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# Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 97, NO. 8

MAY, 2011

*"We come, not to mourn our dead soldiers,  
but to praise them."* — Francis A. Walker



ŽENSKÁ JEDNOTA



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*Fraternally Yours*™



ISSN 0897-2958



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ŽENSKÁ JEDNOTA,

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## A DAY TO REMEMBER Memorial Day 2011

This Memorial Day as we gather for picnics that typically signal the beginning of the summer season I ask that you stop and remember the real reason for the holiday. On this day we should stop and pay tribute to the men and woman who have fallen in the line of duty. When they fell to pre-serve our freedom someone felt a tremendous loss of a parent, child, brother, sister, or friend. Moreover, they are citizens of our great land who gave their lives to preserve the principles upon which our country was founded.

All across America, our grateful nation comes together to honor these fallen — some celebrated, others quite unknown, but each a hero and a pa-riot. Over the course of our nation's history, from the Revolutionary War to Operation Enduring Freedom in Afghanistan hundreds of thousands of men and woman have fallen in the line of duty. It is proper that we pause to re-member them, and in remembering, honor their selfless sacrifice.

On this day, and all such days when we pause to reflect and remember, there are important lessons for all of us. We should appreciate the bless-ings of freedom, recognize the depth of the sacrifice, and pay tribute to those who unselfishly gave their all on behalf of freedom.

It is right not only to remember those who died, but to also honor our veterans who have returned home and their families as well as those for whom there has never been a final accounting.

Thanks to the dedication of our men and woman in uniform, we have not and we must not hide from our enemies. Since the founding our country, our heroes in the armed services have protected our freedom and promoted those ideals of freedom, individual responsibility and God-given rights. Our men and woman in uniform who proudly wear the flag of the United States of America deserve our full and continuing moral, financial and national support.

Our Constitution is the work of many minds, and it stands as a model of cooperative statesmanship and it demonstrates something that is sorely missing in today's political debate — the art of compromise. It provides us with a set of principles, that when observed, will secure our liberty and give us something worth dying for. This Memorial Day, pause to remember why our brave men and women fought and died. It is up to us to win the battles that are besieging our country today.

A couple years ago I wrote about the 56 signers of the Declaration of Independence. Remember that nine died of wounds or hardships during the war. Five were captured and imprisoned, in each case with brutal treatment. Several lost wives, sons or entire families. One lost his 13 children. Two wives were brutally treated. All were at one time or another victims of man-hunts and driven from their homes. Twelve signers had their homes com-pletely burned. Seventeen lost everything they owned. Yet not one defected or went back on his pledged word. Their honor, and the nation they sacri-ficed so much to create, is still intact. The 56 signers of the Declaration of Independence proved by their every deed that they made no idle boast when they composed the most magnificent curtain line in history. "And for the support of this Declaration with a firm reliance on the protection of divine providence, we mutually pledge to each other our lives, our fortunes and our sacred honor."

As we pay tribute to all those who purchased for us our freedom with their sacrifice — let us — for the sake of freedom — pledge our own lives, for-tunes and sacred honor as well. May God bless each of you and May God Bless America!

Until Next Month,  
Warmly, Carolyn



## The Members' Corner

Your questions show that you are giving quite a bit of thought to the future of our society. At the upcoming convention in October, there will be several opportunities to change our bylaws for the benefit of the society. The Home Office has already received proposals for bylaw changes relating to governance. No doubt, there will be some lively conversations. Be the most informed in your branch on the pertinent issues. Keep the questions coming and we'll have fun together analyzing the topics!!

**Q Don't you think that listing qualifications for available jobs in our bylaws would go a long way toward providing us with the right people to fill the various positions?**

**A** First, focusing on job qualifications is a nice initial step in searching for successors for positions in our society, especially for the managing officers' positions. Qualifications, appropriately, should appear in a Board Manual to assist the members of the Board in their work. In that location, they can be adjusted as the need arises and the society does not have to wait for a convention or arrange for a special convention to make the needed changes. Clearly, because bylaws give us rules by which we agree to govern ourselves and do not change easily or often, the society is better served by noting the qualifications in the board manual.

Second, let us keep in mind that a great resume (even one based on published qualifications) does not necessarily tell the whole story about a candidate. How does the person under consideration for a position get along with the rest of the employees? Does that candidate, once selected, perform the duties that the position requires? Sometimes we find out only after a person is hired that there is not a good fit with our organization for the person who looked so good on paper and interviewed so well. We all know that, at times, it becomes necessary to replace such a person. With our current method of selecting managing officers, we have no good way to do anything about it. In our April issue, we talked about this lack of accountability with our present form of governance.

Third, we currently are limiting the number of qualified candidates who can participate in the election process, since only delegates are permitted to run for office. All the other qualified persons in our membership are not even allowed to apply.

**Q I heard that the Board has no job descriptions for the managing officers. How would they be able to hire anyone for the various positions?**

**A** The delegates at the St. Louis convention requested the formulation of job descriptions for the Board, including the managing officers. The Board has all the necessary descriptions it needs for the positions to be filled. It would be to the benefit of our society if the Board could advertise to the entire membership for managing officers. With the proposed bylaw change, the Board would make a selection from a much larger group of qualified members, would oversee their performance and make necessary changes.

It is easy to understand why the Board positions are recognized as the most important positions in a society. Electing the members of our Board of Directors is the awesome responsibility of our delegates. The delegates will set the direction of our society in times that are unpredictable and challenging!

I look forward to hearing from you!

**Mary Ann S. Johanek**

Direct line: 216.468.1011

Email: [maryann@fcsla.org](mailto:maryann@fcsla.org)

Fax: 216.464.9260

### Home Office Phone Directory Extension Numbers

Department Directory	Ext
1099 Forms	1017
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Annuities	1065
Beneficiary Changes	1052
Billing/Invoices	1067
Branch Transfer	1058
Cash Surrenders/Cash Value	1064
Changes/Conversion	1057
Commission-Annuity	1065
Commission-Life Ins	1066
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Department Directory	Ext
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# FCSLA 2010 Sales Report



**Patrick Braun**

I am pleased to report that 2010 was a great year for FCSLA in the sale of new life insurance! Several records were set. Our producers sold over 51 million dollars of life insurance! (In 2009 we sold 24 million). We also brought in over 1,200 new members. There are several clear reasons for these dramatic increases. First, the number of contracted independent agents rose to over 500 at year end. (We appointed the very first independent agent on January 20, 2006.) Second, our Pilot Program, which permitted Catholics of any heritage to become members of FCSLA in the first 9 months, was a tremendous success. With this proof of what opening our membership will do for FCSLA, I am confident that our delegates will vote to make this change at our 2011 convention! And third, (but equally important) our Home Office staff has risen to the challenge of handling a lot more business. Many have obtained their insurance licenses and therefore have become more knowledgeable and professional in performing their tasks.

In addition, our Fraternal Director, Sue Ann Seich, working with our agents, started six new FCSLA branches! The starting of new branches, in new areas, is a harbinger of the future growth we can anticipate. Of course one great year is not a guarantee of success. There is much work to be done in 2011 and future years, but we really have something to build on. However, before we move on, it is important to recognize those individuals who gave us the sales production in 2010. Here are our sales leaders. Congratulations to all of them!

## PRESIDENT'S CLUB QUALIFIERS

Name	State	Recognition Points
Ron McBroom	MN	140,180
Mark Guilliat	NE	62,028
Mike Guilliat	NE	51,844
Milt Trnka	MN	48,481
Mike Tomich	MI	44,841
Ed Bruski	OH	43,761

## LEADERS CONFERENCE QUALIFIERS

Craig Hutchinson	MN	32,050
Maggie Bair	IN	30,383
Lucille Kremlacek	NE	29,726
Karen Ruby	IA	29,222

## RECOMMENDERS CLUB

Dorothy Urbanowicz	PA	17,357
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## TNT CLUB (TOP NOTCH TEN) — FACE AMOUNT

Name	State	Life Insurance Face Amount
Ron McBroom	MN	\$6,320,066
Carla Adamek	MN	\$1,655,497
Everett Riedel	WI	\$1,655,497
M. Steinhoff-Johnson	IL	\$1,540,762
Jack Brauker	MI	\$1,478,715
Michael Peterson	WI	\$1,304,276
Steven Watkins	KS	\$1,212,766
Name Withheld	IN	\$1,147,282
Ronald Cook	MA	\$1,092,897
Craig Hutchinson	MN	\$1,022,532

## NEW MEMBERS

Ron McBroom	MN	99
Milt Trnka	MN	52

Lucille Kremlacek	NE	47
Ed Bach	IN	39
Maggie Bair	IN	33
Dorothy Urbanowicz	PA	30
Darin Sterup	NE	27
Mark Guilliat	NE	23
John Gonsiorek	NY	20
Mike Guilliat	NE	20

## TOTAL CERTIFICATES SOLD

Ron McBroom	MN	108
Milt Trnka	MN	77
Lucille Kremlacek	NE	61
Maggie Bair	IN	52
Ed Bach	IN	49
Dorothy Urbanowicz	PA	41
Karen Ruby	IA	37
Darin Sterup	NE	35
Mark Guilliat	NE	27
Carla Adamek	MN	24
Ron Paseka	NE	24

## 2010 CAMPAIGN WINNERS — AGENTS

New Members	Single Premium	Annualized Premium
1. Ron McBroom	Ron McBroom	Ed Bruski
2. Lucille Kremlacek	Mark Guilliat	Mike Peterson
3. Milt Trnka	Mike Guilliat	Ron McBroom
4. Darin Sterup	Mike Tomich	Everett Riedel
5. Maggie Bair (tie)	Craig Hutchinson	Carla Adamek
5. M. Steinhoff-Johnson (tie)		
5. Craig Hutchinson (tie)		

## RECOMMENDERS

New Members	Annualized Premium
Dorothy Urbanowicz	Virginia Holmes
Magdalen Iskra	Dorothy Urbanowicz
Susan Talpas	Barbara Sekerak
Agnes Farcosky (tie 4 <sup>th</sup> )	Agnes Farcosky
Virginia Holmes (tie 4 <sup>th</sup> )	Lydia Berry
Judy Tybor-Knizer (tie 4 <sup>th</sup> )	Susan Talpas
Theresa Planac	Kathleen Novak
Jean Bruker (tie 8 <sup>th</sup> )	Joan Miller
Louise Dunstan (tie 8 <sup>th</sup> )	Robert E. Bauman Jr.
Sandra Bench (tie 8 <sup>th</sup> )	Jean Bruker
Lucille Swain (tie 8 <sup>th</sup> )	
Kelly Shedlock (tie 8 <sup>th</sup> )	

## Ron McBroom is the 2010 Producer of the Year!



**Ron McBroom**

Minnesota General Agent Ron McBroom achieved sales that set new sights for all FCSLA producers in 2010. His 140,180 recognition points earned him a President's Club qualification three times over, and of his 108 total sales, 99 were on new members of FCSLA. Ron's first sale with FCSLA was not so dramatic. That sale was a \$4,000 burial certificate. He has been in the life insurance business for over 41 years, is married to Kathy for 42 years and they have five children. He lives in New Prague, MN and sold for Catholic Workman before contracting with FCSLA. Congratulations, Ron, on a super year!!!



# 40th National Convention Announcements

■ **DELEGATE FORMS:** Forms have been sent to the branch secretary. Delegates should be staunch supporters of the association and its ideas. They should be active within their branches (attend meetings, contributed to the branch growth), have an understanding of the scope of the organization and be willing and able to travel to Baltimore, Maryland from October 8-13, 2011. **Completed forms must be returned to the Home Office by June 2, 2011.**

■ **DONATIONS:** The FCSLA will consider applications from those seeking donations for programs/projects that are in keeping with the . . .

