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Fraternally Yours, ŽENSKÁ JEDNOTA

MARCH 2008

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

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HAPPY EASTER

TO ALL OUR MEMBERS

NATIONAL
OFFICER'S
ANNUAL REPORTS
BEGINNING ON PAGE 17

Fraternally Yours,

ŽENSKÁ JEDNOTA



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The following list is to assist you with our phone system. You may use the extensions below for the department you wish to reach when calling the FCSLA Home Office. Please remember, if you do not know which extension you need, you may press "0" Zero for the receptionist and she will direct your call to the appropriate department.

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Extended Menu Options

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Enter the extension # when the Automated Assistant asks you to dial your extension now. If you do not know the extension, please listen to the menu options or dial "0" zero for the operator.

May the Events of that First Easter Morning Fill Your Lives with Hope and Your Hearts with Love Today and Always

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*Nech udalosť toho prvého Veľkonočného rána naplní váš život
nádejou a vaše srdcia láskou dnes a navždy.*

The Cross of Jesus: His Suffering, Our Salvation

Reverend Monsignor Peter M. Polando, National Chaplain

My Dear Friends,

As we continue our Lenten Journey 2008, a central reminder of the ultimate gift that Jesus has given us is His cross. The image of the cross may be very common or it may be very sparse each and every day of our lives. For a moment, think of how many times you may encounter the image of the cross. When I awake, I see the wooden cross in my bedroom. As I enter my parish churches each morning to celebrate Holy Mass, I am impressed by the crucifixes that adorn the sanctuaries. While traveling in my car, I have a crucifix blessed by the late Pope John Paul II there to remind me to drive safely. As I go to the central office to work several days of the week, I view the crosses that identify places of worship as being Christian. I make the sign of the cross as I begin and end the prayers I offer each day to our heavenly Father. The cross on my rosary reminds me of the mysteries that I am about to meditate in praying the Our Fathers and Hail Marys.

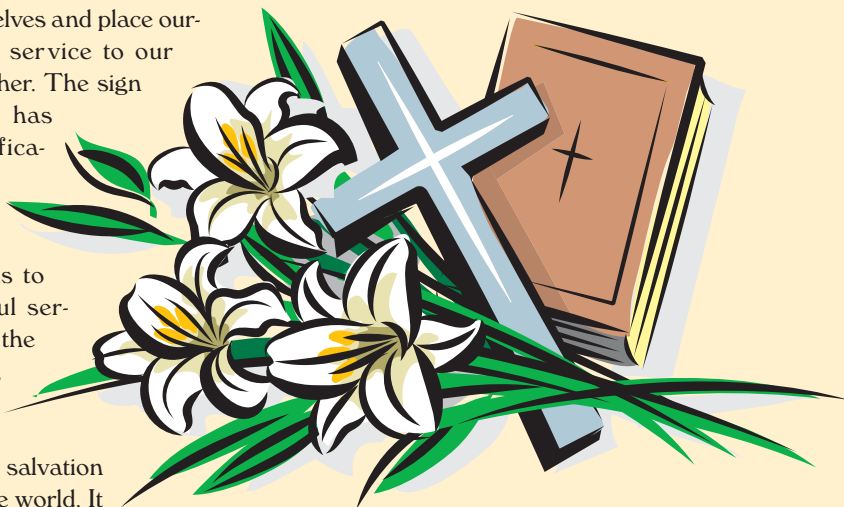
A vivid recollection that I treasure as a very young boy many years ago was my mother pointing to the crucifix in our home and attempting to explain to me that our God died for us so that we could live with Him forever – Božej. That left a lasting impression on me, probably one that planted the seed for my vocation to the priesthood, and more importantly guided me in my quest for eternal life. The implications of that dying on the cross so that you and I could have eternal life came more to light for me later on in this quest. This was true for Saint Paul who vividly explains those implications to us and to the Christians gathered at Philippi when he stated, "Though he was in the form of God, Jesus did not deem equality with God something to be grasped at. Rather, he emptied himself and took the form of a slave being born in the likeness of men. He was known to be of human estate, and it was thus that he humbled himself, obediently accepting even death, death on a cross!" (2:6-8).

The cross is more than just a piece of jewelry that one wears or an ornament that one places on the wall it is a source of identity. We are called like Christ to

"empty" ourselves and place ourselves in full service to our Heavenly Father. The sign of the cross has serious ramifications in the life of the Christian that invites us to render faithful service, even to the point of death, just as Jesus modeled it for our salvation and that of the world. It

is not only a symbol of identification and an ornamentation of the Christian life, but it is also an enticing awareness for people who have accepted the gift of the waters of baptism – initiated to die to this life and rise to a new life in the crucified and resurrected Saviour – to endure it courageously and joyfully as did our Lord. The cross is our image of the way of life we lead in this world on order to obtain eternal life in the Kingdom prepared for us by Christ's death on the cross.

By the cross of Jesus, we are encouraged and enabled to pick up our individual crosses that we encounter daily. Some of those crosses may be light and easy while others may be quite burdensome and very heavy. Some may be short lived and others may be for the rest of our time here on earth. But whenever we are invited to share in the cross and whatever cross we are called to carry, we should be exuberant that it is not as heavy as the cross of Christ. Our God's way to way to Golgatha was agonizing. His pain was felt by His Sorrowful Mother, the woman he encountered and by His disciples who watched from a distance. His cruel attachment to it was the ultimate gift that He could offer to His Father and for all of us. His time on it is our eternal time. His death is our gift. We should regret that He had to carry the cross to Calvary under so much inflicted pain, agony, and sorrow for the sins of the world. His was not a death on the cross for the sake of Himself but for you and for me and for people of all time. His cross



makes our crosses so very light!

Saint Andrew of Crete once wrote: "Had there been no cross, Christ could not have been crucified. Had there been no cross, life itself could not have been nailed to the tree. And if life had not been nailed to it, there would be no streams of immortality pouring from Christ's side, blood and water for the world's cleansing. The legal bond of our sin would not be canceled, we should not have obtained our freedom, we should not have enjoyed the fruit of the tree of life and the gates of paradise would not stand open. Had there been no cross, death would not have been trodden underfoot, nor hell despoiled" (PG, 1019). As we continue to carry our crosses through this Lenten season, may we look at the cross of Jesus and be alleviated of the pains that we carry by the knowledge of the fact that these will be relived by the joy of Easter happiness that could only be obtained by His death on the cross and resurrection.

During this observance of Lent 2008, let us look upon the cross of Jesus in a more meaningful fashion, noting that it is a symbol of our call as Christians and yet how much more we must imitate Him who accomplished our salvation! May those simple yet beautiful words of the Slovak Lenten hymn *Ach, Kríž Svätý!* guide us on our way to the Sacred Triduum, i.e., Holy Thursday, Good Friday and the Great Celebration of Easter: *Ach, križ svätý! Ty strom vzácny sladký nesieš plod krásny, Jezu Krista, milého, milého, pre mňa umučeného.*

From the Desk of Our Medical Director

Some of you may have noticed I have not been writing a column for a few months. Since the Convention, I have had two surgeries. The first, on my shoulder, was planned for soon after the Convention. After hard work and much exercising, my shoulder is feeling much better and definitely less painful than before! My second surgery, was not planned. But I am grateful to FCSLA for helping me find my problem!

Last week I had surgery for breast cancer. When I wrote the article about mammograms last fall, I realized I was overdue for my own exam. I decided to schedule it before my shoulder surgery, so it would be easier to do. However there was an abnormality on my test, and a biopsy was recommended. Unfortunately, the biopsy showed cancer, so I have just had my staging surgery. It is looking like it was found early, so I consider myself very lucky. If I would have not had my mammogram, it would have grown and become more difficult to treat.

Soon I will begin the treatments needed to rid my body of cancer. I am hoping to continue to work throughout the process. I know that positive energy and kindness are important in this process, and I have always felt this with all my friends at FCSLA. After all it is because of FCSLA that

I have my diagnosis so early! I feel that FCSLA has in fact saved my life! If not for the fact that I was asked to start a column, and chose to do that article on mammograms, I would not know what was happening inside my body!

Throughout my life, there have been events that God has used to guide me. A serious accident at age 13, with a month of hospitalization, lead to my career in medicine. I feel that God has led me on this journey so I can help someone else. Again I ask all FCSLA members to follow their doctor's recommendations and get regular mammograms. It can save your life!

Deborah Brindza MD
Medical Director

Margaret Getz Retires from Branch Service

Margaret Getz first became an officer of Branch 55 in Mahanoy City, PA in April of 1957. Fifty years later Margie has retired from branch service for personal and medical reasons. She took full responsibility for her branch and over her many years of service, she built membership and fraternal activity. She also served 4 terms on the National Court of Appeals and was Recording Secretary of the Frances C. Jakabcin District in Eastern Pennsylvania, for many, many years retiring from that position four years ago!

As Margie reflects back over 50 years of service to God and Country she states that, "It has been a very fruitful and educational fifty years. The people I met in the fraternal world have been great to work with."

Margie is living with her daughter and good wishes can be sent to her at 48 Pinewood Avenue, Lititz, PA 17543.

On behalf of the FCSLA we thank Margie for her dedicated service and hope that she inspires others to follow in her footsteps.

BRANCH W187 MEETING HELD

Branch W187 of Valparaiso, NE held a meeting on November 18, 2007, after the 8:00 Mass in which members marched in a group for corporate communion. After Mass, coffee and kolaches were served in the church hall, to the 41 members that were in attendance.

Two members Alison Dudek and Abigail Witulski each received \$200.00 scholarships from the FCSLA.

Branch W187 awarded \$100.00 scholarships to five members: Crystal Hoffmeister, Austin Barry, Travis McGinly, Kayla Masek and Wesley Nieman.

Raffle tickets were sold for a crocheted Afghan donated by branch member Agnes Masek. The raffle raised \$288.00 and this money was donated to Sr. Mary Jo Polak and Sr. Regina Mautlka who are members of Branch 187.

Delegate Darlene Blazek gave a report from the 39th National Convention in St. Louis.

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President Larry Bouc presenting scholarship to Abigail Witulski.

FCSLA ANNOUNCEMENT

Effective January 1, 2008, life insurance commission chargebacks will be initiated for both agents and recommender. A chargeback situation is one where the certificate is surrendered or lapsed within one (1) year of the issue date and all or part of the commission may need to be returned. A chargeback will be prorated based on how long the certificate is in effect. Any certificate cancelled within the free look period will have 100% of the commission charged back. A certificate cancelled after one (1) year from the date of issue will not be subject to commission chargeback. Any questions regarding life insurance commission chargebacks should be directed to Heather at the Home Office, Ext. 1037.

FROM THE DESK OF YOUR FRATERNAL AND YOUTH DIRECTOR

Sue Ann M. Seich

In my first article to all of you, I would like to take the personal approach and hopefully you will get to know me a little better before I am introduced to you in person at one of our fraternal gatherings.

I am 100% Slovak and Catholic and have been enrolled in the fraternal benefit system from birth. My grandparents immigrated to the United States from Czechoslovakia and instilled in me, along with my parents, a hard work ethic along with the hospitality aspect that you always leave your door open, which makes people feel welcome and wanted, but most of all, you always have plenty of food and drink to share.

I have been married for 37 years to my best friend, Jack, and we have three great children, Jennifer who is married to Michael, Amy who is married to Mike, and Kevin who is married to Jessica. We have four fantastic grandchildren all under the age of 6: Michael II, age 6, and Jack, age 4, are Jennifer and Michael's; and Lauren, age 4, and Jake, age 2, are Amy and Mike's. It is very true what they say, "If you knew how much fun grandchildren were going to be, you would have had them first." They are a constant joy to my daily life. My best Christmas present was for all twelve of us to be together and share the holidays.

My home is in Canton, OH, and I have been there most of my life except for about 8 years when we lived in Howland, OH, right outside of Warren. In Canton, we belonged to Sacred Heart of Jesus Slovak Catholic Church, until it closed. At the present time we are members of St. Joan of Arc Parish where I served as a Eucharistic Minister to the homebound and nursing homes, and serve on several committees.

Most of my life I have worked for the Catholic Church and the Fraternal Benefit System. I can honestly say that the work experience is totally different from the business world. The years I spent working outside the church or fraternal system, were just that "work." The caring attitude and support system we receive from our fellow parishioners of our fraternal family is "priceless."

I have my Insurance License from the state of Ohio. I have served as President of the Fraternal Section of the National Fraternal Congress of America. Since 1986, I have been an active member of the Ohio Fraternal Congress serving on their board as Chaplain and Treasurer for several years and did serve as President of this State Congress several years ago. I have 20 years of experience on the national level in the fraternal benefit system, and I hope and pray to make a difference in our organization, the FCSLA.

