



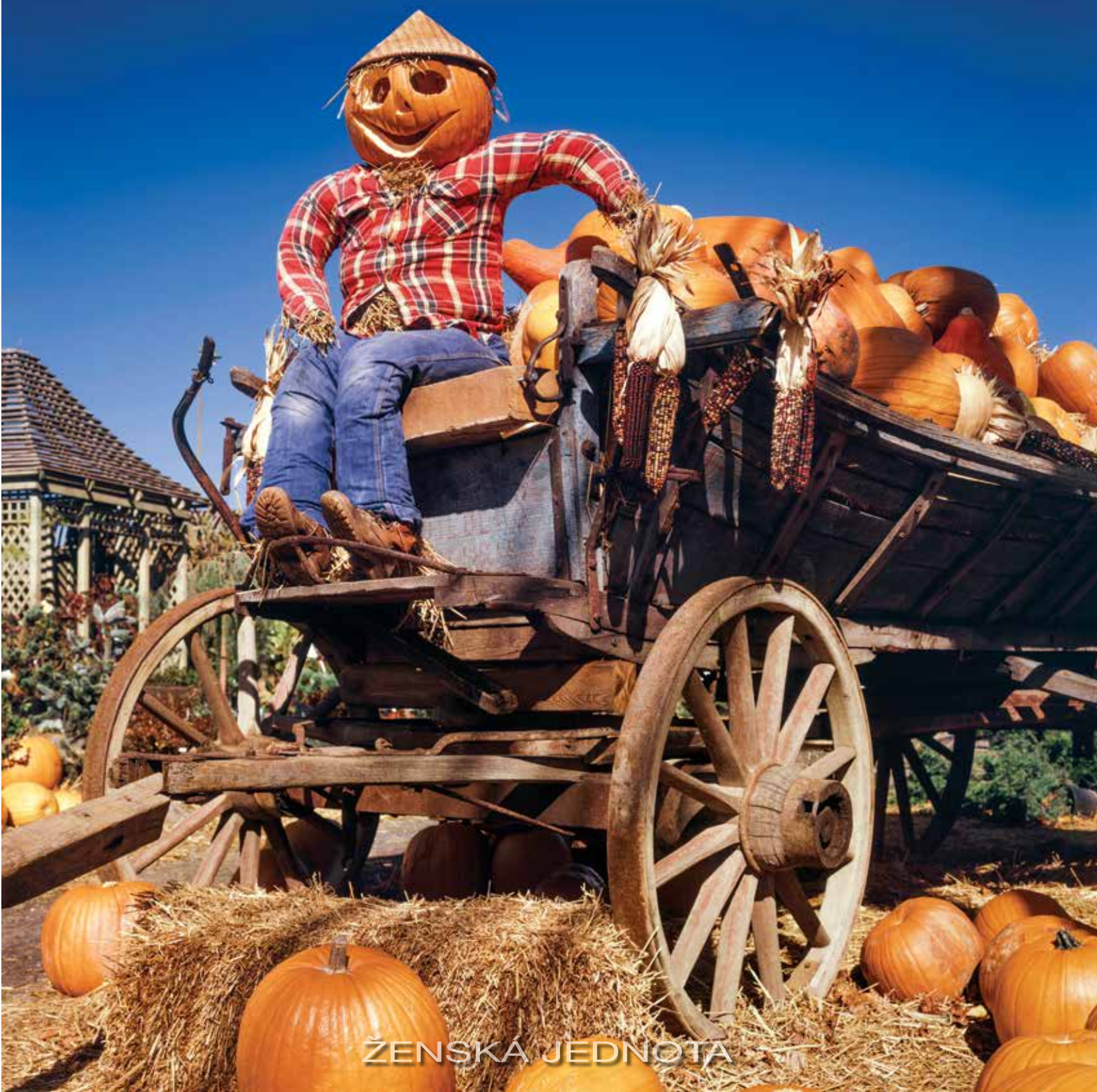
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# Fraternally Yours®

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 107, NO. 1

OCTOBER 2020



ŽENSKÁ JEDNOTA



## Fraternally Yours, ŽENSKÁ JEDNOTA®



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## ARE YOU ALL USED UP?

*A well-known surgeon was attending a dinner party and watched the host expertly carve and slice a large turkey for his guests.*

*When he finished slicing, the host asked, "How did I do, Doc? I think I'd make a pretty good surgeon, don't you?"*

*"Perhaps," said the physician. "But anyone can take them apart. Now let's see you put it back together again."*

Like surgery, some tasks require special talent, skill or training. There are those who have what it takes to be a surgeon or a dentist. Others have the kind of ability needed to be a teacher or electrician, and still others can cook a mouthwatering meal, play a musical instrument or solve complex problems. Some people have a natural ability to relate to others, others are creative problem-solvers, some can organize almost anything and still others possess the gift of empathy. I have yet to meet anyone who does not exhibit some unique God-given talent or ability.

But Spanish cellist Pablo Casals said it well: "Don't be vain because you happen to have talent. You are not responsible for that; it was not of your doing. What you do with your talent is what matters."

And what's the best thing to do with talent and ability? Use it. Use it generously - even extravagantly. And use it for good.

Erma Bombeck was well-known for her humorous journalism. But frequently she included pearls of wisdom in her articles. At the end of a newspaper column on March 10, 1987, Bombeck wrote these words:

"I always had a dream that when I am asked to give an accounting of my life to a higher court, it will go like this: "So, empty your pockets. What have you got left of your life? Any dreams that were unfulfilled? Any unused talent that we gave you when you were born that you still have left? Any unsaid compliments or bits of love that you haven't spread around?" And I will answer, "I've nothing to return. I spent everything you gave me. I'm as naked as the day I was born." She would agree that what we do with what we're given is what matters. I can hardly think of a better more fulfilling way to spend our time on this earth.

Dear Friends,

Throughout this month ask yourself these questions: what would you find if you emptied your pockets? Any unused talent? Is there anything inside that should be spent, shared or given away?

When it comes to your time and resources, are you living a life of extravagant generosity? See if you haven't been holding back just a little bit.

Perhaps you want to be sure there is nothing left at the end of your days that could have been used for good, that could have changed our world for the better.

Until next Month,  
**Warmly, Carolyn**



[www.LifeSupportSystem.com](http://www.LifeSupportSystem.com)

## SECOND LUMINOUS MYSTERY: THE WEDDING FEAST AT CANA

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

My dear Sisters and Brothers,

The second Luminous Mystery of the Rosary is the Miracle at the Wedding Feast at Cana. The spiritual fruit of this Mystery is “To Jesus through Mary.” At Mary’s request Jesus would work his first miracle at the Wedding Feast at Cana.

Jewish weddings were known to be very traditional and ritual. One of the customs was providing an extravagant feast for guests. In Our Lord’s time wedding celebrations could go on for as long as a week, with guests staying and enjoying the fruits of the celebration. In those days family honor was extremely important. To run out of wine at a wedding celebration would be embarrassing and bring disgrace to the family name.

This particular wedding at Cana was most likely a family affair for Jesus and Mary who were both invited to the celebration, as were Jesus’ disciples. Mary may have even participated in the planning of the wedding since she became quite concerned when the wine ran out early. Her family was about to be shamed in the community, and she knew Jesus could do something about it. The

mother of Jesus said to him, “They have no wine.” Jesus replied, “Woman, how does your concern affect me? My hour has not yet come.” Mary then said to the servers, “Do whatever he tells you.” These were actually Mary’s last words in the Gospel. She does not know what Jesus will do but she has faith that he will take care of the situation.

Nearby were six stone jars. Jesus told the servants to fill the jars with water. He ordered them to draw some out and take it to the master of the banquet, who was in charge of food and drink. The master was unaware that Jesus had turned the water in the jars into wine. When the steward tasted the water that had become wine, he was astounded. He took the bride and groom aside and complimented them. Most couples served the best wine first, he said, then brought out cheaper wine after the guests had too much to drink and would not notice.

This was the first public miracle of Jesus which marked the beginning of Jesus’ ministry. Note that it took place in an atmosphere of joy and happiness. Celebrations with friends and family were

important to Jesus and should be to us. There is no reason that we should not partake in the earthly joys that God has provided for us. We see that Jesus was not against wine and feasting. It is the misuse of God’s gifts – the drunkenness that is wrong, not the wine itself.

The fact that the miracle was performed at a wedding is also significant. The gospel account of Jesus being invited to a marriage, attending, and using his divine power to save the celebration from disaster are taken as evidence of his approval for marriage and earthly celebrations. Article 1613 of the Catechism of the Catholic Church states: “On the threshold of His public life, Jesus performs His first sign – at His mother’s request – during a wedding feast. The Church attaches great importance to Jesus’ presence at the wedding at Cana. She sees in it the confirmation of the goodness of marriage and the proclamation that thenceforth marriage will be an efficacious sign of Christ’s presence.” By Jesus’ presence at the wedding at Cana, Christian marriage was raised to the dignity of a Sacrament.

### Have you updated your policy beneficiary?

Your FCSLA life or annuity policy was an important purchase. Keeping your beneficiary information current should be one of your top priorities. As your life changes, it is important to make sure you update the beneficiary information on all your accounts. Life events like marriage, divorce, birth of a child, and passing of a loved one are just some of the significant life events that may have an impact on your beneficiary information.