## FCSLA VISION STATEMENT

- Promote the temporal and spiritual welfare of members through fraternal and charitable activities in our communities
- Promote our Slovak Catholic values and traditions and all Slavic cultures
- Be a premier Fraternal Benefit Society that offers quality financial products and benefits

Applications are available by calling the Home Office at 1-800-464-4642, Ext. 1034, or by visiting our website [www.fcsla.org](http://www.fcsla.org) and clicking on the link to the 2011 National Convention Page. **Completed applications must be in the Home Office by June 13, 2011.**

■ **BYLAW CHANGE:** Anyone wishing to submit a bylaw change for consideration must do so in writing to the attention of Mary Ann S. Johanek, National President, 24950 Chagrin Blvd., Beachwood, Ohio 44122. All submissions must be signed, however if the submission is coming from a district or branch **it must be signed by all officers.** Deadline for submissions to be considered by the Bylaw Committee is **June 13, 2011.**

■ **CONVENTION BOOK:** The organization **will not** solicit ads for the convention book. The Board voted to forgo ads and instead publish a condensed book which will be paid in full by the Association.

■ **CANDIDATES FOR NATIONAL OFFICE:** As per the bylaws any delegate with the intent of aspiring for National Office at the convention and **knowing that they have suitable qualifications for said position** must obtain an intent form from National Secretary, Irene J. Drotleff, 24950 Chagrin Blvd., Beachwood, Ohio 44122. The completed form along with a brief resume and appropriate fee must be mailed to: Mary Ann S. Johanek, National President, at the above address by **August 11, 2011.**

■ **GUESTS:** Please note that guests are allowed to attend the convention, but are responsible for all their expenses (travel, room, food). More information will be forthcoming.

## Scenes from Branch 77 Holiday Celebration

(Article Appeared in March 2011 Issue — Page 10)



L-R: Elected Officers — Vice President Irene Fedor, President Jerry Holmes, National Trustee and Treasurer Virginia Holmes, Auditors Carol Yurechko and Audrey Podlesny, Financial Secretary Marion Greenland.



Brian and Natalie Nevi



Willis and Mary Ann O'Neil

## SAVE THE DATE

- ◆ **Sunday, July 17, 2011** — Gary, Indiana **DIOCESAN SLOVAK DAY** will be held at the Salvatorian Fathers in Merrillville, IN — more details to follow.
- ◆ **Tuesday, July 26, 2011** — **ST. ANN'S DAY** celebration will be held for FCSLA Districts Helen Kocan, Indiana; Louise Yash, Milwaukee and Anna Hurban Chicago at St. John's Church in St. John, IN — more details to follow.





Deborah Brindza, M.D.



Sue Ann M. Seich

## IN 2011 WE RESOLVE TO IMPROVE THE WORLD —

### *One Step At A Time*

*From the desk of  
Deborah Brindza, M.D.,  
National Medical Examiner  
and Sue Ann M. Seich,  
Fraternal & Youth Director*

## BE GOOD TO YOURSELF

How can we improve our world without taking care of ourselves first? Every day we have the opportunity to make a difference in our future. Being healthy gives us the strength to help make a difference in our world. In the summer of 2010, many of our members participated in our Summer Challenge Program. We are pleased to be able to offer you this program for the summer of 2011. You will find all the details in this issue of our magazine on page 10. Please read over the guidelines, a few of them were changed to make the challenge a little more participant friendly.

## DISTRICT OFFICERS ATTEND STEELERS PRACTICE

In August 2010, the Pittsburgh District Officers and their guests attended a Steelers practice session hosted by Archabbot Douglas R. Nowicki at St. Vincent College in Latrobe, PA.



L-R: Lawrence Golofski, Branch 13; Monica LaFrankie, Branch 177; Ginny Thornburgh; Gerald LaFrankie, Branch 177 and District Vice President; former PA Governor Richard Thornburgh; Archabbot Douglas R. Nowicki, O.S.B; and Joann C. Rogers.

## Noreen Petrash Volunteers in Costa Rica

Noreen Petrash of Highland Way, PA, a member of Sr. Branch 140, Lansford, PA, volunteered at the Good Samaritan Mission in San José, Costa Rica during her semester break in January 2011.

She helped to set up two makeshift medical clinics and provided physical exams and medical care to many poor people in need. The FCSLA provided a donation to the Mission which allowed people to receive this much needed medical care. We are proud of Noreen for volunteering her time in Costa Rica.



## FROM APRIL 1 THROUGH JUNE 30, 2011,

### OLDER FCSLA ANNUITIES

(issued prior to 2005)

with a guaranteed minimum rate of

## 4.50%

will earn a yield of 4.6025%.

### NEWER FCSLA ANNUITIES

(issued 2005 and after)

with a guaranteed minimum rate of

## 3.50%

will earn a yield of 3.5618% while those  
with a guaranteed minimum rate of

## 3.00%

will earn a yield of 3.0453%.

## Insurance Seminar Part II for Illinois Producers

Pat Braun, the FCSLA's National Sales Manager, conducted Insurance Seminar Part II for Illinois FCSLA Producers on Saturday, February 26, 2011 for those Illinois Producers who had attended Part I of the Insurance Seminar held last November at the Willowbrook Banquet Hall. Pat walked the attendees quickly through a 10 minute recap of Insurance Seminar Part I and then spent the rest of the morning covering in great detail each section of the life insurance and annuity applications and their accompanying forms. He also reviewed the various annuity products and their options that are available from the FCSLA. The Illinois producers were extremely grateful for the information provided in Part II of this seminar and came away with a better understanding of the new forms for both the life insurance and annuities as well as for the various annuity products available from the FCSLA.



## Applications Available for Scholarship Program

The United Slovak Societies at the American Slovak Club in Lorain, OH has applications available for their scholarship program. It is open to graduating high school seniors who are entering college and carry at least a 3.5 average. The student must be a member in good standing of St. Ann's Lodge, Branch 114 of FCSLA for the last five years. Applications can be obtained from the branch by contacting Margaret Thomas, Financial Secretary. She can be reached by phone at 440-204-8356; by e-mail at [marcarl@centurytel.net](mailto:marcarl@centurytel.net) or by writing to 2235 East Erie Ave. Lorain, OH 44052. Deadline for applications is May 30, 2011.



Miss **ALEXA KNAPP**, 5, of Advance, NC has been chosen as a State Finalist in the National American Miss North Carolina Pageant to be held on July 2 in Charlotte, NC. She will be competing in the princess category. Alexa is a junior member of Branch 115. Her mother, grandmother, and great grandmother are also all members of FCSLA. Alexa is the daughter of Brian and Lena Knapp and a big sister to Ava. Alexa enjoys dancing, painting, singing, swimming, playing with friends, and shopping with her mommy. Her plans for the future are to become a paleontologist. All of Alexa's friends and family wish her the best of luck on becoming the Princess of North Carolina.



The newest member of Jr. Branch 187, Allentown, PA is **OWEN JOHN ANTHONY** who was born on October 11, 2010. His parents are Martin and Eileen Anthony and his big brother is Jake. His proud grandparents are Monica and John Anthony of Allentown, PA. Monica is a former National Auditor for the FCSLA. The entire family belongs to either Sr. Branch 319 or Jr. Branch 187.



**HELEN ELIZABETH KISH** (Jr. Branch 334) made her First Holy Communion in April 2010 at St. Teresa of Avila Church in Pittsburgh, PA. She is the daughter of Robert and Maria Kish. Her great-grandparents were the late Joseph and Helen Steller of Milwaukee, WI. Her sister Theresa is also a member of Jr. Branch 334.





## ACHIEVES RANK OF EAGLE SCOUT

Matthew Boehlke (Sr. Branch 181, Chicago, IL), grandson of Irene Miksanek and son of Sue (Miksanek) Boehlke, achieved the rank of Eagle Scout in a Court of Honor ceremony in Norcross, GA on March 5, 2011. Matthew has been a member of Troop 648 in Norcross, GA for 7 years with a goal of achieving this rank since joining the troop. Matthew's ceremony was well attended by past and current adult leadership, teachers and many family and friends. He was especially delighted to have his grandparents from Chicago, IL (Rich and Irene Miksanek) attend, fulfilling a promise they made to him when he was just a Cub Scout. Matthew, a high school junior, has already earned the Bronze Palm, an award only available to Eagle Scouts, and is actively pursuing the Gold Palm before he completes his time as a Scout.



## Branch W133 Holds Pre-Lenten Luncheon

The Timken, KS, FCSLA Branch W133 held a pre-lenten lunch and annual meeting on Sunday, March 6 at the Timken Hill. Members and families and friends enjoyed a time of fellowship and a baked steak lunch. The group of 38 is the largest gathering they have had for a number of years. During the annual meeting, the group re-elected the current officers and planned activities for the upcoming year. The next meeting for the group will be Sunday, August 7, at 12:30 p.m., at the Timken Hill for lunch and social time.

## BRANCH 153 HOLDS MEETING

Branch 153, Farrell, PA held their annual Christmas Party/Meeting on December 12, 2010 at the Radisson in West Middlesex, PA with 23 members in attendance. They enjoyed a sit down dinner, played Bingo for prizes, and each received a gift from the branch, as well as handout gifts from the Home Office. The afternoon was completed by singing Slovak and English Christmas Carols.



## Celebrates Golden Wedding Anniversary

Thomas and Patricia Glozer celebrated their 50th wedding anniversary April 15, 2011. To celebrate the couple's special day they renewed their vows April 15, 2011 at the 9:00 a.m. Mass celebrated by Fr. Art Alban at Christ the Redeemer Catholic Church, Houston, TX, where they have been long time parishioners.



The following day a dinner and reception for invited guests was hosted at the Wortham Village Clubhouse in Houston. Hosts for the social event were the couple's daughters and their husbands, Kathryn and Edward Brigaitis of Houston and Jennifer and Allen Teague of Houston. The families are members of Sr. Branch 30 in Youngstown, OH and have been involved in FCSLA since 1926 when Tom's mother, Mary A. Kubina-Glozer, became a member. The couple has been blessed with five grandchildren: Michelle, Stephen, Mina, Lauren and Thomas.

Thomas A. Glozer and the former Patricia A. Flaherty of Youngstown met in college and were married April 15, 1961 at Immaculate Heart of Mary Church in Wickliffe. Tom and Pat were both born and raised in Youngstown, graduated from Ursuline High School and Tom is a graduate of Youngstown State University. Tom and Pat left Youngstown in 1967 and lived in Allentown, Houston, Tulsa and finally returned to Houston again 16 years ago.

Tom retired in 2002 from Hewlett-Packard. Tom and Pat are both very active in their church, Christ the Redeemer.

## 50TH WEDDING ANNIVERSARY OBSERVED

George and Theresa (Herda) Gucker (W056) celebrated their Golden Wedding Anniversary on December 31, 2010 at a Mass of Vow Renewal, surrounded by their six children and all their families. They were hosted by the Brinker and LaRoche families in Anchorage and Kenai, AK.



Due to lack of space in this issue because of the Officer's Reports, we will print an extended "Our Memoriam" in the June issue. We are sorry for any inconvenience this may cause.



# FCSLA 2<sup>nd</sup> ANNUAL YOUTH RECOGNITION AWARD

First Catholic Slovak Ladies Association is announcing its second annual Youth Recognition Award. There are countless young FCSLA members who participate in many service projects in their church, school, branch or community. This year we are once again asking for your assistance in recognizing a young individual for his/her volunteer activities. In all our branches there are individuals who stand out in a crowd because of their achievements. This is your opportunity to nominate an outstanding young member from your Senior or Junior Branch.

## GUIDELINES

1. Nominee must be an FCSLA member for at least three years.
2. All family members of the Home Office Staff and National Officers are eligible to be nominated. Previous recipients of this award will not be considered.
3. A nominee must be between the ages of 6-22 years. (Received date will determine the age eligibility.)
4. Service projects/volunteerism must be between June 1, 2010 through May 31, 2011.
5. A paragraph of 250 words or less should describe what the individual has done to deserve being nominated for this award.
6. The entry form must be completed entirely and be at the Home Office by June 30<sup>th</sup>, 2011.
7. The winner will be featured in our magazine and awarded a \$100.00 prize.
8. An independent committee will select the winner.