In the months ahead, I hope to meet a lot of you personally and share what fraternal activities you have in place and where I can possibly be of assistance to those who have no activity. I would enjoy hearing what fraternal, community, and volunteer projects you now have and how we can get more members involved, especially our youth. We need to work together to give our FCSLA, the recognition it so rightfully deserves for all the wonderful ways it has made a dif-

ference in our churches, community, and individual lives. Can one person make a difference? "YOU" sure can and will, especially if you have the help of many more caring individuals from your branches.

We need to work together to bring back that good old fashioned personal touch. Care and kindness are needed in everyone's life, especially those who have no family. You are their family if they are a member of the FCSLA. Isn't that what our fraternal system is all about?

The Home Office Staff of the FCSLA is awesome. They are a great group of caring individuals and have made me feel right at home. Your Board of Directors has sent welcome wishes that have confirmed the fact that I made a fantastic decision becoming an employee of the FCSLA. I look forward to a meaningful career in the FCSLA Family, and hope to make a difference taking one day at a time. Please feel free to contact me at the Home Office address or by phone, 1-800-464-4642, Ext. 1051, or by e-mail SueAnn@fcscla.org. May God watch over you, protect you, and love you every day of your life.



Sue Ann M. Seich

Ann Baglos Celebrates 100th Birthday



Anna Baglos was born January 21, 1908 in Slovakia. When she was two year old, she came to the United States. She married George Robert Baglos, and they were blessed with three children: Dorothy Ionadi, Margaret McLaughlin, deceased; and Robert Baglos. In a tragic accident on May 18, 1939, she lost her husband, and she became the sole provider for the three small children. Anna never remarried, but dedicated her life to working to raise her children. She overcame life's hardships with her deep love of God. She attends mass and receives communion daily. Her greatest joy has been her three children, six grandchildren and seven great-grandchildren. She has one living sister, Margaret Holmes, who will be 90 years old on March 3, 2008. A birthday celebration was held and was attended by her many family members and friends. At 100, she still loves to play cards and bingo. She attributes her long life to trust in God's loving care for her and to her daily prayers.

Anna has been an active lifelong member of McKeesport Branch 77. To Anna we wish "Ad Multos Annos"!

ŽENSKÁ JEDNOTA

Branch & District Bits

SCHOLARSHIP WINNERS HONORED — St. Mary's Rosary Society, Branch 77, McKeesport, PA, honored scholarship winners with dinner and a gift of money. Officers, recipients and their guests were treated to dinner at Thee Olde Place Inn. Pictured front row, L-R: Lisa Spyra, Joshua's mother; Joshua Spyra, recipient; Anthony Hutskow, recipient; Sally Fedor, Jimmy's mother; Cassandra Fedor, Jimmy's sister; Jimmy Fedor, recipient. Second row, L-R: Christopher Spyra, Joshua's father; Anthony Hutskow, Anthony's father; Jennifer Yurechko, recipient; Carol and Anthony Yurechko, Jennifer's parents; James Fedor, Jimmy's father.



SLOVAK AMERICAN COOK BOOK PRESENTATION — The Magdalen I. Iskra District recently presented the FCSLA's Anniversary Slovak American Cook Book to the Osterhout Free Library in Wilkes-Barre, PA. The District offered the Cook book to the library to promote and preserve our Slovak heritage and culture, as well as, to promote the sale of the Cook Book which is filled with many wonderful Slovak recipes!



L-R: Regina M. Molitoris, Vice-President; Magdalen I. Iskra, President; Elaine Schall, Coordinator of Readers Services, Osterhout Library, receiving the Cook Book; Mary M. Migatulski, Auditor and Cook Book sales representative; and Irene Kalinowski, Vice-President.

RIGHT TO LIFE MARCH — Members of the FCSLA led by National President Mary Ann Johanek and National Secretary Irene Drotleff participated with other Slovak Catholic Fraternalists in the Right to Life March in Washington, DC on January 22, 2008. In addition to the bus leaving from the Home Office in Beachwood, OH, several Branch W087 members of Munden, KS, participated in the pilgrimage to Washington D.C. In addition to the rally that preceded the march and the march itself, the group from Kansas participated in the mass celebrated in the National Shrine the evening before the march. They also visited other monuments while in Washington. Taking the bus from Salina, KS with other persons from the Diocese of Salina, KS were Paul Chopp and Rose Splichal of Munden, KS, Elaine Coonrod of Belleville, KS, Marjorie Hindman of Osborne, KS, Jane and Taylor Ketron of Minneapolis, KS. Branch 86 provided prayer and financial support for these members.



Dorothy Urbanowicz, National Auditor presents donation check of \$20,000 to Rev. Ronald Cyktor of St. John The Evangelist Church in Connellsville, PA.



Branch and District Christmas Activities

Sr. Branch 101 and Jr. Branch 11

Sr. Branch 101 and Jr. Branch 11 of St. Louis, thoroughly enjoyed a joint Christmas extravaganza/business meeting for its members, inviting the men's lodge — the most Holy Trinity Lodge 109 KJ Union to join them for a day of fellowship and business with the 45 Slovak nationals in attendance on December 9, 2007 feasting on a wide range of Slovak holiday desserts and deli treats.

On a frozen, dreary, rainy day in St. Louis, a light attended holiday-spirited congress of Slovaks, both mature and youthful, enjoyed each others' companionship, toasting another prosperous year of existence

and prayed for those members who could not be with us owing to their passing away during the year.

Branch officers were elected for the new year with the assemblage hailing praise on those officers who served so magnificently during the year. The members in attendance were daunted with the treasurer's report of assets and member statistics of insurance in force and the president's fluidity of moving the meeting along so as to get to the holiday feast. The vice-president's report of those members who reached 80 years of natal existence was passionately received since those post-octogenarians were each rewarded with a \$10 bill to honor this anniversary.

President Dolores Bachesta provided a summary of her convention duties that she executed famously at the Annual FCSLA Convention held in our fair city this past October.

Association member, Leah Jane Miklovic, collegiate, was presented a 'ribbon and medal' for receiving a 2007 FCSLA scholarship which bestowed great honor on our as-



L-R: Vice President Ann Miklovic, President Dolores Bachesta, College Scholarship recipient Leah Miklovic.



The entire membership of Jr. Branch 11.

semblage. This beautiful woman was deservedly given a large 'round of applause' for her accomplishments.

Each senior and junior Jednota constituent in attendance collected a door prize of association "goodies" and was awarded an attendance prize of festival cheer to cap-off their fellowship excitement. Members of the junior branch were in command of welcoming 'senior' members and facilitated in the "prize" allocation.



Branch 77 Treats Members at Holiday Affair

On December 2, 2007, members of St. Mary's Rosary Society, Branch 77 in McKeesport, PA were treated to the annual branch Christmas party and dinner meeting at the Boston Spectrum. Following the business portion of the meeting, door prizes were awarded and a 50/50 drawing was held with the proceeds going to the Children's Hospital of Pittsburgh Free Care Fund.

For the members listening and dancing with pleasure, Dorothy and Company provided the entertainment.

Margaret Holmes, auditor, resigned her post after 44 years of loyal service. Judith Fedor presented Margaret with a retirement gift and thanked her for her many years of dedication to the Association and the branch. She will be missed by all, and we wish the very best for her.



Taking their oath of office, L-R: Auditor Audrey Podlesny, Auditor Carol Yurechko, Vice-President Irene Fedor, Jr./Sr. Recording Secretary Judith Fedor, President Jerry Holmes, Treasurer Virginia Holmes, Janice Boyko, administering oath of office. All officers were present. Missing from photo is Financial Secretary Marion Greenland.



Anna Hurban District Celebrates the Season

Although the weather was cold and the roads were covered with ice and snow, 391 members and guests met at Orlando Chateau in Orland Park, IL for the annual Anna Hurban District of Chicago Christmas dinner. Friends ex-



changed memories, the children passed out raffle gifts and the Christmas entertainment was superb.

Many thanks to the following people who helped make this dinner a great success: Irene Zittman, Marge Krugley, Jarmila Hlubocky, Rosemary Mlinarich, Alice Nemcek, Judy Knizner-Tybor, Phil Glomb, Dolores Glomb, Richard Zittman, Jim Knizner, Janice Mager, Mary Ann Satala, Therese Buc, Lydia Berry, Dolores Mooha, Barbara Mugavero, Carol Rosenthal-Meske, brothers Austin and Quinn Palanca, Amanda Ledvora, and Kathleen Ledvora. Our sincerest apologies to anyone we may have omitted in this list!



Branch 56 Christmas Party

Branch 56 of Glassport, PA once again celebrated the birth of Jesus on Saturday, December 1, 2007 at Queen of the Rosary Hall. Entertainment was provided by Nicholas Scarpino – the Magician. Forty-five children enjoyed his show especially when to everyone's delight the little rabbit appeared!



Officers of Branch 56 — L-R: Anne Kula, Corrine Hopkins, Dolly Shinavski, Agnes Wozniak and Santa Claus.

Amy and Dan catered a delicious lunch — pizza and all the trimmings for the children, as well as, the 25 parents in attendance.

Santa arrived and the children received bags of goodies and a monetary gift. All in attendance agreed that it was wonderful way to celebrate the holiday season!



The magician Nicholas Scarpino and all the children.



Cleveland District Celebration

Members of the Cleveland District celebrated Christmas with a party on December 8, 2007, which included staff and

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Branch Officers attending the Okres Meeting which was held the same day as the Christmas party at Light of Hearts Villa.

residents of the Light of Hearts Villa in Bedford, OH. In preparation for a festive Christmas season, many FCSLA members had helped decorate the Villa on the Saturday before the party.

At the party, everyone participated in a "Sing-along" of Christmas carols and many Slovak favorites accompanied by the wonderful accordion playing of Ralph Szubski, along with musical renditions by the Vargo twins, Barb and Carol. The twins are blind, but do not let that dampen their Christmas spirit and are an inspiration to all.

Coffee, punch and homemade pastries provided by FCSLA members were enjoyed by all while the Lucina Slovak Folk Ensemble performed several dances. An added treat was the performance of the children who are intent on learning the routines to eventually become proficient and join the senior folk ensemble.

Santa's arrival caused a stir as he listened to the wishes of the children – young and not so young, and presented each resident of the Villa with a gift provided by the FCSLA.

Kim Nadolski, a member of Sr. Branch 423 and the Elyria High School Accelerated Signers from Elyria, OH performed for the group by signing (not singing) traditional Christmas carols and several current and old time tunes. Their final song, "I'll be home for Christmas" was a tribute to those who served and are serving in the military. The adults will tell you that there was not a dry eye in the audience.



Women singing are Carol and Barbara Varga.

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Branch and District Christmas Activities

Cleveland District Celebration (Continued)

Another guest who accompanied the Signers was Flat Stanley. He is a friend of Eric Langen from Our Lady of the Visitation Grade School in Cincinnati, OH and National Auditor, Barbara Sekerak. Flat Stanley has been touring the globe for Eric's second grade class and has even made a visit to troops in Southwest Asia. He said he was happy to partake in the Christmas festivities at Light of Hearts Villa and enjoyed meeting everyone. We think he left with Santa for a trip to the North Pole.

Mass was celebrated by Bishop Roger Gries in the main hall of the Light of Hearts Villa, which was the grand finale to end the day, creating enjoyable memories for all.



Elyria High School Accelerated Signers with Flat Stanley.



St. Ann's Branch 313 Christmas Gathering

During FCSLA Branch 313 (Natrona Heights, PA) Christmas party held on Epiphany Sunday, January 6, 2008 at Our Lady of Most Blessed Sacrament Parish (courtesy of its Pastor Richard Tusky), Cynthia Maleski, National Trustee, and branch officers presented our convention donation of \$10,000 to Mrs. Beverly Kaniecki, principal of St. Joseph's High School. After sharing of



At the dessert table.



Members of Saint Joseph's High School Choir with Mrs. Nancy Sheehan as Director.



Members enjoying the finely prepared meal.

oplatki and the special prayer for the Epiphany Blessing of Homes, over sixty members and honored guests enjoyed a special concert and sing-along by members of St. Joseph High School Choir (directed by Mrs. Nancy Sheehan), a complete Slovak home cooked meal, a luscious dessert table, small gifts from the Home Office, door prizes, and an annual report, including a calendar of upcoming events, new FCSLA products and a listing of branch fraternal activities.

Members contributed twelve boxes of nonperishable food items to our local food bank.

The Christmas Party Committee included branch officers Helen Josefowski, Cecilia Szymkiewicz, Barbara Gaydosik, Cynthia Maleski and branch members Tom and Marcia Szymkiewicz, Ed Cowan and Andrzej Groch.



Check presentation — L-R: Cynthia Maleski (National Trustee and Branch 313 President), Cecilia Szymkiewicz (in background, Branch officer), and Beverly Kaniecki (school principal).