- It eliminates any doubt as to what you wish to be done with your hard-earned money or insurance proceeds.
- It saves time – if beneficiaries cannot be located or they are deceased, some state regulations mandate with how those funds are to be paid. It causes delays and possible legal expense. Unfortunately, when we cannot locate beneficiaries, funds may become payable to the state as unclaimed property.
- It helps ensure the financial wellness of your loved ones. You most likely purchased a life insurance or annuity policy to help cover funeral expenses or replace income.

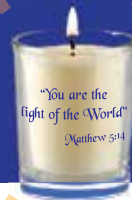
### It’s not difficult, here’s how...

Go to [FCSLA.com](http://FCSLA.com) and click on the yellow **Beneficiary Form** button located on the home page. Print the page, complete the form and mail it to the FCSLA Home Office for processing. You can also request that a form be sent to you by calling 1-800-464-4642 ex.t 1052 or email us at [lifecclaims@fcscla.com](mailto:lifecclaims@fcscla.com).

You or someone you love worked hard to purchase this policy. Make sure you take the extra step NOW and do the right thing for yourself and your loved ones – keep your beneficiaries current.

# Message from our National President

## CYNTHIA M. MALESKI



Dear fellow members,

We are proud of so many undertakings at First Catholic Slovak Ladies Association, this October 2020, first and foremost our continued work both in the home office, in the field and in our branches and districts during this time of pandemic. We continue to keep the health and safety of all in our minds and hearts,

practicing all the public health recommendations both at work, in our homes and while out in the community in a safe way. The dedication and work of members of our board, officers and employees has been amazing!

We are pleased to announce affirmation of our A- (Excellent) rating by A.M. Best. Key officers and staff begin work in preparation for this grand endeavor in March of each year and the preparation, interview process

and post review work extends throughout the summer in an increasingly rigorous process, which has been more attenuated during the COVID-19 pandemic. Despite A.M. Best downgrading the entire life insurance outlook to negative in May 2020, we achieved this excellent rating this year.

Outside life insurance consultants have opined that our A- rating from A.M. Best is almost unprecedented at this time and reflects our association's stellar performance and strong capital position over many years. As they have stated "Very few companies achieve such a high rating from A.M. Best, but this is especially rare for smaller companies and fraternal."

2019 was a great year of strong financial and fraternal performance for us, with a significant 38% increase in combined life and annuity premi-

ums. Our comprehensive set of documents and decision points presented to A.M. Best highlight our balance sheet strength, enhanced operating performance, expanded business profile, key innovations, improvements in process, technology, and organization and an evolving, strengthened enterprise risk management program.

A.M. Best especially noted our ability to be agile and ramp up during COVID-19, continuing to maintain operations and sales.

All of these drivers demonstrate our adaptability, strength and agility during these times and have significantly added to our value and strength as a premier fraternal benefit society and life insurance company.

Ladies and Gentlemen, our outlook is positive and strong as we forge ahead as a member driven fraternal benefit society in keeping with our longstanding philosophy to affirm and value every individual member from birth to death and beyond!

Let us **STAND TALL AND PROUD!**

Your National President,  
**Cynthia M. Maleski**



## Month of the Holy Rosary

The month of October in the Catholic Church is dedicated to the Holy Rosary. According to an account by fifteenth-century Dominican, Alan de la Roch, Mary appeared to St. Dominic in 1206 after he had been praying and doing severe penances because of his lack of success in combating the Albigensian heresy. Mary praised him for his valiant fight against the heretics and then gave him the Rosary as a mighty weapon, explained its uses and efficacy, and told him to preach it to others.

"Since the prayers of the Rosary come from such excellent sources — from Our Lord Himself, from inspired Scripture, and from the Church — it is not surprising that the Rosary is so dear to our Blessed Mother and so powerful with heaven.



*Continued on Page 13*



# Notes of Appreciation from Scholarship Recipients

# congrats!

Dear FCSLA,

I wanted to thank you all so much for the honor of getting the vocational-technical-trade scholarship. I hope I get the chance to use it and to further my educational career to the best of my ability. Thank you again for everything you guys do, I am truly thankful and appreciative.

RECEIVED  
JUN 02 2020

SECRETARY FCSLA

STAY SAFE, AND GOD BLESS!

Sincerely,

Grace Sabatka

W074

Dear FCSLA,

Thank you so much for choosing for the \$1250 scholarship! I am truly thankful to have been blessed by receiving this scholarship. It really is a huge help with tuition and I can't thank you all enough.

Hope you're all staying safe and well during these trying times.

Sincerely, Abigail Deeks

S114

DEAR FCSLA BOARD OF DIRECTORS,

I WANT TO EXTEND MY WARMEST THANK YOU FOR CHOOSING ME AS A GRADUATE SCHOLARSHIP RECIPIENT THIS YEAR. THE SUPPORT OF FCSLA OVER THE YEARS HAS PROVIDED ME THE OPPORTUNITY TO STUDY + SUCCEED WITHOUT THE STRESS OF FINANCIAL BURDEN. I AM NOW CURRENTLY IN MY FINAL YEAR OF GRADUATE SCHOOL, + I AM LOOKING FORWARD TO MAKING THE WORLD A BETTER PLACE AFTER GRADUATION!

MY DEEPEST GRATITUDES,  
Hannah Wintucky, OU'21

S423

Dear FCSLA, thank you so much for the scholarship! \$1000 really goes a long way to a school like Brainerd, so I really appreciate it so much. I appreciate you taking time to review my application, and I especially appreciate you choosing me for the scholarship. I am honored and humbled.

Many thanks,

Justin Winger

J184

Dear FCSLA Scholarship Committee,

Thank you so much for the scholarship. I am writing to say how excited and appreciative I am. Thank you for the amount of \$750.00. I hope you have been able to stay safe and healthy during this pandemic. I will be attending school in person this year. I hope they let us play sports. I am looking forward to participating in Drama club. Thank you again.

Sincerely,

Lucy Juarez Lucu Treese

J083

More on page 6



## NOTES OF APPRECIATION FROM SCHOLARSHIP RECIPIENTS

Branch S066, Streator, Illinois

Dear First Catholic Slovak Ladies Association,



Thank you so much for the scholarship. It is going to help me so much with college costs. I eventually want to get into graduate school to become a Speech Language Pathologist, so this scholarship will help me save up money to pay for it. I am planning on majoring in Early Childhood Education and minoring in Spanish and music during my undergraduate years and continuing on at St. Ambrose University

in their Speech Pathology Program. While in high school, I was a member of the National Honor Society. I also competed in the 1-8 Math Competition for three years and the WYSE competition for two. I was named an Illinois State Scholar and was on high honor roll all 8 semesters. I was Student of the Month twice, once for English and once for Math. I recently graduated Summa Cum Laude from Streator High School.

I have been in the theater for almost ten years at St. Michael School, Streator High School, and Engle Lane Theater. I also participated in band in both Elementary and High School. Recently, I started helping with the Penguin Project, which works with kids of all abilities. I worked as a mentor for two years. I would like to continue with theater and with music later in life. I want to be able to use music to help kids work on their speech and I want to be able to continue helping with the Penguin Project.

Thank you again for choosing me as a recipient for your scholarship.

Cora Schultz



My name is Abigail "Abby" Leskanich and I am currently a junior at Marquette Academy High School. I have been involved in POMS, volleyball, softball, Key Club, Crazy Cru and the musical production at Marquette. I also was the reporter for the FFA. I participate in the Penguin Project at Engle Lane Theater in Streator, IL. I plan in attending University for a form of therapy after graduation. I am grateful

for the scholarship I received in the High School Junior category. I will continue my studies at Marquette for the 2021 school year. Thank you!

Abigail "Abby" Leskanich



In the fall I will be a sophomore at the University of Wisconsin - Stevens Point. I am currently a psychology major and hope to find a job working with kids. At UW - Stevens Point, I am on the softball team. I am also a member of UWSP's National Society of Leadership and Success along with Phi Eta Sigma National Honors Society.

Makenna Tkach

## Lilian Lyons – Making a Difference in Church and Community



Lilian Lyons, J011 is a genuine and kindhearted soul. Lilian has made meaningful contributions in not only her personal life with family and friends, but also with her school, community, and church. Her participation in church activities is motivated by a strong sense of moral and human ethics. Lilian's service to her parish, Mary Queen of Peace in Webster Groves, includes work-

ing the Breakfast with Santa Fundraiser, handing out candy canes during their Christmas Eve Service, and working the summer Vacation Bible School program. Her strong values make a difference in the community around her.

At her school, Nipher Middle School in Kirkwood, she participated in the "Power of One" class, showing what a difference one person could make in the world. A few of the organization's activities included: writing Christmas cards to individuals at the St. Patrick's Center for the homeless, while also preparing and setting-up a Christmas party for the individuals; writing joy filled letters and creating holiday decorations for the seniors residing at the Manor Grove nursing home in Kirkwood; maintaining Nipher's food pantry; and preparing Christmas gift bags for over 300 people.

Lilian also organized on her own, a Recycle for the Ronald McDonald House Pull Tab Fundraiser where she created and distributed flyers and collection boxes for the beverage pull-tabs. Lilian has collected over 2,000 tabs so far and is working to collect 10,000.