## 2011 FCSLA'S YOUTH RECOGNITION AWARD

\_\_\_\_\_  
Signature of nominator

\_\_\_\_\_  
Branch #                      Phone # or email info

\_\_\_\_\_  
Nominee's Name

\_\_\_\_\_  
Birth Date

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State & Zip

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Email

\_\_\_\_\_  
School/College/University

On a separate sheet of paper please describe in 250 words or less, all the volunteer efforts of your nominee and why he/she deserves this award.

**Mail to:** Sue Ann M. Seich, FCSLA, Fraternal & Youth Director  
24950 Chagrin Blvd., Beachwood, OH 44122

**ENTRY DEADLINE IS JUNE 30<sup>TH</sup>, 2011.**

Questions please call Sue Ann at 1-800-464-4642, Ext. 1051  
or email [sueann@fcsla.org](mailto:sueann@fcsla.org).

# CONVENTION CAMPAIGN

In anticipation of our 2011 convention, FCSLA is announcing an outstanding Convention Campaign. Every Life Insurance Certificate approved from January 1, 2011 through August 31, 2011 will generate a chance in a drawing at the convention\*. **The prize in that drawing will be a brand new 2011 Ford Fusion!**

We hope that every single Recommender, Sales Representative and General Agent will take advantage of this unprecedented opportunity to win the NEW CAR, by placing (approved and premium paid) at least one new life insurance certificate with the Association. Every placed life insurance application earns you another entry into the drawing. As the saying goes "YOU HAVE TO BE IN IT TO WIN IT"! Obviously the more life insurance certificates a producer sells, the better his or her chance of winning the car.

In addition to the big drawing for the car, producers will have the ability to earn bonus money throughout the year. Checks will be sent out at convention time. A report will also be put in the convention material showing the names of bonus winners.

Here's how the bonuses will work: There will be five bonus levels. Each month stands on its own. There are three possible ways to qualify for each level. All monthly bonuses will be totaled for a final payout at convention time.

## Here are the levels:

**Level 1:** Two life applications OR \$500 annualized premium OR \$10,000 single premium dollars, during the month, qualifies for a \$25 bonus.

**Level 2:** Four life applications OR \$1,000 annualized premium OR \$25,000 single premium dollars, during the month, qualifies for a \$50 bonus.

**Level 3:** Six life applications OR \$2,000 annualized premium OR \$50,000 single premium dollars, during the month, qualifies for a \$100 bonus.

**Level 4:** 10 life applications OR \$3,000 annualized premium OR \$100,000 single premium dollars, during the month, qualifies for a \$250 bonus.

**Level 5:** 15 life applications OR \$5,000 annualized premium OR \$250,000 single premium dollars, during the month, qualifies for a \$500 bonus.

♦ Two Super Youth Term applications with a premium amount of at least \$28 each will count as one application for both the monthly bonus and the drawing for the car.



**Note:** All state licensing requirements and rules will be strictly observed.

\* All life insurance certificates must be submitted by a licensed agent or a member in a state with fraternal exemption.

## "PATRICK" BAILEY RECEIVES SACRAMENT OF CONFIRMATION

**TYLER RAY "PAT-RICK" BAILEY**, of Branch 56, Glassport, PA, received the Sacrament of Confirmation on November 21, 2010, at the Basilica of Sacred Heart Co-Cathedral, in Charleston, WV, with the Bishop Michael Bransfield, of the Diocese of Wheeling-Charleston presiding. Tyler is an active member of St. Patrick's Catholic Church in Bancroft, WV, where he is a lead altar server, active in the Living Your Faith Youth Group, and has assisted to complete upgrade projects for the church under the direction of Father Manuel Gelido. Tyler is the son of Terry and Lisa Bailey, of Poca, WV, and his grandparents are Edward and Joan Mauritz, of Glassport, PA.



Tyler enjoys hunting, fishing, riding his four wheeler, playing guitar, and working with his dad in the lawn and landscaping business during the summer. Tyler is a member of the Boy Scouts, Honors Band, Student Council, and Wrestling Team.

## Berkenstock Graduates in May



**MEGHAN BERKENSTOCK**, member Sr. Branch 319 (Allentown, PA) will graduate this May with a Doctor of Medicine degree from Drexel University College of Medicine. She previously received two Bachelor of Arts degrees in History and Behavioral Neuroscience from Lehigh University. She will start her internship at St. Luke's Hospital, Bethlehem, PA, and follow with a residency in ophthalmology at Hahnemann Hospital, Philadelphia, PA. She is the daughter of Rebecca (Harakal) Berkenstock.

## FCSLA YOUTH CONFERENCE

Our Association is investigating the possibility of planning a Youth Conference in the near future for our members ages 18-30. This gathering would give our younger members an exciting opportunity to share their views, ideas and suggestions for the continued growth and success of our Association. What can we do to encourage our younger members to take an active role in the future of FCSLA? We are asking for branch officers and members to respond with their views or opinions. If you are a member age 18-30 and would like to participate in an FCSLA Youth Conference, we would like to hear from you? All we ask is that you are actively participating in your local branch's and/or district's activities.

Please respond to: Sue Ann M. Seich, Fraternal and Youth Director, 24950 Chagrin Blvd., Beachwood, OH 44122 or email: [sueann@fcsla.org](mailto:sueann@fcsla.org)

## FCSLA's 2011 Summer Challenge For Fitness



The 2010 Summer Challenge for Fitness was a success with over 200 participants. Were you one of them? We are repeating this activity and inviting all members to accept the challenge. This fraternal program encourages you to perform some type of physical activity during the months of June, July and August. Every member may participate at their own level of activity. A surprise gift will be awarded to everyone that completes the three month fitness challenge.

### Here are the guidelines for the Fitness Challenge:

1. Members of all ages are encouraged to accept the challenge.
2. The challenge will run from June 1, 2011 to August 31, 2011.
3. Senior members, age 16 and older must complete 30 minutes of physical activity daily. Junior members, age 15 and younger must complete 60 minutes of physical activity daily.
4. All types or forms of physical activity will be accepted, for example, walking, jogging, bicycling, playing baseball, tennis, exercising, badminton, croquet, swimming, etc.
5. A calendar should be kept with daily entries of how much time was spent. If you should miss a day because of illness or other circumstances you may make up the time on another day, but you must make note of it on your calendar. Every week you are allowed to mark on your calendar one free day.
6. The FCSLA'S entry form\* must be received by mail or email before June 15, 2011.
7. Your completed calendar must be received at the Home Office no later than September 15, 2011.

\* You may choose to use the form below or it is available on our website. (Go to our website [www.fcsla.org](http://www.fcsla.org), click on the word Fraternal, located on the left hand side of the page, and scroll down to Summer 2011 Challenge for Fitness. Click on that link and it will bring up a link to the Entry Form, click on Entry Form. Complete the entry form and return it to: [sueann@fcsla.org](mailto:sueann@fcsla.org).

## FCSLA's Summer 2011 Challenge For Fitness

NAME (PLEASE PRINT) \_\_\_\_\_

BRANCH NUMBER \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

I, (YOUR SIGNATURE) \_\_\_\_\_,

accept the FCSLA'S Summer 2011 Challenge for Fitness.

### Mail to:

Sue Ann M. Seich, FCSLA Fraternal & Youth Director  
24950 Chagrin Blvd., Beachwood, OH 44122



## Nina Holy Honored at Annual Slovak Ball in New York

Nina Holy, former member of the Court of Appeals, was honored on February 26, 2011 at the 19th Annual Slovak Ball. The event hosted by the Slovak American Cultural Center at the New York Athletic Club was attended by National President Mary Ann Johaneck and National Secretary Irene Drotleff.

Nina was born on December 18, 1932, in New York City. Her parents both natives of the Liptov region (Liptovska Teplicka) of Slovakia, immigrated to the United States (father in 1916 and mother in 1923). Both later returned to their country in 1934 with two daughters born in New York City. They settled in Koseca, in the "Povazie region", near the city of Ilava.

In February 1948, 15 year old Nina returned to the United States alone to live with her godmother's family in Astoria, NY, hoping that the rest of her family would soon join her. This did not happen. Only one sister was able to come. Because of World War II, her mother could not join the sisters until 1961.

Nina soon found Slovak friends in night school (learning English), who told her about the Slovak Church (St. John Nepomucene) in New York City which she joined and participated in the choir and other activities, such as participating in plays and enrolling in fraternal societies and organized cultural activities. Among them were Zivena, the National Slovak Society, the First Catholic Slovak Ladies Association and First Catholic Slovak Union. At these activities Nina met Slovak journalist John Holy, and in 1953 they were married by Msgr. Stefan Krasula in St. John Nepomucene Church. Nina was baptized by Msgr. Krasula in the very same church. Shortly after marriage, Nina joined her husband's activities in the Slovak national and exile organizations. In New York she was present at the formation of the Slovak-American Club and later became the main organizer of the Slovak's debutante's balls in New York's prestigious hotels. The first one was held at the Waldorf Astoria Hotel in 1954. These balls continued to be organized for 23 years.

Nina was also present at the forming of the Slovak-World Congress and later became Vice-President for the Eastern



**L-R: Mary Ann Johaneck, National FCSLA President; Dr. Eduard Kukan, former Foreign Minister of Slovakia and his wife Zdenka; Nina Holy; and Irene Drotleff, FCSLA National Secretary.**

region of the United States. When her husband John resigned from his position of Secretary-Treasurer of the Slovak League in 2002, which position he held for 26 years, she was elected his successor. She holds this important position of secretary-general of the Slovak League of America to this date. She has also been active in organizing the Slovak Heritage Festivals of New Jersey, the largest Slovak festivals in the United States. This year will be the 34th NJ Festival.

Besides the two demanding positions of General Secretary of the Slovak League of America and co-chairperson of the Slovak Heritage Festival, Nina has been Secretary of Branch 235, (New York City) of the First Catholic Slovak Ladies Association for over 40 years and she served 20 years as the secretary of the corporation of the newspaper *Slovak v Amerike*. In addition, for eight years Nina represented the Slovaks of New Jersey on Ethnic Advisory Boards for two governors in New Jersey. (Governor Whitman and Governor McGreevey).

Nina graduated from Farleigh Dickinson University in Rutherford, NJ in 1979 with BS in Economics and later she became a Certified Auditor and obtained another certification as a Certified Fraud Examiner (CFE). In this profession she served as a civilian auditor for the Department of Defense, first for the United States Army and later for the US Navy, on their bases around the world.

Nina and her husband John raised two daughters, Luby (Masi) and Jane (Konzelmann) and have four grandchildren. Nina has a deep understanding of the American Slovak life and is dedicated to the advancement of the Slovak nation in Slovakia. In recognition of her dedicated work on behalf of Slovakia, on January 1, 2008, she was honored with a Presidential citation the Order of the Pribina Cross, "Pribinov kriz II. Treidy", during a ceremony in Bratislava, SR, which was attended by many dignitaries, including the U.S. Ambassador to Slovakia.

Nina is a life member of Slovak League of America and also holds membership in the First Catholic Slovak Ladies Association, First Catholic Slovak Union, Slovak Catholic Sokol and Ladies Pennsylvania Slovak Catholic Union.



**L-R: John and Nina Holy with Mary Ann Johaneck and Irene Drotleff.**

# 2010 National Officer's Annual Reports

March 25-26, 2010 ~ Home Office, Beachwood, Ohio

## National Chaplain

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

Madam President, Members of the Board of Directors, and Members of the First Catholic Slovak Ladies Association,

Pochválený bud Pan Ježíš Kristus!

