

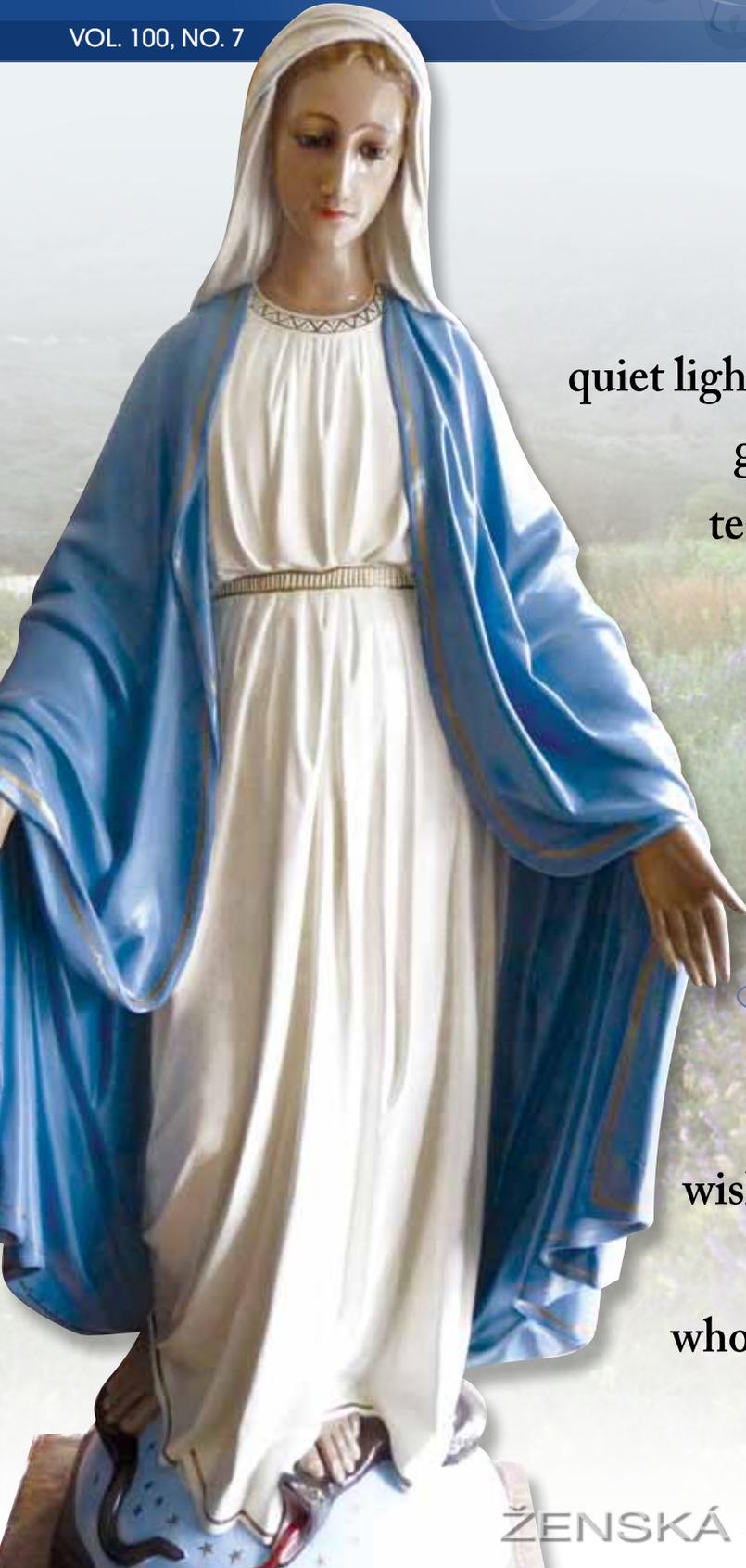


Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 100, NO. 7

MAY 2014



*G*entle woman,
quiet light, morning star so strong and bright,
gentle mother peaceful dove
teach us wisdom; teach us love.

*T*he First Catholic
Slovak Ladies Association
Board of Directors
wish a very Blessed Mother's Day
to all mothers and women
who provide love, care and support
to those in their lives.

ŽENSKÁ JEDNOTA

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Fraternally Yours™

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ŽENSKÁ JEDNOTA,

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"Little Things"

The world has gotten smaller. The things we do and say mean even more than the things we think about. The ripples that our actions make are no longer limited between two people. They may very well impact the world. So little things are big now. Sure, you can still whisper a secret to a friend. You can say, "I love you!" too.

But life has a way of reacting to little nudges, small words, and complete silence, in a big way.

Say, "Hello!" to someone passing by and you can change the direction of their day.

Hold a door for another and you make them feel important, noticed, or even validated. You have no idea what they are going through at that very moment.



The spoken word remains in the heart of the listener. The written word has a far greater impact. Sending a card, a note of support, even an email is more tangible. It can be held close to the heart with tear soaked hands. It can be placed somewhere to be viewed over and over and read as needed to bring joy long after that first read.

The conversation you strike up with a stranger in a grocery store is part of the shared human experience of simply shopping for necessities. Instead of racing through the aisles, pause for a comment, a laugh, or a smile and a brief conversation, for we may be the only human interaction those other folks have that day. People touch lives for just a moment and move on. As well we should. The traffic of humanity does not flow like cars on a highway. We intersect, cross, and bump into each other in person. Why shouldn't we speak? Say, "Pardon me!" when you step in front of someone. Push your chair back under the table at the food court and clean up your mess. Comment on someone's glasses, dress, shirt, or tie and you break the silence of the moment that could make a world of difference in their day. Let the other person vying for that parking space go ahead of you. Put the shopping cart back in the cart return instead of leaving it in the middle of the parking lot just waiting to roll into some stranger's car. Your kindness shows respect and one day in some other form, perhaps when you least expect it or need it most, it will come back to you. Wave to the neighbor even if you've never spoken. We don't live in houses. We live in communities connected by invisible trust and support implied not only by proximity but necessity.

For those that know me well, you know I am not into or on Facebook or Twitter, probably never will be; yet this space and time we share now on "social networks" broadens the impact we have not only on the "friends" we have chosen, but on the "friends of friends" and thus the world. So, be careful, and choose wisely the words and images you "like" or "share". Everyone is watching and reading now. And once you've posted, it can never be taken back! Little "likes" and "shares" are big now as the world gets smaller.

Dear Friends,

You hold the power, the ability, the gift to make changes to the world by doing little things that make a big difference every day. Choose your words wisely, your actions with much consideration and remember your choices will be the legacy you leave behind. . . . The world has gotten smaller, we have gotten busier. So spend some time this month doing the "little things" that really are big now.

Until next Month,
Warmly, Carolyn

"Life is made up, not of great sacrifices or duties, but of little things, in which smiles and kindness, and small obligations given habitually, are what preserve the heart and secure comfort."

Humphry Davy

WHOLE LIFE OR TERM? FC SLA HAS BOTH!



Patrick Braun

There has been an ongoing debate in the life insurance business that has been going on for 100 years or so. That debate is whether a person should buy Whole Life Insurance or Term Life Insurance. This is generally a debate which can be easily settled by deciding what purpose the life insurance is going to serve.

Permanent life insurance (some form of Whole Life) should be purchased to solve permanent problems, problems that won't go away, such as final expenses, estate planning to pay death taxes, and providing a spouse with security in old age.

Term life insurance should be purchased to solve short term problems such as income replacement in event of premature death and paying off a mortgage or other debts.

Whole Life insurance has a higher premium in the short run but is generally a better buy in the long run because term rates continue to get higher as the years pass and also because Whole Life builds up cash value which help offset the cost over the years.

Term insurance may be better for younger families because they can purchase a large amount for a small premium and because they usually need a larger amount of life insurance to provide security for their growing families.

FCSLA has three premium paying and one single premium whole life certificates available. They are: 10 Payment Life, 20 Payment Life and Life Paid Up at Age 85, and the Single Premium Whole Life certificate. All of these certificates remain in force to age 121 as long as premiums are paid to the end of the premium paying period. They all may earn dividends as well which can be used to purchase paid up additional insurance regardless of health. (So the death benefit can grow over the years.)

FCSLA has two term certificates available: The Super Youth Term and the 20 Year Level Term. The Super Youth Term certificate is a great value for children's life insurance, \$50,000 can be purchased for only \$50 per year. All the premiums on that certificate will go into a special "conversion credit". At age 25 (or sooner) the child may convert the Super Youth Term to a permanent certificate and the conversion credit can be applied against the premium. The conversion is guaranteed so the child's insurability or "right to buy" life insurance is preserved regardless of an accident or change of health.

The 20 Year Level Term certificate is what the name implies. It provides a level death benefit for 20 years. The premium is guaranteed to stay the same during that time. The life insurance is also convertible during the 20 years to any whole life certificate which FC SLA issues at the time, without proof of insurability. The premiums on the 20 Year Level Term certificate are very reasonable, especially for younger buyers (who generally need larger amounts of life insurance). For example, a \$100,000 certificate on a female, age 30, has a premium of only \$113 per year, (\$2.17 per week)

In summary, Whole Life Insurance is permanent insurance and builds cash value. Term insurance is temporary insurance for short term needs and is good for younger families that need a lot of protection at a low cost.

FCSLA Annuity Rates

Rates for our Elite Annuities Issued After 1/31/2014:

SILVER ELITE (5 YEAR)

3.00% APY*

GOLD ELITE (7 YEAR)

3.25% APY*

PLATINUM ELITE (10 YEAR)

3.50% APY*

5 Year Annuities issued prior to 2/1/2014 will earn their guaranteed minimum rate.

*This rate is in effect 2/1/2014 thru 12/31/2014.

COLLEGE SCHOLARSHIP GRANTS AVAILABLE

The United Slovak Societies of Lorain, OH will grant college scholarships to High School Seniors who are members in good standing in the following fraternals: First Catholic Slovak Ladies-Branch 114, Slovak Catholic Sokol-Wreath 111, First Catholic Slovak Union-Branch 228, National Slovak Society-Assembly 160, and Ladies Pennsylvania Slovak Catholic Union-Branch 77. For rules and application, please contact Helene Virant, 440/282-3325. Deadline for submission is May 30, 2014.

Omaha Branch W018 Hosts Holiday Party for Youth Members

Omaha Branch W018 hosted its annual youth members Christmas Party the first Sunday in December. The weather outside was cold and snowy but inside Millard Social Hall, all was warm and exciting. Before lunch, the young people and their families were entertained by magic man, Johnny Possible. He had all wondering what was going to disappear next. Families were encouraged to bring a new Toy for

Toys for Tots. After a bountiful lunch, a Marine representative was presented with a monetary donation and many, many toys for the program. As the crowd sang, "Santa Claus Is Coming to Town" the Jolly One appeared. He provided each young one with a gift bag and left with a long wish list to work on. The branch has been celebrating Christmastime with young members for over 75 years.



Johnny Possible brought magic to diners before the lunch bell rang.

Branch W006 Holds Spring Sausage Supper

Branch W006 located at Holy Trinity Parish Heun in rural Clarkson, NE held their annual spring sausage supper following the 5 p.m. standing room only Mass celebrated by Fr. Leo Rigatuso. Following a delicious meal prepared by the Holy Trinity Altar Society, Branch W006 president Gene Sobata reviewed the past year after which Treasurer Larry Kuzel and Secretary Ron Svec presented a check to Delwin Hegemann, president of the Howells Community

Catholic Schools Board of Education in appreciation for the community's Catholic education. Mr. Hegemann, in his remarks while accepting the check said the donation is greatly appreciated and thanked Branch W006 for their continued support.



A Marine Sergeant and members loaded up many toys!



W006 Treasurer Larry Kuzel, Howells Community Catholic School President Delwin Hegemann.



Santa made many members happy and hopeful.



Three generation family of the FCSLA members present at W006 Spring Supper; Irene Sobota, Christian Sobota, Sherri Sobota and Michael Sobota.



W006 Spring Supper attendees enjoying FCSLA beach balls.