She is a positive role model to her two younger brothers – Lukas (11) and Lincoln (7). Lilian also cares for the family dog, Bruce. She is an avid volleyball player, participating in year-round club play. This past year her Mary Queen of Peace parochial team finished second in the city/county championship match.

Lilian is also an exemplary student. She was a recipient of the Gold 'N' award at Nipher Middle School in the 8th grade. This is the highest scholastic award issued at the middle school level in the Kirkwood District.

She was also awarded the American Legion School Americanism Medal at Nipher Middle School. The American Legion believes youth should be praised when they demonstrate strong qualities of character and good citizenship. That is why, since 1926, the Legion has recognized such students with its School Award Medal Program. The award is given to two students in the graduating class. Those who receive the Medal must exemplify six qualities that define character: courage, honor, leadership, patriotism, scholarship and service.

Lilian is always willing to help her family, friends, church, and school with her many volunteer activities and she shines with her positive personality. She cares about making a difference, big and small.

# The 2020 Virtual Slovak Heritage Festival

On Sunday, November 1, 2020, 1:00 p.m., the Slovak Studies Program at the University of Pittsburgh will be hosting their Slovak Heritage Festival virtually. Due to the COVID-19 restrictions this year, the festival, now in its 30th year, will be live streamed on Facebook and YouTube.

The University of Pittsburgh is the only university in the United States where students can take Slovak language and culture classes and opt to receive a Minor in Slovak Studies. The Slovak Studies Program has welcomed students, professors, and employees from universities across the greater Pittsburgh area. In addition to being able to cross file for classes from local universities, students sometime come from universities around the country for a semester or two on a Foreign Language and Area Studies Fellowships Program scholarship.

Nearly 30 years ago the Slovak Studies Program and Slovak Student Club at the University of Pittsburgh came together to celebrate the program with an annual cultural heritage festival. This year, many of the regular festival performers will be sending in archival footage, or recording a demonstration.

The festival is the second largest Slovak festival in North America and the only festival to include an academic

component. During the festival attendees regularly attend lectures and films about Slovak history, language, culture and genealogy.

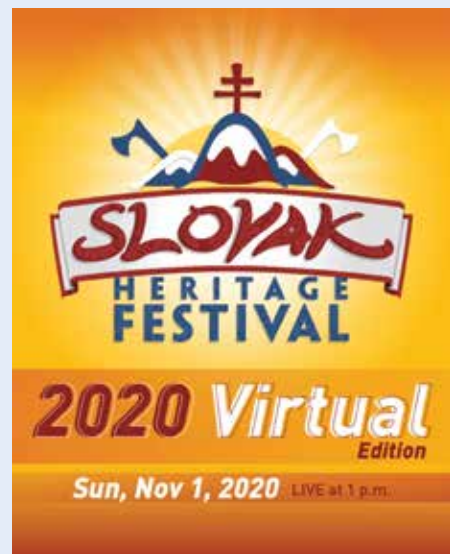
Lyon Zeibak, the festival director, said that while this year's format provided challenges, it also provided many opportunities. "The Pittsburgh region has the highest concentration of people of Slovak heritage outside of Slovakia itself. This is an opportunity to introduce the rest of the world to our community," remarked Zeibak.

In an attempt to replicate the fun of greeting old friends and making new ones at the festival, anyone will be able to submit an advance short video greeting to festival watchers. "We are hoping to hear from not just members of our local community, representing their organizations and families, but also from friends in other states and in Slovakia itself," explained Zeibak.

"Anyone anywhere can record a brief greeting with their mobile phones, in front of or by an important landmark, for example, and highlight an area of Slovak cultural significance along with their message."

Zeibak said he couldn't guarantee all messages would be included in the festival, but encouraged anyone who is interested in participating to follow the festival Facebook page. For more de-

tails on how to submit those videos and how to watch the festival at home go to the festival facebook page: <https://www.facebook.com/SlovakHeritageFestival/>



## Sr. Branch 156 Member Anthony Zuccaro, Jr. is Recent Graduate

Anthony Michael Zuccaro, Jr., S156, recently graduated from Edgewood High School in Ashtabula, OH. Anthony is the son of Tony and Melissa Bobby Zuccaro. Chosen to speak at graduation by his peers, Anthony excelled academically, and in music, drama and all things sports, especially soccer and football. Affectionally known as AJ, he will be attending Akron University, the alma mater of his dad, mom and sister, Andrea, and will be majoring in civil engineering.

Anthony and Andrea, are 5th generation members of FCSLA along with their mom, grandmother, aunts and cousins. AJ is the grandson of Emil and Ann Granchie Bobby of Struthers, OH from where he gets his Slovak roots and also the late Janet Zuccaro and Gerald Zuccaro.

## Monessen Sr. Branch 88 Holiday Party

Members of Sr. Branch 88 are invited to our Annual Holiday Party on Sunday, December 6, 2020 at 2:00 p.m. at the Clubhouse Grille, Cedarbrook Country Club, 215 State Rt. 981, Rostraver, PA.

Please send a \$15.00 deposit per member to confirm reservation. List all member's names and phone number. Deposit is refundable at the door if you attend.

Cedarbrook has assured us that they will maintain social distancing if required by Pennsylvania at that time. Make check payable to Sr. Branch 88 and mail to Dorothy Urbanowicz, 27 Crescent Dr., Monessen, PA 15062. Reservations are due by November 16, 2020.





# *FCSLA Quadrennial Convention Flashback Memories*

*41st National Convention*

2015 – Louisville, KY





# FCSLA 2020 Photo Contest

## Contest Eligibility:

- Open to all FCSLA members age 18 and older
- Photos must have been taken between January 1, 2019 and November 12, 2020

## Entry Deadline:

- **Entries must be received by FRIDAY, NOVEMBER 13, 2020**
- Mailed entries only, no emails: FCSLA Fraternal Department  
24950 Chagrin Blvd  
Beachwood, OH 44122

## Contest Rules and Information:

- The photo must be taken by the member entering it.
- Limit of **ONE** entry per member.
- No professional or studio photos will be considered. This is an amateur photography contest.
- Photo may be in color or black & white.
- Photo must be 4x6, unmounted. Cropped photos okay but no other digital enhancements permitted.
- Photo must be on **photo paper**.
- **Photo must be accompanied by a completed entry form (below).**
- Previously winning photos are not eligible.
- Do not write on the front or back of the photo.
- Entries will be judged on artistic expression, creativity, and quality of the image by a panel of non-FCSLA affiliated judges. The judges' decision is final.
- Winners will be notified via a letter through the USPS.
- Questions? Email [fraternal@fcsla.com](mailto:fraternal@fcsla.com) or 800-464-4642 x1051

### Categories

- ☐ Critters
- ☐ My Backyard
- ☐ Skylines
- ☐ Holiday
- ☐ Still Life

### Category Prizes

- |                       |                   |
|-----------------------|-------------------|
| 1 <sup>st</sup> Place | \$75.00 Gift Card |
| 2 <sup>nd</sup> Place | \$50.00 Gift Card |
| 3 <sup>rd</sup> Place | \$25.00 Gift Card |

Winning photographs will be published in *Fraternally Yours*,  
on [fcsla.org](http://fcsla.org), and on the FCSLA Facebook page!

All entrants will be acknowledged in *Fraternally Yours*.

## **FCSLA 2020 PHOTO CONTEST**

Entry must be received by FRIDAY, NOVEMBER 13, 2020

**PLEASE PRINT**

Name \_\_\_\_\_ Branch # \_\_\_\_\_

Complete Mailing Address \_\_\_\_\_

E-mail \_\_\_\_\_ Phone \_\_\_\_\_

### **PHOTO CATEGORY (check one):**

- |                                      |                                     |
|--------------------------------------|-------------------------------------|
| <input type="checkbox"/> Critters    | <input type="checkbox"/> Holiday    |
| <input type="checkbox"/> My Backyard | <input type="checkbox"/> Still Life |
| <input type="checkbox"/> Skylines    |                                     |

When taken \_\_\_\_\_ Where taken \_\_\_\_\_



# FCSLA Executive Committee Second Meeting

Home Office, Beachwood OH • March 10, 2020

## Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:36 a.m. at the home office, Beachwood, Ohio. National Trustee Sue Ann Seich was asked to open the meeting with prayer and National Trustee Suzanne V. Strohl led us in the Pledge of Allegiance.

## Opening Business

### **Roll Call**

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

Cynthia M. Maleski	National President
Jeanette E. Palanca	National Director
Joann Skvarek Banvich	National Director
Suzanne V. Strohl	National Trustee
Sue Ann M. Seich	National Trustee

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

### **Approval of Agenda**

President Maleski called for approval of the agenda. It was distributed in advance and no changes; therefore, the agenda will stand as approved.

**APPROVED**

### **Approval of the Minutes**

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

**APPROVED**

## National President's Comments

### **Marketing Rebranding**

President Maleski noted we are currently in Phase II and the marketing firm presented to the home office national officers six logo options and several tagline options. The leadership team reviewed them along with members of the Fraternal Committee. They narrowed the choice to 4 logo options that we want to consider and get your pulse today. The new name and logo does not mean we are relinquishing the use of our old logo and name. President Maleski stated she would like to have a specimen library to house the intellectual pieces that have been developed and approved over the years. Discussion ensued with the Executive Committee and Trustee Seich moved that the consensus of the Executive Committee is they preferred logo # 4.