I write you with honor and humility about my yearly activities in relationship to the First Catholic Slovak Ladies Association. It has been a pleasure and personal challenge to work with the Board of Directors as we all strive to make our Association stronger for the future. The membership should be aware that their Board of Directors is in touch with the challenges of the present economic conditions facing all of us. We are guiding our Association in a conservative fashion in order to maintain stability and financial growth. It is my belief that fraternal activities are held at a very high level, acknowledging that without them from the branches through the national efforts, we fail in who we are as a fraternal. Above all, our firm belief in our Catholic Faith and issues connected with the expression of our Faith are foundational in the First Catholic Slovak Ladies Association. I make my plea daily to Christ Jesus to help us and through the intercession of the mother of our Blessed Mother, our patroness Saint Ann, may we always strive to keep our Association faithful to the teachings of Christ and His Church. I now give you the 2010 highlights of my ministry to the Association.


◆ **FCSLA Board of Director Meetings.** I attended the meetings of the Board of Directors on 25-26 March in Beachwood, Ohio, 5-8 June in Reading, Pennsylvania, 15-16 September and 9-10 December both in Beachwood, Ohio. I believe that in this third year of my chaplaincy, I have become more aware of the intricacies of the personalities that comprise the membership of the Board of Directors. I can discern better our individual ideologies, whether positive or negative in my view, and our individual convictions of the direction the Board should take in the guidance of the Association. But no matter how diverse the individual thoughts may be, when the meetings come to an end and the members leave the board room, unity should be the goal. Ultimately, the Board of Directors must be *the* unifying component between ourselves that leads to unity in the Association. Negative diversity leads to negative identity. Positive diversity leads to positive identity and leadership. I confess that on several occasions I should have intervened in discussions that were counter-productive to and for the Association, leaving a bad taste in my mouth and fodder for group discussions afterwards. However, I have kept and will keep throughout my chaplaincy of this Association all of our decisions in line with the teachings of the Catholic Church.

◆ **FCSLA Executive Finance Committee.** I have attended all of the meetings in Beachwood, Ohio and Reading, Pennsylvania prior to the Board of Directors meetings. The members of the Board of Directors and the membership of the

FCSLA should all take note of the quality of leadership that this committee possesses. I feel so privileged to be a member of the committee and believe that I have contributed significantly to it. From my experience of being a pastor of parishes and schools, my membership on the finance council in the Diocese of Youngstown and my canonical background, I have acquired an understanding of what we face in the financial markets of the day. The members around the table are obviously well informed of the diversity of our portfolio, how it was/was not producing in the past and how we must perform and lead in the present for a secure future. My hope as a member of the committee is that we sustain the level of leadership of our committee in the coming year and beyond.

◆ **Strategic Planning Process for the Board of Directors and the Membership of the FCSLA.** During the last three years, many on this Board of Directors have spent more than a commendable period of time to discern the manner in which we can expand membership within our Association with more effective leadership. It is common knowledge that many fraternal organizations are losing membership because of numerous variables. We are a fraternal that is Faith based and possess an intimate allegiance to our founding ancestors' heritage who instituted this Association. We are proud of our Faith and heritage and will continue to promote them. We are also a fraternal who has more than six hundred million dollars in insurance/annuities in force. We need to face the reality of being bigger than our founders may have envisioned (much to their pride and happiness!). We now find ourselves at crossroads that will enable our Association to build on its strengths and be innovative leaders or we can stick our heads in the sand and be like the others who continue on a downward spiral. I personally have heard it said that "we like it the way we are". We are a fraternal immersed in a rapidly changing society and culture that necessitates us to be an Association not relying just on past accomplishments and keeping our structures the "way we have always done it". In this beginning of the twenty-first century, we must have the vision and the strength of our founders and chaplain to take the courageous steps to the new realities that face us. Because of this planning process, I have been involved on the following committees of this Planning Process: Board Performance and Behavior, Branch Model, Donations, Membership and District Quota, Merger and Acquisition, Philanthropic, Reduce Organization and Risk, and Scholarship. Membership on these committees has educated and made me realize the depth of impact the Association has on the individual member of the Association and on the Association as a whole. Our Association relies on the members who are primarily formed and found in the branches. These are the core spirited people who, in many cases, work tirelessly for the Association. We are blessed and I thank God for them. The districts bring the branches together, unify our Association, and make us who we are in the fraternal world. But more importantly, it brings us together as one in the Body of Christ. This reality is not some-





thing that has happened overnight or within the last decade. It is a reality that has continued over the last one hundred eighteen years based in the Person of Jesus Christ and His Church. But in this beginning of the twenty-first century, it is my most humble opinion that we cannot continue to operate as in the past. It is most necessary that we re-evaluate the manner in which we select the management of our Association and the manner in which we elect the members of this Board of Directors to reflect not the end of the nineteenth century but the century in which we now live. It will give more security to the individual in the branch and to the branches in the districts. We must look forward to the future with our eyes open to continuous change. Electing well informed and educated members of the Board of Directors who in turn hire persons in management of the FCSLA gives more managerial responsibilities to the Board of Directors who become more responsible to the branch members. Branch members elect members of the Board of Directors by their performance of hiring managerial positions that perform. If there is positive/negative performance in a managerial person's position, the Board of Directors has the ability to continue/let go of that managerial person's position rather than wait for a next/special convention. The Association possesses less risk as the individual member of the branch at the national convention can vote yea or nay for a member of the Board of Directors who has/has not performed her/his job in managing the Association according to her/his job performance. His Eminence, Zenon Cardinal Grocholewski, prefect of the Congregation of Catholic Education, stated recently that the Church is, "‘Ecclesia semper est reformanda’ in order to respond to the new demands of ecclesial life in changing historical-cultural circumstances...." [Vatican Information Service, 22 March 2011 – Twenty-First Year – Num. 55]. As the Universal Church, so the FCSLA should be "semper est reformanda" in keeping up with the new demands of the fraternal world in constant changing circumstances.

◆ My monthly columns in *Fraternally Yours* centering on the Decalogue of Moses have been thought provoking for me and hopefully inspirational to our members. Some have made mention that I have many too many quotes. Quoting the Sacred Scriptures, the Fathers of the Church, the Councils of the Church, and the *Catechism of the Church* only verify all the more the basis of the subject at hand and the need for the reader to explore more the aforementioned citations to gain a better grasp of who we are as Catholics united in the Church. You and I all need to educate ourselves in the Faith that has been handed down to us from the Apostles.

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

## National President

Mary Ann S. Johaneck

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

Pochváleny bud Pan Ježiš Kristus!

Our membership will be happy to learn the progress that the First Catholic Slovak Ladies Association (FCSLA) has made in the past year. At the end of each year a look back at the

achievements and challenges of the immediate past helps us prepare the springboard for the future. What can be celebrated? What can be improved? What are the lessons to be learned?

In these uncertain and unpredictable times our FCSLA has done very well. Six branches were formed in new areas in the past year. They will be bringing new life to the Society. Almost two hundred new agents were recruited, thanks to the hiring of three new regional sales managers. We ended the year with over five hundred agents. The number of new members has increased, in large measure due to a very successful Pilot Program which welcomed Catholics of any heritage to the Association. The recommenders and agents found many ways to present our products to the Catholic community, a community that happily honored our heritage as described in our Vision and Mission which were prominently displayed.

Success does not happen by accident. Your officers are continually reviewing the economic conditions in which we work, looking for new and better ways to serve our members and to grow our Society. In the interest of providing our members and prospective members with the products they want and need, new ideas are welcomed, researched and discussed. They are accepted or rejected only after a thorough examination. No doubt, you have noticed that a new annuity product was approved.

The same careful approach was applied to the proposed bylaw change regarding the governance of our Society that was presented at the special convention in October, 2010. The Board studied the various issues involved and discussed them over many months before approving the change overwhelmingly. The delegates approved the change by a healthy majority. The by-laws require a super majority (two-thirds), however, to approve an amendment. Because the change is critically important for the security of the Society, the issue will surely come up again. We need to be fully informed on such a vital topic.

The past year will be remembered for many events shared with members. We have celebrated together, worked together and grieved together. The warmth of the welcome remained long after the trip ended. The experiences will never be forgotten.

The Society's achievements are due to the efforts of many — Board, staff and membership. I am grateful to them all! If we work together, there is no limit to what we can do!

## National Vice Presidents

Rosemary Mlinarich — Linda Killeen  
Bernadette Demechko

To Our National, District, and Branch Officers, and Members of The First Catholic Slovak Ladies Association

Pochváleny bud Pan Ježiš Kristus!

The Five Year Strategic Planning Process, begun in 2008, continued to involve the Vice Presidents in many additional meetings and conference calls. One or more of the Vice Presidents served on the following committees: Annuities, Branch Model, Campaign, Membership, Mergers/Acquisitions, Philanthropic, Risk Management and Scholarship. After much research and exchange of ideas, the committee members presented their suggestions to the Board of Directors for discussion and action.

As a result of the Membership Committee's recommenda-

# 2010 National Officer's Annual Reports

tion, a "pilot" program (selling FCSLA products to non-Slavic applicants) was initiated/discontinued and results monitored. The Annuity Committee produced a Ten Year Term Annuity which has been implemented and being sold. The Branch Model Committee has presented a plan to help re-energize our Branches. The Philanthropic (Donations) Committee has re-aligned the association's convention donation total to coincide with our financial surplus. And the Risk Management Committee presented a change to the organization's bylaws with an amendment that would alter the governance of our society (having election of national officers by the Board in lieu of the convention delegates.)

In the spring, members of the Board were asked to participate in the production of a DVD, "Honoring Our Past; Planning For Our Future," which explained the proposed governance program. Vice Presidents made oral presentations on the DVD and also spoke on the program at various District Meetings.

Results of all the Strategic Planning Committees will be presented at the October Convention. The Vice Presidents are currently involved in serving on committees and planning for the quadrennial convention.

Although we are largely focused on and conscientious of the organization's financial stability, we constantly strive to perpetuate our Slovak language and heritage.

Since Vice Presidents are also officers on a local level, they can relate to projects that are functioning effectively in our 229 Senior Branches and 16 Districts. We encourage members to be in contact with the Vice Presidents by mail, phone or e-mail. Only with your input and cooperation can we successfully move our fraternal organization forward in this competitive business world.

## National Secretary

Irene J. Drotleff, FIC

Reverend Father, Madam President, National Officers and members of the First Catholic Slovak Ladies Association:

Pochváleny bud Pan Ježiš Kristus!

Year 2010 has been a year of challenges and progress. I am pleased to share the significant developments of our progress in 2010 with you, our members.