L-R: Slovak cooks included Patty and Paul Homick, and Cynthia Maleski.



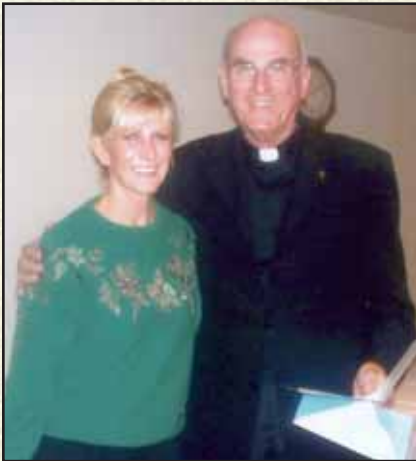
Whiting Branch 81 Spreads Some Christmas Cheer

On a Wednesday afternoon in December the officers and members of Branch 81 gathered together for some Christmas cheer. As each member arrived they signed in and were given a ticket for a chance to win some money and door prizes. This 12th day of December started with a brief meeting and opening by President Florence Hovanec. Discussed were our upcoming events like our District Meeting and also St. Ann's Day. Father Kalicky blessed all present and said grace.



Rose Belieu and daughter Dimetri Rose celebrated her birthday.

A lunch of meatloaf, mashed potatoes, Italian beans, and homemade bread was served. The tables were festively set with Christmas centerpieces. Wine and coffee were the refreshments. An orange cake dessert was made by the officers.



After lunch Father Kalicky was presented with a card and donation from Jr. Branch 58 for \$2,000 to help fix the church steeple. Father then was twice delighted when Branch 81

President Florence Hovanec and Treasurer Margaret Abildua presented him with a card and donation of \$20,000. Father then thanked both branches for their generosity.

Margaret Abildua discussed donations to be sent out to organizations. Also discussed were our list of shut-ins, whom are sent a Christmas card.



was had by all. This year more men attended than at previous functions.



Louise M. Yash District Christmas Meeting

The 24th annual Louise M. Yash District of Wisconsin Christmas meeting and luncheon was held on Saturday, December 1, 2007 at Alioto's Restaurant. The many members who attended elected the following officers: Mary Kebisek, President; Virginia Sedlacek, Vice-President; Kathy Valent, Secretary; Betty Novak, Treasurer and Bob Budjac and Fred Forrest, Auditors. Mary Jo Noyes, our member, was honored for winning a seat on the National Court of Appeals at the convention. A buffet luncheon was served while Beverly White played her accordion. With best wishes for Vesele Vianoce, the members left for home with many door prizes.



Magdalen Benish Makes Journey to the Netherlands

Staff Sgt. Jacob Benish was only 20 years old when he was killed in action in Germany on April 4, 1945. He was on a special mission at the time of his death and was buried in the Netherlands American Cemetery in Margraten, the Netherlands!

His sister, Magdalen Benish (Branch 172), had always wanted to make the journey to the Netherlands to visit her brother's grave site; in fact she had made a promise to do that, especially because no family member had ever gone. For years the trip always seemed like it would be too hard to make, but as luck would have it she heard a friend from her parish discussing a recent trip she had taken to the Netherlands. It seems that Carol had gone to the Netherlands to visit her brother and hearing that conversation was the beginning of a dream come true for Magdalen.

Her friend Carol, contacted her brother in the Netherlands and gathered information that Magdalen could use to plan her trip to finally visit her late brother Jacob's grave site. Another friend Ann Marie, a seasoned traveler from New York agreed to make the journey too, and after traveling for what seemed like forever, they finally arrived at the American Cemetery in the Netherlands on November 16, 2007 and met with the superintendent of



Magdalen Benish standing at her Brother Jacob's gravesite at the American Cemetery in Margraten, the Netherlands.

the cemetery (who incidentally just happened to be Slovak and had "roots" back in Kingston, PA, about 2 miles from Magdalen's home.) Small world isn't it?

The superintendent led Magdalen to row "C", grave #23 which was near the entrance to the cemetery! There Jacob was buried alongside 8,301 other soldiers who had given their lives to further freedom!

For Magdalen it was an emotional but gratifying experience to be standing on hallowed grounds and to honor her brother and those who gave their lives for us! After 62 years she was able to bring her promise to fulfillment.

Louise M. Yash District Calendar of Events

The Louise M. Yash District of Wisconsin calendar of events for 2008 is as follows:

April 12 — 25th Anniversary Party, Venice Club, 1905 N. Calhoun, 11:30 a.m., invitations will be sent out later.

May 17 — Join Hands Day, Zablocki's Veteran's Center on National Ave., Visitation 10:30-11:30 a.m. plus lunch after the visit.

July ??? — St. Ann's Day in Indiana, bus trip (details will follow later).

December 6 — Christmas meeting and luncheon at Alioto's at 11:30 a.m.

For further information call President Mary Kebisek at 414-302-1997.

5.00%
**Annual Yield on FCSIA
Annuities/IRAs**

From January 1 through and including March 31, 2008, all Annuities/IRAs will pay a yield of 5.0%, based on a 4.8793% rate of interest compounded daily. Members choosing the interest only option will earn 4.6025% (APR 4.50%) while those selecting a settlement option during this period will earn a yield of 4.75% (APR 4.6409%).

**For more information
please call 800-464-4642**

FCSLA EXECUTIVE FINANCE COMMITTEE MEETING

4th Quarterly Meeting — December 4, 2007

0100.00 Call to Order/Prayer

President Johaneck called the meeting to order at 9:30 a.m. at the Home Office, Beachwood, OH. Rev. Joseph Grosko was asked to open the meeting with prayer.

0200.00 Opening Business

0200.01 Roll Call

Secretary Irene J. Drotleff called the roll. Members present were:

Rev. Joseph Grosko	Chaplain
Mary Ann S. Johaneck	President
Irene J. Drotleff	Secretary
John M. Janovec	Treasurer
Rosemary A. Mlinarich	Vice President
Cynthia M. Maleski	Trustee
Virginia A. Holmes	Trustee

0300.00 President's Comment

President Johaneck reviewed the purpose and procedures of the Executive Financial Meeting for the benefit of the new member of the Executive Finance Board.

0400.00 Treasurer's Report

Treasurer John M. Janovec gave a financial review of year 2007. Supplement #1.

0400.01 Investments

Members of the Executive Finance Committee reviewed the investment purchases made through January 2008. Supplement #2

0500.00 Old / New Business

0500.01 Annual Annuity Yield — April 1, 2008 through June 30, 2008

It was moved by Rosemary A. Mlinarich and seconded to recommend to the Board of Directors, that the annuity annual yield will be 4.75% on open accounts and **MOTION ADOPTED**

0500.02 Donations

It was moved by Virginia and seconded to recommend to the Board of Directors the listed donations. Supplement #3. **MOTION ADOPTED**

0600.00 Meeting Dates

The meeting dates will be determined at the Board of Directors Meeting.

0700.00 Adjourn

It was moved and seconded to adjourn the meeting. Meeting adjourned with prayer.

Mary Ann S. Johaneck, National President
Irene J. Drotleff, National Secretary

ATTEST:

Rev. Joseph Grosko, National Chaplain
Rosemary A. Mlinarich, Vice President
John M. Janovec, National Treasurer
Cynthia M. Maleski, National Trustee
Virginia A. Holmes, National Trustee

Magdalen I. Iskra District of Wilkes-Barre, PA Elects Officers for 2008

On January 1, 2008, District Officers were elected. Branches comprising the District are Senior 038, 065, 086, 172, 178, 350 and 615; Junior 042, 073, 168, 207, 211, 362 and 526. Pictured below are Martha Iskra, Publicity; Mary M. Migatulski, Auditor; Loree Gelatko-Gerich, Secretary; Magdalen I. Iskra, President; Bernardine V. Kalna, Auditor; Rita R. Keenich, Trustee; Marianne R. Bolga, Trustee; Regina A. Molitoris, Vice-President; Anna M. Hudock, Treasurer; and Irene Kalinowski, Vice-President.



Slovak League of America to Offer Scholarship Grants in 2008

The Slovak League of America, a civic and cultural federation of Americans of Slovak ancestry, is pleased to announce that it will offer six, \$750 scholarship grants to deserving students for the fall semester of 2008. A student of Slovak ancestry, currently enrolled or who will be enrolled in the fall semester of 2008 in full time study at a college, university or professional school may apply for these grants. These grants are available to students who are on the undergraduate or graduate level of study.

Applicants are asked to write a study paper on some theme from Slovak history or culture of no less than six type-written double-spaced pages. The completed application along with the essay is to be returned by the deadline date of June 1, 2008. Grants will be paid to the individual student in August 2008.

For an application, write: Slovak League of America, 205 Madison St., Passaic, NJ 07055, tel. daily, Monday-Friday 11 a.m. to 4 p.m. at 973/472-8993.

The Slovak League of America Scholarship Fund, Inc., was established in 1972 as an affiliate of the Slovak League of America to assist students of Slovak ancestry in their quest for higher education. Since then, more than 100 students have benefited from this fund.



IN MEMORIAM

SUSAN MUGGLI Branch W187

CRYSTAL LAKE, IL—Susan Muggli, 63, of Crystal Lake, IL, died December 20, 2007.

Muggli was born October 11, 1944, to Frank and Evelyn Waiss of Loma. She was a member of the first graduating class at Aquinas High School in David City. She graduated from the College of St. Mary's and taught at St. Mary's grade school in David City.

She married Roger Muggli on September 14, 1968 at Loma.

Her parents, an infant son, and brother, Alan Waiss, preceded her in death.

She is survived by her husband; daughter and son-in-law, Melody Anne and Craig Sucharda of Wauconda, IL; son and daughter-in-law, Michael and Kristin Muggli of Crystal Lake, IL; a sister and brother-in-law, Beverly and John Barry of Valparaiso; brothers and sisters-in-law, Steve and Collen Waiss of Monument, CO, Terry and Nancy Waiss of Morgan, UT and Larry and Lori Waiss of Geneva.

A funeral Mass was held at St. Thomas Aquinas Church in Crystal Lake, IL.

Querhammer and Flagg Funeral Home of Crystal Lake, IL was in charge of the arrangements.

HELEN SPRINGER Branch 344

TOLEDO, OH—Helen Springer, 74, of Toledo passed away on Wednesday, November 28, 2007. She was born on February 19, 1933, to Florian and Mary (Traycik) Vidra. She married Joseph Springer on April 15, 1955. He preceded her in death on June 14, 1985.

Helen and her husband owned Springer's Restaurant for over 10 years until his death in 1985. She was an active member of SS. Cyril and Methodius Church for much of her life. She was currently a member of All Saints Catholic Church and was very active in the FCSLA where she served

as an officer of both Branch 344 and 188.

Surviving are her loving children, Joanne (Al) Campbell, Joseph (Diane) Springer, Michael (Marylou) Springer, and Patricia (Daniel) Antonelli; sister, Cecilia Kujawa; brothers, Leonard (Cookie) Vidra and Daniel (Charlene) Vidra. Also surviving are nine grandchildren and four great-grandchildren.

Funeral services were held at All Saints Catholic Church with Rev. Jonathan Wight officiating. Sujkowski Funeral Home was in charge of arrangements. Interment was in Calvary Cemetery.

STELLA V. DURIS Branch 149

Stella V. Duris, 88, of Oregon, died on December 10, 2007, at Orchard Villa. She was born in Toledo on November 20, 1919, to Stanley and Jozefa (Jaroniewska) Dylewski.

Stella was a homemaker throughout her life. She loved spending time with her family and her dog, Rocky. She also enjoyed cooking and gardening.

Survivors include her children, Sharon (Bob) Ganson, Beverly Hart, Loreen Thompson, Ron (Pam) Duris and Gary Duris; grandchildren, Greg, Graham, Lorrie, Sherry, Michelle, Tracy, Jesse, Aaron, Angela, Allison, and 18 great-grandchildren. Preceding her in death were her parents; husband, Frank, in December 1996; two sisters; and one brother.

A scripture service was held at Hoeflinger-Bolander Funeral Home. Interment was at St. Ignatius Cemetery.

ELIZABETH GRINVALSKY Branch 522

FARRAGUT, TN—Elizabeth T. Grinvalsky, 92, of Farragut, TN, formerly of Stamford, passed away Tuesday, November 20, 2007.

She was born on November 12, 1915, in Torrington, the daughter of the late John and Anna (Zaharek) Grinvalsky. She graduated from West-

ern Connecticut State Teacher's College. Elizabeth 'Betty' taught first grade in the Torrington and Stamford school system for 42 years, retiring in 1980 from Willard Elementary School in Stamford.