**Supplement 1**

A break was called at 10:00 a.m. for a Special Board Meeting. After the special board meeting a ten-minute break was called at 11:05 a.m. and the Executive Committee reconvened at 11:17 a.m.

### **Strategic Planning Process**

The approach to the strategic planning process will be to develop a fresh strategic plan which focuses on the strategic side of our business as our plan has been mostly operationally focused. Our process includes mapping out the future strategic plans including a fresh vision statement. We want to build on our current existing model. We have identified strategic planner candidates and narrowed the selection process down to five candidates for screening purposes. President Maleski will interview the identified

candidates with uniform criteria and then narrow it down further and with the goal to finalize our selection. The ideal candidate is someone who has experience with insurance companies and fraternalists.

### **Fraternal Action Steps**

The definition of an active branch is the next step in the shorter-term action steps. A tighter draft statement has been articulated. The internal Fraternal Committee consists of Carolyn Bazik, Chair, Katherine Bowes, Fraternal Department/Special Projects, Kim Graham, National Secretary and Cynthia Maleski, National President. We also bring in other individuals as needed including Steve Hudak, National Treasurer.

Another short-term action step is to revitalize branches that do not have branch officers. In the fall, letters were sent to all branches without officers to identify any interest in assuming these roles. FCSLA National Fraternal Director sent over approximately 3,000 letters to all principal members ages 25-75 to identify interest in branch leadership in 84 branches and we did not get any responses. The next step is that communications will go out to the District Presidents this week and next week to seek their assistance in finding officers for the inactive branches within their district.

The draft definition of the active branch was presented and reviewed. The fraternal committee is not recommending the active branch definition be monetized. We are recommending that an FCSLA producer attend one of the branch meetings or events and the branch conduct two fraternal activities per calendar year. The timeframe is this would be rolled out January 1, 2021. A discussion ensued with the committee members.

**Supplement 2**

Director Palanca moved to recommend approval of the draft definition of an active branch and seconded by Trustee Seich.

**MOTION ADOPTED**

### **PUNA/PWAA Membership Form**

At the September meeting there was an approval by the board to place an on-line tool on the website so a member of the former PUNA/PWAA group could complete a form to verify their membership category. The plan is to place a notice in the *Fraternally Yours* magazine and branch newsletter to advise the former PUNA/PWAA members that there will be a form on the website for at least 60 days so they could turn the form in to FCSLA. We will also notify the advisory groups. The plan is to implement this in the latter part of May until the latter part of July.

### **Enterprise Risk Management (ERM)**

The chronology and development of ERM Program was reviewed by President Maleski. In 2019, the ERM Committee revisited the ERM risk appetite statements and developed more in-depth risk tolerance statements in three major areas of our matrix (Capital Adequacy, Membership and Cybersecurity). The draft risk tolerance statements were presented to the executive committee for review. Our internal ERM Committee is made up of Co-Chairs of Karen Visocan, Compliance Director and Jean Bush, Outside Consultant. Also, on the committee is our National Sales Manager, Paula Dalpiaz, Insurance Manager, and IT Coordinator, and the three officers. Questions were asked and answered.

**Supplement 3**

Director Skvarek Banvich moved to recommend the draft in depth risk tolerance statements for Capital Adequacy, Membership, and Cybersecurity and seconded by Director Palanca.

**MOTION ADOPTED**

*Continued on Page 11*



# **FCSLA Executive Committee Second Meeting**

**Home Office, Beachwood OH • March 10, 2020**

Lunch recess was called at 12:00 p.m. The meeting reconvened at 1:01 p.m. President Maleski called the second half of our first quarterly meeting to order.

## **Ohio Department of Insurance (ODI)**

President Maleski noted that we are in the middle of our five-year focus exam. We have been providing them detailed information from several functional areas. In the past it was financially focused and now it is broader, and most of the material was submitted in an electronic format.

## **CSO 2017 Product Launch**

President Maleski provided the Executive Committee the updated brochure of our new products.

## **Continuing Education**

There are several upcoming AFA continuing education opportunities but due to the COVID-19 these programs may be postponed. President Maleski polled who may be interested in attending these programs.

## **Home Office Staff**

President Maleski noted that we are still interviewing candidates for the National Sales Manager.

## **PUNA – Division U**

President Maleski stated the PUNA Advisory Board is being held today.

## **Approval of President's Report**

Trustee Seich moved to accept the President's report and seconded by Director Palanca.

**MOTION ADOPTED**

## **AFA 2020 Meeting**

President Maleski mentioned that at the AFA 2020 meeting, a discussion was held on the kinds of partnerships and resources available to the fraternal associations.

## **National Treasurer's Report**

Treasurer Hudak stated the annual report has been filed in all the necessary states with a new format. We completed the cash flow testing with our new actuary Allen Bailey and our new appointed actuary Douglas Brown. Next will be the audit by our outside auditors H2R in April. ODI is on site now for their second in person visit and they are reviewing our internal controls and testing our internal procedures. Treasurer presented the Treasurer's Report as of December 31, 2019.

**Supplement 4**

## **Investments**

Treasurer Hudak reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Income before Dividends, Bond Rating, and a snapshot of our portfolio. A graphical review of our revenue for the last five years was presented to the executive committee. At the end of December, our admitted assets were at \$1.03 billion and our surplus is \$107 million.

Treasurer Hudak reviewed the Income Statement Analysis and Balance Sheet Analysis, the Balance Sheet, and Income Statement. We paid over \$50 million in benefits to our members. Questions were asked and answered.

## **Annuity Reserves by Product**

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

Treasurer Hudak then introduced Controller Frank Rando who joined the meeting at 1:47 p.m. to discuss fourth quarter 2019 Budget vs Actual.

## **Fourth Quarter 2019 Budget vs Actual**

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

Controller Rando was excused from the meeting at 2:12 p.m.

## **Acquired Securities Report**

Treasurer Hudak reviewed the acquired securities where we invested \$28.7 million dollars since our last Executive Committee meeting. Treasurer Hudak also reviewed the quarterly credit watch list. Treasurer Hudak reviewed the annual charts that give us a snapshot of industry sector exposure. Treasurer Hudak also reviewed charts of our portfolio make up as of December 31, 2019. The charts are based by sector of our bond exposure and this report will be produced annually. The credit events report was reviewed, and this report will be shared quarterly. A few questions were asked and answered.

President Maleski entertained a motion to accept the National Treasurer's report. Director Skvarek Banvich moved to accept the National Treasurer's report, seconded by Trustee Suzanne V. Strohl.

**MOTION ADOPTED**

## **Unfinished/New Business**

### **Annuity Interest Yield**

This topic was handled as part of our Special Board Meeting today.

### **Executive Committee Meeting Dates**

Third Quarterly Meeting – May 14, 2020

Fourth Quarterly Meeting – August 25, 2020

Fifth Quarterly Meeting – November 17, 2020

## **Adjournment**

Trustee Seich moved and Director Skvarek Banvich seconded to adjourn the meeting. The meeting adjourned at 2:55 p.m.

**MOTION ADOPTED**

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

### **ATTEST:**

Monsignor Peter M. Polando, Chaplain  
Jeanette E. Palanca, Director  
Joann Skvarek Banvich, Director  
Suzanne V. Strohl, Trustee  
Sue Ann M. Seich, Trustee

*May Minutes on Page 16*



**FIRST CATHOLIC  
SLOVAK LADIES ASSOCIATION**



## Magdalen I. Iskra District National and District Scholarship Recipients

The Magdalen I. Iskra District in Wilkes-Barre, PA is happy to announce that the district had eleven National Scholarship recipients, five District Scholarship recipients, and two Special Scholarship recipients.

Due to the COVID-19 pandemic, the annual National and District Scholarship Awards Luncheon was cancelled this year. The local branches sent gifts to the National Scholarship recipients from their branches.

The National Scholarship recipients from the district were:

Jessica Walsh, College Graduate Award; David L. Baird Jr., College Senior Award; Michael W. Ceklosky, College Sophomore Award; Meredythe C. Baird, College Freshman Award; Angela E. Bevilacqua, College Freshman Award; Shane A. Eckert, College Freshman Award; Marissa E. Jason, College Freshman Award; Emma N. Shedlock, College Freshman Award; Mary Klueber, High School Junior Award; Brianna M. Van Why, High School Freshman Award; and Lauren E. Shemansky, Elementary Fifth Grade Award.

The district sent a card and check to the District Scholarship recipients. The District Scholarship recipients were: Elizabeth Goldman, College Graduate Award; Brianna Lee Sims, College Sophomore Award; Mary Lacey Klueber, High School Freshman Award; David V. Lampman III, Elementary Sixth Grade Award; and Michael G. Lampman, Elementary Fourth Grade Award.

The two Special Scholarships were mailed to the recipients. The Magdalen I. Iskra Scholarship was awarded to Alena F. Lampman and the Frank and JoAnn Biros Memorial Scholarship was awarded to Jordan M. Ceklosky.

The district officers would like to congratulate all the scholarship recipients. We are proud of you.