### INSURANCE AND CERTIFICATES IN FORCE

#### Insurance and Annuity Activities

January 1, 2010 to December 31, 2010 Year-To-Date Totals

<b>LIFE:</b>	<b>Total Certs</b>	<b>Total Insurance</b>
New Cert - New Member <i>Approved 2010</i>	1,047	46,050,253
New Cert - Current Member <i>Approved 2010</i>	210	10,893,778
Conversion New <i>Approved 2010</i>	55	725,299
Reinstates	1	4,745
Deaths - Paid	1,387	2,846,803
Death Benefit - Escheatables	38	31,723
Trust - Paid <i>Mbr deceased, funds in trust - paid out</i>	4	16,748
Surrender <i>Requested to cancel - cash value</i>	998	5,324,158

Surrender - No Value	5	385,000
<i>Requested to cancel - no value</i>		
Surrender - 1035 Exchange	14	2,157,996
Matured - Paid	8	8,284
Matured Term - Paid	144	1,528,000
<i>Age 25 - term certificates w/ accum. div.</i>		
Matured - No Value	35	416,000
<i>Age 25 - term certificates</i>		
Lapse - No Value	61	1,962,157
<i>Expelled - no value</i>		
Expel - APL Loan exceeds CV	2	12,109
<i>HO expelled - no value left</i>		
Expel - Loan exceeds CV	24	114,694
<i>HO expelled - no value left</i>		
Expired from Extended	57	285,931
Expired Term Insurance	3	16,590
<i>Adult Term cert reached end of contract period-no options</i>		
Matured Conversion	48	533,000
<i>25 year old term certificates</i>		
Requested Conversion	7	215,000
New Cert - Right to Cancel	8	607,111
<i>Requested to cancel - 20 day free look</i>		
Cancelled Fraternal	2	
<i>Canadian Post Mortem Benefit dropped</i>		
Deaths - Fraternal	3	
<i>Canadian Post Mortem Benefit dropped</i>		

<b>ANNUITIES:</b>	<b>Total Certs</b>	
New Cert - New Member <i>Approved 2009</i>	546	
New Cert - Current Member <i>Approved 2009</i>	326	
Conversion from Rider <i>Edu/Ret Matured. Funds left here.</i>		
Surrender	105	
Surrender - Roth Conversion	3	
<i>Surrender Traditional IRA - Conv to Roth IRA</i>		
Surrender - Conversion Exchange	1	
<i>Prior to Maturity-Rider exchanged for regular annuity</i>		
Surrender - 1035 Exchange	13	
<i>Surrender Non-Qual Annty - Leaving FCSLA</i>		
Surrender - Transfer	19	
<i>Surrender Qual Annty. - Leaving FCSLA (Trustee xfer)</i>		
Surrender - Cancel Reserve	18	
<i>Surrender Settled Annuity</i>		
Death Benefit - Paid	120	
Death Benefit - Internal Transfers	35	
<i>Member deceased. Spouse xfer funds to own annty.</i>		
Right to Cancel	1	
<i>Requested to cancel within 20 day free look period</i>		
<b>Totals as of</b>	<b>12/31/2010</b>	<b>12/31/2009</b>
Membership	84,048	84,637
Certificates	108,538	109,693
Insurance Inforce <i>(Includes PUA)</i>	\$605,844,130	\$564,647,979
New Members <i>(Life &amp; Annuities)</i>	1,479	1,336
New Member Insurance	\$ 46,050,253	\$ 25,953,192



## Licensing

Our recommenders and agents selling FCSLA products are required to follow the licensing requirements of their State. Following are the current licensing requirements in the 47 States and the District of Columbia where the FCSLA is licensed to do business. Please note the large number of States that have no Fraternal exemption. If you are not licensed and would like to sell in your state or any other state in which we are licensed to do business, please contact the Home Office and we will assist you in obtaining your producer's license.

### STATE FRATERNAL EXEMPTION LIMITS -11/2/10

STATE	EXEMPTION	NOTES
AL Alabama	NONE	
AK Alaska	NONE	
AZ Arizona	\$100,000	
AR Arkansas	\$50,000	
CO Colorado	NONE	
CT Connecticut	\$50,000	
DE Delaware	\$125,000	
DC District of Columbia	NONE	
FL Florida	\$50,000	
GA Georgia	Less than 25 individuals	
HI Hawaii	\$50,000	
ID Idaho	NONE	
IL Illinois	\$100,000	
IN Indiana	NONE	
IA Iowa	NONE	
KS Kansas	\$50,000	
KY Kentucky	\$50,000	
LA Louisiana	NONE	
ME Maine	\$200,000	
MD Maryland	\$200,000 total life can't exceed \$10,000 whole per person	
MA Massachusetts	\$200,000 total life can't exceed \$10,000 whole per person	
MI Michigan	\$50,000	
MN Minnesota	\$50,000	
MO Missouri	can't exceed \$1,000 commission	
MT Montana	NONE	
NE Nebraska	NONE	
NV Nevada	\$50,000	
NJ New Jersey	NONE	
NM New Mexico	\$200,000 total life can't exceed \$10,000 whole per person	
NY New York	\$50,000	
NC North Carolina	\$200,000 total life can't exceed \$10,000 whole per person	
ND North Dakota	NONE	
OH Ohio	NONE	
OK Oklahoma	\$200,000 total life can't exceed \$10,000 whole per person	
OR Oregon	\$50,000	
PA Pennsylvania	\$50,000	
RI Rhode Island	\$200,000 Limited Fraternal License Required	
SC South Carolina	\$50,000	
SD South Dakota	NONE	
TN Tennessee	NONE	
TX Texas	\$20,000 in premiums; can't exceed \$35,000 life per person	
UT Utah	NONE	
VT Vermont	NONE	

VA	Virginia	Exemption for part time agents No Commission Allowed
WA	Washington	\$50,000
WV	West Virginia	NONE
WI	Wisconsin	\$50,000
WY	Wyoming	\$50,000

## Website

One effective membership strategy to gain new members and reach our present members is through the FCSLA website [www.fcsla.org](http://www.fcsla.org) which appears on many search engines. Visitors to our website can learn about our history, activities and the full range of FCSLA life insurance and annuity products. Close to 700 visitors used our site to communicate with the Home Office in 2010. The FCSLA website was expanded to include individual District sites, a Youth Recognition Award section and a Fraternal Outreach site. We will continue to promote, update and expand the FCSLA website for your convenience and to keep you informed.

## Loans

An outstanding feature of permanent insurance is the ability to take a loan against the certificate's cash value. This gives the member the needed cash plus the benefit of preserving the protection of the life insurance. The rate of interest charged against a loan is according to the insured's contract. Different plan contracts have different loan rates of interest, the range being 4% to 8%.

Unpaid Loan & Interest Balance	
as of 12/31/10	\$ 1,647,805.92
Number of Loans as of 12/31/10	1,131

## Executive Committee Meetings

President, Mary Ann S. Johanek called four regularly scheduled Executive Finance Committee meetings. The Executive Finance Committee is appropriately more involved in the financial operation of the business and activities that involve substantial expenditures. This Committee meets before each Board of Directors meeting to review in detail financial issues.

## Special Convention

Throughout 2010 the Board of Directors continued to focus on what we can do to reduce risk to our members' money and make the future of our Society more secure. The Board of Directors voted to hold a special convention to present the results of the Board's two-year study and its solution to the risk the FCSLA faces. A good governance structure is a necessity for an organization to remain healthy and viable.

The proposal failed by a very slim margin. It is my prayer that this same proposal will be ratified in October so that the board can search for competent and qualified people, throughout our whole membership, for the management positions. This is the core of the proposal. We are in a living, changing, breathing world. Change is a rule of life! The FCSLA is also a living, changing, breathing Association. Change allows us to grow. Don't let fear keep you from taking the brave step forward toward a change in governance.

**Pilot Program:** To address our need to increase membership, the Board of Directors voted to approve a Pilot Program as a fact-finding project regarding membership. As long as the prospective person is a Catholic, and the prospective person

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supports the vision and mission of our Society it was decided to allow such person to be considered for membership. This program concluded on September 30, 2010 with strong results of approximately 600 new certificates through this program. This change in membership requirement is another important step to enthusiastically support and approve at the 40th Convention in October for the growth and survival of the FCSLA.

## 2010 Computer Enhancements

Our computer operations completed a major upgrade to our Policy Management Software and Database. All our critical applications now stand on Microsoft's SQL database servers. This platform ensures that we can comfortably face a growing future. Reducing costs and increasing capability drove initiatives to replace aging computers, upgrade internet infrastructure, and standardize software applications. Our annual operating success is measured in daily and weekly improvements.

## Branches

The Home Office strives to assist our Branch Officers with the duties that are necessary for the smooth operation of the branch. 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 the time and opportunities to fulfill their fraternal role and obligation. Of the 420 active Junior/Senior Branches 216 branches are on direct billing.

It is recommended that Branch Officers review and share the **Branch Officers Manual**. This manual has a wealth of information for the efficient operation of a Branch.

Following are the Branches that were merged in 2010.

- S325 & J354 — Youngstown, OH to S030 & J029 Youngstown, OH
- S516 — Cleveland, OH to S119 Cleveland, OH
- S532 & J464 — Cleveland, OH to S176 & S481 & J006 & J374 Cleveland, OH
- S134 — Grassflat, PA to S154 Houtzdale, PA
- S173 & J101 — Taylor, PA to S283 & J124 to Dunmore, PA
- S224 & J204 — Canonsburg, PA to S077 & J032 McKeesport, PA
- S542 Pittsburgh, PA — Vincentian Srs - Branch permanently closed - no members

I'm very pleased to report that the FCSLA has six new Branches. They are located in David City, NE (Sr. 621), Dover, IN (Sr. 622), Demotte, IN (Jr. 531), Osceola, NE (Sr. 623), Bourne, MA (Sr. 624) and Elkhart, IN (Sr. 625). Congratulations to the new officers of these Branches. We thank you for assuming branch responsibilities and may you and your members be blessed with many years of growth and fraternal fulfillment.

## Branch Bonus - Dividends - Benefits

Membership in the FCSLA brings with it a host of benefits to members and Branches. Paid in year 2010, the FCSLA Junior and Senior Branch bonuses amounted to \$846,634. The bonus is calculated on three criteria: 1) a base amount of \$25.00, 2) \$8.50 per certificates in your branch 3) \$30.00 per each new member acquired during year 2010. It is the obligation of the Branch to use this bonus for **supporting spiritual and charitable programs, donations, operating expenses, officers' salaries and branch activities**.

A dividend of 100% of the base was allocated for 2010. Dividends totaled \$1,942,328.09 and were issued in the following manner:

\$ 256,324.35	— Junior & Senior Checks
\$ 197,792.42	— Accumulated
\$ 26,154.31	— Dividends used to reduce Premium
\$ 6,975.89	— Dividends used to reduce loan balance
\$1,381,225.77	— Jr. and Sr. Dividends were used to purchase over \$5 million of additional paid-up insurance.

Branch Officers ought to persuade members to choose the additional paid-up insurance option with their annual dividend. The additional paid-up option will not create a taxable situation, future dividends are also based on any additional insurance and the Post Mortem Benefit applies also to the additional paid-up insurance. To further support our Branches, the Home Office offers to 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 12/31/10

Post Mortem Benefit	\$815,890
Interest on Death Benefit	\$101,975

We are pleased and proud that the FCSLA has maintained an A- (excellent) rating for 2010 from AM Best.

## Districts:

We thank our Districts for their continued tradition of diligence, support and service. The FCSLA has always drawn strength from the Districts. Following are the District sales for 2010.

DISTRICT	COMBINED JR & SR SALES
Saint Francis, MN	9,438,414.00
Saint Isidore, NE	5,503,511.00
Milwaukee, WI	5,029,267.00
Pittsburgh, PA	4,485,247.00
Cleveland, OH	2,563,206.00
Chicago, IL	2,496,597.00
Cedar Rapids, IA	1,950,832.00
Youngstown, OH	1,125,641.00
Joliet, IL & Lake Co., IN	951,314.00
Saint Vaclava, TX	850,182.00
Eastern PA	446,605.00
Wilkes Barre, PA	272,620.00
Tabor, SD	90,000.00
Bechyne, ND	85,000.00
Scranton-Olyphant, PA	77,000.00
Combined Total Achieved	35,365,436.00
2010 Quotas	8,249,760.00
<b>OVER Quota</b>	<b>27,115,676.00</b>

**CONGRATULATIONS for A JOB WELL DONE** to the following ten Districts that reached and surpassed their quota.

- |                     |                             |
|---------------------|-----------------------------|
| • Saint Francis, MN | • Chicago, IL               |
| • Milwaukee, WI     | • Cedar Rapids, IA          |
| • Saint Isidore, NE | • Joliet, IL & Lake Co., IN |
| • Pittsburgh, PA    | • Youngstown, OH            |
| • Cleveland, OH     | • Saint Vaclava, TX         |

As an incentive to promote sales, a District receives \$1.00 for each \$1,000 of insurance sold plus the bonus of \$1,000 if its quota is reached. The full bonus is pro-rated for Districts not reaching their quota.





## Recommenders / Agents

FCSLA recommenders and agents are people who enroll new members, service their life insurance and/or annuity needs, and in many cases are the driving force in our active branches. I sincerely applaud the spirit and accomplishments of these people. Commissions paid to recommenders/agents on Life Certificates as of 12/31/10 totaled \$1,310,506.05. Annuities represent a very productive part of business for the FCSLA. Commissions paid to recommenders/agents on annuity accounts as of 12/31/10 totaled \$661,870.38.

