



# Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 95, NO. 8

MAY 2009



I'M PROUD TO BE  
AN AMERICAN,  
WHERE AT LEAST  
I KNOW I'M FREE.  
AND I WON'T FORGET  
THE MEN WHO DIED,  
WHO GAVE THAT  
RIGHT TO ME.

~LEE GREENWOOD

## ŽENSKÁ JEDNOTA

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## Fraternally Yours™



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ŽENSKÁ JEDNOTA,

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# Always Look On The Inside

**I remember reading a story once about a man who was exploring some caves by the seashore. In one of the caves he found a canvas bag with a bunch of hardened clay balls. It was like someone had rolled up some clay and left them out in the sun to bake. They didn't look like much, but they intrigued the man so he took the bag out of the cave with him.**

**As he strolled along the beach, to pass the time, he would throw the clay balls one at a time out into the ocean as far as he could throw.**

**He thought little about it until he dropped one of the balls and it cracked open on a rock. Inside was a beautiful, precious stone. Excited, the man started breaking open the remaining clay balls. Each contained a similar treasure. He found thousands of dollars worth of jewels in the 20 or so clay balls he had left, then it struck him.**

**He had been on the beach a long time. He had thrown maybe 50 or 60 of the clay balls with their hidden treasure into the ocean waves. Instead of thousands of dollars in treasure, he could have had tens of thousands, but he just threw it all away.**

**You know sometimes, it's like that with people. We look at someone, maybe even ourselves, and we see the external clay vessel. It doesn't look like much from the outside. It isn't always beautiful or sparkling, so we discount it; we see that person as less important than someone more beautiful or stylish or well known or wealthy.**

**But we have not taken the time to find the treasure hidden inside that person.**

**There is a treasure in each and every one of us. If we take the time to get to know that person, and if we ask God to show us that person the way He sees them, then the clay begins to peel away and the brilliant gem begins to shine forth.**

**May we not come to the end of our lives and find out that we have thrown away a fortune in friendships because the gems were hidden in bits of clay. May we see the people in our world as God sees them.**

**Until Next Month . . .  
Warmly, Carolyn**



Carolyn Bazik

## BILL LIPTAK LEADS FCSLA SALES FORCE IN 2008

Bill Liptak, a General Agent who lives in Streator, IL was the leading salesperson for FCSLA in 2008. Mr. Liptak led all FCSLA producers in face amount of \$2,372,429 of life insurance, all permanent. These sales generated over \$680,000 of life premium. In addition, he sold \$140,000 of annuity premium and was one of the leaders in both new members and total certificates sold.

Mr. Liptak known as the "Leader from Streator" is a veteran salesperson who has built an agency with thousands of faithful clients. He is proud of his as-

sociation with FCSLA and says candidly, "I can sell any company's insurance. Other companies are after me all the time to sell their products but I feel better selling the Ladies insurance and annuities because of the stability of the company and the great value they give to my clients."

Mr. Liptak qualified for the FCSLA President's Club with the most qualifying points of any producer in 2008. National Sales Manager Pat Braun has this to say about Bill Liptak, "I'm proud of Bill's accomplishments in 2008. He is definitely the example of a success-

ful agent, earning a good living while taking excellent care of his clients and our members."



National Sales Manager Patrick Braun (right) presents Bill Liptak with his President's Club award.



### Sales Promotion Achievements



Patrick Braun presents an award to Dorothy Urbanowicz for achieving the Recommender's Club in the 2008 Sales Promotion.



National President Mary Ann Johaneck presented an award to one of our agents, Ted Miller, for achieving the President's Club in the 2008 Sales Promotion.

## Magdalen I. Iskra District Honors Military Veterans

The First Catholic Slovak Ladies Association, Magdalen I. Iskra District, recently honored FCSLA members who are veterans of the United States branches of the military for their service, courage, and sacrifice at a luncheon held recently at the Plains Banquet Facility.

In the photo below, L-R: Mary Migatulski, FCSLA District Auditor, Theodore Kcenich, U.S. Army, Korean War; Leonard Fornett, U.S. Army, stationed in Germany; Stephen Prevuznak, U.S. Army, Korean War; Joseph Baloga, U.S. Military Police, Ft. Bragg, NC; John Dinis, U.S. Navy, Southern France Invasion and in the Pacific, Okinawa; Andrew Chuba, U.S. Navy, WWII, Queensland, Australia and New Guinea and the Invasion of Leyte Gulf, Philippine Islands; William Kennedy, U.S. Army, Korean War; Jack Hendershot, U.S. Air Force, Crete; and Magdalen I. Iskra, FCSLA District President. The national flags of the United States and Slovakia were displayed and honored with the U.S. Pledge of Allegiance and singing of the national anthem of the two countries.



## Successful Spring Supper Held in Nebraska

Branch W006 held their annual spring supper on Saturday, March 20th after the 5:00 p.m. Mass at Holy Trinity Church-Heun of rural Clarkson, NE. Over 50 people enjoyed the sausage supper and good fellowship.

Pictured are those who helped prepare the meal. Front row, L-R: Ernie Cech and Allen Koliha. Back row, Donna Koliha, Mae Vrba, Linda Cech, Mary Cech and Marvine Koliha.



# 4.60%

**Annual Yield  
on FCSLA  
Annuities/IRAs**

From April 1 through and including June 30, 2009, all annuities, including those on interest only and those who select a settlement option, will earn a yield of 4.6025% (APR 4.50%).

