthly) payments.
7. FCSLA now has a SPWL Plus product that is issued from age 45-80, \$50,000 minimum face amount, only one-time lump sum payment and is close to or exceeding growth in FCSLA fixed annuity. Also, in addition to the interest earned, the client / beneficiary would receive a Death Benefit and be eligible for dividends.
8. \$100,000.
9. FCSLA has a 10 Pay Whole Life: premiums are paid for 10 years and the death benefit is for life. The Whole Life product is also an option, premiums are guaranteed, and the death benefit is for life.
10. Age 30. The former Super Youth Term policies featured coverage to age 25.
11. Yes. The 20 Year Level Term is a participating term life contract and may be eligible for dividends. It also has the added benefit of cash value at certain ages. The maximum face amount is \$100,000.



9th Annual 5K Run/Walk/Ruck May 23, 2020 at 8:00 A.M.

Plainfield North High School
12005 S 248th Ave.,
Plainfield, IL 60585

RUN FOR THE BRAVE

RUN FOR THE BRAVE 5K helps us fulfill our mission supporting those who protect our Freedom. They face many challenges returning from deployment, sometimes multiple deployments and often injuries, both seen and unseen. We proudly support all branches of the US Military.

Donations and fundraisers enable us to help Veterans needing our support with riding lawn mowers, ActionTracker Mobile Wheelchairs, furniture for Wounded Warriors given a mortgage-free home, furniture for Veterans who have been living out of their car and now are given the opportunity to live in subsidized housing, airfare for parents to visit their wounded son/daughter at Bethesda, sometimes food or to help with burial expenses, and many other ways helping those who serve

our Country so that we may be free! Please visit OWYH Acts of Kindness on www.welcometheyouhome.org to see how we've helped our Veterans.

Visit www.welcometheyouhome.org to register Now!

Operation Welcome You Home, NFP 1750 W. Ogden, #2062, Naperville, IL 60567 Not-for-profit 501(c)(3) **USAF TIMED**



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 or gianna@fcsla.com
Cleveland District Fraternal Coordinator

Date: Monday, July 27, 2020

Schedule: 10:00 A.M. Confessions
11:00 A.M. Mass
12:00 P.M. Luncheon in St. Ann's Hall at Our Lady of Lourdes Shrine
2:30 P.M. Benediction and Rosary

Cost: \$25.00 per person

RSVP: RESERVATIONS ONLY - RSVP by July 15, 2020

Make checks payable to: Okres Cleveland District
Mail order and payment to: First Catholic Slovak Ladies Association
24950 Chagrin Boulevard, Beachwood, Ohio 44122 - ATTN: Gianna

Erik Schultz Reaches Rank of Eagle Scout

Erik Hamilton Schultz, 18, has reached the prestigious rank of Eagle Scout. He achieved this while a member of Troop 995 in Valparaiso, IN, part of the LaSalle Council. In October 2019, he, along with three others, was celebrated in a formal Court of Honor ceremony with a pot luck reception following. A fondant wrapped red, white and blue eagle cake was the highlight of the buffet table.

Erik's service project was approved by and donated to Lakeshore PAWS, a dog rescue specializing in rehoming former pets, in Valparaiso. He called it "Texture Training Stations" and is being utilized on a daily basis. The purpose of his project is to help train them to go up and down stairs and get comfortable walking on common household surfaces, which many of these "outside" dogs have never experienced. Without this training, it presented an issue for these rescues to find and stay in a



forever home. Erik lead the team of fellow scouts in his troop to assemble and paint the indoor/outdoor structures, as the anticipated Eagle Scout is not allowed to handle any part of construction but rather organize, lead and delegate.

Erik is a senior at Valparaiso High School, and plans to pursue a Business/Marketing degree at Marian University in Indianapolis, IN this Fall.

He also has been a trumpet player for the last seven years and is part of the Concert and Jazz Bands. He also played with Valpo University's Community Band in 2018.