Branch 114 Luncheon and Meeting Scheduled

"St. Ann's Lodge Branch 114 has scheduled its luncheon and meeting to honor our scholarship winners. It will be held on Sunday, July 20th starting at 1:00 p.m. at the American Slovak Club, 2915 Broadway in Lorain. Please make your reservations by calling Bernie Danevich at 960-2605 or Margaret Thomas at 288-1492. Deadline for reservations is July 15th. All members are invited to attend."

VOLUNTEERING



I can't believe that it is May already! It has been a busy year so far and will continue through the end of the year. Besides my everyday "stuff" in the office, getting my required CE hours to renew my insurance license and traveling, I have been taking part in fraternal and communication conferences / webinars / workshops. These are great tools for me to meet other fraternal directors as well as gain some insight on what is going on and trends of the "fraternal world".

5 & UNDER COLORING CONTEST

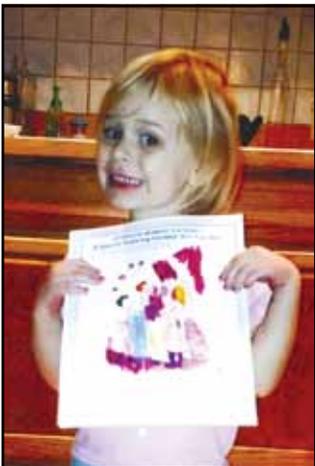
Wrap Up

By Kelly Shedlock, Fraternal & Youth Director

Thank you to all our 5 and under members who sent in really AWESOME colored pictures for the coloring contest! These made my days! All of you did such a wonderful job. I received 52 – all were unique just like our members! Thank you to their parents for encouraging them to participate.

Two of our members, Kalina and Alaina Gudas, of Jr. Branch 83 of Des Plaines, IL were so proud and excited to show off their creativeness, their mom Laurie took pictures and sent them to me. (Thank you Laurie for giving me permission to share their photos.) This is what FCSLA is all about.

Please keep encouraging our youth to participate in FCSLA activities! Thank you again to all our participants!



Kalina Gudas, Age 3 1/2
Des Plaines, IL Branch J-083



Alaina Gudas Age 2 1/2
Des Plaines, IL Branch J-083

I am always looking to learn and to find creative ways to get the FCSLA members more involved. FCSLA is for ALL ages! It is not what some may think as a "little old ladies club". Pardon the expression. But that is what some people think it is. We are so much more!

I want to share a few things I learned (and some that I already knew) on my webinar the other day (for those that do not know what a webinar is – basically it is a seminar that is done via the computer).

- Volunteering remains strong – 1 in 4 Americans volunteer (26.50%)
- Volunteers were most likely to volunteer for religious organizations (33%) followed by education or youth service related (25.6%)
- 55+ age group volunteers the most
- 30-39 age group volunteers the least
- More woman than men volunteer
- Part-time workers are more likely to volunteer than full time workers
- Volunteers have higher odds of finding a job after being out of work than non-volunteers
- Most people (regardless of age group – whether you are Millennials (1980-2001), Gen X-ers, (1965-1979) Baby Boomers (1946-1964) or Traditionalists (1925-1945)) volunteer for a "cause" they care about over all other factors.
- Millennials like to be involved in the event planning
- Social Media plays a big part in volunteerism

One thing that I need to focus on now after looking at the above is that we (FCSLA) needs to be participating in causes that interest the Millennials and Gen X-ers. It seems like the activities and projects most branches and districts participate in are "causes" of interest to the Baby Boomers and Traditionalist.

So, I ask you the FCSLA members, what "cause" is important to you? Call your branch officer ask them if your branch could sponsor Matching Funds Project for your "cause". Take charge tell them your ideas and let them know you would love to plan the event. They just need to sign the request for eligibility form and send it to the home office to be approved. There are so many wonderful "causes" out there and I am sure a few that touch your heart – act on those feelings, get involved, help your "cause". How many organizations encourage you to do an event where they will match up to \$600 of what you raise? Not many!

So get involved, attend branch meetings, district meetings, plan a Join hands Day or Matching Funds project! The reward is priceless.

Branch W054 Announces Scholarship Award Winners

Branch W045 of Cedar Rapids, IA is pleased to announce the 7 winners of the local branch 2013-2014 school year scholarship awards. Five winners are from those that submitted applications for the scholarship and two were selected based on need as determined by the local Xavier high school staff and principal. The winners selected by the high school are in memory of a former long-time pastor at St. Wenceslaus Church, Monsignor Anthony Chihak. Each scholarship is for \$300.

The winners are:

- **Abby Sourwine**, freshman going to Iowa State University, Ames, IA
- **Jordan Hoffman**, sophomore attending St. Ambrose University, Davenport, IA
- **Meagan Hoffman**, freshman going to University of Northern Iowa, Cedar Falls, IA
- **Jordan Johnston**, junior attending Mount Mercy University, Cedar Rapids, IA
- **Shane Herder**, freshman going to Kirkwood Community College, Cedar Rapids, IA
- **Lauren Nachman**, freshman going to Iowa State University, Ames, IA
- **Brandon Gradoville** (not pictured), freshman going to Loras University, Dubuque, IA



Abby Sourwine



Jordan Hoffman



Meagan Hoffman



Jordan Johnston



Shane Herder



Lauren Nachman

70th Wedding Anniversary Celebrated

Raymond and Irene Dittman of Caseyville, IL, celebrated their 70th Wedding Anniversary on Sunday, March 16th surrounded by their three daughters, 19 grandchildren, one great-granddaughter and one great-great-granddaughter. Five generations of the Dittman family are members of Sr. Branch 287 or Jr. Branch 339 of Chicago, IL. We are proud of you. Warm congratulations from the Chicago District and the entire FCSLA. May God Bless and keep you in His care!



ANNE JURBALA TURNS 90 YEARS

Anne (Kovach) Jurbala, member of Sr. Branch 81 Whiting, IN, turned 90 years old on March 2, 2014. Twenty-one years ago, Anne left her wonderful friends and family behind in her hometown of Whiting, to make a new home in Henderson, NV, just outside of Las Vegas. She went on to make many new friends, plus all of her children and grandchildren reside in Henderson as well! Her 90th birthday began with



a special blessing during the 4:30 p.m. Mass, at St. Thomas More Catholic Church in Henderson, NV, by the Reverend Patrick W. Render, C.S.V., Pastor. Following the Mass, a reception was held at The Legacy Golf Club, attended by over 100 relatives and friends. Anne was surprised by many nieces, nephews, and friends, who flew in from all over the country to celebrate this special occasion. It was a lovely affair, and after dinner there were platters full of home baked Slovak pastries set on every table. The evening's events proceeded with introductions of out of town guests, and a special plaque from Pope Francis on the occasion of Anne's 90th birthday. Her children and grandchildren, provided a heartwarming chronicling of her childhood, which then led into a beautiful video presentation of her entire life, followed by dancing. A good time was had by all!!!

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www.fcsla.com

Celebrates 60th Anniversary

Congratulations to Joe and Dolores Hornack from Independence, OH, who celebrated their 60th anniversary.

Joe and Dolores grew up in the same Buckeye Road Slovak neighborhood and were schoolmates at



St. Benedict School. The couple started dating during high school, and were later married on February 17, 1954, at St. Benedict Church in Cleveland, OH.

After serving in the U.S. Air Force, Joe worked for Republic Steel (later LTV Steel) as a research technician until his retirement in 1989. Dolores worked for the City of Independence as a payroll administrator for 13 years before retiring in 1999. They have lived most of their married life and raised their family in Independence, OH.

The couple is thankful for having been blessed over the decades by the love and support of their many friends and family, especially their six children: Jay (Carol) Hornack of Pittsburgh, PA; Ken Hornack of Ormond Beach, FL; Audrey (Bruce) Yuknavich of Brecksville, OH; Nancy Hornack of Parma, OH; Carrie (Tom) Yessler of Livonia, MI; and Becky Hornack of Mesa, AZ. Their six grandchildren – Kevin, Jason, Paige, Adam, Reagan and Sadie – are their pride and joy, and fill their days with laughter and fun.

Since 2002, Joe volunteers at the Slovak Institute & Reference Library located in St. Andrew Abbey where he serves as Assistant Director. He is also a charter member in Cleveland Bratislava Sister Cities. In 1986, Joe started the Surname Location Reference Project to help Slovaks in America in search of their Slovakia ancestry, and has built a database of known surnames per village. Dolores, along with her four daughters and three granddaughters, are members of the FCCLA Branch 481.

On Sunday, February 16, 2014, a mass celebrating their marriage was held at St. Michael Church in Independence, OH. The renewal of marriage vows was presided over by Deacon Edward Telepak, a childhood friend of both Joe and Dolores.

SCAVENGER HUNT RIDDLE ANSWERS

The Scavenger Hunt was published in the February 2014 issue. There have been many requests for the answers.

1. Towel, 2. Penguin, 3. Door-mat, 4. Book, 5. Telephone, 6. Bottle, 7. Shower, 8. Dictionary, 9. Butterfly, 10. Envelope, 11. Compass, 12. Potato, 13. Newspaper, 14. Table, 15. Box of crayons or markers, 16. Piano, 17. Beetle, 18. Guitar Pick, 19. Fire, 20. Window, 21. Tree, 22. Pillow, 23. Artichoke, 24. Candle, 25. Clock, 26. Burning Charcoal

Dual 90th Birthday Celebration

Edward and Marguerite (Klisch) Silvent (S615) recently celebrated their 90th birthdays in Leesburg, VA with their family that includes a loving son, two daughters and eight grandchildren. Edward and Marguerite have Eastern European roots and raised their family with Catholic values and Slovak and Polish traditions. Marguerite was a Branch Officer for 74 years.



Celebrating 95th Birthday

Margaret Pavelka Hrubes will be celebrating her 95th birthday, June 4, with a family gathering. She enjoys being active by sewing quilts for the Missions, working puzzles, playing cards, translating Czech, journaling and above all, spending time with her 5 children and their spouses, 16 grandchildren and families and her 32 great-grandchildren.



She has always been a member of FCCLA Branch W051. Cards may be sent to 750 West Lyons #71, Garner, IA 50438.

Happy Birthday Mom! Dar, Di, Dave, Gerry and Dean

Celebrates 50th Wedding Anniversary

Jim and Darlene Blazek of Sts. Mary and Joseph Church in Valparaiso, NE celebrated their 50th Wedding Anniversary with a special blessing at Mass and a family dinner. A family trip is also planned this summer. They were married April 18, 1964 at St. Mary's Church in Valparaiso. They have three children, Mike Blazek, Mark (Kim) Blazek, Michelle (Todd) Jansa, nine grandchildren and two great-grandchildren. Darlene is President of Branch W187 and Jim is a member. They have thirteen siblings in their immediate family that are also association members.



MATCHING FUNDS ACTIVITIES

Sr. Branch 177

Cookie Sale and Basket Raffle

On December 21 and 22, 2013 Senior Branch 177 sponsored a cookie sale and basket raffle at St. Isaac Jogues Church, Elrama, PA. This was a sponsored matching funds project. Members of the branch along with the members of the church made many delicious cookies and baskets for the raffle. The bake sale and basket raffle netted a profit of \$1,269 which was matched by the FCSLA Home Office with a check for \$600. Jerry LaFrankie presented the check to Reverend Robert J. Boyle. Reverend Boyle and the members of St. Isaac Jogues would like to thank the FCSLA for the matching funds. The money will be used to pay for the sidewalk construction.



L-R: Jerry LaFrankie, Branch President, seated, Jean Gill, parish secretary, Monica LaFrankie, Branch Financial Secretary and Virginia Handley, Branch member.



L-R: Monica LaFrankie, Branch Financial Secretary, Jerry LaFrankie, Branch President, Reverend Robert J. Boyle, Pastor St. Isaac Jogues Parish and Virginia Handley, Branch member.



CCD Coordinator Dianna Sands selling cookies.



Sr. Branch 88

Mardi Gras Celebration

Fat Tuesday provided the setting for Branch 88 Matching Funds Mardi Gras at Epiphany of Our Lord parish in Monessen. Delightful food was provided in a beautifully decorated hall. Cajun music was provided throughout the evening. Crafts were available for the children. Following dinner, Father Michael Crookston crowned two children King and Queen of the Mardi Gras. These two and Father Crookston



then led a parade to outside for the burning of palms which were then used for Ash Wednesday.