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

## Single Premium Whole Life Insurance Plan



**First Catholic Slovak  
Ladies Association**



## Single Premium Whole Life

- \* The desired insurance benefit is to be purchased in one payment
- \* No further premiums are required; the insured has a fully paid up certificate for life.
- \* There is also an option to pay premiums in 4 quarterly installments for one year. The certificate then becomes fully paid up. A \$5.00 processing charge is added to each installment.
- \* The minimum purchase amount is \$2,000.
- \* Issue ages are 0 through 90.
- \* Dividends are anticipated after the second year.
- \* 25% Post Mortem Benefit after the second year.
- \* Entitles holder to all fraternal benefits of the Association

**FOR MORE INFORMATION PLEASE CALL 800-464-4642.**

## BRANCH 172 DONATES BOOK TO LIBRARY

FCSLA Senior Branch 172 in Wilkes-Barre, PA presented the book entitled, "On Missionary Roads", by Josef Cardinal Tomko to the Osterhout Library in Wilkes-Barre, PA. Cardinal Tomko, who was born in Slovakia, describes his experience of missionary work as it takes place today



Pictured with the Osterhout directors, L-R: FCSLA Senior Branch 172 officers Bernadette Yench, secretary; Martha Iskra, treasurer; Susan Yeager, the Library's past interim director; Sarah Hansen, Library Executive Director; Magdalen I. Iskra, president; and Bernadine Kalna, auditor.

all over the world. The reader sees his reflective and sympathetic leadership in action and is given a first-hand glimpse of the Congregation for Evangelization of Peoples, renewed by Vatican II and its successive precepts.

In 1985 Pope John Paul II called on Cardinal Tomko to become Prefect of the Congregation. Cardinal Tomko saw the necessity of having direct contact with the people and workers in the vineyard. The five-part book on his missionary journey to the forgotten continent of Africa, and to Asia, The Americas, Oceania, and Europe invites you to become better acquainted with a world Christians call "the missions." The numerous color photos throughout the book are extraordinary.

## Branch W137 Enjoys Swim Party

Members of Branch W137, Cedar Rapids, IA enjoyed a relaxing and warm swim party at Bender pool on Saturday, April 5, 2009. About 50 members swam while watching the snowflakes fall outside. A taco and hot dog dinner was also shared. Their next event will be a bike ride with lunch on June 27, 2009 at 10:00 a.m. starting from Sokol Park.



## Your Mother Is Always With You . . .

She's the whisper of the leaves  
as you walk down the street.  
She's the smell of bleach  
in your freshly laundered socks.  
She's the cool hand on your brow  
when you're not well.  
Your mother lives inside your laughter.  
She's crystallized in every tear drop.  
She's the place you came from,  
your first home . . .  
She's the map you follow  
with every step that you take.  
She's your first love  
and your first heart break...  
and nothing on earth can separate you.  
Not time, Not space . . . Not even death . . .  
will ever separate you from your mother . . .  
You carry her inside of you.

**Happy Mother's Day!**



# FCSLA IS FEELING FINE IN 2009

With Deborah Brindza, M.D., National Medical Examiner and Sue Ann M. Seich, Fraternal & Youth Director

## DASH To a Lower Blood Pressure

Did you know that **High Blood Pressure** is known as the “**silent disease**”? Even though a person may have it for years, there are no easily visible signs. A person may not feel any effects from hypertension, but it can cause damage to your body. An ideal blood pressure is 120/80. Doctors define hypertension when blood pressure is recorded above 140/90 on several office check ups. Recently a new category was added called pre-hypertension. It is diagnosed when the numbers are above the ideal blood pressure, but not yet in the hypertensive range.

Before a patient is started on medication, doctors recommend life style changes. This includes losing weight, exercising and dietary changes. The **DASH** eating plan

(**Dietary Approaches to Stop Hypertension**) has been proven to lower blood pressure. It is a diet that encourages lowering salt and sodium, increasing fruits, vegetables, dairy products, and whole grains. The benefit of the **DASH** diet — it is also a weight reducing diet! In fact the newest food pyramid guidelines were done with the **DASH** diet included in the recommendations. For more information, go to [www.mypyramid.com](http://www.mypyramid.com) or [www.3aday.org](http://www.3aday.org).

Have you had your blood pressure checked lately? If not, plan on a check-up soon. Also remember that high blood pressure can be detected at any age, not just in the elderly.

### HIGH BLOOD PRESSURE AWARENESS

(Unscramble the words)

OLBDO SEPRUESR \_\_\_\_\_

OCTROD \_\_\_\_\_

NNPREYHETIOS \_\_\_\_\_

IDTE \_\_\_\_\_

LSIEEGDIUN \_\_\_\_\_

KCCEHPU \_\_\_\_\_

NOAEIMDCIT \_\_\_\_\_

GETHIW \_\_\_\_\_

REEXESIC \_\_\_\_\_

SAESIDE \_\_\_\_\_

GANSEIDO \_\_\_\_\_

EIPTNTA \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Phone \_\_\_\_\_ BR # \_\_\_\_\_

Mail to: Sue Ann M. Seich  
24950 Chagrin Blvd.  
Beachwood, OH 44122

**HINT: The scrambled words can be found  
in the paragraphs above!**

### Definition of Elders

*Mildred Kosma (Sr. Branch 313, Natrona Heights, PA), of Trenton, NJ, submitted this piece on Elders that I wanted to share with our readers. Thanks Mildred!*

An Elder is a person who is still growing, still a learner, still with potential and whose life continues to have within it promise for and connection to the future. An Elder is still in pursuit of happiness, joy and pleasure and her or

his birthright to these remains intact. Moreover, an Elder is a person who deserves respect and honor and whose work it is to synthesize wisdom from long life experience and formulate this into a legacy for future generations.