After Confirmation, he was invited to mentor in the Life Teen ministry at St. Paul's Catholic Church and continues to be one of the senior team leaders who facilitate the confirmation program and also acts as Audio Visual Supervisor at weekly Life Teen masses.

Erik is a junior member of Branch 81 in Whiting, IN where his grandmother, Elizabeth Hanchar, was a lifelong active member and Recording Secretary, prior to her death. We are proud of the young man Erik has become and are looking forward to watching him take center stage as a college student.

Visit Us Online
www.fcsla.com



IN MEMORIAM

Elizabeth A. (Betty) Yurechko, S289



Elizabeth A. (Betty) Yurechko, age 88, of Merrillville, IN, passed away on March 11, 2019 after a brief illness. Betty was born on July 7, 1930 to Joseph and Elizabeth Sohovich. She attended Holy Trinity Slovak School in Gary, IN and she graduated from Tolleston High School in Gary in 1948. While working at the Gary Steel Mills she met Carl J. Yurechko; they were married on February 3, 1951 at Holy Trinity Slovak Church in Gary by Father Andrew G. Grutka.

During her life-time Betty was highly involved at Holy Trinity, she was a secretary in the main office at Andrean High School for over 35 years, and was involved with Knights of Columbus activities while Carl served as a state officer. Carl and Betty also founded Slovak Day that is held annually at the Salvatorian Fathers in Merrillville, IN. This event is held in mid-July and is well attended by Slovaks all over Northwest Indiana.

Betty was involved in the First Catholic Slovak Ladies all of her adult life, as she took over the financial secretary responsibilities of her mother, Elizabeth Sohovich for Sr. Branch 289 when Elizabeth died. Betty was elected as a National Auditor for several terms. She remained very active in the First Catholic Slovak Ladies Association, Sr. Branch 289 on both the branch and district level until her death.

Betty was preceded in death by her husband Carl, her son William, and her brother Martin Sohovich. She is survived by her children; Kathleen, John (Carol), Michael (Marsha) Yurechko, and Patricia (William) Bielak. She also leaves behind 11 grandchildren, and 10 great-grandchildren. Betty is also survived by sisters: Elaine Ruzbasan, Leona Cupka, Mary Weber, Margaret Wilson, and a brother Joseph Sohovich. A scholarship fund in the name of Carl and Elizabeth Yurechko has been set up at Andrean High School to continue their legacy of commitment to Catholic education.

The family of Betty Yurechko wishes to thank you for your love and support, we are truly blessed!

Celestine "Sally" Chapek, W053



Celestine "Sally" Chapek, 93, of Bruno, NE passed away May 11, 2019. Celestine Ann Chapek known as Sally Chapek was born to Frank and Mary (Stava) Skoda on November 7, 1925. She was the oldest of seven children born on a farm south of Brainard. When she was six years old, they moved south of Bruno. She went to country school, District 61 until the 8th grade.

Sally was united in marriage to Adolph B. Chapek, June 12, 1945 in Bruno at St. Anthony's Catholic Church. Three children were born to this union. She worked at JW Rejda Grocery Store in Bruno and Barinard, Ray's Hilltop Cafe, and for over 30 years at Henningsen Foods in David City. She was a member of St. Anthony's Church and PCCW. She enjoyed gardening, baking, and you couldn't leave her house without coffee and a kolache. Sally is survived by her daughter Kathleen Ptacek of Bruno; daughters-in-law Glenna Chapek and Gail Chapek both of David City; brother Ronald Skoda of Lincoln; sister Geraldine (Babe) Turek of Lincoln; eleven grandchildren; eleven great-grandchildren; and five great-great-grandchildren, several nieces and nephews. Memorials can be directed towards St. Anthony's Catholic Church or family wishes.