**Anna M. Hudock, Treasurer of the Magdalen I. Iskra District.**

### ATTENTION

*Branches, Districts  
and Other Slovak Organizations*

We know since the COVID-19 Pandemic schedules have changed – event listings, festivals, celebrations, and sporting events that we have for publication might no longer be correct. Please email us your revised information so we can keep our members up to date with the latest current events and cancellations.

Please email National Editor Carolyn Bazik at [zjbazik@comcast.net](mailto:zjbazik@comcast.net) with your updated information.

**Please Stay Safe and Healthy!**

## 42nd Annual Saints Cyril and Methodius Appeal Update

The Saints Cyril and Methodius Appeal is in its 42nd year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry.

**As of August 17, \$23,453.50 has been received from 159 donors.** This amount includes donations received from Branch 2, Branches S10 and J386, Branch S86, Branches S107 and J38, Branch S301, Branch 313, Branches S408 and J385, Branch S414, Branch S475, and the Magdalen I. Iskra District. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who wishes to contribute to the 2020 Appeal but did not receive a letter in January 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. Hvozdivic, 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



## Newest Member of Branch 376



**EVANGELINE VIOLET LOIS**, born October 11, 2019 joins Helen Glocka (great-grandmother), Susanne Glocka (grandmother) and Angela Glocka Lois (mother) as members of Branch 376 Milwaukee, WI. Her sister, Adelaide Lois, brother August Lois, aunt Jennifer Glocka Arnold, cousin Maya Arnold, and great aunt Nancy Glocka Danhauer are also members of FCSLA Branch 376.

## Celebrated 50th Wedding Anniversary



Jim and Joan Belu celebrated their 50th wedding anniversary on September 5, 2020. They are members of Branch 114 in Lorain, OH.

## Slovak Words and English Translations

**blízko** – near  
**breh** – river bank  
**byť** – to be  
**cena** – price, cost  
**cez** – via, through  
**d'akujem** – thank you  
**d'aleko** – far  
**dostanete** – you will get  
**ešte** – still, more  
**hľadáť** – I am looking for  
**hlavný, á, é** – main  
**hneď** – at once, immediately  
**hospodársky, a, e** – farming, economic  
**idete** – you are going  
**iste** – certainly, surely  
**jeden, jedna, jedno** – one  
**jednoduchý, á, é** – simple  
**keď** – if, when  
**koniec** – end (the end of the street)  
**ktorý, á, é** – which, who, that  
**kvet** – flower  
**len** – only, just  
**mať** – to have  
**na** – on (on the table), at (at the station)  
**nejaký, á, é** – some, any  
**nízky, a, e** – low  
**obchod** – shop  
**obrátiť (niečo)** – you turn  
**otázka** – question  
**plot** – fence

**pomoc** – help  
**posledný, á, é** – last  
**potom** – then, later  
**potrebujem** – I need  
**poznáte, viet** – you know  
**pravý, á, é** – right  
**prejdete** – you pass, cross  
**prepáčte** – excuse me  
**priamo** – direct(ly)  
**prosím** – please  
**rieka** – river  
**stále** – always  
**stanica** – station  
**stavba** – building, construction  
**široký, á, e** – wide  
**štyri minúty** – four minutes  
**tak** – so, thus  
**takmer** – almost, nearly, practically  
**taký, á, á** – such  
**ten, tá, to** – that  
**tento, táto, toto** – this  
**teraz** – now  
**uvidíte** – you will see  
**už** – already  
**vec** – matter, thing  
**veľmi** – very  
**vidíte?** – can you see?  
**voz** – car, vehicle  
**vždy** – always, ever  
**za** – for, by; at, behind

## Month of the Holy Rosary *Continued from Page 4*

"If we consider the power of the Rosary as seen in its effects, we find a great abundance of proofs of its wonderful value. Many are the favors granted to private individuals through its devout recitation: there are few devoted users of the Rosary who cannot testify to experiencing its power in their own lives. If we turn to history, we see many great triumphs of the Rosary. Early tradition attributes the defeat of the Albigensians at the Battle of Muret in 1213 to the Rosary. But even those who do not accept this tradition will admit that St. Pius V attributed the great defeat of the Turkish fleet on the first Sunday of October, 1571, to the fact that at the same time the Rosary confraternities at Rome and elsewhere were holding their processions. Accordingly, he ordered a commemoration of the Rosary to be made on that day. Two years later, Gregory XIII allowed the celebration of a feast of the Rosary in churches having an altar dedicated to the Rosary. In 1671, Clement X extended the feast to all Spain. A second great victory over the Turks, who once, like the Russians, threatened the ruin of Christian civilization, occurred on August 5, 1716, when Prince Eugene defeated them at Peterwardein in Hungary. Thereupon Clement XI extended the feast of the Rosary to the whole Church.

"Today, when dangers far greater than those of the ancient Turks threaten not only Christianity but all civilization, we are urged by our Blessed Mother to turn again to the Rosary for help. If men in sufficient numbers do this, and at the same time carry out the other conditions that she has laid down, we have the greater reason for confidence that we will be delivered from our dangers." -- *Mary in our Life* by Fr. William G. Most



# IN MEMORIAM

## Mary Ann Sopata, S181



Mary Ann Sopata, age 81, of Arbor Vitae, WI; formerly of Kenosha, passed away on December 9, 2019. Born in Chicago, IL on November 21, 1938, she was the daughter of the late William and Anna (Janik) Rosenmeier. On May 18, 1963 at St. Frances of Rome Catholic Church in Cicero, IL, she was united in marriage to Walter Sopata. They were blessed with two daughters and 47 years together. Sadly, Wally passed away on November 23, 2010. Mary Ann was a wonderful and loving homemaker for her family. She was a former member of St. Therese Catholic Church where she taught CCD and worked in the office. After moving "up north", Mary Ann became a member of Holy Family Catholic Church in Woodruff, WI. She enjoyed reading, crocheting and cooking. She appreciated nature and the outdoors so much that she would be thrilled to see deer, fox or a bear come into the yard! She is survived by her daughters, Annette Bernhardt and Barbara Sopata; her two grandchildren; a step grandchild; seven great-grandchildren, and her siblings, Dorothy (John) Ondracek and William Rosenmeier, Jr.

## Rosemarie (Zamiska) Mondell, S233



Rosemarie Mondell of the South Side, Pittsburgh, PA went to meet Jesus on December 3, 2018 at 86 years old. She was the loving wife of the deceased John E. Mondell who passed away on July 5, 2015. She was the daughter of the deceased, Mary A. (Grega) and Joseph A. Zamiska. She was the loving sister of the late Charles (Carl/Chuck) Zamiska, sister to Veronica Moeller (Clifford Sr.) Mary Ann Matey (Brian Kovaly), and Joann Chelkis (Allan). She was also the sister-in-law of Bernadette Jakicic. She had worked at all three newspapers in Pittsburgh. The Sun Telegraph, The Post-Gazette and The Pittsburgh Press until her retirement. She will also be missed by all her family and friends, including nieces, nephews, great and great-great nieces and nephews. Rosemarie was also the loving godmother to Edward D. Moeller, a Supreme Vice President of Slovak Catholic Sokols and sister-in-law to Clifford A. Moeller, Sr. 2019 Slovak Catholic Sokol Fraternalist of the Year.

## Francis Andrew Iskra, S172



Francis A. Iskra passed away October 13, 2019, the Feast Day of Our Lady of Fatima. He was 81. Born in Wilkes-Barre, PA, son of the late Joseph and Mary Komenicky Iskra, he moved to Levittown in 1960 and had been a Bristol Borough resident for 46 years. He received his B.S. from Kings College in Wilkes-Barre and a Master's in Elementary Education from the University of Scranton. Mr. Iskra was a retired Reading, English and Social Studies teacher, working in the Bristol Township School District. He was a member of St. Mark Church, and the Men of St. Mark. He took great pride in his vegetable and flower gardens, sharing his bounty of vegetables with friends and neighbors. Mr. Iskra enjoyed going to dinner with his daughter and son-in-law and loved to putter around his yard, polka music and

going to the casinos. He was proud of his Slovak heritage and enjoyed time spent with his many dogs over the years. Husband of the late Dorothy Griffin Iskra, he is survived by his devoted daughter and son-in-law, Sarah E. and Dale Mastrull, his siblings, Magdalen I. Iskra, Martha Iskra, Cyril Iskra (Theresa), and Theresa Matrisciano, along with 15 nieces and nephews and many great-nieces and great-nephews.

## Sister Joanne Podlucky, O.P., S404



Sister Joanne Podlucky, formerly known as Sister Jessica, died on December 25, 2019, in Adrian, MI. She was 71 years of age and in the 52nd year of her religious profession in religious life, 12 years in the Vincentian Sisters of Charity and 40 years in the Adrian Dominican Congregation. Sister Joanne was born in Johnstown, PA, to Joseph and Julia (Viboch) Podlucky. She graduated from Vincentian High School in Pittsburgh, PA; received a Bachelor of Arts degree in English from La Roche College in Pittsburgh, and a Master of Arts degree in Communication from University of Notre Dame in Notre Dame, IN. Sister Joanne spent nine years ministering as an elementary and junior high school teacher in Pittsburgh, Duquesne and Donora, PA; Montgomery, AL; and Chicago, IL. She also served for eight years as the advertising coordinator and public relations and communications director for the Adrian Dominican Sisters; eight years as media specialist and the director of corporate communications for Mercy Health Services in Farmington Hills; 10 years as video producer and communication consultant as JPT Communications in Plymouth; and for 11 years in various administrative positions for the Dominican Center for Religious Development of Michigan. Sister became a resident of the Dominican Life Center in Adrian in 2016. She is survived by two sisters: Francine Hill (Donald) of Missouri City, Texas, and Carolyn Silka (Joseph) of Carlisle, PA; and two brothers: Joseph Podlucky (Su Shan) of Camp Hill, and Ronald Podlucky (Dorothy) of Windber, both in Pennsylvania.