## Agnes Hlivak Celebrates A Century Landmark

Agnes L. Hlivak celebrated her 100th birthday with her family on January 16, 2009. Her great uncle was Rev. Stephen Furdek, and he was responsible for bringing Agnes's mother, Rose Porubsky, to the United States. Rose married Michael Beluscak and had eight children, of which Agnes is the last remaining survivor.



Agnes first attended St. Ladislav School, then St. Benedict's. In 1934, she married Stephen Hlivak, and they had two daughters, Sister Patricia, SND, deceased in 1986, and Agnes Tytko. Steve passed away in 1987.

Agnes loved to sing and was a member of the choir at each church to which she belonged. She also sang in the Slovak Choir in Cleveland for many years. She was a FCSLA Branch officer, and worked at the Home Office in the 1960s. She was a resident at Villa Sancta Anna for several years

before its closing in 2004. Since then she has been living in Parma, OH with her daughter and son-in-law, Agnes and Stan Tytko. She has three grandchildren, Stanley, Stephen (Sherry), and Janette Hess (Stephen), and four great-grandchildren, Michael Tytko, Stephen and Claire Hess, and Douglas Tytko. Another great-grandchild is expected in March.

Agnes received many good wishes and congratulations from her relatives and friends, including greetings from Willard Scott and President George W. Bush!

## MAE YECKEL OF FLORIDA CELEBRATES 96<sup>TH</sup>

Fort Lauderdale resident Mae Petrasek Yeckel celebrated her 96th birthday with friends on March 23. A jelly aficionado, Mae was presented with varieties of jelly from Montana to France and places in between.



On Easter Sunday, March 23, 1913, Mae Petrasek was born to Elizabeth and Andrew Petrasek on Reno Avenue in Cleveland, OH. "In 1913 there was unbelievable rain and flooding in Cleveland, OH, just like now," said Mrs. Yeckel. "This must be a historical storm as my father said he walked through rain and mud up to his ankles to get the midwife." Mrs. Yeckel recalls that the roads in Cleveland were not paved at the time and she remembers learning that the river flooded neighborhoods.

Mae married Raymond C. Yeckel in the Nativity Blessed Virgin Rectory on Dunlap Avenue, Cleveland on May 17, 1941. Mae and Ray moved to Fort Lauderdale in 1954.

In 1913, Woodrow Wilson was inaugurated as the President of the United States. During her 96 years, Mae remembers World War I, the Flu Pandemic of 1918, The Great Depression, World War II, Vietnam, the Korean Conflict and 9-11 among other world events. Mrs. Yeckel has voted in every Presidential election since she was eligible. Mae Yeckel and her late husband, a retired mail carrier, Raymond bought their first home in Fort Lauderdale fifty-one years ago in 1958.

Mrs. Yeckel is a 96 year member of the First Catholic Slovak Ladies Association Lodge 522 based in Cleveland, OH where she is the second oldest member of the group.

## Anne Jurbala Celebrates 85th Birthday

Anne M. Jurbala celebrated her 85th birthday on March 2, 2009. Surrounded by her three children (Cindy, Beth and Tom), and two granddaughters (Haley and Emily Jurbala). Thirty-five guests attended a surprise party in her honor. Anne and her family are members of Sr. Branch 81, and Jr. Branch 58, Whiting, IN. Anne and her family have been living in Henderson, NV for the last 16 years.





# IN MEMORIAM

## EMMA BREZNICAN

### Branch 262



Our Dear Mother Emma Breznican went home to her God on August 11, 2007 after being in Kittanning Care Center for several months.

Emma was born March 4, 1927 in Parks Township, the daughter of the late George and Emilia Hubicka Petrovic.

She was a member of Our Lady Queen of Peace Roman Catholic Church and the Rosary Society of the church.

She enjoyed cooking, baking, gardening and she especially loved it when her children and grandchildren came to visit. Her door was always open and friends and family could always be found around her table, especially during the holidays.

She will be sadly missed by her children Carol (James) Bayster of Dillsburg, John of Clairton and Denise (Michael) Whaley of Allegheny Township; three grandchildren and three great grandchildren.

In addition to her parents, she was preceded in death by her husband Anthony in 1994 after a marriage of 46 years.

She was also preceded in death by three brothers John, George and Milan Petrovic and two infant twin sisters, Mary and Julia.

Rest in Peace We love you, Mama.

## FRANCES BACHSTEIN

### Branch 563

Frances Bachstein was a member of Branch S563. She passed away January 30, 2009 at the age of 89. She is survived by two daughters, Gayle Trzebuckowski (Bob) and Jeanne Shaft (Ted). She had seven grandchildren and sixteen great-grandchildren.

She had juvenile rheumatoid arthri-

tis since she was five years old. She managed to be independent even though she was confined to a wheelchair most of her life. She set a good example of courage to our family. Everyone would comment she always had a smile to share despite her pain. Our mother, grandmother, great-grandmother and friend will be missed.

Frances enjoyed making flower arrangements and with her "giving heart" gave most of the arrangements away to her friends. She always loved to sew. When she was young she had a part-time job making chevrons for the military. She also made all her own dresses and would always mend our cloths when needed. One of her most favorite hobbies was bingo.

In closing, our mother loved to read the *ZENSKA JEDNOTA* magazine and would always pass the magazines on to us to read. She certainly enjoyed being a member of the First Catholic Slovak Ladies Association.

## AGNES RUPPRECHT

### Branch W080

Agnes Rupprecht, age 82 of Clarkson, NE died October 12, 2008 at her rural Clarkson home.

Agnes was born September 27, 1926, in Stanton County to Henry and Mary (Schlautman) Ridder. She attended Stanton County Rural School District 32 to the 8th grade and received her GED in 1977.