Branch W137 Holds Social Gathering

Fifty (50) adult members of Branch W137, Cedar Rapids, IA enjoyed an afternoon of wine tasting on February 16, 2014 at St. Ludmila Social Hall. A description of seven wines sampled were given. Snacks were served to complement the wine.



MADE IN AMERICA 1923

Happy 90th Birthday to Edward Bonk, Sr.

Edward Bonk's birthday celebration was kicked off at the wonderful FCSLA Chicago District Christmas Party. A huge strawberry, whipped cream birthday cake was presented to him. A large crowd of family and good friends joined in singing to the "birthday boy."

On his actual birthday, December 20, Ed enjoyed dinner, homemade kolacky, birthday cake and gifts. Family and friends gathered once again to celebrate the man with a heart of gold. After serving in World War II, Ed worked for decades as a heating and air conditioning serviceman. He was married to the late, Cecilia "Ceil" (Valek) Bonk, the FCSLA 1995 Fraternalist of the Year recipient.



Edward Bonk Sr.



Edward Bonk Sr. celebrated his 90th birthday with Jarmilla and Fay (Santa) Hlubocky, Judy Tybor-Knizner, and Jori Knizner-Gillen at the FCSLA Chicago Christmas Party.

Slovak Alliance of Greater Bridgeport, Inc.

Guidelines, procedures and application forms for the Slovak Alliance \$1,000 Scholarship are available by sending a stamped, self-addressed envelope to Chairperson Eileen Wilson, 395 Pilgrim Lane, Stratford, CT 06614 (no request accepted via phone).

Among the requirements applicant, grandparent(s), parent(s) must be a member of the Alliance for a minimum of 3 years and of Slovak descent and shall reside in the state of Connecticut. Deadline for return of forms is May 12, recipient will be notified by June 2 and the award will be presented at the June meeting. NOTE: The scholarship award will be paid directly to the school.

St. Simon Slovak Community's All Souls' Day Pilgrimage

On Saturday, November 2, 2013, approximately 50 members of the St. Simon Slovak Community, led by Fr. Kristián Libant, CM, made a pilgrimage in their Slovak tradition to Our Lady of Sorrows Slovak Catholic Cemetery for an All Souls' Day memorial mass and devotions to the deceased. The Queen of Heaven Mausoleum Chapel in Hillside, IL was the location for the mass. After the mass, the group made their way to the Our Lady of Sorrows Statue and Cemetery located within Queen of Heaven's cemetery, for Prayers and Devotions to the deceased. Afterwards, several members visited individual graves for their own personal remembrances. Consecrated in 1923, Our Lady of Sorrows Catholic Cemetery serves the Slovak Catholic Community and continues in this role, while being administered by the office of Queen of Heaven Cemetery. Its creation was largely due to the efforts of the late Monsignor Victor Blahunka, Pastor of Sacred Heart Slovak Parish in Chicago.



Czech Day Parade is June 19-21

Pictured below is Branch W093 Tabor, South Dakota's entry into the 2013 Czech Day Parade. Participation is the key word to Czech Days as branch members build the float and walk in the parade handing out candy, balloons and Home Office give-a-ways.

This year Czech Days will be held June 19th-21st so mark your calendars and join in the fun! The annual celebration has kept alive the heritage of the early founders of the little South Dakota community who came to Tabor from Czechoslovakia as early as 1869.



2013 Abbey Vilija, a Celebration of Traditional Slovak Christmas Dinner

Once again the monks of St. Andrew Abbey in Cleveland, OH hosted their annual Vilija on December 8, 2013. The day began with a beautiful mass held at the Abbey Church. Fr. Gerard Gonda, OSB, president of Benedictine High School and Chaplain of the FCSLA Cleveland District was the celebrant of the Mass and gave a great homily. Fr. Michael Brunovsky was the organist and he was assisted by Brother Gabriel Balazovic, OSB as cantor.

After mass everyone headed over to Benedictine High School cafeteria where they were welcomed by the Cleveland Slovak Radio Club Officers and Members along with the Musicians of "Harmonia". Mother Nature also cooperated with just a little bit of snow

to make it feel like Christmas was not far away. The tables were set and the cafeteria was decorated for the season. Fr. Michael Brunovsky, OSB along with Fr. Joachim Pastirik and Brother Gabriel started the meal with prayer and song. The meal was prepared by the Cleveland Slovak Radio Club Officers and the soup was served by the Monks from the Abbey.

There were tables for people to purchase various Slovak items and bakery. Branches 557 and 553 of the FCSLA along with the Radio Club donated over three dozen gifts which were raffled off later in the day. Everyone enjoyed the music provided by "Harmonia".

All in all, it was a great way to kick off the Advent and Christmas season.



Attends Annual Vilija Dinner

Pictured are Secretary Carol Medica and President Dianne Muke, (S84 and J7, Philadelphia, PA) and their mother Anna Rabatin along with Fr. Francis Lendacky, pastor of St. John/St. Agnes Slovak Church in Philadelphia at the annual Villija Dinner held in December 2013. Also pictured is the table of baked goods and fruit that were enjoyed by all in attendance.



AGES 23-64 ONLY!

WORD SEARCH #3 OF 3

Words may be found up and down, side to side, diagonally or words may share letters.

What is Your Favorite Flavor of Ice Cream?



P	Y	N	F	H	J	C	R	J	Q	Y	I	F	P	M	T	X	K	T	M	P	X	Y	N	G
M	Z	Y	W	C	E	H	B	A	D	O	R	Z	A	M	T	X	W	H	C	U	S	R	E	N
A	V	U	R	I	H	T	P	N	I	E	G	E	P	Q	V	Y	L	P	T	I	H	L	A	M
K	K	A	E	R	A	W	A	D	N	N	R	D	C	A	Q	R	M	E	P	Y	N	V	P	R
Z	W	N	N	L	E	C	B	C	N	C	B	X	P	H	D	P	G	I	K	A	P	O	O	Y
W	X	L	H	I	N	H	H	D	D	M	Z	O	M	U	G	E	L	B	B	U	B	D	L	H
E	S	W	O	O	L	V	C	N	T	A	O	S	W	H	Q	C	L	S	P	R	O	E	I	D
O	K	X	T	I	A	L	A	K	A	X	T	X	G	S	X	V	M	M	L	V	Y	F	T	J
Y	A	T	V	N	H	S	A	A	C	R	P	S	J	Y	H	H	J	K	A	X	M	K	A	C
K	O	A	I	J	E	C	C	B	A	A	N	A	C	E	P	E	N	I	L	A	R	P	N	H
C	H	L	P	I	J	N	A	W	E	J	L	T	Z	S	X	A	R	R	F	X	T	N	M	O
N	L	R	K	N	R	X	B	T	U	A	N	B	R	Z	P	G	I	B	U	K	W	Z	T	C
A	X	O	B	F	R	E	J	M	S	Z	N	K	I	H	H	S	F	J	E	X	V	F	P	O
D	O	S	Y	L	R	O	N	M	B	I	A	N	R	L	G	N	O	I	F	R	E	Y	F	L
C	M	S	K	R	W	A	A	E	U	O	P	T	X	X	U	O	U	A	J	D	T	A	E	A
Z	K	O	Y	Z	L	M	Z	A	X	X	S	W	M	O	O	S	E	T	R	A	C	K	S	T
P	E	A	N	U	T	B	U	T	T	E	R	C	U	P	D	F	L	X	I	O	X	E	J	E
Z	F	Y	D	U	T	P	X	O	D	R	G	Z	I	B	E	P	J	G	S	R	Q	T	Z	C
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F	F	B	V	L	Z	W	L	W	F	T	V	N	X	U	O	I	P	A	I	C	H	O	E	P
B	R	U	K	Y	N	A	S	Z	N	O	J	H	U	X	O	J	T	K	E	O	L	Z	K	N
V	W	D	O	F	L	L	Q	I	D	K	L	I	L	Q	C	M	F	X	D	R	R	Y	F	D
H	K	C	P	R	J	A	M	Q	J	D	P	Q	H	O	S	H	N	L	R	A	Y	W	R	M
J	C	M	S	Z	O	K	C	T	D	N	R	J	N	C	A	G	E	H	A	Y	J	C	W	S



**BLACK CHERRY
BUBBLE GUM
CHOCOLATE CHIP
COOKIE DOUGH
COOKIES AND CREAM**

**COTTON CANDY
FRENCH VANILLA
MINT CHIP
MOOSE TRACKS
NEAPOLITAN**

**PEANUT BUTTER CUP
PISTACHIO
PRALINE PECAN
RAINBOW SHERBERT
ROCKY ROAD**

**STRAWBERRY
VANILLA BEAN**



Name: _____ Age: _____

Address: _____

City: _____ State: _____ Zip: _____

Branch: _____ Phone # _____

PLEASE MAIL ALL 3 PUZZLES IN AT THE SAME TIME. They must be in the Home Office by Friday, June 13, 2013!

**Mail to: FCSLA Fraternal Department
24950 Chagrin Blvd., Beachwood, OH 44122**

2013 National Officer's Annual Reports

Home Office ♦ Beachwood, Ohio

■ *National Chaplain*

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

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

Pochválený bud' Pán Ježíš Kristus!

It is my pleasure to present the Board of Directors and the First Catholic Slovak Ladies Association the report of the National Chaplain of my second year in office.

- **FCSLA Board of Director.** I attended the meetings of the Board on 20-21 March at our home office in Beachwood, Ohio; 23-25 June in Cedar Rapids, Iowa; and, 19-20 September and 4-5 December 2013 again at our home office. As in the past, I commend the Members of the Board of Directors for their work and participation in making decisions that strengthen the security of our Association's future. I enjoy our interactions with one another and the conversations that are helpful in making serious considerations for the Association both inside and outside the Board Room.
- **FCSLA Executive Finance Committee.** I participated in the meetings of the Committee on 26 February, 30 May, 27 August, and 6 November 2013 all at our home office in Beachwood, Ohio. The performance of our investments were thoroughly discussed, dividends on our products were suggested for the Board of Directors approval, and the amounts of monies for various donations suggested for the approval of the Board of Directors were arrived upon during those meetings.
- I was present at the annual meeting of the District Presidents of the First Catholic Slovak Ladies Association on 1 May 2013 in Beachwood, Ohio.
- As mandated by the delegates of the 2012 Fortieth Quadrennial Convention in Baltimore, Maryland, Members of our Association were to be chosen to assist in the revision of our Constitution and Bylaws. I was one of three Members of the Board of Directors to represent the Board on this committee and met with them in Beachwood, Ohio, on 6-8 August and 7-8 November 2013. There has been much work accomplished by this committee and many hours have been spent in refining this important document. It has been an honour to be a member of this most prestigious group of people from various parts of the United States.
- Committees were formed for revision of different sections of the Bylaws and I was chosen to be a member and chair of the Membership Committee. We met either at the home office or by teleconference calls as deemed necessary.
- There have been a number of occasions throughout the year when I have traveled to the home office for my participation in various discussions for the good of the order of the Association.
- My monthly columns in *Fraternally Yours* have been thought provoking for me and, hopefully inspirational to our Members. My main thrust is to share our Faith through the

Sacred Scriptures, the writings of the early Fathers and the Saints of the Church, Church teaching especially through the teachings of the Second Vatican Council, and the *Catechism of the Catholic Church*. My articles have dealt mainly with the Documents of the Second Vatican Council that celebrates its fiftieth anniversary of promulgation during the years 2013-2015.

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

■ *National President*

~ Cynthia M. Maleski, Esq.

Rev. Monsignor, National Officers and Members of the First Catholic Slovak Ladies Association

Pochvaleny Bud Pan Jezis Kristus!

Charting our course as a beacon of financial and fraternal strength

We began 2013 with a renewed sense of commitment and a call to all of our leaders to continue to chart our course with determination, purpose and most of all, love. 2013 has proven to be a transition year as we introduced and developed several of our new products. It has also been a year of several "firsts" for our society and continued financial growth.