## Margaret T. Hujo, S488



Margaret T. Hujo (nee Frolo), 94, of North Ridgeville, OH passed away on December 30, 2019. Born on April 2, 1925 to Joseph and Mary (nee Utrata) Frolo in Lakewood, OH. Margaret was a simple person and an extraordinary woman all at the same time. She was part of the Greatest Generation that volunteered to serve in WW II as a member of the US Cadet Nurse Corps earning a Nursing Degree from St. John's Hospital School of Nursing in 1947. Later that same year she married her sweetheart Stephen who had recently returned from active duty serving in the South Pacific as a Marine; they remained married for more than 65 years. Her life was marked by great joy, great determination, great loss, and great empathy. She worked as a RN throughout her life. She volunteered throughout her life and helped create and support such groups as the Little Flower Mission Circle, Mothers Club, and Red Hats. She counseled and cared for new mothers, the sick and infirmed, and supported Gold Star Mothers during the Vietnam War. She was a woman of deep faith and conviction and led prayer groups wherever and whenever she could. She enjoyed gardening, baking, and



traveling and was an enduring example of a working mother who gave all that she had in faith, love and compassion. She will be forever cherished by her sister Ruthanne Platek; children – Michael (Nit), Robert (Brenda), Joseph, Kathleen (Duane) Jarvis, Timothy, George (Denise), and Jeffrey (Ellen); her 14 grandchildren and 11 great-grandchildren as well as a multitude of nieces and nephews.

### **Mary Ellen Karabinos, S140**

Mary Ellen Karabinos, 73, of Lansford, PA passed away on January 1, 2020. Born in Coaldale, she was the daughter of the late John F. Karabinos and Agnes D. (Porvasnik) Karabinos. She was a graduate of Marian High School and then went on to graduate from Reading Business School. Mary Ellen worked as an EKG Technician for St. Luke's Hospital in Bethlehem for 25 years, retiring in 1995. She was a member of the former St. Michael's Roman Catholic Church and former St. Katharine Drexel Roman Catholic Church of Lansford. She was a current member of St. Joseph Parish of the Panther Valley in Summit Hill. Mary Ellen was a member of the First Catholic Slovak Ladies Association. Surviving is her brother, John Karabinos of Coplay; sister, Barbara Behler and her husband Richard of Williamsport; niece and nephews, Tracy, Jason, Ryan and Brian; great-nieces and nephews, Matthew, Owen, Connor, Lauren, Alex and Rebecka.

### **Dorothy T. Ryznar, S169**



Dorothy T. Ryznar, 95, a resident of Humility House in Austintown and formerly of West Heights Avenue in Youngstown, OH, passed away peacefully, April 10, 2020. Dorothy was born December 19, 1924, in Youngstown, a daughter of the late Joseph and Theresa Hvizdos Tobias, was a 1943 graduate of Chaney High School and a lifelong area resident. In her younger years, Dorothy worked in the payroll department of the former Moyer Pants Factory for several years. She later became a wife, mother, and homemaker, and dedicated her life to raising and caring for her family. Mrs. Ryznar was a lifelong member of Our Lady of Sorrows Parish, Holy Name of Jesus Church in Youngstown, where she was a member of its Altar & Rosary Society, a 40-year member of the church choir, and a volunteer worker at the parish bingo games. She was also a member of the FCSLA Branch 169. Dorothy enjoyed watching baseball and football, especially the Cleveland Indians, Notre Dame Fighting Irish, and the Ursuline High School Fighting Irish. She also enjoyed polka music, playing bingo, and spending "quality time" with her family and friends. She leaves two sons, Matthew Ryznar, of Warren and Richard (ReRe) Ryznar of Hilliard; a daughter, Jean (Ray) Morello of McDonald; 10 grandchildren; and 12 great-grandchildren.

### **John F. Bisek, W001**

John F. Bisek, age 91, of New Prague, MN died December 13, 2018. John was born on May 11, 1927 in Helena Township, Scott County to Frank M. and Stephania (Mamer) Bisek. He attended St. Wenceslaus Catholic School and New Prague High School. John served in the U.S. Army in the Korean War and was honorably discharged, receiving 2 bronze service stars. On June 6, 1953, John married Dorothy C. Zika in Lonsdale and the

couple made their home and raised their six children on their farm in rural New Prague. He served on the Board of Directors of Park Ballroom and worked at the ballroom in many capacities. He was a past commander of both the VFW and the American Legion and served on the New Prague Honor Guard, having been one of the charter members John was a committed conservation farmer and received the honor of being the Minnesota Conservation Farmer of the Year. Finally, he was a committed member of St. Wenceslaus Church. He served on the parish board, ushered, and in his later years, volunteered for the St. Wenceslaus School lunch program. He loved traveling on bus tours and especially time at the cabin up north with his family. John is survived by his children, Ann Hortop of Faribault, Albert Bisek of New Prague, Mary (Dean) Semmer of Minnetonka, Frank (Donna) Bisek of New Prague, John (Cindy) Bisek of New Prague; daughter-in-law, Lynn Bisek (special friend, Rob Wick) of New Prague; seven grandchildren; two great-grandchildren.

### **Mary E. Polomsky, S557**



Mary E. Polomsky, 97, passed away peacefully April 9, 2020, at Jennings of Garfield Heights, where she resided since moving from Parma, OH, in 2015. Born in Cleveland on August 3, 1922, Mary was the daughter of Slovak immigrant Michael M. Klesch and Elizabeth S. (Pramuk) Klesch. At Jane Addams Vocational High School, Cleveland, she studied both dress-making and cosmetology. She designed her own clothing, including her wedding gown. A licensed hairdresser, she owned and operated a beauty salon before her children were born. Mary met her future husband, Albert B. Polomsky, while the two were members of the choir at St. Martin Catholic Church. They married on May 16, 1942. Their love for music inspired a love for it in their children, and all of their family gatherings included spontaneous, joyful songfests. Family and faith were at the heart of Mary's life. The couple's backyard was always filled with children – theirs and those of their neighborhood. Mary created her children's clothes, including coats and hats. An extraordinary cook, her kolachi and unique cakes were sought after at bake sales. Active at St. Francis de Sales Catholic Church, Parma, she served several terms as Altar & Rosary Society president. She lovingly attended her grandchildren's activities and loyally followed Cleveland Indians baseball. For 40 years, Mary volunteered at the former Holy Family Cancer Home, Parma, as the barber and a hairdresser in the salon. Mary is survived by five children, Michael (Jeanette, deceased) of Euclid, Elaine Soos (Frank) of Hubbard, Carol Madden (Jerry) of Strongsville, Ann Marie Madej (Thomas) of Parma and Charles (Judy) of Parma; 10 grandchildren; and one great-grandson. She was a favorite aunt of many and "Grandma Mary" to her four step-grandchildren and their families.

*Additional obituaries on page 17*



**Home Office, Beachwood OH • May 14, 2020**

National President Cynthia M. Maleski called the meeting to order at 9:30 a.m. at the home office, Beachwood, Ohio. National Trustee Suzanne V. Strohl was asked to open the meeting with prayer.

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

Members present via secure telephone line and in a secure location were:

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

President Maleski called for approval of the agenda and noted it was distributed in advance and if there are no changes, then the agenda will stand as approved as circulated.

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

President Maleski noted that the home office closed on March 20, 2020. According to CDC guidelines since we are an “essential business”, we have had a skeleton crew working in the home office on an intermittent and staggered basis. During this time, we have implemented social distancing and other safety measures such as taking temperatures and wearing masks. We have also instituted remote work for all employees, and we were able to service members by handling home office telephones remotely. President Maleski appointed a task force headed up by Karen Jakubowski, Head of Human Resources, Paula Dalpiaz, Steve Hudak and Kim Graham who brief the President daily after the Governor’s press conference as to the evolving nature of the COVID pandemic on a daily basis. President Maleski communicates to the employees on a weekly basis. In addition, we have notifications on our website, via constant contact, branch newsletter, magazine, Facebook, and periodic updates to the board. On May 4, 2020 in conjunction with Ohio Governor DeWine’s Orders we are participating in “Responsible Restart Ohio” and our home office is open from 10:00 a.m. – 2:00 p.m.

During the pandemic, we completed several surveys requested from NAIC, AM Best, and several state insurance departments as well as having our actuary conduct stress testing.

President Maleski stated early in the pandemic, the Enterprise Risk Management (ERM) committee met several times to continue to assess, evaluate and develop mitigation strategies around COVID-19 and the low interest rate environment.