Agnes married Richard Rupprecht on May 18, 1954, at St. Henry's Catholic Church. The married couple made their home on a farm southeast of Clarkson. Agnes was a member of SS Cyril and Methodius Catholic Church, Altar Society, Harold Squares Square Dance Club, the Howells, Clarkson Lehigh Pro-Life organization and a card club. She enjoyed raising flowers, gardening, baking, cooking, embroidering, playing cards and playing games with her grandchildren.

She is survived by two daughters. Diane Hooper of Lincoln and Linda

Ritter of West Point; son, Ron (Mary) Rupprecht of Clarkson; 15 grandchildren: Phil, Cindy and Sean Hooper, Kandace, Jason, Jessica, Eric, Jarrod, Amanda, Travis, and Tyler Ritter, Erika, Rachel, Bethany, and Bridget Rupprecht; brother Delbert Ridder of Lincoln; sister, Anna Bourek of Howells; brother-in-law, John (Malena) Rupprecht of Howells; sister-in-law Marjorie Wiese of Howells.

She was preceded in death by her husband, Richard (December 14, 1999); parents, brother; Henry Ridder.

## PHYLLIS M. PORADZISZ

### Branch 81

Phyllis M. Poradzisz, 62, of Coldwater, MI, died February 8, 2009 at the Community Health Center of Branch County.

Phyllis was born April 3, 1946, in Hammond, IN to Stanley and Johanna (Svitco) Kostanczuk. She married Frank P. Poradzisz on November 14, 1981 in Crown Point, IN.

She lived in the Branch County area for 26 years. She worked at the Community Health Center of Branch County as a financial counselor for the past 22 years. Phyllis had a great love of animals and was a member and past president of the Humane Society of Branch County. She belonged to St. Mary's Church and enjoyed gardening, cooking, camping, casinos, vacations and spending time with her family, especially her four grandchildren.

Phyllis was preceded in death by her parents. She is survived by her husband Frank, her sons Scott (Brianna) Poradzisz of Coldwater, MI, Gregg (Nicole) Poradzisz of Fremont, IN, her brothers Ronald Kostanczuk of Whiting, IN, Robert (Janet) Kostanczuk of Crown Point, IN, her sister Barbara Sigo of Whiting, IL, her four grandchildren: Dawson and Macy Poradzisz of Coldwater, MI and Evan and Gia Poradzisz of Fremont, IN.

Memorials were directed to the ALS Clinic, Motor-Neuron Disease Fund.

ŽENSKÁ JEDNOTA

## SLOVAK HONORARY CONSULS MEET IN WASHINGTON, D.C.

All 12 Slovak Honorary Consuls in the United States held a conference at the Slovak Embassy in Washington, D.C. The two-day session included speakers from U.S. Commerce Department, Slovak Ministry of Economy, Slovak Commercial and Economic Section from New York, U.S. Department for Homeland Security and several staff members from the Slovak Embassy. The Consuls were informed how to better represent Slovakia in the fields of culture, education and economy. Ambassador Burian also held a reception for the group at his residence in McLean, VA.

The reception included a meeting with the Executive Committee of Friends of Slovakia (FOS) to discuss areas of expanded cooperation. It was agreed that FOS would keep the Consuls informed of their Washington, D.C. events, in-

cluding programs with Washington think tanks that might be viewed on the internet in order to make their activities more accessible to actual and potential Friends of Slovakia across the country. The Consuls were also briefed on the wide range of FOS activities including the Slovak Scholars program, the availability of bronze plaques on the FOS Wall of Honor and plans for participation with the Slovak Embassy in celebrating the 20th anniversary of the Velvet Revolution in November.

### WPSCA ANNUAL SPRING MEETING

Western Pennsylvania Slovak Cultural Association will hold its 9th Annual Spring Meeting on Sunday, June 14, at 2:00 p.m. at the Czechoslovak nationality room in the University of Pittsburgh Cathedral of Learning. This year's speaker is Karen Melis who will discuss the basics of DNA testing as it applies to genealogy. She will discuss what DNA testing is and isn't, the testing methods, process and Interpretation of results and answer questions or concerns. She will also speak about the advantages of a geographic DNA project and some interesting findings about the Zamagurie Region DNA Project. A lucky volunteer from the audience will be selected to demonstrate how a DNA kit is administered and the results provided in six to eight weeks free.

In 1998, Karen began a journey to learn about her Slovak ancestry from the Zamagurie Region. What started as a desire to know who her ancestors were, and where they came from grew into more than an interest, but a passion. For over 10 years, she has documented her direct and collateral lines, building on the family relationships through a set of villages. The results went well beyond the genealogy and researching of her family tree. By observation, she could not only identify who was related to whom, but also noted patterns of birth and marriages, the effects of catastrophes and plagues in the villages, how marriage partners came from "just over the mountain," and how some surnames migrated or stayed for generations in the Zamagurie Region. Further, she could trace emigration patterns from these villages to Passaic, Chicago and especially Pittsburgh, where her own ancestors migrated.

Mrs. Milas earned degrees in Chemical Engineering and Biology from the University of Pittsburgh. She was also a post-baccalaureate student in the Russian and East European Studies Certificate program. After being awarded the Thomas Kukucka Memorial Scholarship, she continued her Slovak studies at the Studia Academica Slovaca (SAS). Presently, she lives in Butler, PA with her husband, Terry. They have two children who are also studying for advanced degrees.

The meeting is open to the public. Admission is free. Following the business meeting, there will be a social hour with snacks and drinks in Room 1228.



The Slovak Honorary Consuls and the Slovak Embassy staff gather outside the Embassy.