Betty had a host of loving relatives who survive her. Special to her was her sister-in-law, Margaret Grinvalsky, nephews Andrew Grinvalsky, Andrew Lach, Dr. Henry Grinvalsky Jr. along with nieces Merry Stephen, Susan and Claire Grinvalsky, as well as several other nieces and nephews and three dear friends, Marion O'Domirok, Marge Brown and Phyllis Ide, with whom she made her home. She was predeceased by her nine brothers, Rev. Stephen A. Grinvalsky, former Pastor of St. Benedict Church, Stamford, Dr. Henry Grinvalsky (a noted pathologist), of Gross Pointe, MI, Andrew, John, Michael, George, James, Bernard and Joseph Grinvalsky, along with her seven sisters, Sr. M. Thelma Grinvalsky of SS. Cyril and Methodius of Danville, PA, Anna Zerr, Susan Lach, Katherine Lamp, Mary, Helen and Rita Grinvalsky. Calling hours were held at The LaPorta-Cook Funeral Home, 82 Litchfield St., Torrington, CT. A Mass of Christian Burial was celebrated at Sacred Heart Church, 116 Grove St., Torrington, CT. Burial followed in St. Francis New Cemetery.

ELIZABETH R. HUDAK Branch 84

BETHLEHEM, PA—Elizabeth R. (nee Oravec) Hudak of St. Cyril and Methodius Parish in Bethlehem, PA, died on November 10, 2007.

She was born on August 4, 1907.

She married Joseph T. Hudak of Philadelphia on October 19, 1935. They lived in Philadelphia and had two son's Joseph J. Hudak and Thomas M. Hudak.



She is also survived by a sister Helen Farris of Bethlehem, PA, nine grandchildren, and 12 great-grandchildren.

She was a member of FCSLA Branch 89.

KRISTINE A. HANUS **Branch W016**

COLUMBUS, NE—Kristine A. Hanus, 99, of Columbus, NE died Sunday, December 16, 2007 at St. Joseph's Villa in David City, NE.



Kristine Agnes Hanus was born December 15, 1908, in Brainard, NE to Adolph and Josephine Ratkovec Polak. Her early education was in Brainard where she was involved in music, choir, school plays and sodality. Graduating from high school in 1926, she then attended Business College in Grand Island, NE.

She married Leo A. Hanus on February 6, 1934, in Brainard and they shared 63 years of marriage before his passing in 1998. Kristine and Leo were partners, not only in married life, but also in raising their family and working together in their farming years. In 1964 they moved to Omaha where Kristine worked as a cook at St. Richard's School and Immanuel Hospital. They relocated to Columbus in 1972 and she was employed at Louie's Restaurant and Holiday Inn until retirement in 1979. Kristine especially enjoyed spending time with her children, grandchildren and great grandchildren. She will always be remembered for her wonderful cooking and baking skills as well as her enjoyment of music, needlework, travel and the outdoors.

Kristine's deep faith was reflected in her daily life, and over the years she was always involved in church activities. She was a member of St. Bonaventure Church in Columbus and a 71 year

member of Catholic Workman Branch 16 of Brainard, Nebraska.

Survivors are four daughters: Sr. Josita Hanus ND of Omaha; Dorothy (John P.) Hain of West Chester PA; Marilyn (Robert) Haerr of Terre Haute, IN; Loretta (Dennis) Masur of Warsaw, IN; and four sons: Alfred (Rita) of Columbus; Archbishop Jerome of Dubuque, IA; Leo (Lorraine) of Denton, TX; and Ernest (Robin) of Omaha; 21 grandchildren and 36 great-grandchildren and 2 step-great-grandchildren and three sisters-in-law, Ludmilla Birkel of David City, NE; Genevieve Hanus of Lincoln, NE; and Sr. Marietta Hanus SSSF of Milwaukee, WI.

She was preceded in death by her husband, her parents, five brothers and four sisters, one daughter-in-law and two grandsons.

Mass of Christian Burial was held at St. Bonaventure Church in Columbus with Archbishop Jerome Hanus, O.S.B. officiating. Graveside Services were at the Calvary Cemetery in Omaha, NE.

ANNA M. TUMA **Branch W040**

SCHUYLER, NE—Mass of Christian Burial for 103-year-old Anna M. Tuma of Schuyler was held at St. Mary's Catholic Church in Schuyler with Father Gerald Leise officiating. She died June 14, 2007, at St. Joseph's Villa in David City where she had been a resident since May 2006.

Music was provided by organist, Libby Viglicky, and soloist, Ann Vrbicky.

Visitation was held at Svoboda Funeral Home North Chapel. Burial was in the Schuyler Cemetery.

Pallbearers were grandsons Allen Tuma, Myron Tuma, Randy Vavricek, Roger Vavricek, Timothy Vavricek and Jeffrey Vavricek.

Honorary pallbearers were granddaughters Theresa Sindelar, Holly Wetjen, Jayne Bronzynski, Lori Trotter and Dianne Swanson.

Mrs. Tuma was born the sixth of seven children on June 6, 1904, in Colfax County to Anton and Katherine (Konopik) Jedlicka. She received her education at rural School District 64. She learned to drive her father's Model T Roadster at a young age so she could chauffeur her parents. On February 17, 1925, she married Lumir J. Tuma at St. Mary's Catholic Church in Schuyler. She spent all of her married life within a mile of her birthplace. She was a devoted farm wife and enjoyed gardening, raising chickens, baking and tending to her flowers. She also enjoyed processing food that grew in their farm orchard.

She was a member of FCSLA Branch W040, St. Mary's at Wilson and the Wilson Guild until the church closed and she became a member of St. Mary's Catholic Church in Schuyler and the St. Mary's Guild.

She is survived by her son, Arnold A. (Loretta); her daughter, Gladys A. Vavricek, both of Schuyler; 11 grandchildren; 19 great-grandchildren; and four great-great-grandchildren.

She was preceded in death by her husband on September 23, 1988; grandson, Mark Tuma; six brothers, Anton, Charley, infant James, John, Martin and Frank E.; and two sons-in-law, Lambert Vavricek and Morris Vavricek.

*Have You Signed Up
a New Member This Month?*

YOUNGSTOWN SISTER CITIES HOSTS EXCHANGE STUDENTS

Youngstown Sister Cities hosted its high school exchange students at the recent Vilija Dinner at Saint Matthias Slovak Church sponsored by the American Slovak Cultural Association, Youngstown, OH.

The students addressed the attendees and recounted their experiences in Slovakia and the United States. A monetary gift was presented to each student.

Exchange students attending the dinner were Tomas Faix of Spisska Nova Ves, Slovakia, hosted by June and Fred Drotleff of Salem, OH, and Ed Wrask of Salem, OH, who studied in Banska Bystrica, Slovakia, in 2007. Ed is currently a student at Youngstown State University pursuing a degree in International Studies.

Unable to attend the event was seminarian Michael Zabrecky of Kosice, Slovakia, who is studying at St. Vincent's in Latrobe, PA, under the auspices of the Diocese of Youngstown.

Youngstown Sister Cities is grateful to the First Catholic Slovak Ladies Association for their recent convention donation. The money is being used to pay for shipping costs of used medical equipment to Slovakia: e.g., dental x-ray unit to Lucenic, Slovakia, in November. It is also used to



YSC Board members (back row, L-R): Brian Petruska, John Pavlansky, Bob Petruska, treasurer, and Bernie Demechko, secretary. Seated, L-R are: Ray Novotny, Jim Bench, Steve Bacon, president emeritus, and exchange students Tomas Faix and Ed Wrask.

pay for airfare and expenses of the high school student exchange program. This program is sponsored in conjunction with international and local Rotary Clubs.

Board members Steve Bacon, Jim Bench, Mary Babnic, and Bernie Demechko belong to Branch 161 where Bernie also serves as Youngstown District President. She was recently elected to serve on the FCSLA National Board.

Joe Senko Honored as "Fraternalist of the Year"

The Fraternal Societies of Greater Pittsburgh is made up of 21 fraternal benefit societies representing over 1.1 million members. The total insurance in force of the member societies is more than 4.5 billion dollars. Ten of the societies have their national headquarters in the Pittsburgh area. This is the most of any city in the United States.

Each year the FSGP chooses to honor one of its members who has displayed the true fraternal spirit. The Fraternalist of the Year is awarded to an individual who has worked and dedicated themselves to the cause of fraternalism. Joseph Senko has been selected for 2008.

Joe has been the Slovak Honorary Consul for Pennsylvania since 1997. Joe is also the Executive Director of the Western Pennsylvania Slovak Consul Association which he formed 11 years ago. As a Certified Public Accountant for 35 years, Joe has been recognized by his peers and awarded with many awards. He is currently associated with the accounting firm, McKeever Varga & Senko.

In addition to his family and professional life, Joe has

shared his business experience by serving on the Boards of numerous non-profit organizations. He is also recognized for eight tours (his 9th tour is below) he has conducted to Slovakia and the three shipments of supplies he has collected and sent to the needy in Slovakia.

Joe is a member of FCSLA Branch 262. The banquet honoring Senko will be on Saturday, April 5, at the Greentree Radisson Hotel in Pittsburgh, PA. For ticket or additional information call Pam Postler at 412/531-2990. Congratulations Joe!

9th Consular Tour to Slovakia

Honorary Slovak Consul Joseph Senko will be conducting his 9th Consular Tour to Slovakia and the Czech Republic from July 4, 2008, to July 19, 2008. Joe is including the best of his previous eight tours in this upcoming event. Some of the highlights include a wine tasting, a spa treatment, visit to a Christmas ornament factory, attending a folk wedding ceremony, rafting, a tour of the U.S. Steel plant and the annual folk craft festival in Kezmarok. In addition to a full day tour of Vienna and of Prague, the tour will also include visits to Tranava, Piestany, Banska Bystrica, the High Tatras, Cicmany, Levoca, Bardejov, Presov, and Kosice.

The tour includes all quality hotels, daily breakfast and dinner, air conditioned bus, English speaking guide and numerous musical folk entertainment. The price including airfare from New York is \$3,887 per person (double occupancy). If you are interested in obtaining a more detailed itinerary or if you have questions, call Joe Senko at 412/531-2990 or e-mail him at jtsenko@aol.com.

IMPORTANT NOTICE

Effective immediately, FCSLA has increased the issue age for Single Premium Whole Life and Paid Up Life in 1 Year. Our issue ages will be 0-90. If you have any questions, please call 1-800-464-4642, Ext. 1062.

2007 National Officer's Annual Reports

January 30-31, 2008 — Home Office, Beachwood, Ohio

National Chaplain

Rev. Joseph R. Grosko

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

Pochváleny bud Pan Ježíš Kristus!

Looking back over the year 2007, I personally and the Association, can enthusiastically and generously give thanks to the Lord for the endless blessings and graces which have been showered in our daily pilgrimage of life. As with any journey in life, it has been marked with "ups and downs" regardless of the continual disasters that daily are echoed in our media. And yet, we find ourselves surviving and continuing on. With God's continual and providential love, we can hopefully and prayerfully look forward to more grace-filled and fruitful days in the coming year. Yes, truly, the Lord "walks with us" in enduring hope and out-reaching love as He calls us to a joyful willingness to be of service for our families, churches and our membership. In the challenging endeavors of our baptismal commitment may we in enduring faith and hope know that our Eternal Father has entered into the very space of humanity through His beloved Son, Jesus. Because of the presence of our Lord Jesus in our lives, we renew our baptismal vows on the Feast of the Resurrection, that is, Easter Sunday. Thus, we truly are an "Alleluia People" crying out, "The Lord indeed has risen." With this broadening and clear vision of hope and faith we can continue our pilgrimage with our beloved and dedicated membership of the Association.

In giving this Annual Report to the membership and finding myself in the eighth year as the National Chaplain of the Association, I, with the Board members, am struggling always to seek a balance as the early Romans would say in Latin, "seeking the media via," the middle road. As we face serious issues and challenging events, I can say as a nation and Association we have not only answered but eagerly and tirelessly dealt with all issues in ever new and creative ways. In doing this we find within ourselves the joyful satisfaction and blessing of being a resurrected people, agreeing and disagreeing, but above all, moving forward in a dedicated and resolute fashion.

Our Board meetings are full of endless discussions and tedious, step-by-step decisions as we found ourselves at the brink of building the new headquarters on the present location in Beachwood. Without question, the new headquarters has been thoroughly researched and given point by point review. It can be said "not a stone has been left unturned" in providing the best possible headquarters. The members can truly look forward with pride and satisfaction when the new headquarters will be formally dedicated. Personally, I look forward to that event. It will enable the Association to expand further, and if necessary, to take advantage of any further merging with other fraternities that may be on the horizon and the horizon appears brighter than ever.