Commitment and Collaboration

Members of our board of directors collaborate frequently through their diverse roles as members of standing or strategic planning committees, in addition to their work on the board as a collective body. Through these committees, we focus even more closely on Association financial goals, new product development, branch leadership training, strategic relationships, audit matters, use of philanthropic dollars, charitable causes, our scholarship program, board development and policies and procedures. I applaud the board's serious collective and deliberative work.

Short Term Action Steps and Long Term Planning

FCSLA continues to be well positioned for sustained managed growth, and we have maintained our excellent rating with A.M. Best. This national rating agency not only carefully scrutinizes our financial benchmarks and trends, but also reviews our strategic planning process, our vision for the future, our sales and markets, our fraternal programs and levels of activity in our branches, our demographics, and a number of potential risk factors which could possibly affect our Association.

I am pleased to report that our board, under my direction and with Carolyn Bazik, National Editor, acting as facilitator, embarked on a multi-level strategic planning process during fall, 2013. Many of our key stakeholder groups including branch and district leaders, employees, producers and members of the board participated through a survey process. In December 2013, our board of directors retooled our mission and vision statements and articulated four main objectives.

MISSION STATEMENT

We provide financial security to our members while embracing our Catholic values and Slavic traditions.

VISION STATEMENT

Be a Premier Fraternal Benefit Society that offers quality financial products and benefits.

To that end, we continue to build on the foundation of our Catholic faith and Slavic traditions; we strive to grow and conserve membership; we strive to maintain profitability; and we continue to identify, create and maintain appropriate organizational infrastructure to support our mission.

Through our 2013 Sales and Incentive Campaign, we were able to attain successes in a transition year when sales softened, in large part due to repricing of several products. 163 agents and 110 recommenders sold over \$17M in insurance face amount and over \$7M in annuity premiums and we brought in over 1100 new members, in addition to those brought in by home office sales (a total of over 1200 new members were signed up in 2013). We continue to develop producers who are interested in the fraternal message. In addition, we developed two new annuity product lines and Phase I of a funeral trust product. A Disability Waiver of Premium Rider was also rolled out.

Our interdisciplinary Marketing Task Force continues to meet to identify new slogans, a new member pin, a coordinated communication effort entitled "FCSLA CONNECTS" and a "MEET AND GREET" template for general use by branches.

Our financial position remains strong, as evidenced by our strong solvency ratio of 113.7% at the end of 2013, one of the highest among all fraternal; our Risk Based Capital (over 1,000% at year end), and our surplus, over \$91.4 million, which is a culmination of efforts over many years by the officers and employees of this venerable, fine association. At year end, our total assets grew to a total of \$756.8 million. I encourage you to review the National Treasurer's Annual Report, which provides more detail of the Association's financial performance.

Fraternal Programs

Through the leadership of our National Fraternal and Youth Director, Kelly Shedlock, we continue to make inroads in revitalizing the work of our branches throughout the nation. In 2013, we have made concerted efforts to merge a branch only when other avenues for remaining open are exhausted. We are proud that we have opened five new branches in key areas of growth for us. We explore ways to reach out to Slavic-American communities through participation at ethnic and church festivals, and we are committed to participating in a greater number in 2014. Our matching funds program continues to be a resounding success in our communities.

I am especially proud of our first national drive for a unified cause. An overwhelming number of our branches, districts and producers answered our call for assistance, and we collected a total of \$65,953.00 for disaster relief for the explosion disaster in West, Texas, where one of our branches is located. I received many notes from donors, expressing how proud they are to be associated with such a benevolent society which would extend itself in a humanitarian, selfless way to our fellow members in need. We again thank everyone who participated with us! We hope to name a 2014 special cause dedicated to Saints John Paul II and John XXIII.

Bylaws Revision Committee

As authorized by the 2011 Quadrennial Convention, the bylaws revision committee, comprised of 22 members from around the nation, has met with diligence and commitment over the course of 2013 in the home office several times and by teleconference. Its functional subcommittees of Leadership (Governance), Membership, Charter and Constitution, Convention and Branches have

convened many times. At year's end, the majority of the subcommittees had arrived at recommendations which were accepted by the committee as a whole. We look forward to the Special Convention scheduled for October 5-8, 2014 in Beachwood, Ohio. I continue to impress on everyone the urgency for action on the Committee's recommendations at the Special Convention as our challenge to grow membership continues.

Good of the Order

One of the significant roles of the National President is to share the good news and current status of our Association to our members through my articles in the monthly magazine, the monthly branch newsletters, and to publicly represent us at key district and branch events, as well as serving in leadership roles in our key trade associations. I was especially honored and humbled to receive the 2013 Fraternalist of the Year Award from Fraternal Societies of Greater Pittsburgh (this group represents 17 fraternal benefit societies with a total of 1 Million members) and the Rev. Matthew Jankola Lifetime Achievement Award from the Sisters of St. Cyril and Methodius in Danville, Pennsylvania. I was also pleased to ask our Immediate Past President Mary Ann Johaneck, Esq., to represent us at the Slovak Catholic Federation Pilgrimage and Pontifical College of Sts. Cyril and Methodius in Rome, Italy in April, 2013.

We were able to achieve several "Firsts" in 2013, including our first Founders' Month Program in August and our first national drive (for disaster relief in West, Texas).

We continue our prominent role in the March for Life held January of every year in Washington, D.C.

In closing, I wish to thank and express my appreciation for the outstanding work of the staff at the home office, where many of them are requested to work on special projects many times. They always rise to the occasion and work as a team!

We recognize the collective 71 years of service of the employees who retired this year; namely Pam Boyarsky, Margie Jandrokovic, Pat Schultz and Dorothy Szumski, and thank them for their commitment and service.

I also thank the members of the board, our district and branch officers for their efforts throughout the year in serving the community and sharing the good news of First Catholic Slovak Ladies Association. Most of all, I wish to THANK all of you for having the confidence in our society to place business with us.

We look forward to forging ahead in 2014!

Respectfully submitted,
Cynthia M. Maleski, Esq.
National President

■ Vice Presidents

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

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

Pochvaleny Pan Jezus Kristus!

The Vice Presidents are pleased to present our 2013 Annual Report. We were present at all Board of Directors meetings called during the year including one in Cedar Rapids, Iowa. The Vice Presidents were ready to actively participate at all Board of Director meetings. We were also present at two Strategic Planning meetings facilitated by our National Editor, Carolyn Bazik. During

2013 National Officer's Annual Reports

the Strategic Planning meetings we established goals to achieve the FCSLA's vision and mission. This planning is essential to the success of our organization.

Your Vice Presidents represented the FCSLA

- in Harrisburg, PA on Legislative Day. Getting to know our lawmakers and express to them the importance of Fraternal Organizations.
- at a Bruce and DePersis seminar in Pittsburgh, PA allowing for additional education in reference to fraternal organizations.
- at the American Fraternal Alliance Annual Meeting in Hollywood, FL. Many workshops and educational speeches provided information on governance, membership and the importance of fraternalism.
- at the ProLife March in Washington, DC to demonstrate our commitment to the sanctity of human life.
- at a Fraternal Societies of Greater Pittsburgh awards dinner in Pittsburgh, PA honoring President Cynthia Maleski as the "Fraternalist of the Year".
- The Vice Presidents actively participate on several committees. As per the Bylaws the three Vice Presidents form the Ad Hoc Committee. This Committee formulated a plan of action, approved by the Board of Directors that is followed when a non-financial complaint is received. The Ad Hoc Committee has worked aggressively to resolve 4 complaints received during 2013.

First Vice President, Irene J. Drotleff continues to participate in the Property Advise ment Committee, Branch Model Committee, the Scholarship and Philanthropic Committee and the Product Development Committee. These committees meet frequently to evaluate our fraternal business. President Maleski and Vice President Drotleff conducted two seminars on Branch Leadership hosted by District/Branch officers in Nebraska on August 12, 2013. The District/Branch Officers did a great job in preparing for these seminars. We also commend the attendees for the large turnout for these sessions! It was a joy to spend time with many of our members in Nebraska.

Second Vice President, Lawrence M. Golofski participates in the Governance Sub-Group, the Property Advise ment Committee and chairs the Membership Sub-Group. Vice President Golofski represented the FCSLA at the Fraternal Societies of Greater Pittsburgh meetings, the annual Slovak Radio Hour Dinner Dance and the 90th Slovak Day at Kennywood Park helping in the Slovak Kitchen. He also attended the 102nd Annual meeting of the Pennsylvania Fraternal Alliance in Hershey, PA at which presentations on the "Health Care Reform Act", "Keeping Your Board Informed" and "Operational Management" provided thought provoking information, suggestions and inspiration.

Third Vice President, Barbara N. Waller participates in the Governance Sub-Group, the Membership Sub-Group and chairs the Bylaw Revision Committee that was mandated by the 2011 convention. She participates with all five Sub-Committees of the Bylaw Revision Committee by conference calls as well as in person. She acts as the note-taker for the Strategic Planning sessions of the Board of Directors.

We can be very proud of our fraternal. The religious traditions and social services that are such an integral part of our FCSLA

are a rich heritage to pass on to our children and grandchildren. The work it takes to keep our organization healthy and growing is certainly well worth our effort.

May the Good Lord continue to bless and guide us as we look forward to the upcoming special convention where many new ideas will be presented to assure the growth of the FCSLA.

May the Lord richly bless each of you.

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

■ *National Secretary*

~ Sue Ann M. Seich

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

Pochvalen Bud Pan Jezis Kristus!

Once again I find it a privilege to be submitting my annual report and sharing with you an overview of the significant changes in the operation of our Association's Home Office. Being in office for my first year in 2012, I realized some departments needed updating and correspondence needed to be revised. During 2013, we updated procedures, letters, and correspondence keeping efficiency in mind along with being member friendly. It is an ongoing process keeping the office running efficiently and up to date. Meetings are scheduled regularly with department personnel discussing day to day new and improved ways of assisting members or recording information.

As a managing officer you have entrusted me to make sound and progressive decisions. I have kept this charge in mind everyday making decisions by researching or contacting pertinent individuals who may be of assistance.

Your managing officers continue to work together and regularly meet to plan our managed growth. We continue to discuss operational issues and set priorities when developing our Association's business plan. During this year our Board of Directors looked at our previous Strategic Plan which first began in early 2008. Under the guidance of our National President, Cynthia M. Maleski and our strategic planning facilitator, National Editor, Carolyn M. Bazik we developed new Mission and Vision Statements. The new statements are shorter in length but to the point and full of potential. These statements are on the back page of every issue of our magazine. The board members also spent time discussing and setting goals. The managing officers met with our facilitator several times to develop objectives. We will continue to move forward to accomplish our goals.

It is my pleasure as your National Secretary to share with all of you, our members, a complete report beginning January 1, 2013 through December 31, 2013.