### *Branch W130 Hosts Pre-Easter Breakfast*

FCSLA Branch W130 of Clutier, IA held their annual pre-Easter breakfast on Sunday, March 29, from 9:00 - 11:00 at the Clutier Catholic Social Center. Honored guests were families of our deceased members. Eighty-six members enjoyed a breakfast of scrambled eggs, sausage, hash browns, fruit cups, cinnamon rolls, rolicky, and kuchens. Helping prepare the food were the branch officers.

All members are invited to join us at a local theater on Sunday, April 19. Admission to the movie and refreshments will be provided by the lodge.



# Students In The News

**KRISTEN JORDAN** a member of FCSLA Branch 256 is demonstrating a karate routine with her dad in which they participate in a Tae Kwon Do class at the Kim Karate Studio in Lebanon, PA.

Currently her piano and voice lessons reflect in her new role as a Cantor at St. Cecelia Parish, Lebanon, PA. In pursuing her musical interests she is a member of the Concert Band at School, Chapel Choir and the High School Chorus.

Her aspirations include a degree in nursing with a special interest in Scientific Research.

Kristen resides with her parents Kathy and Bob Jordan. She is finishing her sophomore year at Lebanon Catholic High School.



## Scholarships Awarded

At the February 22, 2009, meeting of the St. Mary and Joseph's Branch W187 of Valparaiso, NE, scholarships were awarded to 23 student members. These students from grade 2 through college senior represent 10% of the branch membership.



**L-R: Loguen Blazek, Freshman College; Abigail Witulski, Grade 4; Madison Witulski, Grade 3; Elli Jacobson, Freshman College.**

## Awarded Eagle Scout Ranking

Matthew DeAngelo, of Dickson City, PA has been awarded the rank of Eagle Scout. Matthew is the son of Vincent and Ann Marie DeAngelo. He has a brother, Chief Vincent DeAngelo, Jr. USN, also an Eagle Scout, and a sister Maria DeAngelo. He is the grandson of Eileen and the late Leo C. Woelkers, Jr. and the late Salvatore and Agnes DeAngelo, all of Dunmore, PA.



Matthew is a member of Boy Scout Troop 322 of Dickson City, PA. He began his scouting career as a Tiger Scout in

1997. Matthew progressed through the ranks and received the Parvuli Dei and the Arrow of Light awards. He became a Boy Scout in 2002 and held the positions of Patrol Leader and Quartermaster. He is also a member of the Order of the Arrow. For his Eagle Scout Project, Matthew organized a project in which he cleaned and painted multiple curbs yellow in the borough of Dickson City to designate "No Parking" areas.

A senior at Mid Valley High School, Throop, PA, Matthew is a six year member of the Marching and Concert Band, Sound Technician of the Drama Club and President of the Audio/Visual Club. Upon graduation, Matthew will be entering the United States Navy.

Matthew DeAngelo and his family are members of Branch 124, Throop, PA, where his aunt, Catherine Stedina is serving as secretary.

## St. Anne's Day Celebration in Chicago

A St. Anne's Day Celebration will be celebrated by the Anna Hurban District of Chicago on Tuesday, July 28. Coffee and danish will be served at 9:30 a.m. at Orland Chateau, 14500 S. LaGrange Road, Orland Park, IL. Mass will be held at St. Michael Church, 14327 Highland Ave., Orland Park at 11:00 a.m. Luncheon will follow at Orland Chateau.

Reservations will be accepted no later than July 10. Cost is \$18.00 per person. RSVP to Jarmila Hlubocky, 2760 W. 86th Place, Chicago, IL 60652 or phone 773/776-2167.



## Branch W045 Announces Winners of Grant Program

This grant program was initiated in 2008. Juvenile members of Branch W045, Cedar Rapids, IA with either a life insurance policy or annuity certificate in force and are attending school from Kindergarten through 8th grade are eli-

gible for these grants. Three grants are awarded by a random drawing from all applications. In this second year of the grants the Branch had a total of twenty-two applicants. The awards are for \$200 and may be used for any school needs.

The winners this year are: Andrew Holladay, 7th Grade, Excelsior, Marion, IA; Myles Ollinger, 7th Grade, Lourdes Catholic, Davenport, IA; and Elizabeth Krejci, 5th Grade, Pierce, Cedar Rapids, IA.

## A MEMORIAL DAY SALUTE

Instead of a question and answer, it is appropriate this Memorial Day to salute all those who have given their lives in defense of this nation. Without their sacrifices we would not be free to ask questions, to challenge our political leaders and to take an active role in our system of government. To them we owe our freedom!

The United States of America was born from the blood and ashes of war — the Revolutionary War of 1776. It was fought to defend the “self-evident” truth “that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness.” Those who fought and died were committed to the notion that government derives its “just powers from the consent of the governed” and that when a government does not protect the unalienable rights of the people, it is the “Right of the People” to alter or to abolish it, and to institute new Government.

Since the war of 1776, hundreds of thousands of men and women have died for the same cause. Tyranny does not reign in America — as it does so many places around the globe — because so many have loved their country more than their own lives.

The FCSLA honors and thanks all those who have served and are currently serving our country in our armed and uniformed services. This Memorial Day take a few minutes to thank them and their families for the gift of freedom they have given you through their unselfish service!



Andrew Holladay



Myles Ollinger



Elizabeth Krejci



**CARLENE JENIESE GRUSKOWSKI**, (Jr. Branch 219) daughter of Jeannette and Douglas Gruskowski of North Brunswick, NJ celebrated her 2nd birthday on March 17, 2009. Carly is the granddaughter of Diane Gruskowski and the great granddaughter of Mary Rindosh. All are members of Branch 184, Carteret, NJ.

# 2008 NATIONAL OFFICER'S ANNUAL REPORTS

March 25, 2009 ~ Home Office, Beachwood, Ohio

## *National Chaplain*

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

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

Pochváleny bud Pan Ježíš Kristus!