Perhaps, a most joyful and blessed event of this past year was the solemn blessing of the new First Catholic Slovak La-

dies Association Headquarters here at Beachwood, OH. A successful completion and endless planning was culminated with the presence of Bishop Roger Gries, O.S.B., the gathering of the Board of Directors and out of town faithful members of the Association. And also present were the public officials of the city of Beachwood, the architect and the various involved union members in the construction of this magnificent and beautiful headquarters of the Association.

Dominating and demanding a great deal of planning, time and energy were the preparations for the 39th National Convention held in the beautiful city of St. Louis, MO. The Board began early in the year with the necessary decision-making of the place, the agenda and its endless details. The continued plans were handled smoothly and thoughtfully with the leadership staff at the Home Office. They (and all) in the execution of a very successful convention and deservedly having our appreciative gratitude and prayerful remembrance in the accomplishments in this memorial National Convention of 2007.

The opening day of the 39th National Convention on Sunday, October 21, 2007, began with the Solemn Eucharistic Celebration at the magnificent Cathedral Basilica of St. Louis with over 400 faithful and joyful members. The Parish staff of the Cathedral were extremely supportive and gracious hosts of our presence in this utterly unbelievable mosaic Cathedral. The celebrant was Bishop Roger Gries, the Auxiliary Bishop of the Cleveland Diocese with Archabbot Douglas Nowicki, O.S.B., and Abbot Clement Zelezny, O.S.B., and twelve priests from the many branches of the Association assisting in the concelebrated Mass. Bishop Gries, in a challenging and uplifting homily, stirred the Faithful gathered with his wisdom, his encouragement and loving hope for the future. Personally, it lifted my heart, and I can readily say, and that of the congregation gathered. Also in attendance was the Auxiliary Bishop of the Diocese of St. Louis, Bishop Robert Hermann, who assisted in the celebration on this joyful Liturgy of the Banquet of the Lord.

A word needs to be addressed on my monthly reflections in our magazine, *Fraternally Yours*, as surprisingly many have shared with me in their complimentary remarks of reading faithfully my reflections in the sharing of our Christian beliefs. Perhaps, more challenging then ever, we of the Church need more than ever to communicate more clearly and decisively in our Christian beliefs, not only personally, but within our homes and our faith communities as we are called by our Baptismal commitment in evangelizing of the Risen Lord in our lives. We are all on a pilgrimage, walking with the Risen Lord, ever in need of encouragement, enlightenment and support as we look forward to our arrival at the Heavenly Banquet. Perhaps now when the road ahead seems so dark and full of peril, we need the light of Christ to guide us each day of our lives. Hopefully, we can offer that to each other. The Christopher's motto, "It is better to light one candle than to curse the darkness," is truly apropos for our day.

I have felt privileged and honored to be a member of the Board of Directors as its National Chaplain and ever willing to join in the challenging efforts and endless discernment in mak-

2007 Annual Reports of National Officers

ing our Association the best fraternal among the many that dot the land of America. With our dedicated, energetic and ever-loyal Board members and staff, I feel strongly the Lord's Spirit bringing us the guiding light and wisdom we need as we move forward into a future unknown and yet promising. Daily, may the prayers of the entire membership continue joyfully in the loving embrace of one another and in all that needs to be done in this life so that we too can receive the promised everlasting life with the Heavenly Father.

In reflecting on the many decisions that the Board is called upon to make it can be said that we work with a lot of information by the various consultants, have heated discussions and do a lot of handwringing. Eventually, the Board does arrive upon an agreed consensus. I am grateful for the gentle and firm guidance and leadership from our President, Mary Ann Johanek. As National Chaplain, I pray daily that the decisions and the directions of the Board are wise and understood and found acceptable by the entire membership of the Association.

In traveling to the various meetings, the anniversaries of branches and being the National Chaplain of the Association, I always find a warm welcome and an embracing enthusiasm from our membership. It is an honor and blessing to be relished and remembered. I am sure the Board members can give expression to these same warm and graceful feelings.

As I come to the end of eight years as the National Chaplain of the Association, I feel privileged and honored to have been a member of the Board of Directors and to have been joined to the challenging efforts of the Association in all the future decision-making matters that were ever placed before us. With dedicated, energetic and loyal Board of Directors and staff of the Home Office, I feel strongly that the Spirit guiding light and wisdom will continue joyfully in embracing the membership in the endless tasks that are set before them. May the Lord grant me the continued graces, good health, and blessings of my ministry as I daily continue to carry out my joyful responsibilities of my Priesthood.

National President

Mary Ann S. Johanek

Rev. Joseph R. Grosko, National Officers and Members of the First Catholic Slovak Ladies Association:

Pochváleny bud Pan Ježíš Kristus!

It was an outstanding year! It was the year that we welcomed our members and friends to join us in celebrating the opening of our new Home Office. The dust, dirt and mud that were so much a part of the construction process were finally behind us; the premises were attractively landscaped and our new home provided us with the space we needed. It was a long process — arranging for a pleasant work place and planning for our added space to be used in the most efficient manner.

Bishop Roger Gries, a long time friend of the FCSLA, blessed the new building and joined in the celebration that followed. Officers and staff led tours through the office, happy to show others our new "home".

Shortly afterward, our 39th National Convention took place in October in St. Louis, MO. Some committee meetings took

place prior to the convention in order to help facilitate the business of the convention. The former Catholic Workman members participated in this year's convention for the first time. They made it clear that they felt welcome. Our conventions give us a wonderful opportunity to enjoy the company of long-time friends from all parts of the country. Our members know how to have fun at a party and to work hard, too. There were good discussions and important decisions made. St. Louis is a grand city for a convention! I've overheard people already making plans for the next convention in Baltimore.

On a personal note: I am sincerely grateful to our delegates for giving me a great vote of confidence by re-electing me to another term of office. You can be certain that I will make every effort to promote our Society and work for its continued success.

The delegates approved donations totaling nearly one and one-half million dollars to various churches, schools and charitable causes. Our Society is well known for its generosity. We hope to continue that tradition. It does not happen by accident, however. Our FCSLA is positioned for the future with the expansion of our Home Office, the continual upgrading of our equipment and the ongoing search for the people we need to meet today's ever increasing challenges. We are applying to more states to sell our products and are holding training sessions to prepare members and agents to be even better prepared than ever to represent the FCSLA.

Two new products were introduced in the past year. We are trying to meet the needs of today's members. It is difficult to do business in such a demanding marketplace and it keeps us on our toes!

New regulations are constantly being imposed on our industry. We are pleased to now have on our staff a very competent Compliance Officer to address those complex issues.

Our Society is blessed with a devoted staff and a conscientious Board of Directors. Our members can take comfort in knowing the dedication of all involved. We all work to make our Society successful. We know, too, that we can achieve such a goal with the help of God.

National Vice Presidents

Rosemary A. Mlinarich

Carolyn M. Bazik

Linda M. Killeen

To our Fellow Officers and the Members of the First Catholic Slovak Ladies Association:

Pochváleny bud Pan Ježíš Kristus!

In October we gathered in St. Louis, MO for the 39th National Convention. The voice of our delegates was heard as we approved donations to various community, cultural, educational, and religious organizations; revised our bylaws to improve our operations; set salaries for our Officers and Directors and most importantly elected a new Board of Directors to lead us over the next four years.

Many challenges exist as we begin another 4-year term of office. The convention sent a very clear message concerning governance. Delegates realize that our governance system



needs to be revised, but that it should be done in a way that protects the delegate's right to choose from qualified candidates. Clearly, members are the reason we exist and we must explore better ways to meet their needs and implement ways to attract new members, young and old, to our fraternal family. To assure our existence for at least another one hundred years we must find ways to involve our younger members in fraternal activities at local, district and national levels. We must find better ways to market and distribute our products. We can no longer afford to be a "best kept secret." To accomplish these objectives — better marketing and distribution in order to attract new members as well as a member retention program needs to be explored. I am certain that we will embark on a strategic planning process during the next year that may help us better define the road to success.

It is no secret that change is one of our only constants therefore we must continue to embrace change in order to remain competitive while keeping constant the core values on which we were founded.

The reports of our National Treasurer, our actuaries and accountants continue to show that we are fiscally solvent. These numbers are reassuring; however, we must work together in order to maintain this level of growth. Our industry continues to be heavily regulated. Being certain that members who wish to sell our products are educated, licensed and able to meet the needs of our customers will also be essential to our future success.

We want to thank Fr. Joseph Grosko and Elizabeth Yurechko and wish them well as they leave the National Board of Directors. They provided sound leadership and dedicated service to our members for many years. We welcome Bernadette Demechko and Stephan Hudak to the Board table and look forward to a positive working relationship as the newly elected board begins their four year term of office.

It has been an honor to work with the other Board members and our staff for the benefit of the Zenska Jednota. Our Association has been richly blessed over the years. Let us pray that God will continue to smile upon us in our future endeavors.

National Secretary

Irene J. Drotleff, FIC

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

Pochváleny bud Pan Ježíš Kristus!

I am very pleased to share the important developments and progress of 2007 with you — our members. Several year-end figures are not available at the writing of this report; therefore, some figures are reported as of November 2007

INSURANCE AND CERTIFICATES IN FORCE

Insurance and Annuity Activities

January to December 31, 2007 Year-To-Date Totals

LIFE:	Total Certs	Total Insurance
New Cert - New Member <i>Approved 2007</i>	864	24,608,952.00
New Cert - Current Member <i>Approved 2007</i>	840	15,499,670.75

Conversion New <i>Approved 2007</i>	88	891,250.00
Reinstates <i>Old Extended from manual file</i>	188	207,145.00
Deaths - Paid	1,469	3,536,269.00
Death Benefit - Escheatables	8	8,103.00
Surrender <i>Requested to cancel - cash value</i>	747	3,870,199.00
Surrender - No Value <i>Requested to cancel - no value</i>	12	706,010.00
Surrender - 1035 Exchange	66	1,141,078.00
Matured - Paid <i>Endowments</i>	7	11,000.00
Matured Term - Paid <i>Age 25 - term certificates w/ accum div.</i>	235	2,331,000.00
Matured - No Value <i>Age 25 - term certificates</i>	96	505,000.00
Lapse - No Value <i>Branch expelled - no value</i>	74	2,648,077.00
Expel - Loan exceeds CV <i>HO expelled - no value left</i>	45	221,968.00
Expired from Extended	50	461,752.00
Expired Term insurance <i>Term-End of contract with no option of renewal/conv</i>	1	10,000.00
Matured Conversion <i>25 year old term certificates</i>	63	630,920.00
Requested Conversion	27	256,500.00
Right to Cancel <i>Requested to cancel - 20 day free look</i>	5	149,962.00
Deaths - Fraternal <i>Canadian PMB</i>	0	0.00
Matured - Fraternal <i>Canadian PMB paid</i>	1	10,000.00

ANNUITIES:

Total Certs

New Cert - New Member <i>Approved 2007</i>	100	0.00
New Cert - Current Member <i>Approved 2007</i>	127	0.00
Conversion from Rider <i>Edu/Ret Matured. Funds left here.</i>	19	0.00
Surrender	141	0.00
Surrender - Roth Conversion <i>Surrender Tradition IRA. Converted to Roth IRA</i>	2	0.00
Surrender - Recharacterization <i>Surrender Roth IRA back to Traditional IRA</i>	1	0.00
Surrender - Conversion Exchange <i>Prior to Maturity-Rider exchanged for regular annuity</i>	8	0.00
Surrender - 1035 Exchange <i>Surrender Non-Qual Annty. - Leaving FCSLA</i>	21	0.00
Surrender - Transfer <i>Surrender Qual Annty. - Leaving FCSLA</i>	30	0.00
Surrender - Cancel Reserve <i>Surrender Settled Annuity</i>	6	0.00
Death Benefit - Paid	129	0.00
Death Benefit - Internal Transfers <i>Member deceased. Spouse xfer funds to own annty.</i>	23	0.00

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Right to Cancel 1 0.00
Requested to cancel - 20 day free look

Totals as of	12/31/2007:	12/31/2006:
Membership (Includes Fraternal)	86,654	87,649
Certificates	112,552	104,243
Insurance Inforce		
(Includes PUA)	\$539,715,220	\$515,073,181
New Members	964	828
New Member Insurance	\$24,608,952	\$11,708,466

Licensing

It is imperative that members selling FCSLA products follow the licensing requirements of their State. Following are the current licensing requirements in the States where the FCSLA is licensed to do business. Please note the large number of States that have no Fraternal exemption.