President Maleski is proud of the staff and management team during this pandemic as they all have stepped up to the plate quickly so we can service our members and new business in a safe way. The Treasury Department filed its quarterly and annual statements on time. Other regulatory filings were completed and filed on time as well.

President Maleski stated AM Best has issued a Life and Annuity Market Segment Outlook report. They identified several headwinds which impact their outlook analysis. AM Best has downgraded the entire life insurance industry from stable to negative.

President Maleski remarked we just completed in-depth interrogatories of our business on products, markets, sales and claims over the past year and submitted our response on time.

President Maleski said our first quarter results were positive and we had strong results with surplus increasing and net income up.

Our outside Auditors, H2R, just completed their end of 2019 annual report and completed their audit remotely. The auditors noted we had a positive year and a great year considering the CSO project, ODI 5-year audit and our quadrennial convention.

President Maleski stated the top 10 states for total life and annuities were Nebraska, Ohio, Pennsylvania, Minnesota, Illinois, Wisconsin, Iowa, New York, North Dakota, and Colorado.

President Maleski remarked ODI issued a clean opinion. We have a few wrap-up items we need to review with the board.

As stated by President Maleski, PWAA/PUNA membership category notices and procedures have been developed and a notice placed in the magazine with the time frame from 5/15/20 – 7/15/20 with all the forms being completed and submitted by 7/31/20. We have held two recent meetings with the PWAA Western and Eastern groups and the PUNA advisory group. Our staff has been working with former PWAA members in certain age categories have been able to apply for scholarships with the former PWAA charitable fund. President Maleski said letters were sent to all District Presidents for the branches without officers asking for their assistance to fill these open positions. To date we have not received any responses.

Questions were asked and answered.

Director Jeanette Palanca moved to accept the President's report and seconded by Director Joann Skvarek Banvich.

**MOTION ADOPTED**

Treasurer Hudak stated the 2020 first quarter results were favorable. We had multiple items going on at the same time. We had the ODI 5-year audit, the H2R annual audit, the filing of our annual statement which included a new format since the fraternal format was eliminated, and the disruptions with COVID-19. Treasurer presented the Treasurer's Report as of March 31, 2020.

Continued on Page 17



## **FCSLA Executive Committee Third Meeting**

Treasurer Hudak reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Income before Dividends, Bond Rating, and a snapshot of our portfolio, as well as a graphical review of our revenue for the last five years. At the end of March, our admitted assets were at \$1.03 billion and our surplus is \$106.4 million.

Treasurer Hudak reviewed the Balance Sheet, and Income Statement as of March 31, 2020. Questions were asked and answered.

### **Supplement 1**

#### **Annuity Reserves by Product**

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

#### **First Quarter 2020 Budget vs Actual**

Treasurer Hudak reviewed the first quarter 2020 Budget vs Actual report by discussing the life business, annuity business, general expenses, and highlighted variances. Questions and comments were asked and answered.

#### **Acquired Securities Report**

Treasurer Hudak reviewed the \$7.5 million dollars of acquired securities since our last Executive Committee meeting. Treasurer Hudak also reviewed the quarterly credit watch list and the credit events report as of March 31, 2020. A few questions were asked and answered.

#### **Unfinished/New Business**

##### **Annuity Interest Yield**

Treasurer Hudak passed out the yield curve as of today. Treasurer Hudak recommended at this time that the Executive Committee provide no recommendation to the board. Treasurer Hudak will make an official recommendation at the June 22, 2020 board meeting when more timely information is available.

### **Supplement 2**

President Maleski entertained a motion to accept the National Treasurer's report and Annuity Interest Yield. Director Skvarek Banvich moved to accept the National Treasurer's report, seconded by Trustee Sue Ann Seich.

### **MOTION ADOPTED**

#### **Executive Committee Meeting Dates**

Fourth Meeting – August 25, 2020

Fifth Meeting – November 17, 2020

#### **Adjournment**

Director Palanca moved and Trustee Seich seconded to adjourn the meeting. The meeting adjourned at 12:35 p.m. with prayer led by Director Palanca.

### **MOTION ADOPTED**

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

#### **ATTEST:**

Monsignor Peter M. Polando, Chaplain  
Jeanette E. Palanca, Director  
Joann Skvarek Banvich, Director  
Suzanne V. Strohl, Trustee  
Sue Ann M. Seich, Trustee

## **IN MEMORIAM**

### **Charlotte Reddington, Z661**

Charlotte Reddington, 97, died December 12, 2019 in Terre Haute, IN. She was born in Chicago, IL, the daughter of the late John and Mary (Nytko) Pikul, where she spent most of her adult life. She is survived by her daughter Suzanne and six grandchildren, two great-grandchildren, many loving nieces, nephews, cousins, grand-nieces and nephews. In later life, after her first husband Walter Kelly passed away in 1981, Charlotte married James Reddington, and together they relocated to Terre Haute, IN. Sadly, James died in 1988. In Chicago, she worked for many years for the White Cap Company, which later became Continentals Can Company. As a child and teenager Charlotte sang on local Polish radio stations in Chicago. She could read, write and speak Polish fluently and was a gifted artist. She loved all animals especially her cat Marmie. She will be remembered as a wonderful daughter, mother, grandmother, great-grandmother, aunt, cousin and friend to so many who loved her dearly. When you are able raise a glass and give a toast in her honor.

### **Joseph P. Pudlosky, U074**



Joseph P. Pudlosky Jr., 44, of Hunlock Creek, passed away August 6, 2019. Born July 15, 1975, in Wilkes-Barre, he was the son of Mary Ann Kuch Pudlosky and the late Joseph P. Pudlosky. Joseph was a graduate of Bishop Hoban High School. While in high school, Joe excelled in baseball, wrestling and football. He was a graduate of Penn State University, Lehman Campus, majoring in electrical and mechanical engineering, as well as Sound. He was a former member of St. Casimir's Church, where he was an altar server. Joe was active with local softball leagues throughout the area. He was very involved with the Polish Union (now FCSLA) over the years as a group secretary and was a member of the board of directors. In his spare time, he greatly enjoyed cooking, canning and gardening. He loved his German Shepherd, Bella, and was very involved with her obedience classes. Joe worked for EAM Mosca, Hazleton, as an engineer and at Mohegan Sun Arena as a sound technician. He was the owner of ICE Productions LLC. Joe was also a sound technician for many local bands including Vibe Tribe Band of Philadelphia. In addition to his loving mother, Mary Ann Pudlosky, he is survived by his sister, Sheri Pudlosky Brierley and her husband, Russell, West Chester; step-niece, Jami Demharter; aunts; uncles; cousins; girlfriend, Chrissy Carey and her daughter, Isabel; and his beloved German Shepherd, Bella.

### **Florence K. Lohman (Flossie), U392**



Florence K. Lohman, 88, of Hanover Township died peacefully in her sleep on September 22, 2019. She was born in Plymouth, daughter of the late Thomas and Mary Fraunsiak Kaczorowski. She graduated from Hanover Township High School and Wilkes-Barre Business College. She was retired from the Hanover Township Board of Commissioners and previously worked for the Hanover Township School District. She was the first woman to be elected as a Hanover Township Commissioner serving from 2000 to 2004. She was an avid bowler, having been elected to the Wyoming Valley Women's Bowling Association Hall of Fame for her excellence in the sport as well as her administrative skills. She was very active in the Polish Union of USA (now FCSLA), having served on many committees and was a delegate to many Conventions. She was extremely proud of her Polish Heritage. Surviving are her brother, the Rev. Edward Kaczorowski, Wilmington, DE, best friend and caregiver, Charlotte L. Androckitis, Hanover Township; several nieces and nephews and great nieces and nephews. A very sincere thank you to all of Flossie's caregivers through the many years of her illness, but especially to Jo, Linda, Lorraine and Barbara who gave her their special extended care and affection to make her last days very comfortable.

# REPORT OF THE FCSLA NATIONAL TREASURER

## BALANCE SHEET AS OF MAY 31, 2020

### ASSETS

Cash & Short Term Investments	\$ 36,657,981
Bonds	973,497,041
Preferred Stock	2,254,918
Common Stock	5,967,690
Investment Income Due & Accrued	13,958,227
Property Plant & Equipment, Net	4,901,941
Certificate Loans & Accrued Interest	2,301,109
Other Assets	872,758

TOTAL ASSETS \$ 1,040,411,666

### LIABILITIES

Life Reserves	\$ 302,060,561
Annuity Reserves	609,705,237
Death Claims Payable	2,962,369
Unearned Premiums	424,064
Matured Endowments	389,730
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,844,834
Accrued Convention Donations	100,000
Provision for Future Conventions	124,986
Asset Valuation Reserve	10,033,552
Interest Maintenance Reserve	390,089
Other Liabilities	1,703,445

TOTAL LIABILITIES \$ 934,138,866

Surplus \$ 106,272,800

TOTAL LIABILITIES AND SURPLUS \$ 1,040,411,666

## INCOME STATEMENT

For the Five Months Ending May 31, 2020

### REVENUE

Insurance Premiums	\$ 1,649,815
Annuity Premiums	16,107,698
Investment Income	19,823,546
Amortization of Interest Maintenance Reserve	33,402
Rental Income	144,255
Other Revenue	18,849