INSURANCE AND CERTIFICATES IN FORCE

Insurance and Annuity Activities

January to December 2013 Year-To-Date (YTD) Totals

LIFE:	Total Certs	Total Insurance
New Cert - New Member	568	14,778,765
<i>Approved 2013</i>		

New Cert - Current Member <i>Approved 2013</i>	114	4,369,622
Conversion New <i>Approved 2013</i>	39	663,435
Reinstates <i>Cancelled prior to current year, now active.</i>	2	14,240
Deaths - Paid	1,369	4,396,783
Death Benefit - Escheatables	15	11,865
Death Benefit - Scale Down <i>Death Claim contested; only premiums returned.</i>	1	5,000
Trust - Paid (<i>Mbr deceased: funds in trust, now paid out.</i>)		
Surrender <i>Requested to cancel - cash value</i>	729	8,095,892
Surrender - No Value <i>Requested to cancel - no value</i>	12	804,999
Surrender - 1035 Exchange <i>New cert purchased or dep in annty.</i>	23	2,493,450
Matured - Paid <i>Endowments</i>	9	12,244
Matured Term - Paid <i>Super Pep w/Accum Div</i>	77	830,000
Matured - No Value <i>25 year old term certificates</i>	32	430,000
Lapse - No Value <i>Expelled - no value</i>	59	2,986,135
Expel - APL Loan exceeds CV <i>HO expelled - no value left</i>	5	29,891
Expel - Loan exceeds CV <i>HO expelled - no value left</i>	29	146,956
Expired from Extended	64	415,903
Expired Term Insurance <i>Adult Term cert reached end of contract period. No options.</i>	1	5,700
Matured Conversion <i>25 year old term certificates Matured-new cert purchased</i>	28	305,000
Requested Conversion <i>New cert purchased.</i>	11	475,000
Right to Cancel <i>Requested to cancel within 20 day free look period</i>	1	16,974
Matured - Fraternal	4	0
Deaths - Fraternal <i>Canadian Post Mortem Benefit dropped</i>	0	0

ANNUITIES:

Total Certs

New Cert - Current Member <i>Approved 2013</i>	667
New Cert - Current Member <i>Approved 2013</i>	377
Conversion from Rider <i>Edu/Ret Matured. Funds left here.</i>	15
Surrender	199
Surrender - Matured Conversn	1
Surrender - Roth Conversion <i>Surrender Tradition IRA. Converted to Roth IRA</i>	0
Surrender - 1035 Exchange <i>Surrender Non-Qual Annty. Leaving FCSLA</i>	16
Surrender - Transfer <i>Surrender Qual Annty. Leaving FCSLA (Trustee xfer)</i>	9

Surrender - Cancel Reserve <i>Surrender Settled Annty.</i>	19	
Surrender - Conv Exchange <i>Prior to maturity, rider exchanged for regular annty.</i>	9	
Death Benefit - Paid	151	
Death Benefit - Internal xfer <i>Member deceased. Spouse xfer funds to own annty.</i>	5	
Right to Cancel <i>Requested to cancel within 20 day free look period</i>	0	
Totals as of:	12/31/2013	12/31/2012
Membership	82,939	83,638
Certificates	106,575	107,658
Insurance Inforce (includes PUA)	\$894,333,673	\$894,526,396
YTD New Members (Life & Annu)	1,235	2,168
YTD New Member Insurance	\$14,778,765	\$123,277,823

Licensing

The FCSLA is licensed to do business in 48 states and the District of Columbia and each and every state has different licensing requirements. Our Association requires all of our contracted agents and licensed recommenders to follow the licensing requirements of their state. It is very important to make sure an individual knows the fraternal exemption for their state. Many states have changed their Fraternal Exemption and/or licensing requirements. FCSLA is very proud of our compliance record. We offer our branch officers the opportunity to obtain their producer's license. If a member is interested in selling in their state or any of the states where we are licensed to do business, they may contact the Home Office for information in obtaining their producer's license.

Website

Our website www.fcscla.org appears on many search engines. We receive a monthly report from our website administrator, Dynamics Online, Inc. This report lists the areas on our website and which departments are being hit on the most. (Every time an individual clicks on a specific icon on our website it is recorded.) The report also lists how many visitors or members used our website in 2013. By using our website, members or potential members gain information about our Association and the many products we sell. We also list the benefits our members are offered as a member. Our website is constantly updated with ways to obtain information and print current forms. Several of our districts have taken advantage of our website to share information and activities planned by their district. Due to the resignation of our Promotions and Communications Coordinator, Danielle (Duke) Sturgeon, who moved to Texas to join her new husband, we are in search of a replacement. Our National President, Cynthia M. Maleski and I have discussed redefining this position. We are contemplating many different aspects for this position. This individual will oversee our website but also assist in promoting our Association with press releases and other forms of communication highlighting all the charitable and benevolent causes we sponsor. In the meantime, until this position is filled, our Fraternal and Youth Director, Kelly Shedlock, and our Program Manager, Paula Dalpiaz are assisting with updating our website with new information and branch activities. Those who visit our website have the opportunity to learn about our history, products we offer, activities for all ages, how to become a member

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and other information about our Association. The website has a form for members and visitors to fill out which directly communicates with the Home Office in many departments. Our website shares the many activities our branches are sponsoring and also some reports on projects completed. FCCLA is proud of keeping our members informed and opening lines of communication.

Loans

When members consider surrendering their legal reserve certificates, the Conservation Department reminds the member that they may be eligible for a loan. We calculate the rate of interest charged against a loan in accordance with the insured's contract. Different contract plans have different loan rates of interest, the range being 4% to 8%.

Unpaid Loan & Interest Balance as of 12/31/13	\$ 2,712,117.00
Number of Loans as of 12/31/13	1,290

Executive Committee Meetings

National President Cynthia M. Maleski called four quarterly scheduled Executive Finance Committee meetings in 2013. The board members on this Committee research, examine, and discuss varied topics to prepare recommendations to the Board of Directors at their quarterly meetings. Our National President in agreement with the committee members schedules these meetings well in advance of the board meetings in the event information needs to be prepared for presentation at Board of Directors' Meetings.

2013 Computer Enhancements

In 2013 the managing officers were informed by our IT Department that our present Windows Operating System will no longer be supported by Microsoft after April of 2014. This information required updating all of our computers to Windows 7 and Office 10. Our Program Manager, Paula Dalpiaz, efficiently coordinated a schedule for the updating process. All employees were scheduled for training here at the home office with an outside instructor well versed in Windows 7 and Office 10. When an employee's training was completed, we scheduled the installation of the new system. This updating project took several months but was completed on schedule with the cooperation of our managing officers and all our employees.

In 2013, our Agent Coordinator, Michelle Bowes relied on using "Constant Contact", (a mass emailing service) to communicate in a timely manner to all contracted agents and licensed recommenders when new information needed to be shared. We rely on this line of communication using email addresses to reach a significant number of individuals all at one time.

During 2013, monthly meetings were scheduled with the managing officers and all individuals involved with IT to keep FCCLA on schedule for many of the projects involving our software or hardware. Technology is constantly changing and requires us to make decisions for all departments using IT functions on a daily basis.

Branches

Our home office has a Branch Management Department which assists our Branch Officers in branch operations. Our staff is available to explain the duties that are necessary for a branch to run smoothly and efficiently. Our staff at the home office recommends direct billing for branches. Direct Billing is a Branch decision and there is no cost to the Branch for this service. Please notify the Home Office if you wish to take advantage of this service. Having direct billing gives the Branch Officers more time and opportunities to fulfill their fraternal role and obligation. Of the 404 active

Junior/Senior Branches 271 branches are on direct billing as of December 31, 2013.

It is recommended that Branch Officers review and share the **Branch Officers Management Guide and the monthly Branch Newsletter** with their officers and members. Both the guidebook and newsletter have a wealth of information to enhance the efficient operation of a branch while updating operations and procedures on a regular basis.

The Branch Model Committee continued visiting several districts for leadership training in 2013. These sessions prove to be an awesome way to share current information. There are usually two committee members who visit a district. Our National President makes every effort to attend these important sessions.

In 2013 we made every effort to canvass branch members when branch officers were retiring. A revised letter was sent to members who live in the branch's home city.

Here are the branch changes for 2013:

In May 2013 —

S-451 MI and S-403 MI to ZJH
J-402 MI and J-327 MI to JHOH
W-35 MN to W-01 MN
S-19 NJ to S-35 NJ
J-05 NJ to J-67 NJ
S-42 (one member) to SZJO

In July 2013 —

Members were transferred from their holding branch to their new branch.
Members holding in S-23 were transferred to new branch S-633 or S-634.

In August 2013 —

S-543 PA (8 sisters were transferred to other PA convent branches)
S-127 PA to S-88 PA
J-64 PA to J-157 PA

In 2013, the following new branches were established:

S-628 was opened in the suburbs of Pittsburgh, PA
S-629 was opened in Sandusky, MI
S-633 was opened in Bloomville, WI
S-634 was opened in Rhinelander, WI
S-636 was opened in Peoria, IL

We are very excited to see FCCLA grow in areas where we did not have an existing branch. I would like to congratulate the new branch officers, agents who assisted in these areas, and our Fraternal & Youth Director, Kelly Shedlock for all of her time and effort. Let us continue to spread our fraternal message along with our new Mission and Vision.

Branch Bonus - Dividends - Benefits

I am proud to share with you that in 2013, the FCCLA Senior and Junior Branch Bonuses amounted to \$824,742.00. The bonus is calculated on three criteria: **1)** a base amount of \$25.00, **2)** \$8.50 per certificate in your branch **3)** \$30.00 per each new member acquired during the year of 2013. We continuously remind the branches how and for what reasons this branch compensation should be used. It is not meant to be kept in their bank accounts to gain interest. The funds should be used to sponsor charitable and benevolent causes, assist branch members in time of need, make donations to church, school and community activities, pay operating expenses and branch officer's salaries. When branch activities are planned you uphold our Mission and Vision.

A dividend of 50% of the base was allocated for 2013. Through December the dividends totaled \$1,206,203.00 and were issued in the following manner:

- \$ 64,503.00 — Junior & Senior Checks
- \$ 152,049.00 — Accumulated Interest
- \$ 145,118.00 — Accumulated Current Dividends
- \$ 10,443.00 — Dividends used to reduce Premium
- \$ 3,438.00 — Dividends used to reduce loan balance
- \$ 947,312.00 — Jr. and Sr. Dividends were used to purchase almost \$3.5 million of additional paid-up insurance.

The Home Office will assist our Branches, and mail the members' annual dividend. If the branch officers request this assistance, \$2.00 per certificate will be deducted from the branch's annual bonus.

Other Benefits issued to members as of 12/31/13

Post Mortem Benefit.....	\$ 1,304,951.00
Interest on Death Benefit.....	\$ 80,025.00

A.M. Best Review

Each year the managing officers prepare a business report for our FCSLA interview with the A.M. Best analysts.

We are pleased and proud that the FCSLA has maintained an A- (excellent) rating for 2013 from A.M. Best.

Districts

FCSLA has 15 out of 16 active districts. Districts have an important role in our fraternal benefit branch system. They offer support and service to branches in their area. The combined sales of our Districts through December totaled \$19,794,848.00.

Districts receive a stipend for promoting sales in their areas. They receive \$1.00 for each \$1,000 of insurance sales sold and an additional bonus of \$1,000 if its quota is reached. Districts not reaching their quota receive a pro-rated amount.

Recommenders / Agents

FCSLA relies on its recommenders and agents to enroll new members, assist members with their life insurance and/or annuity needs, and actively participate in branch sponsored events. The agents have provided 65% of our life business. We appreciate their promoting the sale of our products. Commissions paid to recommenders/agents on Life Certificates as of 12/31/13 totaled \$419,648.00. Annuities represent a very productive part of business for FCSLA. Commissions paid to recommenders/agents on annuity accounts as of 12/31/13 totaled \$372,277.00. These two amounts of commission paid total \$791,925.00 as seen in our Financial Report.

Sales Manager

Mr. Patrick Braun, our National Sales Manager, along with our two Regional Sales managers, Al Heiles and Bill Hollander continue to contract new independent agents. They have been concentrating in states where we do not have a strong presence of contracted agents. These three managers also train, teach and communicate with the agents, licensed recommenders, district officers and branch officers. They schedule seminars and training sessions on an as needed basis and include current compliance mandates. As of 12/31/13 we have 774 contracted independent agents.

Fraternal Outreach

Our Association is well respected among the top fraternal benefit societies. We pride ourselves in spreading the good news

about the Fraternal Benefit System. Our branch members on all levels are encouraged to reach out to our churches, community and individual members. Many of us are very proud of our Catholic faith and Slavic background. Many of our branch activities are evidence of supporting these ideals.

Join Hands Day — JHD is a national day of service on the first Saturday in May each year. This day is devoted to bringing adults and young people together to make a difference in their community. Many FCSLA Branches and Districts participated in 2013 *Join Hands Day* Projects of volunteerism sponsored by the American Fraternal Alliance. We encourage our members to continue sharing by participating in this special day, which is dedicated to fraternal action and outreach. It is very important to report these JHD events to our Fraternal and Youth Director.