State	Sale Limits
Arizona	100,000 Total Life/ 100 Individuals
California	No Fraternal Exemption – Must be licensed
Colorado	No Fraternal Exemption – Must be licensed
Connecticut	50,000 Total Life/ 25 Individuals
Florida	50,000 Total Life/ 25 Individuals
Illinois	100,000 Total Life/ 25 Individuals
Indiana	No Part Time Exemption – Must be licensed
Iowa	No Part Time Exemption – Must be licensed
Kansas	50,000 Total Life/ 25 Individuals
Massachusetts	200,000 Total Life 10,000 Whole Life per Person 50,000 Term Life per Person 25 Individuals
Maryland	\$200,000 Total Life \$10,000 Whole Life per Person \$50,000 Term Life per Person 25 individuals
Massachusetts	\$200,000 Total Life \$10,000 Whole Life per Person \$50,000 Term life per Person 25 Individuals
Michigan	50,000 Total Life/ 25 Individuals
Minnesota	50,000 Total Life/ 25 Individuals \$1,000 commission
Missouri	No Fraternal Exemption – Must be licensed
Montana	No Fraternal Exemption – Must be licensed
Nebraska	50,000 Total Life/ 25 Individuals
Nevada	No Fraternal Exemption – Must be licensed
New Jersey	200,000 Total Life 10,000 Whole Life per Person 50,000 Term Life per Person 25 Individuals
New York	200,000 Total Life 10,000 Whole Life per Person

New Mexico	50,000 Term Life per Person 25 Individuals
North Dakota	\$50,000 Total Life / 25 Individuals No Fraternal Exemption – Must be licensed
Ohio	200,000 Total Life 10,000 Whole Life per Person 50,000 Term Life per Person 25 Individuals
Oklahoma	\$50,000 Total Life / 25 Individuals
Oregon	\$50,000 Total Life/ 25 Individuals
Pennsylvania	\$200,000 Total Life/ 25 Individuals
South Dakota	No Fraternal Exemption – Must be licensed
Texas	\$20,000 in Premiums \$35,000 Life Per Person 25 Individuals
Virginia	No Fraternal Exemption – Must be licensed
West Virginia	No Part Time Exemption – Must be licensed
Wisconsin	\$50,000 Total Life/ 25 Individuals

New FCSLA Office Building

In April the Managing Officers and staff moved into the new FCSLA Headquarters. It is a blessing and a pleasure to have adequate space to better serve our members. If you have not visited the New Home Office, please put a visit on your list of summer plans. I'm sure you will be very pleased with your Home Office.

New Products

The Board voted to add to the FCSLA portfolio of insurance plans the 10 Payment Life and the 20 Year Level Term with the return of premium option. These 2 new products were state approved and ready for sale on December 1, 2007. The Board of Directors also approved expanding the maximum issue age to 85 years on the 10 Pay Life and to age 90 on the Single Premium Plan and the Single Premium 4 Payment Plan.

39th National Convention and Campaign

In October 2007, the FCSLA hosted its 39th National Convention in St. Louis, MO. It was a time to review our business, elect Officers and enjoy fraternalism with our delegate members and friends. The Convention mandated that party reimbursements be increased to \$3.00 per member for a Junior event and \$4.00 per member of the Branch for a Senior event. Another change was the Branch reimbursement from \$7.50 to \$8.50 per certificate.

June 1, 2006 was the beginning of *The Guaranteed Insurance Program* in respect of the 39th National Convention. The Guaranteed Insurance Program concluded on March 31, 2007. This program produced over \$56,000,000 of life insurance sales and 2,926 new life certificates.

Website

One effective membership strategy to gain new members and reach our present members is through the FCSLA website www.fcsla.org which appears on Yahoo, Netscape, AltaVista, AOL, NBCi, and LookSmart search engines. Visitors to our website can learn about our history, activities and the full range



of FCSLA life insurance and annuity products. From its activation in September 2000 to December 31, 2007 over 5,458 thousand people visit our site and 4,109 visitors used the site to communicate with the Home Office. We will continue to promote, update and expand the FCSLA website.

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 11/30/07	\$ 1,232,372.30
Number of Loan as of 11/30/07	1,146

Executive Committee Meetings

President, Mary Ann S. Johaneck 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.

2007 Computer Enhancements

Our computer operations have continued to grow as our company expands and requirements continue to increase. This year we have focused on upgrading our accounting software to a more robust SQL server version using Microsoft's latest "dot net" technology.

An exciting addition to our server is our new Document Management System. We have successfully improved our underwriting and paper handling using Westbrook Technologies "Fortis" electronic document management solution. We have formalized our document flow and added scanning with barcode technology. All this makes our document storage/retrieval more accurate and efficient. This solution is fully integrated into our Policy Management and new accounting systems allowing us to quickly store and retrieve critical documents from initial application to final canceled claim check.

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 the Branch Officers that no longer wish to perform this task. Please notify the Home Office if you wish to take advantage of this option. Having direct billing gives the Branch Officers the time and opportunities to fulfill their fraternal role and obligation. Of the 447 active Junior / Senior Branches on 12/31/07, 180 of these branches are on direct billing.

Following are the Branches that were merged in 2007.

- S368 & J310 – Springfield, IL to S049 & J140 Mr. Olive, IL
- W400 – Kansas At-Large to S211 Kansas City, KS
W074 Atwood, KS
W077 West, TX (member TX resident)
W133 Nickerson, KS

Reimbursement — Dividends — Benefits

Membership in the FCSLA brings with it a host of benefits

to members and Branches. In February 2007, the FCSLA Junior and Senior Branches that have paid their monthly assessments in a timely manner were reimbursed \$782,348.00. The reimbursement was calculated on three criteria: **1)** a base amount of \$25.00, **2)** \$7.50 per certificates in your branch **3)** \$30.00 per each new member acquired during year 2008. This reimbursement should be used for **sponsoring spiritual and charitable programs, donations, operating expenses, officers' salaries and branch activities.**

A dividend of 150% of the base was allocated for 2007 in honor of the XXXIX National Convention. Through December 2007, dividends totaled \$2,481,977.34 and were issued in the following manner:

\$ 484,509.27	– Junior & Senior Checks
\$ 226,294.90	– Accumulated
\$ 40,608.55	– Dividends used to reduce Premium
\$ 10,739.42	– Dividends used to reduce loan balance
\$ 1,621,097.78	– Jr. and Sr. Dividends were used to purchase \$7 million dollars of additional paid-up insurance.

Branch Officers should encourage members to choose the additional paid-up insurance option because it does not create a taxable situation plus the Post Mortem Benefit also applies to the additional paid up insurance. To further support our Branches, the Home Office is offering to directly mail the members' annual dividends. If the branch officers requests this assistance this new service will cost the Branch \$2.00 per certificate and is deducted from the annual Branch reimbursement.

Other Benefits issued to members as of 11/30/07

Post Mortem Benefit	\$ 794,301.91
Interest on Death Benefit	\$ 54,000.33
Interest on Whole Life Certificates	\$ 85.88

We are pleased that the FCSLA has maintained an A- (excellent) rating for 2007 from AM Best, an independent financial rating service.

Recommenders

FCSLA recommenders and agents are people who enroll new members, service their life insurance and annuity needs, and in many cases are the driving force in our active branches. I sincerely applaud the spirit and accomplishments of these people. Due to the privacy issue, we have established a policy of protection for all our members. Our privacy protection plan includes the privacy of our recommenders as well as our membership. If a member wishes to know the amount of insurance he/she sold, please feel free to contact me for this information. Commissions paid to recommenders on Life Certificates as of 12/31/07 totaled \$772,862.32. Annuities represent a very productive part of business for the FCSLA. Commissions paid to recommenders on annuity accounts as of 12/31/07 totaled \$183,769.81.

Sales Manager

Patrick Braun our Sales Manager was charged with training our branch officers and recommenders on FCSLA products and teach them sales techniques. I'm pleased to report that Pat has contracted 130 agents. He has also done a great deal of traveling to our branches and districts conducting training seminars. He has also hosted training seminars at the Home Office for recommenders, agents and staff.

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Fraternal

The FCSLA is justifiably proud of its fraternal activities and benefits. Our purpose is the same as it was 115 years ago, which is to improve the lives of our members, the church and the community. Following are examples of the fraternal spirit that was shared in 2007 and how very proud we are of the officers and members that have taken positive action and made these good things happen.

Join Hands Day: is a national day of service devoted to bringing adults and young people together to make a difference in their communities. FCSLA Branches and Districts participated in the *Join Hands Day* of volunteerism sponsored by the National Fraternal Congress. The FCSLA received a **"Platinum Award"** from the National Fraternal Congress for excellent projects sponsored by our Branches and Districts. 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.

Most Valuable Participant (MVP): This designation is part of a program sponsored by the National Fraternal Congress of America. It represents **Fraternalists-in-Action** for Volunteerism. The FCSLA was honored to have the following FCSLA members selected as MVPs:

Joseph Mikovic – Br. S101 – St. Louis, MO
 Johanna Oros – Br. S557 – Parma, OH
 Judy Tybor-Knizner – Br. 287 – Chicago, IL
 Dennis Povondra – Br. W093 – Tabor, SD
 Bernadette Yench – Br. S172 – Wilkes-Barre, PA

The purpose of the program is to showcase to the public and elected officials the good that fraternalists accomplish throughout the country.

ProLife March: Every human life is an extraordinary gift from God. I am grateful to the FCSLA members who traveled with us to our nation's Capitol on January 22nd to demonstrate our commitment to the sacredness of life.

Scholarships: One of FCSLA's finest traditions that attract the youth is our scholarship program. Scholarship applications can be obtained through your Branch Secretary, the Home Office, the www.fcsla.com website or through one of several scholarship services on the Internet. The FCSLA Program awarded 221 scholarships totaling \$248,250. The Board of Directors voted to add a new type of scholarship for the 2007 program. This new award is designed to assist a member studying to become a Deacon. Annually the Board of Directors reviews the scholarship program.

Annual District Presidents' Meeting: The Home Office hosted the 6th Annual District Presidents' meeting which included the Presidents from our new districts. These meetings are held for the purpose of education and greater communication. Our goal is to make the District Presidents aware of the services and programs available from the Home Office. 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 / or the district.

2007 Fraternalist of the Year: The FCSLA proudly awarded the 2007 Fraternalist of the Year Award to Dennis Povondra of W093 in Tabor, SD. We congratulate him on his exemplary fra-

ternalism and the good work that he has done to benefit his church, community and branch.

Cookbook: Our Slovak American Anniversary Cookbook continues to be a much loved and popular cookbook that fosters Slovak culinary traditions. The sale of cookbooks through 2007 totaled \$23,095.

50 Year Members: To recognize members of 50 consecutive years, the FCSLA awards a one-time check in the amount of \$75.00. Through November 2007, checks issued to members totaled \$57,900.

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 2007, with a 97% Branch response, FCSLA members contributed over close to 900,000 man-hours helping the needy in the branch, church and community and have contributed over \$758,000 for charitable purposes. Keep up the good work!

Branch Activities: The FCSLA continues its tradition of subsidizing an annual Branch activity for its Junior / Senior members. Sixty thousand, four hundred was paid to branches that had junior and/or senior activities during 2007. Junior Branches and Senior Branches having an activity after October 25, 2007 for its members will be reimbursed \$3.00 per member for a Junior activity and \$4.00 per member for a Senior activity. Activities **cannot** be combined for reimbursement purposes. With some planning and creativity your branch can recruit new members by holding an annual activity. You may wish to invite other area branches and sponsor a joint activity, which makes the workload lighter for each.

Districts: Our districts are groups of caring fraternalists who make a difference in the lives of our members, their families and the community. The FCSLA has always drawn strength from the Districts. Following are the District sales for 2007.

DISTRICT	COMBINED JR & SR SALES
Wisconsin	10,223,733.00
Wahoo, NE	8,482,462.00
Pittsburgh, PA	4,274,963.00
Cleveland, OH	3,680,554.00
Cedar Rapids, IA	1,572,751.00
Youngstown, OH	1,546,597.00
Lonsdale, MN	1,521,006.00
Chicago, IL	1,492,198.00
Eastern PA	1,236,000.00
Joliet, IL & Lake Co., IN	792,675.00
Wilkes-Barre, PA	544,000.00
Lankin, ND	371,180.00
Scranton-Olyphant, PA	250,000.00
Tabor, SD	245,000.00
West TX	104,733.00
Combined Total Achieved	36,337,852.00
2006 Quotas	8,513,520.00
OVER Quota	27,824,332.00

CONGRATULATIONS for A JOB WELL DONE! All Districts



surpassed their 2007 quota. The Districts will receive a reimbursement of \$1.00 for each \$1,000 of insurance sold and a bonus of \$1,000.00 for reaching its quota.