I believe 2008 was a year of education for me as the National Chaplain of the First Catholic Slovak Ladies Association [FCSLA]. It is my privilege to give you a report of my activities on the boards and committees in which I participate for the FCSLA.

◆ **FCSLA Board of Directors.** I attended the meetings of the Board on 30-31 January, 30 June-1 July in Youngstown, OH, 11-12 September, and 3-4 December 2008. I thought it would be wise, as one of the new persons on the block, to first sit back and observe the *modus operandi* of the Board members. No one can hide the fact that there is a wide variety of personalities that sit as members of this most important body in between our national conventions – various backgrounds; different walks of life; and, distinct qualities and traits. But all of them in their own ways serve knowing that the burden of the future of the FCSLA is on their shoulders during these four years. Some members are more verbose than others while each comes to the table with the understanding that they are present for the good of the FCSLA. I appreciate their participation in the meetings and hope that in the future, I can be of better assistance in keeping us more focused on the topics of the agenda.

◆ **FCSLA Executive Finance Committee.** I participated in the meetings of the Committee on 30 January, 29 June in Youngstown, OH, 11 September, and 3 December 2008. The performance of our investments were discussed, dividends on our products were suggested for the Board of Directors approval, and the amounts of monies for various donations suggested for the approval of the Board of Directors were arrived upon during those meetings. I respect the integrity and vast knowledge of the members of this Committee. The FCSLA should be grateful for the work these people are committed to for sake of our membership. I am humbled to be informed of and associated with their work.


◆ **Board of Directors for Villa Sancta Anna Home for the Aged, Inc.** I was present at the Board meetings on 31 January, 1 July in Youngstown, Ohio, 12 September, and 4 December 2008. The financial reports of the now defunct Villa Sancta Anna Home were discussed at each of the meetings and the Board has completed the process of obtaining names of Catholic nursing facilities in order to disburse those monies

retained since the demolition of the facility. At one time, this had to be a Board that was on top of every detail of running a facility as such but now may be in its waning days. I am happy to facilitate in any way that the members may be able to employ me now and in the future.

◆ **Strategic Planning Process for the Board of Directors and the Members of the FCSLA.** This Process gradually became central in my first year as chaplain of the FCSLA. It has been time consuming with many meetings and telephone conference calls. As the Process continued, the Strategy Team came to the realization by the end of November 2008 we were not prepared enough to implement the Process with the members of the Board of Directors and the Members as planned for December 2008. We needed more depth and more definition. This Process is the beginning of a new era for the FCSLA, keeping in mind and heart the humble beginnings of this fraternal society over one hundred seventeen years ago. The Founders and their priest had a vision that has made the FCSLA what it is today. But times have changed. In recent months we have experienced a turn in the economy that has devastated the financial markets worldwide. It has affected many institutions and people. We have been affected but because of our Faith and the conservative guidelines we have maintained, we are better off than many. But that does not mean we can rest on our laurels or think that we are immuned from the tragedies of this economic crisis. We must be aggressive and take advantage of the technological age in which we live and are immersed. Hopefully this Process will give the FCSLA the kind of motivation and vision for the beginning of the twenty-first century that inspired our Founders at the end of the nineteenth century. This Process has taken many person hours by members of the Board of Directors of the FCSLA. It will take many, hard people hours by the Board of Directors and the Membership of the FCSLA to implement this Process in order for us to continue servicing our members in the Faith, preserving our Slovak heritage, and offering quality products.

◆ My monthly columns in *Fraternally Yours* have been thought provoking for me and hopefully inspirational to our Members. My main thrust is to share our Faith through the Sacred Scriptures, the writings of the early Fathers and the Saints of the Church, Church teaching especially through the teachings of the Second Vatican Council, and the *Catechism of the Catholic Church*. All of us are striving towards eternal life in the Kingdom of God. The everyday experiences of our lives should somehow be reflected in the above sources of our Faith Tradition. And we in turn should be the mirrors of our Faith Tradition in those sources.

Thank you for having me as your National Chaplain! May God bless all of you!



## National President

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### Mary Ann S. Johaneck

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

Pochváleny bud Pan Ježiš Kristus!

"It was the best of years . . . it was the worst of years" can probably be said of 2008. We live in exciting times although we might all agree that a little less excitement would be welcome. The economic climate changed dramatically from the beginning of the year to the end. It was not long after we filed our Annual Statement at the end of February that we began to hear increasingly unsettling rumors in the business community. Our industry was not immediately impacted.

The Board of Directors took the bold step of engaging in an aggressive and comprehensive strategic planning process for the purpose of assisting our society in decision making as we move into the future. Much work by everyone has been put into the project. Everything has been under scrutiny. It has been a thoughtful and thought provoking process. We have identified a number of issues that will require more examination and study. Our Board has been persistent in seeing its way through this very difficult process. The completion of the ambitious project will be of incalculable value to the decision makers. We can be very proud of the Board for undertaking such a huge task for the benefit of our society.

We have continued with our plans to bring on new employees and to provide improvements in service to our members. If you need assistance or ideas for branch activities, our Fraternal Director, who came on board in 2008, is ready to help. In addition, we moved forward with new products and welcomed new members.

Our magazine, *Fraternally Yours*, became available on our web site, making it more convenient for many to enjoy. At the end of 2008 we were licensed to sell our insurance products in 41 states, making it necessary to start thinking of bringing on assistants for our National Sales Manager. The Home Office is aggressively pursuing the licensing of our Recommenders. Call us if you need any information regarding your state requirements.

As the year wore on, we continued moving our society forward, positioning ourselves for the future. The FCSLA explored the possibility of combining with another fraternal benefit society, a move that was expected to benefit both societies. The FCSLA operation had been profitable; we focused on the future.