Julia Emily Zukowski, S084

Julia Emily Zukowski passed away peacefully on May 16, 2019 with her family by her side. She is survived by Patricia Zukowski (Paul Gartmeier), Janet Zukowski (Jim Barnett) and grandson Jacob John Gartmeier. Her first daughter and beloved angel, Mary Ann was called to heaven in 1957. Her most precious cat Molly was her devoted companion until the very end. Born August 29, 1926 in Philadelphia, PA daughter of the late Mikolaj and Ksenia Rabatin. She was married on October 6, 1951 to Peter Paul Francis Zukowski. They settled in Holmesburg in 1960. She owned and operated Di Bello Shoe Center on Frankford Avenue in Philadelphia for over 25 years, servicing local parochial schools. She was a devoted supporter of St. Dominic Church, St. Agnes – St. John Slovak Church and the Missionary Servants of the Most Blessed Trinity. She loved watching the Phillies and Eagles, Kentucky Derby and Mummers Day Parade! She told everyone she met how she was born and raised an original Mummers Two-Streeter! Julia was fortunate to have many lifelong friends! She loved playing cards, Manhattans, Polka weekends, or simply sharing wonderful memories. In lieu of flowers memorial's in Julia's name to Missionary Servants of the Blessed Trinity 3501 Solly Avenue Philadelphia, PA 19136 would be appreciated.

Ryan Gary Sestak, W093



Ryan Gary Sestak died May 24, 2019. He was born on February 7, 1977 to Gary and Marilyn (Teply) Sestak in Sioux Falls, SD. Ryan graduated from Bon Homme High School in 1995. He enlisted in the United States Army and was stationed in Uijeongbu, South Korea at Camp Stanley Army Base for one year. Upon his return, he finished his training at Fort Riley in Kansas. Ryan earned his associate degree in Diesel Mechanics. He remained in the South Dakota National Guard for three years. Ryan worked at RDO Equipment as a diesel mechanic before joining Xcel Energy in 2007. He was most recently employed as an apprentice to become an Electric Meter Specialist. Ryan married Hilary Munkvold on September 8, 2001. Ryan and Hilary enjoyed many adventures together such as traveling, attending concerts, and many sporting events. In 2003, they found their fur-baby, Hunter. The three of them remained a family until Hunter's passing earlier this year. Ryan will be remembered for his generous spirit and infectious smile. Ryan never complained and always put other people's happiness above his own. He was a farmer at heart and would always find equipment deals for his dad even when Gary didn't know he needed something new. Left to cherish his memory are his wife, Hilary Sestak of Sioux Falls, SD; father and mother, Gary and Marilyn Sestak of Tabor, SD; brother, Corey (Katherine) Sestak of Sioux Falls, SD; sister, Kristin (Christopher) Schuch of Tabor, SD; father and mother-in-law, Oliver and Jeanette Munkvold of Lesterville, SD; brother and sister-in-law, Bill and Tina Van Driel of Lesterville, SD; and three nieces and one nephew.

Thomas J. Robin, S417

Thomas J. Robin, 82, of Lansford, PA entered eternal rest on July 9, 2019. He was the husband of Ann Marie (Sharp) Robin. They celebrated their 54th wedding anniversary on May 22. He was a laborer for PennDOT for over 30 years until retiring. Born in Coal-

dale, he was a son of the late John J. and Pauline (Cadugan) Robin. He was a graduate of the former Summit Hill High School and a member of the former St. Michael's Catholic Church, Lansford.

Tom enjoyed playing golf and hunting. He was also an avid Boston Red Sox, Notre Dame Fighting Irish and Dallas Cowboys fan. Surviving in addition to his widow are two sons, Robert, and his wife, Ann Marie, of Nesquehoning, and Thomas, and his wife, Theresa, of Lehighton and five grandchildren. In lieu of flowers, contributions in his name may be made to the Carbon County Animal Shelter, 63 Broad St., Nesquehoning, PA 18240.

James P. Glogovsky, S199



James P. Glogovsky, age 87, of Willowick, OH passed away May 26, 2019. He was born in Cleveland on January 10, 1932, to the late Frank and Anna Glogovsky (nee Cifra). He was a proud and loving father and grandfather who will be greatly missed. His greatest joy and source of pride were his daughters and grandchildren. Jim loved riding his bike in his free time.