Employees: I'm proud of the progress in operations that we've made during 2007. I'm also enormously grateful to the employees for making this challenging progress possible. Together we truly have come a long way. To all the staff, thank you for your *professional* assistance! ***We are so fortunate to have such an outstanding and dedicated office team.***

My Fraternal Activities: I am grateful for the opportunity of attending the annual Convention of the National Fraternal Congress of America, the Secretary's Mid-year meeting and the Ohio Fraternal Congress. I also remain active in the Fraternal Insurance Counsellors of Ohio. These educational opportunities are a continuous update of better knowledge, understanding and commitment to the Fraternal System. I have also had many wonderful and pleasant opportunities to be with our membership by attending various District and Branch functions.

In Memoriam

Our memory of Dolores Soska, the editor of *Fraternally Yours* and Phyllis Adams, a key employee remain bright and vivid. They were a part of our fraternal family and will be remembered for their loyalty and dedication and are truly missed.

Closing:

Before we close 2007, I want to express my gratitude to the delegates of the XXXIX National Convention for your vote of confidence in re-electing me to the Office of National Secretary. It was an honor to be part of this significant event. I will remain committed to the high quality of service our members have come to expect. I also wish to mention and commend Rev. Joseph Grosko and Betty Yurechko, the outgoing officers, for their many years of service and contributions to our Society. They were always ready and willing to participate and/or volunteer in everything that was asked of them. I pray that God will bless them always. To the newly elected Officers — *welcome* and may you grow in your appreciation of the FCSLA.

I want to thank President Mary Ann S. Johaneck for her professional leadership, as a woman of integrity and action and Treasurer John M. Janovec for his competent expertise, the Board of Directors for their guidance, our Branch Officers and members for their continued cooperation and assistance. Working together we can chart a course of leadership, service and growth. May the Lord richly bless you.

National Treasurer

John M. Janovec

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

Pochválený bud Pan Ježiš Kristus!

It is my pleasure to present to you the 2007 financial report of the FCSLA. Comparative balance sheets and income statements for the last two years are located at the end of this report. Please refer to them during the following discussion.

A word of caution is in order for the reader regarding these

comparative financial statements. Because this report had to be written unusually early this year (January), the December 2007 year-end numbers were not yet available. Accordingly, the November 2007 month-end results were substituted in their place. Organizations often make a number of accounting adjustments during their year-end close; thus, the November numbers will undoubtedly be modified somewhat during this procedure. Nonetheless, they are still quite useful as an indicator of the financial performance of FCSLA during the past year.

BALANCE SHEET

In 2007, FCSLA reached the \$530 million mark in assets. Overall, assets grew by \$18 million through November.

The level of cash and short-term investments in 2007 fell slightly from the previous year. During the year, we continued to invest in either a flat or an inverted yield curve environment, where the returns on long-term investments (e.g., bonds) were not significantly higher than returns offered by short-term investments (e.g., money market accounts). Accordingly, like many institutional investors, we viewed short-term instruments to be a prudent investment vehicle in 2007.

When we did invest long-term, the majority was placed in high-grade corporate bonds, which accounts for the growth in that sector. The level of preferred stocks declined as \$1 million were called in during the year.

Property, plant, and equipment rose as construction on the new Home Office building was completed in 2007. The \$8.85 million in property, plant, and equipment includes the following undepreciated costs: (1) \$6.3 million from the new Home Office headquarters building; (2) \$1.65 million from the former Catholic Workman headquarters building in MN; and (3) \$600,000 in furniture and fixture costs. Finally, other assets were higher last year due to a \$51,000 receivable relating to called bonds for which the proceeds had not yet been received by year-end 2006. We collected the proceeds for these bonds in 2007.

On the liability side, for the first time in several years, the growth in life reserves outpaced the growth in annuity reserves. This arose as a result of two factors: (1) life premiums surpassed annuity premiums for the first time in over a decade; and (2) annuity payouts were nearly twice the level of annuity premiums. The only reason annuity reserves even increased was due to the interest credited to members' account balances.

The provision for dividends payable decreased as the FCSLA Board of Directors voted to resume a base dividend in 2008 after paying 1½ times the base dividend in 2007 in celebration of the convention year. The provision for future conventions decreased as the actual convention costs (\$550,000) were applied against the accrual which had previously been set up. Meanwhile, accrued convention donations reflect the amount of donations awarded by the convention but not yet paid out as of November 30th.

Other liabilities were higher last year due to: (1) a \$700,000 bill owed to our general construction contractor that was unpaid at year-end and (2) \$600,000 in life insurance premiums which had been collected in association with the guaranteed insurance campaign but had not yet been processed at year-end.

Finally, the provision for annuity certain accounts remained unchanged. This account is for annuity members who have annuitized (a.k.a. "settled") their accounts by starting to receive

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regular periodic payments on them. Certain accounts (also unearned premiums) are only adjusted annually at December 31st.

Surplus grew by approximately \$1 million during the year. Our solvency ratio (assets to liabilities) of 120% remained steady during 2007. This is considered to be outstanding for our industry.

INCOME STATEMENT

On the revenue side, 2007 was another mixed year for FCSLA. On the plus side, life insurance premiums rose 68% during the year. This can be attributed almost solely to the guaranteed insurance campaign which was utilized by both our members and our licensed sales force.

Meanwhile, annuity premiums continued their downward spiral of the past few years, falling 50% in the current year. This decline in annuity premiums is attributable to the flat and/or inverted yield curve which was discussed previously. Accordingly, products typically priced off short-term rates (e.g., bank CD's and money market accounts) remained much more competitive with our annuity product, which is typically priced off long-term rates. Since long-term rates stayed relatively stagnant or fell during the year, we were not able to raise our crediting rate on annuities above 5%.

The apparent decline in total investment income this year is illusory. Due to our larger asset base, once the December 31st numbers are finalized, investment income should approach the \$31,000,000 level.

Finally, other revenues were substantially larger in 2006. This was due, in large part, to the proceeds from an insurance claim that was filed on the former Catholic Workman headquarters building in Minnesota. The building suffered roof damage (cosmetic, not structural) as a result of a hail storm that occurred in the summer of 2006.

On the expense side, the increase in life and annuity reserves closely follows the level of sales of these two products. Note also that annuity benefits paid out remained large as many members continued to transfer their money to other competitive financial products. In fact, the precipitous decline in annuity premiums coupled with the large amount of annuity benefits produced a situation where annuity money going out was twice the level of annuity money coming in during the year.

Commission expense rose as a result of the increased sales from the guaranteed insurance campaign. Meanwhile, the rise in miscellaneous member benefits is almost entirely accounted for by an increase in the credits granted to members during the guaranteed insurance campaign this year (\$1.8 million) vs. last year (\$900,000).

Donation expense is largely comprised of the \$1.5 million in donations awarded by the convention delegates.

As stated previously, in 2007 the Board of Directors voted to resume paying base dividends for the upcoming year (2008). Under accrual accounting, expenses are properly recognized when incurred (2007), not necessarily when they are paid (2008).

The increase in bonus to branches reflects a change (\$1 increase per certificate) made to the formula used to calculate the bonus. This was approved at the convention.

Actuarial fees increased dramatically in 2007 as FCSLA pursued getting licensed in several new additional states.

As of November 30th, there was no change in annuity certain accounts. As was referenced earlier on, this account is actuarially determined annually at year-end (December 31st). Similarly, second-half property taxes on the new building were not paid until December of 2007 and thus are not reflected in the November 30th numbers, accounting for the apparent decrease in tax expense from last year. Depreciation on the new Home Office building commenced as it was put into service in 2007, accounting for the increase in this balance.

Finally, other expenses rose due to an increase in imputed rent as the new Home Office building was placed into service. Statutory accounting requires us to calculate imputed rent even though we own our own (vs. lease) our building.

Profits through November 30th, before any final year-end adjustments, approximate \$1 million. Typically, FCSLA profits hover around \$4 million annually. The drop this year can be attributed primarily to two factors: (1) the \$1.5 million in convention donations and (2) the \$1.8 million in member credits awarded in 2007 during the guaranteed insurance campaign.

INVESTMENTS

Our bond portfolio returned 6.11% during 2007. This compares to 6.19% in 2006 and 6.27% in 2005. This downward trending in portfolio returns is a result of: (1) higher yielding bond investments that were called or matured during the year and (2) the proceeds of which were then re-invested in an ongoing, sustained, very low **long-term** interest rate environment.

A complete listing of all bonds purchased, matured, and called during 2007 is included at the end of this report.

CLOSING

In closing, I would like to thank Fr. Grosko and Betty Yurechko for their support and their years of service on the board. I wish them well as they embark on new adventures!

On a personal note, I would like to thank the members of the FCSLA for all the support you've given me over the years, as evidenced by the vote of confidence you displayed in electing me to another four year term at our convention this year. We will continue to strive to do our best to keep FCSLA an organization that you can feel safe about entrusting your money to.

BALANCE SHEET

ASSETS	11/30/2007	12/31/2006
Cash & Short Term Investments	\$ 19,348,194.03	\$ 23,513,191.89
Bonds	481,962,835.92	462,477,041.78
Preferred Stock	8,968,376.87	9,895,342.00
Common Stock	732,731.96	732,731.96
Investment Income Due & Accrued	7,891,507.36	7,728,640.86
Promissory Notes	112,547.10	119,910.86
Property Plant & Equipment, Net	8,848,428.89	5,974,816.80
Certificate Loans & Accrued Interest	1,221,266.52	1,210,392.31
Other Assets	262,833.84	339,364.83
TOTAL ASSETS	\$ 529,348,722.49	\$ 511,991,433.29
LIABILITIES		
Life Reserves	\$ 154,349,917.86	\$ 143,805,000.17
Annuity Reserves	267,303,577.10	261,131,999.57
Death Claims Payable	758,738.83	768,154.73
Unearned Premiums	657,705.97	657,705.97
Matured Endowments	112,884.27	114,403.02
Provision for Dividends Payable	1,290,569.71	2,199,999.86



Accumulated Dividends & Interest	3,390,403.58	3,204,648.34
Accrued Convention Donations	1,500,000.00	-0-
Provision for Future Conventions	259,733.25	527,583.43
Asset Valuation Reserve	4,943,342.00	4,972,421.00
Interest Maintenance Reserve	1,520,703.00	1,398,260.00
Other Liabilities	1,726,533.45	2,958,574.19
Provision for Annuity Certain Accounts	1,740,000.00	1,740,000.00
TOTAL LIABILITIES	\$ 439,554,109.02	\$ 423,478,750.28
SURPLUS		
Surplus Funds (Net Worth)	\$ 89,794,613.47	\$ 88,512,683.01
Total Liabilities & Surplus Funds	\$ 529,348,722.49	\$ 511,991,433.29

INCOME STATEMENT
For Year Ended

INCOME	11/30/07	12/31/06
Insurance Premiums	\$ 12,065,179.35	\$ 7,160,489.06
Annuity Premiums	7,615,353.35	15,645,073.86
Investment Income	28,574,295.84	29,835,256.50
Amortization of Interest		
Maintenance Reserve	69,155.00	77,535.00
Other Revenue	232,707.53	490,246.18
TOTAL GROSS INCOME	\$ 48,556,691.07	\$ 53,208,600.60
EXPENSE		
Increase in Reserves - Life	\$ 10,544,917.69	\$ 6,845,000.11
Increase in Reserves - Annuity	6,170,982.93	16,636,679.98
Insurance Benefits	3,708,760.32	3,433,090.63
Annuity Benefits	13,370,092.31	11,411,069.97
Commission Expense	926,838.40	563,593.24
Surrender Benefits	1,113,477.34	977,294.13
Misc. Member Benefits	1,903,481.49	926,670.64
Matured Endowments	14,956.46	1,000.00
Donation Expenses	1,551,065.18	47,304.16
Convention Expenses	207,005.79	168,545.30
Dividends to Members	1,374,969.46	2,305,226.00
Post Mortem Benefits	794,301.91	643,246.43
Bonus to Branches	846,303.00	797,904.62
Fraternal Activities	82,641.80	60,397.84
Bank Service Charges	31,742.62	39,427.78
Data Processing Service Fees	246,902.98	259,035.99
Accounting Fees	84,938.00	106,947.00
Actuarial Fees	222,434.00	132,468.00
Legal Fees	55,439.24	118,903.99
Consulting Services	136,098.02	146,950.00
Official Publications	300,688.86	330,108.26
Scholarship Awards	270,250.00	244,750.00
Miscellaneous Employee Benefits	293,592.51	330,551.77
Fees - Directors	76,531.07	94,653.36
Salaries - Employees	834,012.82	843,834.53
Salaries - Officers	314,442.48	339,752.04
Interest Expense	168,915.20	175,974.61
Change in Annuity Certain Accounts	-0-	237,000.00
Tax Expense	193,853.42	202,227.66
Depreciation Expense	281,671.25	146,384.85
Utility Expense	94,267.23	111,279.48
Postage and Printing	307,330.39	301,499.65
Advertising	89,993.14	93,844.60
Travel Expense	129,809.90	102,132.93
Other Expense	559,653.70	487,118.79
TOTAL EXPENSES	\$ 47,302,360.91	\$ 49,661,868.34
NET INCOME	\$ 1,254,330.16	\$ 3,546,732.26