The economy, meanwhile, was on a downward spiral, due, at least initially, to the subprime mortgage debacle that seemed to be sweeping the country. Speculative financial packages began to fall apart, and the instability in markets spread. The stock market was reduced to half the value it enjoyed only a few months ago. The downturn in the economy became far reaching and many industries were being affected. Industries that were thought to be solid and profitable found themselves in trouble. Companies that were struggling went from bad to worse because the credit market dried up. Many industries cut back

on production; unemployment rose steadily. It was hard to find an industry that was not touched by the pressure of the downturn. Even ours.

The FCSLA has always invested in a cautious and conservative manner. We have been known as a "lean" operation, operating frugally and always watching the costs. We had good examples to follow, hard working officers and members showing us how to secure our society with a formidable surplus.

At the end of the year our portfolio took a few hits. However, unlike many American companies whose very existence was placed in jeopardy due to their investments, FCSLA had the surplus strength to absorb these blows. Our survival was never in doubt. Any time that our investment portfolio is adversely affected, in even a minor manner, though, it constitutes a major concern for us. The current unpredictable times are demanding; we are ready for the challenge.

We ended the year secure and eager to continue to serve our members. We have been and will keep on reassuring our members of the safety of their funds. Our members have entrusted their very important funds to us and we will not disappoint them.

May God continue to bless our society.

## National Vice Presidents

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Rosemary Mlinarich

Linda Killeen

Bernadette Demechko

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

Pochváleny bud Pan Ježiš Kristus!

We are now in the second quarter of 2009 and, as you no doubt agree, are facing a world much different than we did a year ago this time! Commercial and investment banks have been hit hard in this crisis as well as the life insurance industry overall. Fraternal, some of which were already on weak ground prior to the October '08 market crash, have felt the pain of their drop in surplus, which is the lifeblood of any life insurer. Without it, new business diminishes and state insurance regulators are more watchful.

The First Catholic Slovak Ladies Association has always and continues to operate on a conservative and solid financial basis to ensure that our members' insurance and annuity benefits are secure and supported by our strong surplus position.

We, as Board Members, have an important and pivotal essence in the operation of our Society. With the problems facing all fraternal organizations namely decreasing membership, new state and government regulations, stricter licensing laws, potential mergers and alliances, effective

# 2008 NATIONAL OFFICER'S ANNUAL REPORTS

board governance and many more concerns, we ask ourselves where will we be in three, six and ten years?

This past year, our Board has been engaged in a strategic planning process to establish priorities and to better serve the needs of the membership. Once the goals have been formalized, we will be assessing the expected impact to verify that they will enable FCSLA to realize our vision and ensure our mission remains intact. And most importantly, we cannot forget to incorporate our history and culture in our plan for the future. These long time values supply the foundation upon which the strategic framework of our mission is anchored.

Each of us has a responsibility to ensure the long term sustainability of FCSLA. The ways we can make that happen is through new memberships, active participations from all of us, membership benefits that are valued, and a Web-based vehicle upon which to communicate our success. Now more than ever, we are counting on your support to lead us in our forward path.

We thank you for your trust and the opportunity to serve the organization and you.

## 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!

Year 2008 has been a year of challenges and opportunities. I am pleased to share these important developments and the progress of 2008 with you, our members.

### INSURANCE AND CERTIFICATES IN FORCE

#### Insurance and Annuity Activities

January to December 31, 2008 Year-To-Date Totals

<b>LIFE:</b>	<b>Total Certs</b>	<b>Total Insurance</b>
New Cert - New Member	606	14,980,168
<i>Approved 2008</i>		
New Cert - Current Member	173	6,765,326
<i>Approved 2008</i>		
Conversion New	116	916,440
<i>Approved 2008</i>		
Reinstates	0	0
Deaths - Paid	1,379	3,389,978
Death Benefit - Escheatables	11	7,376
Death Benefit - Contested	1	5,000
<i>Death within 2 yr period – only return of premium</i>		
Surrender	809	3,849,472
<i>Requested to cancel - cash value</i>		
Surrender - No Value	9	170,000
<i>Requested to cancel - no value</i>		

Surrender - 1035 Exchange	18	171,240
Matured - Paid	8	9,000
<i>Endowments</i>		
Matured Term - Paid	224	2,183,000
<i>Age 25 - term certificates w/ accum div.</i>		
Matured - No Value	61	500,000
<i>Age 25 - term certificates</i>		
Lapse - No Value	79	3,105,412
<i>Branch expelled - no value</i>		
Expel - APL Loan exceeds CV	12	68,000
<i>HO expelled – no value left</i>		
Expel - Loan exceeds CV	9	74,500
<i>HO expelled - no value left</i>		
Expired from Extended	91	484,467
Expired Term insurance	1	20,000
<i>Adult Term cert reached end of contract period-no options</i>		
Matured Conversion	84	750,007
<i>25 year old term certificates</i>		
Requested Conversion	36	268,000
New Cert - Right to Cancel	3	350,000
<i>Requested to cancel - 20 day free look</i>		
New Cert - Contested	3	55,000
<i>FCSLA contested within 2 yrs of issue</i>		
Deaths - Fraternal	3	2,000
<i>Canadian PMB</i>		
Matured - Fraternal	4	4,500
<i>Canadian PMB dropped</i>		
Surrender - Fraternal	21	40,500
<i>Canadian PMB dropped</i>		