Pro-life March — Life is a gift from God. We witness this awesome gift every time a new baby is born. We are grateful to FCSLA members, area high school students and their chaperones that traveled with us to our nation's capital on January 22, 2013 to demonstrate our commitment to the sacredness of life by participating in the March for Life. Our Fraternal & Youth Director coordinated two buses filled with travelers to participate in this very important event.

Scholarships — FCSLA is proud of helping tomorrow's leaders. Supporting education is one of FCSLA's proudest fraternal activities. Scholarship applications can be obtained through your Branch Secretary, the Home Office, the www.fcsla.org website or through one of several scholarship services on the Internet. The FCSLA Program awarded scholarships totaling \$247,250.00. The scholarship program is reviewed annually by the Board of Directors. The Philanthropic/Scholarship Committee met during 2013 to discuss ways of enhancing and expanding our program.

Matching Funds Program — The Matching Funds Program is an opportunity for our Branches and members to volunteer and raise funds for a benevolent cause of their choice. Through December 2013, there were 108 charitable projects completed that raised \$298,054.00. Our Association matched \$62,618.00 of the raised amount.

Annual District Presidents' Meeting — The managing officers planned and hosted the 12th Annual District Presidents' meeting on May 1, 2013 at the home office. Through the years these meetings have changed in format but not in content. This annual meeting gives the home office staff an opportunity to share new procedures, information, and goals with the District Presidents/Representatives. District Presidents/Representatives also have time on the agenda to communicate to the managing officers the needs and/or concerns of the branches and members in their district. In 2013, under the guidance of our National President a round table discussion was held. The President appointed Judy Fedor of District #3, Pittsburgh, PA as the leader of this discussion. This meeting is very important and allows management to hear the concerns and opinions of our district presidents. Everyone in attendance at this meeting returned home with information to share.

2013 Fraternalist of the Year Award & Youth Recognition Award — The FCSLA proudly awarded the 2013 Fraternalist of the Year Award to Elizabeth (Betty) Valent of Senior Branch 376 from Franklin, WI. John T. Moynihan of Junior Branch 6 from Cleveland, OH received the Youth Recognition Award. We *congratulate* both Betty and John for representing their branch, church and commu-

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nity with fraternal spirit and excellence. A descriptive article about each of them was in our September issue of *Fraternally Yours*.

Cookbook — Our Slovak American Cookbook continues to be a very popular cookbook that fosters Slovak culinary traditions. In 2013 there were 1,345 cookbooks sold.

50 Year Members — FCSLA recognizes members who reach 50 consecutive years of membership; the FCSLA awards a one-time check in the amount of \$75.00. There were 931 members honored in 2013, totaling \$69,825.00.

Fraternal Survey — Over the course of a year, FCSLA members volunteered countless hours of service and financial support to those in need. These acts of kindness and generosity should not go unnoticed. They are recorded, compiled and forwarded to the American Fraternal Alliance as evidence of our fraternalism. Our branches make us very proud!

Branch Activities — The FCSLA continues its tradition of subsidizing and encouraging an annual Branch activity held for its Junior/Senior members. Approximately \$154,637.00 was paid to branches that hosted a senior and/or junior activity. All activities submitted are brought to my attention for reimbursement approval. Many of these activities are very creative and the branch members are very appreciative to attend the events.

Employees — Our FCSLA home office employees are the backbone of our Association. I cannot say enough about them to do them justice. The managing officers rely on them daily. They know the importance of their work and how much it means to assist our members on a daily basis. The employees that report to me are loyal, dedicated and talented. In 2013, I had four long time employees of our staff retire. There was an article in our December issue of *Fraternally Yours* wishing them farewell and best of luck on their retirement.

The first to retire in April was Margie Jandrokovic, our Office Manager after 34 years of service. Margie was well respected among her peers and never failed to open our office at 7:00 a.m. to start the coffee and bring on the day. Everyday brought new challenges but Margie seemed to take them in stride and not let anything get the best of her. She managed our office as if it were her own home and kept everything and everyone in order.

Our next retiree was in June, Pat Schultz, who managed our Dividend and Commission Department. Pat worked for FCSLA for ten years bringing new ideas and procedures to her department. She kept her department running efficiently and was an asset to our home office staff. Pat always had a kind word and a shoulder to lean on for everyone. She answered many calls from our members, agents, and recommenders and treated everyone with kindness and respect.

In late October, Pam Boyarsky from our Cash Surrender and Branch Operations Department retired after 17 years of service. Pam had a unique way of explaining situations to our members when they called. She assisted me when I began my career at FCSLA with the Fraternal Activity Report and other areas that became my duties, being the first Fraternal and Youth Director. Pam had a wealth of knowledge in many areas of the fraternal benefit system. The staff admired and respected her perseverance.

The last to retire in late November of 2013, was Dorothy Szumski who was the Executive Secretary to both the National President and National Secretary for eleven years. Although she only worked directly with me for two years I felt she knew what to do before I

even thought of it. She assisted members with the giveaways they needed for their meetings and activities. In all of her telephone conversations I never heard her raise her voice to anyone.

All of these wonderful ladies are part of our FCSLA history and have left their mark in a special way. Having worked with them, prior to becoming National Secretary, they became good friends and caring co-workers. I treasure all of the days I had the pleasure of working with them as a co-worker and then as their manager. I thank God for bringing them into my life and wish them continued good health in their journey enjoying retirement.

To all the staff, thank you for your *professional* assistance!
The FCSLA is truly blessed with a great Home Office staff that is team-oriented for our efficient operation.

Special Convention — There is quite a bit of preparation required when planning a Special Convention and all through 2013 many plans were discussed and implemented. On several occasions I assisted with planning when the Bylaws Revision Committee met at the Home Office.

My Fraternal Activities — I attended the annual Meeting of the American Fraternal Alliance, the Slovak Catholic Federation Convention and Meeting, and the Ohio Fraternal Alliance Annual Meeting. I remain serving the OFA as their treasurer. In March of 2013, I co-chaired the Fraternal Societies of Greater Pittsburgh "Fraternalist of the Year" celebration, honoring our National President, Cynthia M. Maleski as the FSGP Fraternalist of the Year. I attended an informative seminar sponsored by Bruce and DePersis in Pittsburgh, PA in May. In June, I planned an out of town Board of Directors Meeting in Cedar Rapids, IA with the cooperative assistance of the Iowa District Officers. The officers also assisted in planning the Branch Leadership Training Sessions. Both the meeting and the training session went smoothly because of their assistance. Many of my activities are part of my responsibilities as your National Secretary but I thoroughly enjoy being invited and attending member, branch or your district celebrations. It allows me the opportunity to be part of your/our fraternal family. I look forward to sharing with many more of you in the near future.

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

I do feel that it is an honor to represent you, our member, and our entire Association as I continue my journey working for continued growth of our Association. I wish to express my sincere gratitude to President Cynthia M. Maleski and Treasurer Stephen C. Hudak for their continued support and assistance during this past year. It is a pleasure working with individuals who are as proud as I am to be representing our beloved Association in a managerial role. It was a busy year but also a successful year in implementing changes that were necessary to make. I would be remiss if I did not thank my fellow board members, branch officers, members and home office staff for all of their efforts, support and cooperation. May God continue to guide us as we work for the future growth and success of our Association.

May God watch over you every day of your life and protect, guide and love you on this wonderful adventure we call life.

Respectfully submitted,
Sue Ann M. Seich
National Secretary

□ *National Treasurer*

~ Stephen C. Hudak

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

Pochválený bud' Pán Ježíš Kristus!

I present to you the 2013 financial report of the FCSLA. This report includes comparative balance sheets and income statements for 2013 and 2012. These statements are based on the Association's general ledger balances. A list of acquired and disposed investments follows the financial statements. Please refer to them during the following comments.

Operating Performance

A look at the balance sheet shows that our total assets grew by almost \$31 million to a total of \$756.8 million at December 31, 2013. This represents an annualized growth of 4.3%. Consistent with our investment guidelines, the vast majority of these assets are held in high quality investment grade corporate bonds.

Our life reserves grew by \$3.2 million or 1.3% and our annuity reserves grew by \$17.2 million or 4.5%. Life reserves represent 38.7% and annuity reserves represent 61.3% of our total year end reserves. In aggregate, the balance of the remaining liabilities remained relatively similar to last year. The change in surplus will be discussed later.

Turning to the income statement, insurance premiums have significantly declined from our all-time record last year. This reduction was primarily the result of the re-pricing of our Single Premium Whole Life product, in accordance with mandated reserve changes, which occurred at the start of 2013. We worked with our outside actuaries to establish our pricing and reserve structure to achieve our overall goal of structured managed growth.

Our annuity sales for 2013 totaled \$22.3 million representing 13.4% growth over prior year. In 2010 and 2011 the Association took steps to manage annuity growth by capping deposits on select products. These caps were implemented as it became increasingly difficult to profitably invest these funds given the high guaranteed interest rates that are embedded within some of our annuity products. Given that fact, significant work was done on developing two new annuity products. After all the necessary state approvals were received, two new annuity products were introduced in early 2014. FCSLA now offers three choices for new annuities: Silver Elite, Gold Elite and Platinum Elite. These products have different credit rates, guarantee rates and surrender periods. For additional information on these products refer to our website or *Fraternally Yours*.

Our investment income increased to \$38.6 million, an increase of 2.1% over last year. This increase is the result of the increase in investment assets as discussed earlier. The annualized return on investment for 2013 was 5.34%. This percentage continues to get lower each year as higher-yielding bonds mature or get called and are replaced by lower-yielding bonds. These lower-yielding bonds are reflective of the current interest rate environment which is directly impacted by federal monetary policies and the overall economy. While overall federal yields were better in 2013, compared to 2012, they were still significantly less than historical averages.

The increases in life and annuity reserves are directly impacted by new premiums, benefits and surrenders. The significant reduction in life premiums resulted in the significant reduction in the increase in life reserves. During 2013, Post Mortem Benefits (PMB) of over \$1.3 million was paid to beneficiaries of our deceased members.

After direct insurance and annuity related expenses and benefits the remaining other operating expenses, in aggregate, remained consistent with 2012. A significant portion of these costs relate to fraternal expenses which will be discussed later.

Income from operations for 2103 was \$5.5 million, a significant difference from last year's loss of \$.7 million. In 2012 we had record life sales which incurred substantial first year reserves, commissions and underwriting costs. Modest sales of a newly priced and reserved product had the desired effect of managed growth and profitability.

Keeping with our long history of paying dividends and the income from operations, the Board of Directors approved over \$1.3 million of dividends to be paid in 2014. This is slightly more, in aggregate, than approved for 2013. Net income from operations after dividends was \$4.2 million compared to a loss of \$1.9 million last year.

Realized capital gains of over \$1.6 million are reflected in the income statement. The majority of this gain related to the disposal of a JC Penny bond holding. After accounting for capital gains, overall income was \$5.8 million compared to the \$1.2 million loss last year.

Fraternal Expenses

As discussed last year, fraternal costs represent a major expense for FCSLA. This year we spent about \$2.6 million on fraternal related activities. These costs include branch and districts bonuses, fraternal activities, official publications, conventions, donations, matching funds and scholarship awards, to name a few. In addition to these fraternal costs FCSLA paid Post Mortem Benefits and dividends for the direct benefit of our members and/or their beneficiaries as discussed earlier. This brings the grand total of fraternal benefits to our members, beneficiaries, and the communities they live, work and worship in to \$5.2 million. This amount far exceeds amounts spent by similar sized fraternal. Keep this number in mind as you discuss our fraternal with your family and friends.

Investments

A complete list of all bonds and stocks purchased, matured or called during 2013 is included at the end of this report for your review. As mentioned earlier finding suitable investments with the acceptable yield and duration relationship continues to remain challenging.

Financial Strength

There are several ways to look at FCSLA's financial strength including surplus, solvency ratios, Risked Based Capital and independent outside rating agencies.

At year end our surplus, total assets less liabilities, was over \$91.4 million dollars. This amount represents the accumulative effective 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 I need to give thanks and credit to the great stewardship of my predecessors and current and former National Officers, Board members and employees. Everyone contributed to give FCSLA the ability to continue to fulfil our financial promises to our members.