Jim is survived by his loving and devoted wife of 65 years, Rosemary Glogovsky (nee Bednarik), daughters Karen (Ralph) Messer, Lois (John) Phillips, Susan (Tim) Daily, grandchildren Allison (Cary), Andrew (Courtney), Kyle (Mallory), Mark, Will, Ashley (Jon), Elizabeth (James) and Matthew. In lieu of flowers, memorial contributions may be made in Jim's memory to David Simpson Hospice House or St. Mary Magdalene Church.

Dorothy M. Licciardello, S185

Dorothy M. Licciardello, 79, of Ewing, NJ, died on August 29, 2019, in Hopewell, NJ. Born in Trenton, she was a lifelong area resident. Dorothy loved her children and grandchildren, and adored her beloved dog, Abby, whom she doted on. She loved traveling with her late husband, Dominic, to many tropical islands. Daughter of the late John and Margaret (Dragos) Walachy; wife of the late Dominic Licciardello; mother of the late Sharon Fazio and Denise Weber; sister of the late John and Andrew Walachy, Dorothy is survived by her daughter, Lisa and husband Richard Smith; six

grandchildren; two great-grandchildren, and many nieces, nephews and other family and friends. In lieu of flowers, memorial contributions may be made in her memory to easelnj.org.

Agnes C. Kocer, W093



Agnes C. Kocer died on May 28, 2019. She was born on September 4, 1919 to Stiny and Agnes (Schuch) Carda on a farm near Tyndall, SD. She attended the Richard Steckly Rural School, Bon Homme County. On January 12, 1942, Agnes was united in marriage to George Kocer. Agnes and George spent a big part of their lives farming in the Scotland and Tyndall areas. During the 'off times' of farming, Agnes also worked at Gurney's Seed and Nursery in

Yankton, SD. In 1984, Agnes and George retired from farming and moved to Tabor, SD. In retirement, they enjoyed traveling to Canada, Mexico and various places in the U.S. In October 2014, they moved to Autumn Winds Assisted Living in Yankton, SD. On January 12, 2017, they celebrated their 75th Wedding Anniversary. Agnes was an active member of St. Wenceslaus Church her entire life. She was active in Altar Society and was a member of Catholic Workman (FSCLA), Czech Heritage Preservation Society, Tabor Chamber of Commerce, Farm Bureau and Farmer's Union. Agnes will be remembered for her cooking and baking, especially Czech specialties like kolaches, and duck & dumplings with sauerkraut, and for her delicious pies. Grateful to have shared her life are her son, Dan (Pam) of Pequot Lakes, MN; three grandchildren; seven great-grandchildren; her sister, Irene Kocer of Tabor, SD and many nieces and nephews and extended family.

Pauline Ann Sadowsky, W121



Pauline Ann Sadowsky, 82, passed away on July 15, 2019 after suffering with pancreatic cancer for 5½ years. She was born on July 1, 1937, the daughter of Valentine and Anna (Huschka) Dolechek. Growing up she attended country school and St. Joseph Grade School through the eighth grade. Pauline received her LPN and graduated in 1961 and went to work at St. Joseph's Hospital. On May 31, 1966, Pauline

married David Sadowsky in St. Joseph's Catholic Church. Their marriage was blessed with a first-born son, Curtis, who passed away the same day. The family grew with the addition of Sandra and Craig. Together, they farmed and ranched north of Dickinson for the following 53 years. The family proudly continues to operate it today. Pauline was David's right hand woman, working tirelessly by his side through the years. Pauline enjoyed baking, gardening, crafts, sewing and ceramics. She was a member of St. Patrick's Catholic Church. Pauline is survived by husband, David; daughter, Sandy (Gene) Brown; son, Craig; four grandchildren; three great-grandchildren; many nieces, nephews and a special friend Jenifer Jacobs.



- NOTICE -
The National Chaplain's Report
will appear in a future issue.

42nd Annual Saints Cyril and Methodius Appeal Update

The Annual Saints Cyril and Methodius Appeal, which raises funds to assist the Pontifical Slovak College of Saints Cyril and Methodius to assist with its day to day operations, is progressing well. **As of March 20, \$12,987.50 has been received from 106 donors.** On behalf of the Pontifical College, thank you for your continued generosity and support.

The Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, and previous donors.

Anyone who wishes to contribute to the 2020 Appeal but did not receive a letter asking for a donation is asked to fill out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2020 will be credited toward the 2021 Appeal. Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak Fraternal Organizations for cultural, religious and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., Abbot of St. Andrew Svorad Abbey, Cleveland, OH. National President is Reverend Andrew S. Hvozdevic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Epiphany Parish, Sayre, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Pastor of Sacred Heart Parish, Swedesburg, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

42nd Annual Saints Cyril and Methodius Appeal

Name _____

Address _____

City _____

State _____ Zip _____

Amount \$ _____

Please make check payable to
Slovak Catholic Federation and mail to:

Rev. Thomas A. Nasta
National First Vice President, SCF
Sacred Heart Catholic Church
120 Jefferson Street
Swedesburg, PA 19405

ATTENTION MERGER MEMBERS

FROM
POLISH UNION OF NORTH AMERICA

AND
**POLISH WOMEN'S ALLIANCE
OF AMERICA**

**COMING SOON TO OUR WEBSITE –
AN OPPORTUNITY
TO BE SURE YOUR MEMBERSHIP
CATEGORY IS CORRECT**

According to the FCSLA Bylaws, there are two categories of FCSLA membership – principal & fraternal. A form will be available on our website soon that can be completed and mailed to the Home Office, allowing FCSLA to properly categorize your membership. Please check our website <https://www.fcsla.org/> in the coming weeks for more information.

FCSLA Annuity Rates

Rates for our
deferred Elite Annuities:

SILVER ELITE (5 YEAR)

2.75% APY*

GOLD ELITE (7 YEAR)

3.00% APY*

PLATINUM ELITE (10 YEAR)

3.25% APY*

*This rate is in effect 4/1/2020 thru 6/30/2020.

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.



Mother's Day Delights

BLT SANDWICH

- 4 slices bacon
- 2 leaves lettuce
- 2 slices tomato
- 2 slices bread, toasted
- 1 tablespoon mayonnaise

Cook the bacon in a large, deep skillet over medium-high heat until evenly browned, about 10 minutes. Drain the bacon slices on a paper towel-lined plate.

Arrange the cooked bacon, lettuce, and tomato slices on one slice of bread. Spread one side of remaining bread slice with the mayonnaise. Bring the two pieces together to make a sandwich.

TACO SALAD

- 1 pound ground beef
- ½ teaspoon garlic powder
- ½ teaspoon chili powder
- ¼ teaspoon ground black pepper
- 1 head lettuce, chopped
- 5 cups crushed nacho cheese-flavored tortilla chips
- 2 cups shredded Colby-Jack cheese
- 1 (15 ounce) can dark red kidney beans, drained and rinsed
- 1 tomato, diced
- ½ cup chopped onion
- ¼ cup pickled jalapeno peppers, chopped
- 1 cup vegetable oil
- ½ cup white sugar
- ½ cup ketchup
- 1 envelope taco seasoning mix
- 2 tablespoons cider vinegar
- 1 tablespoon Worcestershire sauce

Cook ground beef, garlic powder, chili powder, and black pepper together in a skillet over medium heat until meat is brown and crumbly, about 10 minutes, breaking the meat up into chunks as it cooks. Drain excess grease, remove from heat, and let the meat cool.

Toss lettuce, tortilla chips, Colby-Jack cheese, kidney beans, tomato, onion, and

pickled jalapeno peppers in a large salad bowl; mix in the beef.

Whisk vegetable oil, sugar, ketchup, taco seasoning, cider vinegar, and Worcestershire sauce together in a bowl until sugar has dissolved; pour dressing over the salad and toss again.