## Sales Manager

To assist Patrick Braun, our Sales Manager, with his numerous responsibilities of training, teaching, and contracting independent agents we have three additional sales managers that represent different areas. I'm pleased to report that the FCSLA has contracted 506 agents as of 12/31/10. To keep our recommenders and agents interested, Patrick has promoted several sales campaigns throughout 2010.

## Fraternal News is Good News

It is difficult to capture in this brief report all the goodness/fraternalism that is performed and has increased on the Branch level, the District level and the Home Office level. All of our fraternal programs and those sponsored by our branches are worthwhile and deserve much praise. They all support with pride our Slovak/Slavic roots and promote our Catholic faith and traditions. Fraternalism motivates our members to "be a friend" to all mankind — members helping members and others. The secret of true fraternalism is getting involved and expecting nothing in return.

**Join Hands Day:** is a national day of service devoted to bringing adults and young people together to make a difference in their community. Many FCSLA Branches and Districts participated in the *2010 Join Hands Day* of volunteerism sponsored by the National Fraternal Congress of America. We encourage our members to continue sharing their big hearts and helping hands by participating in this special day, which is dedicated to fraternal action.

**ProLife March:** Every human life is an extraordinary gift from God. I am grateful to the FCSLA members, the area high school students and their chaperones that traveled with us to our nation's Capitol on January 22nd to demonstrate their commitment to the sacredness of life by participating in the March for Life.

**Scholarships:** Helping tomorrow's leaders today through 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](http://www.fcsla.org) website or through one of several scholarship services on the Internet. The FCSLA Program awarded 221 scholarships totaling \$248,250. The scholarship program is reviewed annually by the Board of Directors.

**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. Forty-nine charitable projects raised \$139,288. Of the raised amount \$22,948 was matched by the FCSLA.

**Annual District Presidents' Meeting:** The Home Office hosted the 9th Annual District Presidents' meeting on April 28th.

These meetings are held for the purpose of education and greater communication. Our goal is to make the District Presidents aware of FCSLA services, programs and future goals. It is also an avenue in which the District Presidents can communicate to the Home Office the needs and/or concerns of the branches and members in their district.

## 2010 Fraternalist of the Year Award & Youth Recognition

**Award:** The FCSLA proudly awarded the 2010 Fraternalist of the Year Award to Elaine Walters of Sr. Branch 35 from Neshanic Station, NJ. Kathryn Szymkiewicz of Jr. Branch 138 from Natrona Heights, PA received the Youth Recognition Award. We **congratulate** both Elaine and Kathryn for their exemplary fraternalism and volunteer efforts that have benefited their church, community and branch.

**Cookbook:** Our Slovak American Cookbook continues to be a much loved and popular cookbook that fosters Slovak culinary traditions. The sale of cookbooks totaled \$22,736. In 2010 the 26th printing of our Slovak American cookbook was digitally reproduced.

**50 Year Members:** To recognize members of 50 consecutive years of membership, the FCSLA awards a one-time check in the amount of \$75.00. Checks issued to 50 Year members totaled \$75,225.

**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 National Fraternal Congress of America as evidence of our fraternalism. From the Fraternal Survey compiled in 2010, with a 98% Branch response, FCSLA members contributed over 1.9 million man-hours helping the needy in their branch, church and community and have contributed over \$800,000 for charitable purposes. Keep up the great work!

**Branch Activities:** The FCSLA continues its tradition of subsidizing an annual Branch activity held for its Junior/Senior members. Approximately \$128,800 was paid to branches that hosted a Senior and/or Junior activity. Activities **cannot** be combined for reimbursement purposes. With some planning and creativity your branch can recruit new members by holding an annual activity. We recommend that you invite area branches to jointly sponsor an activity. This combined effort makes the workload lighter for each.

**Employees:** A very important strength of our Society is our employees. They are loyal, dedicated and talented. They know their work and understand its importance. I'm enormously grateful to them for making our challenging progress possible. 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.**

**My Fraternal Activities:** I have attended the annual Convention of the National Fraternal Congress of America, the Secretary's Mid-year meeting, the Slovak Catholic Federation meeting and Slovak activities held in Washington DC. I also attended the Ohio and Pennsylvania Fraternal Congresses. I remain active in the Fraternal Insurance Counsellors of Ohio. These educational opportunities are a continuous update of knowledge, understanding and commitment to the Fraternal

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System. I have also had many wonderful and pleasant opportunities to be with our members by attending various District and Branch events.

## Closing:

As I bring to a close my final year as National Secretary, I hope you will take seriously my two recommendations for the success and future of the FCSLA. It reminds me of a thought by Richard Bach. "You are never given a dream without also being given the power to make it come true." You have this power during the 2011 convention, please use it wisely.

I want to express my sincere gratitude to President Mary Ann S. Johaneck for her professional management and guidance that has brought our Society to a prominent place in the Fraternal Industry. I also wish to extend my sincere appreciation to Treasurer, John M. Janovec, for his professional knowledge and expertise which has guided the FCSLA through challenging years. To the Board of Directors, our Branch Officers and members thank you for your support, cooperation and encouragement. Only by working together can we perpetuate the FCSLA vision and mission that has been the foundation of our Society since 1892. May the Lord richly bless all FCSLA members.

## National Treasurer

John M. Janovec

Reverend Father, National Officers, and Members of the First Catholic Slovak Ladies Association:

Pochváleny bud Pan Ježiš Kristus!

Herewith I present to you the 2010 financial report of the FCSLA. Comparative balance sheets and income statements for the last two years are located at the end of this report. These statements are based on general ledger balances. Please refer to them during the following discussion.

Financially, this year was very similar to 2009. Operating performance remained strong. On the investment front, the task of finding suitable investments continued to be challenging. On the whole, FCSLA remains a very solid organization financially. We will now examine each of these areas in turn.

### Operating Performance

A quick glance at the balance sheet reveals that assets grew during the year by \$45 million to reach a total of \$634 million at year end. This represents an impressive growth rate of nearly 8%, similar to the asset growth rate achieved during 2009.

Overall, in just the past 2 years, FCSLA assets have grown by nearly \$90 million! This can be attributed to the strong sales in life and annuity products which will be discussed shortly.

As always, the majority of FCSLA's assets are maintained in high quality, investment grade corporate bonds. The liability section of the balance sheet reveals the major claims against these assets: 33% of FCSLA debts are represented by life insurance reserves, while annuity reserves account for another 63%.

Turning to revenue sources on the income statement, life and annuity premiums once again fueled the impressive asset growth this year. Combined, life and annuity premiums rose slightly from 2009, going from \$43.4 million to \$47.1 million.

Separately, insurance premiums rose 62%, primarily due to increased agent sales and the pilot program, whereby all Catholics, regardless of ethnicity, were allowed to purchase our financial products. Meanwhile, annuity premiums remained relatively stable during the year. Undoubtedly, members continued to find the interest rate on the FCSLA annuity to be quite attractive compared to what the banks were offering on CDs and money market instruments. Finally, investment income remained a strong component as it accounted for nearly 42% of total revenues during the year.

Total expenses rose by \$5.95 million during 2010. Of this, 93% (\$5.55 million) is accounted for via combined increases in expenses directly associated with sales of our life and annuity products (increase in life reserves, increase in annuity reserves, commission expense) along with benefit payments made on these products (insurance benefits, annuity benefits, surrender benefits, post mortem benefits). The remaining \$0.4 million is the net increase in operating costs associated with growing the business. At the end of the day, the net result was a positive operating income of approximately \$2.56 million during 2010. Thus, the day-to-day financial operations of FCSLA continue to make a positive contribution towards the bottom line of the organization.

This operating profit of \$2.56 million represents a modest \$0.34 million increase from prior year levels. Earlier it was noted that assets have grown by nearly \$90 million in the past two years alone, as a result of strong sales growth. I'm often asked: if sales growth is so tremendous, why haven't operating profits followed suit?

In order to answer this question, you need to understand our product profit life cycle. In the year that we sell either a life or annuity product, the premiums we receive are correspondingly reserved virtually dollar-for-dollar. This reserve increase is an expense on our books. Thus, in the first year of sale, the products would, at best, break even.

However, that's too optimistic of a picture! In addition to reserving dollar-for-dollar, we also pay out generous sales commissions in the first year on our products. This is particularly true for our single premium life insurance product, which currently pays a healthy 10% commission in the first year of sale! In fact, commissions on this product alone were over \$1.1 million this year, as this product accounted for nearly 80% of our total life insurance sales during the year.

Thus, our products are not profitable in the early years of their life cycles. We eventually make money on them via the generation of excess investment earnings over time. However, given the challenging investment environment that we are all faced with, it can take several years for a product to break even, particularly for a product like the single premium whole life product.

To even make an operating profit, given the strong sales of the past few years coupled with the increased operating costs associated with growing the business, was not easy. The fact that we did speaks to the excess investment earnings made on products sold many years ago, at a time when market conditions were more favorable for generating such earnings. Put another way, profits on sales made many moons ago were able to overcome the drain on current year profits imposed by the strong surge in sales the past few years.





## Investments

Things remained relatively stable in the investment arena during 2010. As was the case last year, finding suitable investments remains quite challenging on a number of fronts.

### Interest Rate Spread

Interest rate spread reflects the difference between what FCSLA earns on its investment portfolio vs. what it credits to its annuity members in interest. There were a couple of downward pressures on interest rate spread during the year.

First, as has been the case for several years now, there has been an ongoing, sustained, very low long-term interest rate environment in the bond sector. This impacts investments that FCSLA made years ago when long-term interest rates were much higher. When these bonds mature or are called in, the proceeds are being reinvested in a much lower interest rate environment.

Second, FCSLA maintains a certain level of cash and short term investments in order to meet day-to-day operating needs. The return on these funds (e.g., money market funds) remained at negligible levels as significant U.S. monies remained invested in them and due to concerted efforts by the Federal Reserve to keep short term interest rates at virtually zero.

### Asset-Liability Matching

A growing concern with annuities is the concept of asset-liability matching (ALM). In theory, ALM sounds deceptively simple: structure your investment portfolio (i.e., assets) such that its time horizon (i.e., duration) will sufficiently provide for your debts (i.e., liabilities) as they come due. For FCSLA, this means primarily that our bond portfolio should be laddered in such a way as to meet our life insurance and annuity claims as they come due.

In practice, ALM is becoming exceptionally difficult to achieve, especially on the annuity end. Our annuity products are very member friendly, from both the standpoint of their high guaranteed minimum interest rates and also their low penalty periods. In fact, the majority of FCSLA annuity dollars carry a 4.5% guaranteed minimum rate and are outside of the penalty period.

Ideally then, under ALM, FCSLA should have significant monies invested short term. Since most annuity monies are outside of the penalty period, the risk to FCSLA is that depositors could theoretically withdraw their money suddenly (and without penalty) if market conditions were to change (e.g., interest rates on bank CD's or money market accounts were to increase). If this were to happen, FCSLA would need short term monies available to pay these claims. To that end, we do carry a reasonable amount of money in cash and short term investments. In addition, we have secured a significant line of credit from our bank, should we need to use it.

However, as previously mentioned, short term investments are paying virtually zero these days. Thus, as annuity monies continue to roll in, most fraternal benefit societies (including FCSLA) are investing longer out on the time horizon than we would ideally like to under ALM.

What this means, under the concept of ALM, is that there is a potential mismatch between our assets (bond investments) and our liabilities (annuities). Our asset time horizon is longer than our liability time horizon on the annuity side.

There is a pervasive fear that conditions are setting up for

a "perfect storm" in the annuity market as a whole as a result of this mismatch. If interest rates were to suddenly increase, companies would be forced to re-price their annuities (i.e., raise the interest rate) in order to remain competitive and avoid seeing large sums of annuity monies flow out of the company to competitors, especially from those annuities that are outside of the penalty period.

As long as companies are able to maintain a reasonable spread on their overall portfolio returns vs. what they are crediting their annuity members, they may be able to use a re-pricing strategy in order to forestall the crisis. For example, because of some higher yielding investments made years ago, FCSLA earned a composite 5.8% return on its portfolio in 2010. Thus, if market conditions warrant, we currently have the "spread" room to raise our interest rates in the future if necessary.