Another way to compare our Association's surplus and financial strength with others is our solvency ratio. Our solvency ratio is 113.7% at the end of 2013. This means that we have approximately \$114 in assets to cover every \$100 in liabilities we currently owe. Our solvency ratio is one of the highest amongst all the fraternal.

Recently, Risked Based Capital (RBC) has become another indicator of financial strength. Our RBC was over 1,000% at year end. Regulators have put the RBC benchmark at 250% to 300% which our Association easily surpasses.

In May, 2013 A.M. Best renewed our A- (Excellent) rating as

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an independent outside indication of our financial strength. This articulates how solid they view our finances as very few fraternal achieve the "A-" or above designation.

Closing Remarks

I would be remiss by not commenting on the financial challenges that face FCSLA now and in the future. The sustained low interest rate environment that we are currently operating in will remain one of FCSLA's biggest financial challenge. With no solid indication of interest rates raising our challenge is to obtain managed growth of our asset base in a profitable manner taking into account the interest rates we credit our liabilities.

Finally, I would like to thank the outstanding home office staff that keeps the FCSLA operating on a daily basis. A special thank you is needed for the annuity department, which put in extra effort completing several special projects. I would also like to thank my fellow managing officers and the Board of Directors for the professionalism exhibited throughout the year.

Respectfully submitted,
Stephen C. Hudak
National Treasurer

BALANCE SHEET

	12/31/2013	12/31/2012
Assets		
Cash & Short Term Investments	\$ 17,981,064	\$ 23,785,716
Bonds	709,791,902	677,361,042
Preferred Stock	3,630,553	4,095,413
Common Stock	5,094,068	986,183
Investment Income Due & Accrued	11,279,270	10,801,068
Property Plant & Equipment, Net	6,069,848	6,317,425
Certificate Loans & Accrued Interest	2,712,117	2,134,541
Other Assets	211,060	195,030
Total Assets	\$756,769,882	\$725,676,418
Liabilities		
Life Reserves	\$ 250,089,000	\$ 246,828,000
Annuity Reserves	395,883,000	378,720,464
Death Claims Payable	1,718,488	871,834
Unearned Premiums	565,264	560,630
Matured Endowments	332,487	342,369
Provision for Dividends Payable	1,374,000	1,244,000
Accumulated Dividends & Interest	4,036,933	3,955,840
Accrued Convention Donations	493,000	244,000
Provision for Future Conventions	410,000	182,000
Asset Valuation Reserve	7,741,663	7,330,962
Interest Maintenance Reserve	1,139,865	1,225,914
Other Liabilities	1,562,330	2,124,003
Total Liabilities	\$ 665,346,030	\$ 643,630,016
Surplus	91,423,852	82,046,402
Total Liabilities and Surplus Funds	\$ 756,769,882	\$ 725,676,418

INCOME STATEMENT

For Year Ended

	12/31/2013	12/31/2012
Income		
Insurance Premiums	\$ 4,959,865	\$ 34,788,081
Annuity Premiums	22,257,278	19,621,285
Investment Income	38,599,621	37,799,732
Amortization of Interest		
Maintenance Reserve	89,793	88,655
Rental Income	412,111	424,458
Other Revenue	15,305	19,114
Total Income	\$ 66,333,973	\$ 92,741,325
Expenses		
Increase in Reserves - Life	\$ 3,261,000	\$ 37,585,000

Increase in Reserves - Annuity	17,162,536	14,774,464
Insurance Benefits	5,701,499	4,783,623
Annuity Benefits	21,619,248	21,009,448
Commission Expense	791,924	3,935,019
Surrender Benefits	3,036,212	2,126,332
Post Mortem Benefits	1,304,951	996,663
Misc. Member Benefits	80,298	83,983
Matured Endowments	1,765	38,359
Donation Expenses	107,364	74,370
Change in Accrued Convention Donations	249,000	207,000
Convention Expenses	228,000	165,331
Bank Service Charges	23,570	37,043
Data Processing Service Fees	326,085	269,241
Accounting Fees	95,582	91,850
Actuarial Fees	203,062	263,325
Legal Fees	57,099	23,335
Consulting Services	111,934	112,463
Auditing Fees	0	32,451
Bonus to Branches	847,468	966,773
Fraternal Activities	203,597	144,271
Official Publications	467,132	345,217
Scholarship Awards	247,250	249,082
Miscellaneous Employee Benefits	257,817	370,120
Fees - Directors	131,700	148,611
Salaries - Employees	1,395,033	1,370,165
Salaries - Officers	446,505	437,750
Interest Expense	244,213	246,642
Tax Expense	261,841	268,046
Depreciation Expense	299,330	299,462
Utility Expense	97,263	93,988
Postage and Printing	174,245	319,766
Advertising	89,560	80,566
Travel Expense	125,919	134,023
Insurance Department Fees	99,625	97,593
Sales Promotion	124,803	191,030
Rental Expense	412,111	424,458
Other Expense	507,570	653,459
Total Expenses	\$ 60,794,111	\$ 93,450,322
Income (Loss) from Operations	\$ 5,539,862	\$ (708,997)
Dividends to Members	1,338,822	1,192,207
Subtotal INCOME (LOSS)	\$ 4,201,040	\$ (1,901,204)
Capital Gains (Loss)	1,639,831	682,665
NET INCOME (LOSS)	\$ 5,840,871	\$ (1,218,539)

BONDS ACQUIRED DURING 2013

	Y T M	DUE	PAR
JANUARY			
Microsoft Corp	3.831	6/1/2039	4,000,000
Halliburton Company Senior Notes	4.231	9/15/2039	4,000,000
Berkshire Hathaway Fin Corp Sr Nts	4.245	1/15/2040	2,000,000
MARCH			
Comcast Corp	4.507	11/15/2035	5,000,000
Walt Disney Company Med Trm Notes	3.916	3/1/2032	2,000,000
MAY			
Wachovia Corporation Sub Notes	4.581	8/1/2035	5,000,000
Colonial Pipelines Ser 144 A	4.241	4/15/2032	5,000,000
AUGUST			
Georgia State Gen Obligation	4.470	2/1/2031	3,305,000
SEPTEMBER			
Baker Hughes Inc Senior Corp Notes	4.376	1/15/2029	2,278,000
Estee Lauder Cos Inc Senior Note	5.050	10/15/2033	1,197,000
Minnesota Mutual Life	5.103	9/15/2025	1,000,000
Dallas TX Indep Schl Dist Bldg C	5.431	2/15/2035	3,000,000
DECEMBER			
Times Mirror Company Escrow	6.610	9/15/2027	1,139,000
TOTAL BONDS			38,919,000

STOCKS ACQUIRED DURING 2013

	SHARES
JUNE	
Ambac Financial Group Inc	24,839
J P Morgan Chase & Company (Chase Manhattan Corp)	3,417
DECEMBER	
General Motors Company	195
General Motors CW16	178
General Motors CW19	178
TOTAL SHARES	<u>28,807</u>

BONDS MATURED, CALLED or SOLD DURING 2013

BONDS	RATE	PAR
JANUARY		
Boeing Capital Corp Bonds	5.450	600,000
MARCH		
Simon Property Group Priv Plac	5.450	500,000
APRIL		
General Elec Capital Corp Med-Trm	5.500	500,000
MAY		
General Elec Capital Corp Med-Trm	5.000	1,000,000
J C Penney & Co Debentures	7.130	2,000,000
JUNE		
Cargill Inc Corp Notes	4.380	4,000,000
JULY		
America West Airlines Series 00-G	8.060	201,015
AUGUST		
General Motors Accept Corp Smart	7.500	500,000
General Motors Accept Corp Smart	7.380	250,000
MASCO Corp	7.130	1,000,000
SEPTEMBER		
Aetna Services Inc	6.750	500,000
OCTOBER		
Dean Witter Discover & Co Debs	6.750	200,000
NOVEMBER		
New York Telephone Co	6.700	200,000
DECEMBER		
Times Mirror Company Corp Notes	6.610	1,139,000
		<u>12,590,015</u>

STOCKS MATURED, CALLED or SOLD DURING 2013

	SHARES	BOOK VALUE
JANUARY		
General Electric Capital Corp	3,325	83,125
MARCH		
Wisconsin Power & Light Co 4.96%	200	20,000
APRIL		
Midamerican Energy \$4.20 Pfd Ser	100	10,244
MAY		
Harris Prfd Capital Corp Ser A	10,000	250,000
JUNE		
Chase Manhattan Corp (J P Morgan Chase & Company)	3,417	27,803
Ambac Financial Group	28,000	101,500
	<u>41,417</u>	<u>492,672</u>

National Trustees

~ John Janovec & Virginia Holmes

Pochvaleny bud Pan Jezis Kristus!

We have continued to carry out our duties as trustees, to review and approve expense vouchers, to actively prepare and

participate in meetings of the Board and its committees, and to stay attuned to changes and trends in the national economy, the fraternal market, and the needs of our members. Specifically, we served on several of the following committees: Executive Finance, Product Development, Philanthropic Dollars and Scholarship, Branch Model and Bylaw Revision. These groups have met on an ongoing basis throughout the year in face-to-face meetings and via telephone conference calls.

Particularly relevant this year is the Bylaws Revision Committee, which was mandated by the 40th convention. This committee is charged with the duty of reorganizing the structure of the current bylaws and recommending a form of governance to the special convention, which will be held in Cleveland on October 5-8, 2014. In preparation for this, the committee met extensively during the year.

On the Executive Finance Committee, we discuss and analyze trends that may affect our products and financial outlook. We endeavor to act for the benefit of our Association and its member when voting to recommend action to the full Board on annuity rates, donations, dividends, and other financial matters. We review records of investments made by the managing officers between Executive Finance meetings, as well as various financial reports prepared and presented by the National Treasurer. During this past year, significant time was spent analyzing crediting rates and commission structures on new annuity products that FCSLA will introduce in early 2014.

As members of the Board of Directors, we participate and vote at quarterly board meetings. We review detailed reports prepared by the managing officers summarizing activity from both the previous quarter as well as year-to-date. During several meetings, we discussed FCSLA's budget on a line-by-line basis, with final approval at the December board meeting. Also, substantive discussions were held pursuant to future post mortem benefits, and the ongoing financial burden associated with the 4.5% annuity block of business. Towards the end of the year, additional board meetings were called in order to update the association's strategic plan. The organization's mission and vision statements were significantly streamlined, and goals were established. Final approval of the revised plan is expected in early 2014. We hope that the Board's additional efforts will help steer our Society for many years to come.

National Trustees review and approve all Association expense vouchers, which requires ongoing physical examination of vouchers. We look for documentation supporting each bill, and perform further investigation when warranted.

Although First Catholic Slovak Ladies Association saw a return to profitability in 2013, we must continue to be vigilant in these challenging economic times.

National Auditors

~ Katherine A. Esterle, Barbara A. Sekerak, Dorothy L. Urbanowicz

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

Pochváleny bud Pan Ježiš Kristus!
Blessed be Jesus Christ!

Once again, we are pleased to report that the association's financial records are properly maintained, and accounted for by the executive management team. Our opinion is based on the audits

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we conducted in October 2013 and February 2014 and reported to the Association's Board of Directors. We thank the management team and especially the staff at the Home Office for maintaining accurate records, safeguarding the assets of our organization and their cooperation when we conduct the audits.

The required Board meetings as listed in the Association's by-laws and constitution have been attended by the National Auditors in addition to the strategic planning and various committee meetings conducted throughout the year. We also actively participated in the State and National Fraternal Alliance meetings and seminars.

As you know, in 2011, an audit matrix and charter were adopted, which defined the role of responsibilities as an Audit Committee. Our committee's role continues to evolve. In October 2013, we received Audit Committee training from Buckingham, Doolittle and Burroughs. Our session with them was very informative and discussed the roles and responsibilities of an Audit Committee.

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

The Audit Committee has met with the outside accounting firm for our Association, namely Horovitz, Rudoy & Roteman. The Audit Committee reviewed the accounting firm's engagement letter and, at the direction of the Board of Director's, approved the firm to be hired for the 2013 audit. The Audit Committee continues to monitor progress made in regards to the findings of an internal control and information technology audit that was performed in 2011 and 2012. We would like to commend the managing officers of the FCSLA for continuing to implement the recommendations as a means to improve internal controls within our organization.