TOTAL REVENUE \$ 37,777,565

### EXPENSE

Increase in Reserves — Life	\$ 877,561
Increase in Reserves — Annuity	10,617,202
Insurance Benefits	3,045,485
Annuity Benefits	15,693,413
Commission Expense	462,551
Surrender Benefits	1,508,132
Matured Endowments	(20,416)
Interest Expense	155,345
Salaries — Employees	282,971
Tax Expense	22,912
Sales Expense	21,959

LIFE AND ANNUITY EXPENSES \$ 32,667,115

### Revenue Less Life and Annuity Expenses

Bank Service Charges	\$ 59,647
Data Processing Service Fees	74,631
Accounting Fees	108,794
Actuarial Fees	172,140
Legal Fees	32,546
Consulting Fees	33,133
Employee Benefits	237,655
Fees — Directors	81,452
Salaries — Employees	503,932
Salaries — Officers	234,442
Temporary Office Expenses	41,626
Tax Expense	62,598

Depreciation Expense	104,697
Utility Expense	37,136
Postage and Printing	82,464
Advertising & Marketing	20,662
Travel Expense	18,284
Insurance Department Fees	41,329
Sales Expense	60,717
Rental Expense	144,255
Building Expense	54,307
Insurance Expense	18,566
Office Equipment & Supplies Expense	58,958
Dues & Subscriptions	32,689
Human Resources	12,777
Other Expense	2,402

SALES & OPERATING EXPENSES \$ 2,331,840

### Revenue Less Sales & Operating

Post Mortem Benefits	\$ 2,778,611
Misc. Member Benefits	584,083
Donation Expenses	36,400
Change in Accrued Convention Donations	33,049
Convention Expenses	62,500
Branch and District Funding	78,125
Fraternal Activities	333,335
Official Publications	44,025
Scholarship Awards	224,655
	236,667

DIRECT FRATERNAL EXPENSES \$ 1,632,839

### Total Income (Loss) from Operations

Dividends to Members	\$ 1,145,772
Subtotal Income (Loss)	586,615
Capital Gains (Loss)	\$ 559,157
NET INCOME (Loss)	1,010,409
	\$ 1,569,566

## 2021 Slovak Catholic Federation "Dobry Pastier" Good Shepherd

The Slovak Catholic Federation is accepting articles for its 2021 edition of the "Dobry Pastier" *Good Shepherd*.

The *Good Shepherd* is a collection of literary articles submitted by contributing authors on all things Slovak, Catholic, faith, cultural and heritage, the arts, and personal essays or other topics the writer wishes to share with the readers. The *Good Shepherd* also serves as the only source for contact information for the Church in Slovakia, and those Slovak clergy and religious in the United States, as well as religious congregations and places of worship. The articles come from authors in the United States, Slovakia and the Slovak Diaspora from around the world.

Anyone wishing to submit an article for publication can submit their articles to Sister Barbara Sable, SSCM, Villa Sacred Heart, Danville, PA 17821 or [barbarasable@hotmail.com](mailto:barbarasable@hotmail.com). The deadline for submitting an article is December 31, 2020. The articles submitted need to be double spaced typed. Assisting Sister Barbara Sable with the editing and layout of the *Good Shepherd* is Daniel Tanzone, Editor of the Slovak Catholic Sokol, "Falcon", and the editorial staff at the Slovak Catholic Sokol.

## WE WANT TO HEAR FROM YOU!

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

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

E-mail: [zjbazik@comcast.net](mailto:zjbazik@comcast.net)





## After the Hayride . . .

### AUTUMN VEGETABLE CHICKEN STEW

- 2 tablespoons olive oil
- 1½ lb. chicken thighs
- 1 large sweet onion, chopped (2 cups)
- 3 carrots, sliced (1 cup)
- 1 small butternut squash, peeled, seeded and cubed (2 cups)
- 2 medium unpeeled Yukon Gold potatoes, cut into ½-inch cubes (2 cups)
- 2 parsnips, peeled, sliced (1 cup)
- 3 cups chicken broth (from 32-oz. carton)
- ½ teaspoon cinnamon
- ½ teaspoon paprika
- ½ teaspoon salt
- ½ teaspoon pepper

In 4-quart Dutch oven, heat oil over medium heat. Cook chicken in oil 5 minutes, turning once, until browned. Remove from Dutch oven; cover to keep warm.

In Dutch oven, cook onion and carrots 4 minutes, stirring occasionally, until crisp-tender. Return chicken to pan; add remaining ingredients. Heat to boiling; reduce heat. Cover; simmer 20 minutes. Uncover; simmer 10 minutes longer or until stew is thickened and juice of chicken is clear when thickest part is cut to bone (at least 165 degrees).

Remove chicken from stew. Remove skin; cut chicken off bones and discard bones. Chop chicken; return to stew.

### CROCKPOT 3-CHEESE MASHED POTATOES

- 5 pounds russets or yukon gold potatoes peel (if you prefer), and cubed
- 4 cloves garlic peeled and smashed
- 1 cup low sodium chicken broth or water
- 2 cups whole milk
- 1 teaspoon salt and pepper plus more to taste
- 1 cup shredded sharp cheddar cheese

- 1 cup shredded gruyere cheese
- ½ cup grated parmesan
- 6 tablespoons butter
- 1 tablespoon sage

Add the potatoes, garlic, chicken broth, salt and pepper to the crockpot. Cover and cook on high for 4-5 hours or on low for 6-8 hours. When the potatoes are fork tender, add 1½ cups milk and mash them using a potato masher or a hand held mixer until completely creamy, adding the remaining ½ cup milk if needed to thin. Stir in the cheese, cover and cook another 15 minutes or until melted and creamy.

Meanwhile, in a skillet melt the butter over medium heat until just browned, whisking the browned bits off of the bottom of the pan. Stir in the sage and let cook 30 seconds. Pour the browned butter into the warm mashed potatoes. Taste and season with salt and pepper if desired.

### APPLE CAKE

- 1 teaspoon ground cinnamon
- ¾ cup white sugar
- 5 large Rome Beauty apples, peeled, cored, and chopped
- 3 cups all-purpose flour
- 1 teaspoon salt
- 1 tablespoon baking powder
- 4 large eggs
- 2 cups white sugar
- 1 cup vegetable oil
- ¼ cup orange juice
- 1 tablespoon vanilla extract

Preheat an oven to 350 degrees. Grease and flour a 10 inch tube pan.

Mix cinnamon, ¾ cup of sugar, and apples in a bowl; set aside. Combine flour, salt, and baking powder in a bowl. Beat the eggs and 2 cups of sugar with an electric mixer until fluffy. Pour in the flour mixture alternately with the oil. Beat in the orange juice and vanilla until smooth and thoroughly mixed. Pour half of the batter into the prepared pan. Layer half of the apples on top. Pour the remaining batter over, then finish by topping with the rest of the apples.

Bake in the preheated oven until a toothpick inserted into the center comes out clean, about 1 hour and 30 minutes to 1 hour and 45 minutes. Cool in the pan for 10 minutes before removing to cool completely on a wire rack.

### 10-MINUTE CARAMEL APPLE BAKED BRIE

- 1 wheel Brie
- ½ cup chopped walnuts or pecans
- ½ cup caramel sauce, homemade or store-bought
- 3 apples, cored and sliced

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

Place brie on the baking sheet, and sprinkle the chopped walnuts evenly on top of the brie.

Bake for 8-10 minutes, or until the brie is warmed through and starts to ooze out a bit. While the brie is baking, slice the apple.

Remove from heat, and drizzle the caramel sauce on top of the brie.

Serve immediately with apples for dipping.

### CARAMEL-PECAN CHEESECAKE PIE

- 1 sheet refrigerated pie crust
- 1 package (8 ounces) cream cheese, softened
- ½ cup sugar
- 4 large eggs, room temperature
- 1 teaspoon vanilla extract
- 1¼ cups chopped pecans
- 1 jar (12¼ ounces) fat-free caramel ice cream topping
- Additional fat-free caramel ice cream topping, optional

Preheat oven to 375 degrees. Line a 9-in. deep-dish pie plate or cast-iron skillet with crust. Trim and flute edges. In a small bowl, beat cream cheese, sugar, 1 egg and vanilla until smooth. Spread into crust; sprinkle with pecans.

In a small bowl, whisk remaining eggs; gradually whisk in caramel topping until blended. Pour slowly over pecans.

Bake 35-40 minutes or until lightly browned (loosely cover edges with foil after 20 minutes if pie browns too quickly).

Cool on a wire rack 1 hour. Refrigerate 4 hours or overnight before slicing. If desired, garnish with additional caramel ice cream topping.

### HOMEMADE PUMPKIN SPICE LATTE

- 2 cups milk (dairy or non-dairy)
- 2 tablespoons pumpkin puree, or more to taste
- 1 to 3 tablespoons sugar depending on how sweet you like it
- 1 tablespoon vanilla extract
- ½ teaspoon pumpkin pie spice, plus more for serving
- ½ cup strong hot coffee
- Whipped cream, for serving

Add milk, pumpkin puree, and sugar to a saucepan over medium heat. Heat until hot, but do not boil. Remove the saucepan from the heat and whisk in the vanilla, pumpkin pie spice, and the coffee.

Divide the mixture between two mugs. Top with whipped cream and a sprinkle of pumpkin pie spice.





PERIODICAL

10/20

## **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.