However, as was pointed out, there has been downward pressure on interest rate spreads for several years now. This is evidenced by the fact that a dozen years ago FCSLA was earning a composite 7.0% return on its portfolio.

The real danger lies if interest rates were to suddenly spike to a level approaching (or even exceeding) the overall portfolio return. Then companies may not have the necessary spread room to successfully employ a re-pricing strategy. Instead, they may be forced to liquidate portions of their portfolio in order to raise the cash to meet the expected outflows in annuity monies. Some of these securities may have to be sold at a loss, further exacerbating an already tenuous situation.

I am especially leery of those companies who have had runaway growth in annuity sales the past few years when interest rates have been so low. Because the investment returns have been so paltry, these companies may not have the spread room necessary to employ a re-pricing strategy if market conditions warrant (i.e., interest rates spike up). Further, since bond prices move inversely in relation to interest rate levels, if these companies are forced to liquidate securities in order to meet the annuity claims, these sales would almost certainly take place at a loss. Before investing some of your hard earned money with one of these other organizations, you may want to investigate if the soundness of their financial policies is being evaluated by an outside independent rating agency such as A.M. Best.

Fortunately, FCSLA is aware of the inherent risks associated with the ALM mismatch and we have taken several steps the past few years to address it. We have cut interest rates on all of our annuities to their guaranteed minimum levels. In order to have managed growth, we capped deposits on all of our older annuities and, in early 2011, we rolled out a new annuity product with a longer penalty period (10 years). Finally, as noted earlier, we have secured a significant line of credit from our bank, should we need to use it.

Thus, although premium income contributed significantly to asset growth in 2010, the concepts of interest rate spread and asset-liability matching made it especially challenging to invest these monies during the year. A complete listing of all bonds purchased, matured, and called during 2010 is included at the end of this report.

### FCSLA Financial Strength

FCSLA remained profitable in 2010. The gain from operations discussed earlier (~\$2.56 million) contributed to a net profit for the year of nearly \$2.59 million.

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Meanwhile, our solvency ratio remains quite strong at 116%. This means that we have \$116 in assets to cover every \$100 in liabilities that we owe. By comparison, many companies our size are judged to be successful if they have solvency ratios of 105%.

Another sign of our financial strength is our A.M. Best rating. The fact that A.M. Best renewed our rating of A- ("Excellent") in 2010 speaks volumes about how solid they view our finances to be, as very few fraternal achieve the "A-" designation.

As an FCSLA member, we hope you view our strong (yet managed) asset growth and our outstanding solvency ratio as favorably as A.M. Best did. We will continue to work hard to earn your trust during the upcoming year and the years that follow.

## BALANCE SHEET

ASSETS	12/31/2010	12/31/2009
Cash & Short Term Investments	\$ 19,025,772.96	\$ 14,077,129.90
Bonds	589,143,745.56	548,467,325.27
Preferred Stock	7,030,430.87	8,266,125.87
Common Stock	710,981.84	743,229.59
Investment Income Due & Accrued	9,599,535.90	8,882,597.69
Promissory Notes	42,444.86	56,596.10
Property Plant & Equipment, Net	6,790,894.03	6,921,126.43
Certificate Loans & Accrued Interest	1,697,251.37	1,497,124.19
Other Assets	242,069.38	157,395.68
<b>Total Assets</b>	<b>\$ 634,283,126.77</b>	<b>\$ 589,068,650.72</b>

## LIABILITIES

Life Reserves	\$ 182,573,000.08	\$ 168,642,000.08
Annuity Reserves	346,047,000.50	317,812,000.10
Death Claims Payable	669,802.84	664,715.83
Unearned Premiums	555,548.00	577,586.00
Matured Endowments	311,538.00	303,652.00
Provision for Dividends Payable	2,000,000.00	1,875,000.00
Accumulated Dividends & Interest	3,664,663.83	3,531,698.49
Accrued Convention Donations	666,667.00	333,333.00
Provision for Future Conventions	570,000.00	390,000.40
Asset Valuation Reserve	6,907,565.00	5,893,549.00
Interest Maintenance Reserve	1,449,948.00	1,451,203.00
Other Liabilities	1,800,442.75	2,100,444.90
<b>Total Liabilities</b>	<b>\$ 547,216,176.00</b>	<b>\$ 503,575,182.80</b>

## SURPLUS

Total Surplus	\$ 87,066,950.78	\$ 85,493,467.92
<b>Total Liabilities and Surplus Funds</b>	<b>\$ 634,283,126.77</b>	<b>\$ 589,068,650.72</b>

## INCOME STATEMENT

### For Year Ended

INCOME	12/31/2010	12/31/2009
Insurance Premiums	\$ 14,342,606.93	\$ 8,848,455.66
Annuity Premiums	32,773,086.59	34,525,910.23
Investment Income	34,390,651.34	31,871,790.01
Amortization of Interest		
Maintenance Reserve	127,940.00	69,767.00
Rental Income	403,867.00	453,412.00
Other Revenue	42,788.41	27,036.71
<b>Total Income</b>	<b>\$ 82,080,940.27</b>	<b>\$ 75,796,371.61</b>

## EXPENSES

Increase in Reserves - Life	\$ 13,931,000.00	\$ 9,277,000.00
Increase in Reserves - Annuity	28,235,000.00	32,331,000.00
Insurance Benefits	3,460,377.04	3,504,379.48
Annuity Benefits	18,066,432.27	15,401,212.18
Commission Expense	1,972,376.43	1,266,318.17
Surrender Benefits	2,651,979.17	996,471.12

Misc. Member Benefits	\$ 86,712.91	\$ 85,933.77
Matured Endowments	10,194.98	119,188.58
Donation Expenses	72,672.14	81,625.79
Change in Accrued Convention Donations	333,334.00	333,333.00
Convention Expenses	256,715.15	180,000.00
Dividends to Members	2,064,947.55	2,003,613.11
Post Mortem Benefits	815,890.33	808,877.60
Bonus to Branches	893,474.00	894,644.00
Fraternal Activities	176,909.12	171,395.81
Bank Service Charges	83,131.84	96,209.17
Data Processing Service Fees	333,841.86	255,323.33
Accounting Fees	106,963.00	130,315.00
Actuarial Fees	167,297.00	210,076.25
Legal Fees	153,885.45	124,658.33
Consulting Services	138,568.36	116,712.50
Official Publications	334,880.35	298,705.13
Scholarship Awards	241,608.75	150,500.00
Miscellaneous Employee Benefits	336,817.79	314,653.96
Fees - Directors	115,070.32	112,670.32
Salaries - Employees	1,399,339.45	1,197,445.49
Salaries - Officers	437,920.04	437,750.04
Interest Expense	257,151.36	286,295.24
Tax Expense	285,564.61	253,773.90
Depreciation Expense	286,330.20	405,184.96
Utility Expense	81,765.46	84,628.67
Postage and Printing	349,027.90	302,841.00
Advertising	106,530.45	100,863.24
Travel Expense	155,456.13	147,585.56
Insurance Department Fees	78,353.09	72,493.99
Sales Promotion	150,953.28	114,238.28
Rental Expense	403,867.00	448,282.00
Other Expense	486,025.33	455,436.14

<b>Total Expenses</b>	<b>\$ 79,518,364.11</b>	<b>\$ 73,571,635.11</b>
<b>Income from Operations</b>	<b>\$ 2,562,576.16</b>	<b>\$ 2,224,736.50</b>
<b>Capital Gains / Losses</b>		
Capital Gain (Loss)	\$ 24,922.69	\$ (606,562.84)
<b>NET INCOME (LOSS)</b>	<b>\$ 2,587,498.85</b>	<b>\$ 1,618,173.66</b>

## BONDS ACQUIRED DURING 2010

	Y T M	DUE	PAR
<b>JANUARY</b>			
Boeing Company Corporate Notes	4.841	8/15/2021	\$ 2,523,000
<b>FEBRUARY</b>			
F P L Group Capital Inc Debs	4.910	3/1/2019	5,000,000
PNC Funding Corp Sr Notes	5.000	2/8/2020	5,000,000
<b>MARCH</b>			
AT&T Inc Corp Notes	4.801	2/15/2019	3,000,000
AT&T Inc Corp Notes	4.731	2/15/2019	1,500,000
Dell Inc Sr Notes	4.711	6/15/2019	3,000,000
<b>MAY</b>			
Western Union Corp Notes	4.661	4/1/2020	4,000,000
<b>JUNE</b>			
Cisco Systems Inc	4.030	1/15/2020	4,000,000
Eaton Vance Corporation	4.552	10/2/2017	4,000,000
<b>AUGUST</b>			
Hershey Foods Company Corp	4.600	2/15/2021	4,927,000
Beachwood OH Cty Schl Dist Imprvmt	5.125	12/1/2026	1,000,000
<b>SEPTEMBER</b>			
Bestfoods Corporation	4.500	4/15/2028	2,000,000
Bestfoods Corporation	4.600	4/15/2028	1,000,000
<b>OCTOBER</b>			
Wadsworth OH Build America	4.790	12/1/2025	2,150,000
Wisconsin Electric Power Corp	4.551	6/1/2028	4,000,000



## NOVEMBER

San Diego Gas & Electric 1st Mtg	4.200	6/1/2026	2,741,000
Total			\$ 49,841,000

### BONDS — MATURED OR CALLED DURING 2010

	RATE	PAR
<b>JANUARY</b>		
Orange and Rockland Utilities	7.000	\$ 215,000
Comerica Inc Sub Bank Notes	7.130	1,000,000
Bear Sterns Co Inc	6.000	500,000
<b>FEBRUARY</b>		
Caterpillar Fin Serv Corp Med-Trm	5.250	500,000
Acuity Brands Inc Notes	8.380	175,000
<b>APRIL</b>		
F. H. L. M. C. Ser 2639 GD	5.000	1,300,000
<b>MAY</b>		
Consolidated Edison Co. NY, Inc.	8.130	500,000
Consolidated Edison Co. NY, Inc.	8.130	1,000,000
<b>JUNE</b>		
Federal Nat'l Mort Assoc Notes	5.500	500,000
<b>JULY</b>		
America West Airlines Series 00-G	8.060	113,642
National City N W Sub Notes	7.250	250,000
Allegheny Energy Supply Priv Nts	7.800	2,000,000
<b>SEPTEMBER</b>		
Consolidated Edison Co NY Inc Nts	7.500	500,000
<b>OCTOBER</b>		
Arrow Elec Inc Priv Plcmnt Notes	9.150	1,000,000
F. H. L. M. C. Ser 2640 CL	5.000	1,500,000
V F Corp	8.500	500,000
<b>DECEMBER</b>		
Entergy New Orleans Inc	6.750	500,000
F. N. M. A. Pool 2003-70 GM	5.000	1,135,912
Total		\$ 13,189,554

### STOCKS — CALLED DURING 2010

	SHARES
<b>MARCH</b>	
Public Srvc Electric & Gas 4.18%	\$100
Public Srvc Electric & Gas 5.28%	250
<b>AUGUST</b>	
Income Fund Of America Inc	1
<b>SEPTEMBER</b>	
National Rural Utilities	28,000
<b>NOVEMBER</b>	
Pactiv Corporation	1,712
<b>DECEMBER</b>	
Delphi Finl Group Inc	20,000
<b>Total</b>	<b>\$ 50,063</b>

## National Trustees

Cynthia M. Maleski — Virginia A. Holmes

Reverend Fathers, fellow Officers and members of the First Catholic Slovak Ladies Association:

Pochválený bud Pan Ježiš Kristus!

As 2010 came to a close, we saw the governance model proposed by our Board of Directors narrowly defeated by a vote of delegates at a Special Convention, which was the culmination of extended efforts to minimize possible risks in leadership

within our Association. Because many of us believed that it was incumbent upon us to further explore why the special delegates voted the way they did, a survey was compiled and sent to the special convention delegates in November 2010.