MARCH 2008

BONDS ACQUIRED DURING 2007	Y T M	DUE	PAR
JANUARY			
Compass Bank Corporate Notes	5.576	04/01/2020	1,250,000.00
Compass Bank Corporate Notes	5.581	04/01/2020	1,000,000.00
Snap-On Incorporated Notes	5.524	01/15/2017	2,000,000.00
MARCH			
SBC Communication - ATT Inc Notes	5.421	06/15/2016	3,000,000.00
Washington Mutual Inc Global Notes	5.700	09/15/2017	3,000,000.00
MAY			
Boeing Company Corporate Notes	5.487	08/15/2021	1,310,000.00
Comerica Bank Corp Notes	5.550	11/21/2016	2,000,000.00
Ingersoll Rand Company Global	5.486	05/15/2015	2,000,000.00
United Parcel Service Amer Inc Deb	5.321	04/01/2020	2,000,000.00
Cintas Corp No 2 Notes	5.251	06/01/2012	2,000,000.00
Boeing Company Corporate Notes	5.487	08/15/2021	700,000.00
Pitney Bowes Inc Corp Notes	5.500	05/15/2018	2,000,000.00
JUNE			
Toyota Motor Credit Corp Med-Trm	5.750	06/05/2014	3,000,000.00
Campbell Soup Company	5.517	02/15/2011	1,070,000.00
Costco Wholesale Corp Notes	5.503	03/15/2012	2,000,000.00
John Deere Capital Corp Global	5.623	03/15/2012	2,000,000.00
Wal-Mart Stores Corp Inc Notes	5.472	04/05/2012	2,000,000.00
AUGUST			
Eaton Corp Notes	5.701	03/15/2017	2,000,000.00
Costco Wholesale Corp Notes	5.571	03/15/2017	3,000,000.00
Hewlett-Packard Co Global Notes	5.651	03/01/2017	453,000.00
WM Wrigley Jr Company	5.491	07/15/2015	2,000,000.00
NOVEMBER			
United Health Group Inc Notes	5.640	11/15/2017	2,000,000.00
V F Corp	5.562	11/01/2017	2,000,000.00
			43,783,000.00

BONDS & STOCKS MATURED OR CALLED DURING 2007	RATE	PAR
BONDS		
JANUARY		
America West Airlines Series 00-G	8.057	180,598.69
Merrill Lynch Pfd Cap Tr I (TOPRS)	7.750	500,000.00
Mt Carmel East Prof Off Bldg III	7.250	20,000.00
FEBRUARY		
Citigroup Capital II C	7.750	140,000.00
Bankers Trust Pfd Cpa Trust II	7.875	400,000.00
MARCH		
Bank of America Corp Notes	7.000	330,000.00
Goodyear Tire & Rubber	8.500	1,000,000.00
G T E Corporation Debentures	7.900	70,000.00
JP Morgan Capital Trust I	7.540	1,010,000.00
APRIL		
Dana Credit Corp Notes	8.375	166,663.21
Delta Air Lines Corp Ser 2002-1	6.417	2,000,000.00
Block Financial Corp.	8.500	3,000,000.00
Household Finance Med-Trm Note	7.600	2,000,000.00
TRW Inc	7.370	2,000,000.00
National Fuel Gas Co	6.500	100,000.00
MAY		
Household Finance Corp Sr Med-Trm	7.300	300,000.00
Household Finance Corp Sr Med-Trm	7.400	500,000.00
Household Finance Corp Sr Med-Trm	7.500	325,000.00
JUNE		
Household Finance Corp Sr Med-Trm	7.500	500,000.00
Mellon Capital I	7.720	200,000.00

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2007 Annual Reports of National Officers

Merrill Lynch & Co Inc Notes	8.000	700,000.00
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JULY

Chrysler Corp Debentures	7.450	700,000.00
Prudential Insurance	7.650	250,000.00
Safeco Cap Trust I	8.072	400,000.00
I T T Financial Corp Sr Debs	8.375	200,000.00

AUGUST

Avon Products, Inc.	6.550	1,000,000.00
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SEPTEMBER

Household Finance Corp Sr Med-Trm	7.750	500,000.00
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OCTOBER

Household Finance Corp Sr Med-Trm	7.850	500,000.00
		<u>18,992,261.90</u>

STOCKS

SHARES	BOOK VALUE
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FEBRUARY

CBTCS - Royal & Sun Alliance	18,000.00	450,000.00
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APRIL

CFB Capital III	20,000.00	500,000.00
	38,000.00	<u>950,000.00</u>

National Trustees

Cynthia M. Maleski

Virginia A. Holmes

Reverend Fathers, Fellow Officers and Members of the First Catholic Slovak Ladies Association:

Pochváleny bud Pan Ježíš Kristus!

2007 proved to be another fast moving, exciting year of growth and change for our Society, which necessitated an even sharper focus in our efforts and duties as Trustees.

Thank you to our delegates who, by reelecting us to our positions, have placed great trust in us in our important role for our Society!

We report that as members of the Executive Finance Committee, the Board of Directors itself, and the Board of the Villa Sancta Anna, we are keenly aware of our fiduciary duties which we endeavor to carry out with fidelity and constancy, as stewards of our assets and a view towards future growth.

As members of the Board and Executive Finance Committee, we continue to identify and try to resolve difficult issues such as building our membership on both the insurance and annuity sides of our business without sacrificing the quality of service and benefits to each member, heightened regulatory scrutiny and mandates, including audit and tax exemption concerns, new technologies, merger and collaborative opportunities, succession planning and organizational models, sale of the former Catholic Workman building, yield curves in the market and how they affect our investment decisions, the society's distribution system and expense control.

We report that our accounting, legal and utility expenses decreased in 2007 for the home office, but there was a recognized need to hire additional staff for the Home Office; i.e., compliance officer, to cover increasing regulatory demands in an increasing number of states. As Trustees, we continued to diligently review expense vouchers throughout the year, with a

perspective of transparency and accountability, especially those dealing with our new Home Office, raising timely questions to the architect, engineer and construction manager with the full board, ensuring there was an independent inspection of the premises. The Villa Sancta Anna Corporation still exists due to several outstanding matters and bequests.

We experienced great results in many areas in 2007, including insurance sales, investment income, asset growth and surplus. These facts were reported to you and the delegates at our 39th Quadrennial Convention in St. Louis, MO. We are proud to be part of those accomplishments and the reemphasis placed on our fraternalism through the work of our branches. Insurance sales have substantially increased, new products have been offered, we received another A- (excellent) rating from AM Best, our asset base is well over \$500M and we are currently licensed in 29 states.

As Trustees, we perform many duties outside of those required by our bylaws: one or both of us attends or holds leadership roles at the national, state or local levels in fraternal associations; we serve as leaders in the Slovak-American community, at charitable and Church functions and strive to effectively contribute to the betterment of the quality of life in our United States of America. We spend countless hours and days throughout the year outside the home office in these roles, as well as preparing information for the board of directors and officers so that our collective decisions can be as efficacious as possible, at a given point in time.

We have enjoyed the privilege of working with our outgoing officers, Rev. Joseph Grosko and Mrs. Elizabeth Yurechko, and look forward to joint efforts with the newly elected officers and members of the Board for your benefit, our members!

National Auditors

Barbara A. Sekerak

Elizabeth A. Yurechko

Dorothy L. Urbanowicz

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

Pochváleny bud Pan Ježíš Kristus!

The year 2007 was an exciting year as we saw the completion and dedication of the new Home Office, prepared for and served on numerous convention committees, and attended the 39th National Convention in St. Louis, MO. Both events gave us an opportunity to renew friendships, make new friendships, and most importantly to be a part of the decision making that will continue to move our organization forward.

We have fulfilled our duties as National Auditors of the First Catholic Slovak Ladies Association for the year 2007 by completing our semi-annual review of the income statements, general expense ledger, death claims, insurance and annuity applications, vouchers, bank statements, petty cash and the Executive Board minutes. We have found the aforementioned records to be in balance with the bank records, in compliance and properly documented according to the organization's policies and procedures.



We thank the staff for their cooperation during our audits by providing the required information, and we compliment the entire staff at the Home Office for maintaining accurate records and safeguarding the assets of our organization.

As mentioned in our 2006 Annual Auditors' Report, the National Auditors have been appointed to serve as the Audit Committee for the organization as required by the Ohio Department of Insurance. We have reviewed the outside auditor's report and are in agreement that our organization is following proper procedures. We are working diligently on drafting a work violation and unethical conduct policy and instituting a proposed ethics violation hotline as required by the Ohio Department of Insurance.

It is of the utmost importance for members of the board of directors to continually remain abreast of the fraternal insurance and annuity business. We, as your national auditors, have complied with this requirement by attending and participating in the various National and State seminars made available to us. In turn, we have relayed the information acquired from the seminars to the board, the districts and branches we represent. In addition to the seminars, we have completed our continuing education training for the year 2007, participated in the planning meetings for the new building and attended all required Board of Directors meetings. We have participated in our district and branch activities such as Join Hands Day, St. Ann's Day celebrations, holiday parties and picnics.

We have always said it is a privilege and honor to serve as your National Auditors and it is with mixed emotions that two of us say farewell to a loyal and outstanding National Auditor as the New Year begins. To Elizabeth Yurechko we say a heartfelt thank you for your 16 years of service and dedication on the Board of Directors of the First Catholic Slovak Ladies Association as National Auditor. We will always cherish your friendship. May God continue to bless you and your family as you move forward into retirement.

We must also bid adieu to Father Joseph Grosko who brought much spiritual guidance and humor to the board of directors. We thank you Father and God bless you.

We look forward to another prosperous year and the years ahead. We will continue to strive for the retention and increase in membership and member participation. The products, services and benefits of the First Catholic Slovak Ladies Association are by far the best.

In closing this report we, Dorothy Urbanowicz and Barbara A. Sekerak, thank you our members and delegates for reelect-

ing us to serve as your National Auditors. We also welcome aboard Stephen Hudak who will complete the team of National Auditors and Audit Committee.

Acting National Editor

Carolyn M. Bazik

To my Fellow Officers and Members of the First Catholic Slovak Ladies Association:

Pochváleny bud Pan Ježíš Kristus!

This past year was one filled with many opportunities and challenges as I stepped into the role of your acting editor. It goes without saying that Dolores Soska provided us with an outstanding publication for many years and her untimely death left a void within our organization that can never be filled. When the Board of Directors appointed me to fill the position until the convention I knew that I was stepping into large shoes and I wish to thank you all for your strong support as I found my way in this new role.

In October as we gathered in St. Louis for our 39th National Convention, I was pleased to see the level of participation by the delegates. The convention sent a very clear message that they came prepared to discuss the issues and wanted to make decisions that were in the best interest of our organization. It was evident that our members are passionate about the FCSLA and I was proud to be a part of this historic event which marked my 6th convention as a delegate.

It is with much gratitude that I look forward to serving as your National Editor over the next four years. A special thanks to the delegates for giving me this opportunity! I truly enjoy creating *Fraternally Yours* from the information that you, our members, are kind enough to share with me. This publication belongs to you and I look forward to hearing your thoughts on any changes you might like to see.

I want to thank Fr. Joseph Grosko and Elizabeth Yurechko as they leave the National Board of Directors for the many years of dedicated service they gave to the FCSLA. I look forward to a positive working relationship with the newly elected board members Bernadette Demechko and Stephen Hudak and the returning members as we begin a new four year term of office.

It has been an honor to work together with the Board, our staff, and our many dedicated district and local officers for the benefit of the Zenska Jednota!

FCSLA ANNOUNCES TWO NEW EXCITING PRODUCTS

The FCSLA is pleased to announce two new exciting products that came about as the result of feedback from our producers and members!

THE 10 PAY LIFE CERTIFICATE can be issued from ages 0 to 85 and has a minimum face amount of only \$5,000. The certificate includes the Post Mortem Benefit and pays dividends. It is ideal for final expense planning in the senior market. It can also be used to accumulate cash values for education, emergencies and opportunities.

THE 20 YEAR LEVEL TERM certificate can be issued from ages 16 to 80 years of age. The minimum purchase amount is only \$50,000.

The certificate is convertible to permanent insurance during the term (up to age 75). The premium rate is **guaranteed** for the entire term. A special **Return of Premium Rider** is available on this certificate for an additional premium.

In both cases the new certificates were actuarially computed on the 2001 mortality table which simply means you will find them very competitive.

Brochures with the premium rates and a more detailed description of the products are available through your branch officers, producers or the Home Office!

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