BBQ CHICKEN CHOPPED SALAD

- 1 head romaine lettuce, chopped
- 1 (15 ounce) can black beans, rinsed and drained
- 1 (15 ounce) can sweet corn, drained
- 1 red bell pepper, chopped
- 1 cup shredded carrots
- 4 scallions, thinly sliced
- ¼ cup chopped fresh basil
- ¼ cup chopped fresh cilantro
- 3 limes, divided
- 1 (6 ounce) package cooked chicken breast strips
- 2 tablespoons barbeque sauce
- 1 avocado - peeled, pitted, and cubed

Mix lettuce, black beans, corn, red bell pepper, carrots, scallions, basil, and cilantro together in a large bowl. Juice 2 limes and drizzle juice over salad; toss lightly.

Combine chicken and barbeque sauce in a microwave-safe bowl; heat in microwave until chicken is warmed through, about 45 seconds. Arrange chicken and avocado on top of the salad and squeeze remaining lime over salad.

FRENCH TOAST CASSEROLE

- 1 cup brown sugar
- ½ cup butter
- 1 (8 ounce) loaf crusty French bread, cut into bite-size pieces, or as needed
- 2 cups milk
- 6 eggs
- 2 teaspoons vanilla extract
- 1 pinch ground cinnamon, or to taste
- 1 tablespoon brown sugar, or as needed

Grease a 9x12-inch baking dish. Stir 1 cup brown sugar and butter together in a saucepan over medium-low heat until butter melts and sugar dissolves into butter, 2 to 4 minutes. Pour into prepared baking dish and spread a 1½- to 2-inch layer of bread pieces over the top.

Beat milk, eggs, and vanilla extract together in a bowl; pour milk mixture over bread into the baking dish and move bread as necessary to ensure all bread is absorbing liquid. Sprinkle cinnamon over the top. Cover the dish with plastic wrap and refrigerate, 8 hours to overnight.

Preheat oven to 450 degrees. Remove and discard plastic wrap from baking dish and sprinkle remaining brown sugar over the top of the bread mixture.

Bake in the preheated oven until browned and bubbling, about 30 minutes.

EASY CREAM CHEESE DANISH

- 2 (10 ounce) cans refrigerated crescent roll dough
- 2 (8 ounce) packages cream cheese, diced
- ¾ cup white sugar
- 1½ teaspoons lemon juice
- 1 teaspoon vanilla extract
- 2 teaspoons sour cream
- 1 cup confectioners' sugar
- 1 tablespoon milk
- 1 tablespoon butter, softened

Preheat oven to 350 degrees. Lightly grease a 9x13 inch baking pan. Line bottom of baking pan with 1 can of crescent rolls. Pinch all seams together to seal.

In a large bowl, mix together cream cheese, white sugar, lemon juice, vanilla extract and sour cream. Spread filling on top of rolls. Place second can of rolls on top of filling. Bake in preheated oven for 20 to 30 minutes.

In a small bowl, stir together confectioners' sugar, milk and butter. After Danish has cooled, drizzle with icing.

CHOCOLATE ECLAIR DESSERT

- 2 individual packages graham crackers
- 2 (3 ounce) packages instant vanilla pudding mix
- 3 cups milk
- 1 (8 ounce) container frozen whipped topping, thawed
- 1 (16 ounce) package prepared chocolate frosting

Line the bottom of a 9x13-inch pan with graham crackers.

In a large bowl, combine pudding mix and milk; stir well. Mix whipped topping into pudding mixture. Spread half of mixture over graham cracker layer. Top with another layer of graham crackers and the remaining pudding.

Top all with a final layer of graham crackers and frost with chocolate frosting. Refrigerate at least two hours before serving to allow the graham crackers to soften.

PEANUT TREATS

- 3 cups salted or dry roasted peanuts
- 3 tablespoons butter
- 2 cups peanut butter chips
- 1 (14 ounce) can sweetened condensed milk
- 2 cups miniature marshmallows

Place 1½ cups of the peanuts in an ungreased 7x11 inch baking pan; set aside.

In a saucepan, melt butter and peanut butter chips over low heat. Add sweetened condensed milk and marshmallows.

Cook and stir until melted. Pour over peanuts and sprinkle remaining peanuts on top. Cover and refrigerate; cut into bars when set.

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.