As National Trustees, our goal has been to enhance our stewardship role within the Association by examining and proposing tightened controls for the Association's annuity and insurance products, exploring and approving ways to minimize financial and legal risks, and reviewing reports on compliance issues.

In order to achieve this goal, we worked within various committees of the board, including the Executive Finance, Product, Philanthropic and Branch Model Committees. These groups have met on an ongoing basis throughout the year in face-to-face meetings and via telephone conference calls. Our accomplishments include developing philanthropic guidelines that more fully target our Slovak Catholic mission, identifying several best practice tools for branches, endeavoring to minimize risk through governance proposals, and developing and improving our products in order to minimize financial risk while continuing to benefit our members.

These endeavors stand in addition to our regular duties as National Trustees to review vouchers and participate fully in meetings of the Board of Directors.

Both of us visited a number of religious congregations and health care institutions where we distributed a large portion of the residuary funds of the Villa Sancta Anna Board.

As representatives for our society, we actively support and take leadership roles in organizations supporting our mission, including Slovak and Czech American activities, fraternal and religious organizations and professional societies. We spent much time keeping attuned to changes and trends affecting our fraternal society.

Although First Catholic Slovak Ladies Association has seen impressive growth in sales and branches in 2010, we must continue to be vigilant so that surplus and annual net income are not eroded.

## National Auditors & Audit Committee

Dorothy L. Urbanowicz — Stephen Hudak  
Barbara A. Sekerak

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

Pochválený bud Pan Ježiš Kristus!

The National Auditors are required to conduct two audits for the year and report the results to the Board of Directors of the Association. The required audits were held in March 2010 and September 2010 and reported to the Board accordingly. We have had the full cooperation of the staff and thank them for providing the requested information. The entire Home Office staff is to be complimented for maintaining accurate records and safeguarding the assets of our organization.

The National Auditors served in various capacities on the Board's strategic planning committees, namely, Reducing Organizational Risk, Membership and District Quotas, Board Performance, Products for Youth and Adult Markets, Branch Model, Scholarship, and Philanthropic Dollars. The committee meet-

# 2010 National Officer's Annual Reports

ings were in addition to the quarterly Board meetings. It is to be noted that the Special Convention held in October 2010 was a result of the strategic planning committee meetings the Board has been working through the past two years.

The National Auditors attended and participated at the State and National Fraternal Congress meetings which were held several times throughout the year. We have also attended business related seminars and meetings to insure we are up to date with the insurance industry's requirements, such as licensing and continuing education hours.

In addition to serving as your National Auditors and on the various strategic planning committees, we serve as the organization's Audit Committee. We are in the process of defining and developing the Audit Committee's role to match best practices of our industry. We are responsible for investigating complaints and seeking counsel when necessary. We have met quarterly with our Compliance Officer to review the updates of the State of Ohio's Department of Insurance rulings and have relayed the information to our Board of Directors.

As part of our responsibilities as the Audit Committee, we monitor a monthly call summary report from Security Voice. As noted in our 2009 report, the firm is engaged to provide and maintain a nationwide toll free 800 telephone monitoring service. The Security Voice Hotline serves as an avenue for our Association's employees to 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 or employees. The Board of Directors is informed of the reports at the scheduled Board meetings.

In May 2010 the Audit Committee met with the outside accounting firm for our Association, namely Horovitz, Rudoy & Roteman. We were informed the Association's records were in accordance with the accounting practices prescribed by the Insurance Department of the State of Ohio. The Audit Committee also reviewed the accounting firm's engagement letter and approved the firm to be hired for the 2010 audit.

The year 2010 has been extra ordinarily busy, however, it has been beneficial and rewarding to serve as your National Auditors. As we anticipate the organization's upcoming quadrennial convention in October 2011, we would like to encourage all branches to have representation at the convention and we look forward to meeting you in Baltimore, Maryland.

The First Catholic Slovak Ladies Association is an outstanding fraternal organization and we are honored and proud to serve as the Association's National Auditors and Audit Committee.

## National Editor

Carolyn M. Bazik, MBA

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

Pochváleny bud Pan Ježiš Kristus!

It is hard to believe that another year has passed! I am honored to bring *Fraternally Yours* into your home each month. You are the FCSLA and it is your news along with important information about our fraternal / insurance industry that helps me mold and shape our monthly publication.

As I mentioned in my report last year the board of directors engaged in a comprehensive strategic planning process over

the past several years. One of the most positive outcomes of this process has been the formation of active board committees.

One of the sub-committees formed looked at our governance and made recommendations that would have reduced the risk we face as an organization in selecting our managing officers. I spent many hours serving on this committee and in the process it was a privilege to meet so many of you when I visited the district meetings to discuss this proposed by-law change. In October delegates to the special convention spoke and defeated the proposed by-law changes. I respect the voice of our delegates yet I still feel strongly that the Association must find ways to change its governance model so that qualified individuals are in both key management positions as well as at the Board table. We must continue to work together to come to some consensus that ensures the FCSLA will reduce the risk we face in the way we currently select our officers and directors so that we may flourish in the future with strong leadership in key positions. Whatever we ultimately decide it must be designed to honor our past and protect our future.

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 good news and information with family and friends.

I want to thank our managing directors for their fine leadership during these difficult economic times; the Home Office staff for their commitment to our mission and the service they provide to our members. It is an honor 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 your investment with us remains secure. We are working hard to comply with the complex regulatory environment we find ourselves in today while remaining true to the ideals on which we were founded. This requires that we work to balance change with time honored traditions.

In closing I want to thank everyone who has taken the time to submit articles for publication and for the many kind notes and messages you send my way. I appreciate your feedback and look forward to another year of serving you!

## Polka Party to be Held in Lorain, Ohio

The United Slovak Societies of the American Slovak Club is sponsoring a Polka Party featuring Ralph the "Accordian Man" Szubski. It will be on Sunday May 15, 2011, 3:00-7:00p.m., at the American Slovak Club, 2915 Broadway Avenue, Lorain, OH. It is open to the public and there will be a \$5 cover at the door. Light sandwiches will be available for purchase with a cash bar, and yes, we do serve Zlaty Bazant. Just a reminder, too, our Ladies Auxiliary has been voted in the top five best fish fry's in the Great Lakes region. (not just Ohio!) They serve 11:00-8:00 p.m. on Friday, all year long. I highly recommend it and they also offer other plates available including shrimp and clams. It's worth the trip especially during Lent.

The Club's website is [www.AmericanSlovakClub.com](http://www.AmericanSlovakClub.com).





## Springtime Treats!

### APPLE CRISP

Grease an 8-inch x 8-inch inch pan with butter or margarine. Peel, core and dice apples into the pan (3-4 apples).

Add ¼ cup maple syrup  
Sprinkle with cinnamon

*In a separate bowl combine:*

1 cup oats  
1 cup flour  
1 cup sugar

Mix in 1 to 1½ sticks of butter or margarine until you have the right crumble texture. Spread over the apples and sprinkle with cinnamon.

Bake for 30-35 minutes at 350 degrees or until the top is turning golden.

### BACON-CHEESE APPETIZER PIE

Pastry for a single-crust pie

3 packages (8 ounces each) cream cheese, softened

4 eggs, lightly beaten

¼ cup milk

1 cup (4 ounces) shredded Swiss cheese

½ cup sliced green onions

6 bacon strips, cooked and crumbled

½ teaspoon salt

⅛ teaspoon pepper

⅛ teaspoon cayenne pepper

Roll the pastry into a 13½ in. circle. Fit into the bottom and up the sides of an ungreased 9-inch springform pan. Lightly prick the bottom. Bake at 450 degrees for 8-10 minutes or until lightly browned. Cool slightly.

In a large bowl, beat cream cheese until fluffy. Add eggs and milk; beat until smooth. Add cheese, onions, bacon, salt, pepper and cayenne; mix well. Pour into the crust.

Bake at 350 degrees for 40-45 minutes or until a knife inserted near the center comes out clean. Cool 20 minutes. Re-

move sides of pan. Cut into thin slices; serve warm. Serves 16-20 appetizer servings.

### APPLE SAUSAGE APPETIZERS

1 small onion, chopped

1½ teaspoons butter

2 tablespoons apple jelly

2 tablespoons brown sugar

8 ounces miniature smoked sausage links

1 small apple, peeled and sliced

¾ teaspoon cornstarch

1½ teaspoons water

In a small saucepan, saute onion in butter until tender. Stir in apple jelly and brown sugar; add sausage links. Cook, uncovered, over medium-low heat for 15-20 minutes or until thickened, stirring occasionally. Add apple.

Cover and cook over medium-low heat for 8-10 minutes or until apples are tender. Combine cornstarch and water until smooth; stir into saucepan. Bring to a boil; cook and stir for 1 minute or until thickened. Serve warm. Serves 2-4.

### GARLIC LIME SHRIMP PASTA

1 pound uncooked large shrimp, peeled and deveined

5 garlic cloves, minced

½ teaspoon salt

¼ to ½ teaspoon cayenne pepper

½ cup butter

3 tablespoons lime juice

1 tablespoon minced fresh parsley

Hot cooked pasta

In a large skillet, saute the shrimp, garlic, salt and cayenne in butter until the shrimp turn pink, about 5 minutes. Stir in lime juice and parsley. Serve with pasta. Serves 4.

### SWEET AND SOUR PORK

1 can (20 ounces) pineapple chunks

2 tablespoons cornstarch

¼ cup soy sauce

1 tablespoon honey

½ teaspoon chicken bouillon granules

1 garlic clove, minced

⅛ teaspoon pepper

2 tablespoons canola oil

¾ pound pork tenderloin, cut into bite-size pieces

1 medium green pepper, thinly sliced

Hot cooked rice

Drain pineapple, reserving the juice; set pineapple aside. Add enough water to juice to measure ¾ cup. Combine the cornstarch, soy sauce, honey, bouillon,

garlic, pepper and pineapple juice mixture until smooth; set aside. Heat oil in a large skillet; cook and stir pork and green pepper for 6-8 minutes or until pork is no longer pink and green pepper is crisp-tender.

Stir pineapple juice mixture; add to the skillet with pineapple. Bring to a boil. Cook and stir for 1-2 minutes or until thickened and bubbly. Serve with rice. Serves 4.

### LEMON BAR TRIFLE

2 cups all-purpose flour

1 cup chopped pecans

1 cup butter, melted

**Lemon Layer:**

1½ cups sugar

¼ cup cornstarch

¼ cup all-purpose flour

1¾ cups cold water

3 egg yolks, beaten

⅔ cup lemon juice

2 tablespoons butter

4 teaspoons grated lemon peel

**Cream Cheese Layer:**

1 package (8 ounces) cream cheese, softened

3 cups confectioners' sugar

1 carton (8 ounces) frozen whipped topping, thawed

In a small bowl, combine flour and pecans; stir in butter. Press into an ungreased 13-inch x 9-inch baking dish. Bake at 350 degrees for 18-20 minutes or until light golden brown. Cool on a wire rack.

In a small heavy saucepan, combine the sugar, cornstarch and flour. Stir in water until smooth. Cook and stir over medium-high heat until thickened and bubbly. Reduce heat; cook and stir 2 minutes longer.

Remove from the heat. Stir a small amount of hot mixture into egg yolks; return all to the pan, stirring constantly. Bring to a gentle boil; cook and stir 2 minutes longer. Remove from the heat. Gently stir in the lemon juice, butter and lemon peel.

Transfer to a large bowl. Cool to room temperature without stirring. Cover surface with waxed paper; refrigerate until chilled.

In a large bowl, beat cream cheese and confectioners' sugar until smooth. Fold in whipped topping. Crumble the baked pecan mixture; set aside ½ cup for topping.

Just before serving, in a 3-quart trifle bowl, layer 1 cup each pecan mixture, lemon mixture and cream cheese mixture. Repeat layers twice. Sprinkle with reserved pecan mixture. Refrigerate leftovers. Serves 8.

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