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

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

■ *National Editor*

~ Carolyn M. Bazik, MBA

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

Pochválen bud Pan Ježiš Kristus!

It is hard to believe that another year has passed! It is my honor to bring *Fraternally Yours* into your home each month. Your news is important and shows that the strength of our fraternal spirit is alive and well in all parts of the country.

I have been facilitating a renewed strategic planning process for our Board of Directors. Working closely with the managing officers and board I led several strategic planning sessions throughout 2013. We conducted a SWOT (strength, weakness, opportunity & strength) assessment that reached districts, branches, board members and included a meeting with staff to gain their valuable input. Using the Drucker Self Assessment Model we have revised our mission and vision; selected a number of strategic goals and developed objectives that will help us achieve our goals. This process will continue in 2014 and beyond with managing officers developing action steps and together with the board of directors monitoring our progress, using it as a road map for our future.

In keeping with our strategic planning process, committee work for the board continues to be an important part of our responsibility as directors. I am happy to serve on the Mergers and Acquisitions Committee, the Board Behavior Committee and the Marketing Task Force, a committee formed by our National President Cynthia Maleski, to better focus our efforts in this area. Working with selected members of the Home Office staff we are creating a marketing plan and strategies to better serve our Association.

I am very pleased that *Fraternally Yours* remains available on our web site, including archives of previous editions, making it even more accessible to members and easier to share and reprint good news and information with family and friends. In addition we listened to our members request for the magazine to be available in electronic format via email and have begun sending an electronic copy to members who complete a request form and send it to the Home Office – attention Marie Golias.

I want to thank our managing directors for their leadership during the past year; the Home Office staff for their commitment to our mission and the service they provide to our members. I would be remiss if I did not take a moment to thank four valuable members of our Home Office Staff who retired during 2013 for their collective 71 years of service to the FCSLA. I had the privilege of working with Pam Boyarsky, Margie Jandrovic, Pat Schultz, and Dorothy Szumski over my many years with the FCSLA. Each brought their talents and passion to our organization and will be missed.

It is my pleasure to work with the members of this Board – we all bring a different perspective to the table and it is those diverse perspectives that make us stronger.

Our society flourishes because of YOU, our members, who entrust the FCSLA with your hard earned money. We are here to serve you! You can be assured as you review the annual reports of all our officers that even in these uncertain economic times your investment with us remains secure. We are working hard to comply with the complex regulatory environment that governs our industry while remaining true to the ideals on which we were founded. This requires that we work to balance needed change with time honored traditions.

In closing I want to thank everyone who has taken the time to submit articles for publication. Your kind notes, emails, suggestions and other messages are deeply appreciated. While I cannot always reply personally rest assured that I do read and hear your messages and try to make changes to improve our official publication, *Fraternally Yours*.

I look forward to another year of serving you!

Respectfully submitted,
Carolyn M. Bazik
National Editor



Memorial Day Picnics

WARM BERRY COMPOTE

½ cup granulated sugar
 2 cups strawberries, hulled and quartered
 1 cup blueberries
 1 cup blackberry
 2 teaspoons fresh lemon juice
 1 pinch salt
 ¼ cup unsalted butter, room temperature, cubed

In a large, nonreactive saute pan over medium heat, combine ¼ cup water and ½ cup sugar and bring to boil, stirring to dissolve sugar.

Cook 2 minutes, then add berries, lemon juice and salt.

Return to boil, then add butter and swirl mixture around in the pan until butter melts.

Spoon berries along with the sauce onto warmed dessert plates and, if desired, place a small scoop of vanilla ice cream (or yogurt) in center of each plate. Serve immediately.

HONEY NUT OVEN FRIED CHICKEN

1 whole fryer chicken, cut into 10 pieces (breasts cut in half crosswise)
 Seasoned salt, to taste
 Cayenne pepper (optional), to taste
 2½ cups buttermilk
 2 cups Bisquick mix
 4 to 5 cups of Honey Nut Cereal, crushed to 2½ cups
 2 eggs, beaten
 Cooking Spray
 Heat oven to 400 degrees. Sprinkle both

sides of the chicken pieces with seasoned salt and cayenne pepper. Place chicken in large resealable plastic bag placed in large bowl. Pour 2 cups of the buttermilk over chicken. Seal bag; refrigerate 1 hour or overnight.

Line a 13x9-inch shallow baking pan with foil. Place a cooling rack over pan; generously spray cooling rack with nonstick cooking spray.

In medium shallow bowl, mix eggs with remaining buttermilk; whisk until smooth. Place Bisquick mix in small shallow bowl. Place cereal in another small shallow bowl.

Remove chicken pieces one at a time from the buttermilk; dredge in Bisquick mix, then egg wash, then cereal, coating chicken pieces completely.

Place chicken pieces, bone sides down, on rack. Spray top of chicken with cooking spray.

Bake uncovered, on middle oven rack, for about 50 minutes or until juices run clear.

STROMBOLI SQUARES

¾ lb. bulk Italian pork sausage
 2 cups Bisquick mix
 1 cup milk
 2 eggs
 ¼ lb. thinly sliced pepperoni (about 56 slices)
 1 cup (4 oz.) shredded mozzarella cheese
 1 jar (7 oz.) roasted red bell peppers, drained, cut into strips
 1 teaspoon water
 1 teaspoon poppy seed
 Marinara sauce, if desired

Heat oven to 375 degrees. Spray 8-inch square (2-quart) glass baking dish with cooking spray.

In 10-inch nonstick skillet, cook sausage over medium heat, stirring occasionally, until no longer pink; set aside.

In medium bowl, stir Bisquick mix, milk and 1 egg with whisk or fork until blended. Spread half of the batter in baking dish. Top with cooked sausage, pepperoni, cheese and roasted pepper strips. Pour remaining batter over mixture in baking dish; spread to cover. In small bowl, beat remaining egg and water. Carefully brush over batter; sprinkle with poppy seed.

Bake 25 to 30 minutes or until golden brown. Let stand 5 minutes before serving. Top each serving with marinara sauce.

STREUSEL BANANA BREAD

Streusel
 3 tablespoons all-purpose flour
 3 tablespoons sugar
 ½ teaspoon ground cinnamon
 1 tablespoon butter, cut into pieces
 Bread
 4 very ripe bananas, mashed

6 tablespoons butter, melted, cooled to room temperature
 1 cup sugar
 1 egg
 1 teaspoon vanilla
 ¼ cup milk
 1½ cups all-purpose flour
 1 teaspoon baking powder
 ⅛ teaspoon salt
 ½ teaspoon ground cinnamon

Heat oven to 350 degrees. Lightly spray 9x5-inch loaf pan with cooking spray.

In small bowl, stir together Streusel ingredients except butter. Pinch pieces of butter into flour mixture until crumbly and looks like wet sand. Refrigerate.

In large bowl, mix mashed bananas, melted (room temperature) butter, 1 cup sugar, the egg, milk and vanilla to combine. In another small bowl, stir together 1½ cups flour, the baking powder, salt and ½ teaspoon cinnamon. Fold banana mixture into flour mixture just until combined, taking care not to over mix. Spread batter in loaf pan, smoothing top. Sprinkle streusel evenly over top.

Bake in center of oven about 1 hour or until toothpick inserted in center comes out clean. Cool in pan on cooling rack 5 minutes. Remove from pan; cool at least 15 minutes before slicing.

CREAM CHEESE COOKIES

½ pound butter
 1 (8 ounce) package cream cheese
 2 cups sifted all-purpose flour
 1 cup preserves (cherry, apricot, peach)
 powdered sugar for dusting cookie

Mix ingredients until smooth and creamy and place dough in refrigerator overnight.

Roll out on floured board about ⅛ inch thick. Cut into 2 inch squares. Fill with your choice of preserves.

Roll each square into crescent shape, log or put opposite sides together.

Bake at 400 degrees until light brown about 10 to minutes.

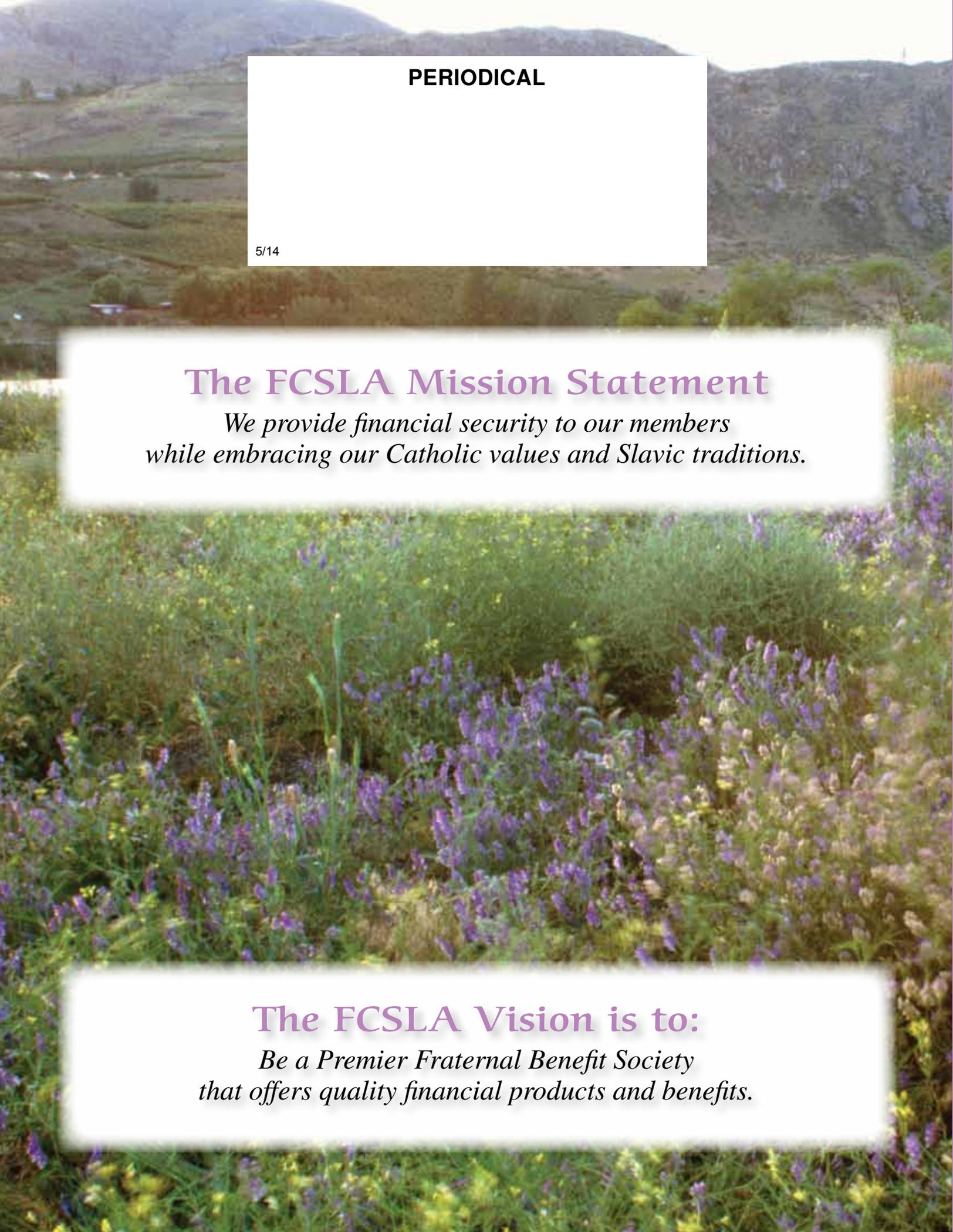
Sprinkle with powdered sugar when cool.

CORRECTION!

Recipe from March 2014 Issue VEGETABLE SOUP WITH PESTO

Soak beans in cold water for 12 hours, adding a pinch of baking powder to soften them.

Remove from the heat, add pesto, 2 Tablespoons Extra Virgin Olive Oil and cheese, stirring with a wooden spoon.



PERIODICAL

5/14

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.*