<b>ANNUITIES:</b>	<b>Total Certs</b>	
New Cert - New Member	165	0
<i>Approved 2008</i>		
New Cert - Current Member	154	0
<i>Approved 2008</i>		
Conversion from Rider	33	0
<i>Edu/Ret Matured. Funds left here.</i>		
Surrender	133	0
Surrender – Matured Conversion	0	0
<i>Matured Rider</i>		
Surrender – Conversion Exchange	3	0
<i>Prior to Maturity – Rider exchanged for regular annuity</i>		
Surrender – 1035 Exchange	16	0
<i>Surrender Non-Qual Annty. – Leaving FCSLA</i>		
Surrender - Transfer	33	0
<i>Surrender Qual Annty. – Leaving FCSLA</i>		
Surrender – Cancel Reserve	8	0
<i>Surrender Settled Annuity</i>		
Death Benefit - Paid	102	0
Death Benefit - Internal Transfers	40	0
<i>Member deceased. Spouse xfer funds to own annty.</i>		
Right to Cancel	3	0
<i>Requested to cancel within 20 day free look period</i>		



<b>Totals as of</b>	<b>12/31/2008:</b>	<b>12/31/2007:</b>
Membership (Includes Fraternal)	85,326	86,654
Certificates	110,753	112,552
Insurance Inforce	\$547,978,475	\$539,715,220
(Includes PUA)		
New Members	771	964
New Member Insurance	\$ 14,980,168	\$ 24,608,952

### Licensing

It is imperative that members selling FCSLA products follow the licensing requirements of their State. Following are the current licensing requirements in the 41 States where the FCSLA is licensed to do business. Please note the large number of States that have no Fraternal exemption. If you are not licensed and would like to sell in one of these new states or any other state in which we are licensed to do business, please contact the Home Office and we will assist you in obtaining your producer's license.

#### STATE FRATERNAL EXEMPTION LIMITS 1/08/2009

<b>STATE</b>	<b>Fraternal Exemption</b>
AL	No Fraternal Exemption
AK	No Fraternal Exemption
AZ	\$100,000 Total Life & Annuities
AR	\$50,000 Total Life & Annuities
CO	No Fraternal Exemption
CT	\$50,000 Total Life & Annuities
DE	\$125,000 Total Life & Annuities
FL	\$50,000 Total Life & Annuities
HI	\$50,000 Total Life & Annuities
ID	No Fraternal Exemption
IL	\$100,000 Total Life & Annuities
IN	No Fraternal Exemption
IA	No Fraternal Exemption
KS	\$50,000 Total Life & Annuities
KY	\$50,000 Total Life & Annuities
ME	\$200,000 Life/annuities & Annuities
MD	\$200,000 Total Life & Annuities \$10,000 Whole Life per Person \$50,000 Term Life per Person
MA	\$200,000 Total Life & Annuities \$10,000 Whole Life per Person \$50,000 Term Life per Person
MI	\$50,000 Total Life & Annuities
MN	\$50,000 Total Life & Annuities \$1,000 Commission
MO	No Fraternal Exemption
MT	No Fraternal Exemption
NE	\$50,000 Total Life & Annuities
NV	No Fraternal Exemption
NJ	\$200,000 Total Life & Annuities \$10,000 Whole Life per Person \$50,000 Term Life per Person
NM	\$50,000 Total Life & Annuities
NY	\$200,000 Total Life & Annuities \$10,000 Whole Life per Person \$50,000 Term Life per Person

NC	No Fraternal Exemption
ND	No Fraternal Exemption
OH	\$200,000 Total Life & Annuities \$10,000 Whole Life per Person \$50,000 Term Life per Person
OK	\$50,000 Total Life & Annuities
OR	\$50,000 Total Life & Annuities
PA	\$200,000 Total Life & Annuities Restricted License Required
SC	No Fraternal Exemption
SD	No Fraternal Exemption
TX	\$20,000 in Premiums & Annuities \$35,000 Life Per Person
VT	No Fraternal Exemption
VA	Fraternal Exemption for Part Time Agents NO COMMISSION FOR SALE
WA	\$50,000 Total Life & Annuities
WV	No Fraternal Exemption
WI	\$50,000 Total Life & Annuities
WY	\$50,000 Total Life & Annuities

### Website

One effective membership strategy to gain new members and reach our present members is through the FCSLA website [www.fcsla.org](http://www.fcsla.org) which appears on 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. Throughout this year 85,435 people visited our site and 1,483 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 12/31/08	\$ 1,288,462.12
Number of Loan as of 12/31/08	1,061

### Executive Committee Meetings

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

### Board of Directors Retreat

A consulting firm was selected to facilitate a FCSLA Board Retreat. The Board Retreat focuses on strategic planning, succession, responsibilities and duties of Board Members.

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## 2008 Computer Enhancements

Our computer operations have continued to grow as our company expands and requirements continue to increase. Our computer operations have focused on refinements this year. The "Fraternal Policy Management System" areas of: dividends, loans, and billing went through detailed scrutiny to ensure they met FCSLA requirements. During the year we completed the major upgrade of our accounting software. This proprietary SQL server version uses Microsoft's latest "dot net" technology, which integrates with our Policy Management software and is fully scalable to any future needs.

## Branches

The Home Office strives to assist our Branch Officers with the duties that are necessary for the smooth operation of the branch. The Home Office recommends direct billing for Branches. To go on Direct Billing is a Branch decision with no cost to the Branch for this service. 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 435 active Junior / Senior Branches 187 branches are on direct billing.

Following are the Branches that were merged in 2008.

- W182 – Stanton, NE to W014 of Howells, NE
- S118 & J050 of Trenton, NJ to S185 & J090 of Bound Brook, NJ
- S144 & J108 of Marguerite, PA to S098 & J117 of United, PA
- S299 & J337 of Hazleton, PA to S045 & J105 of Hazleton, PA
- S517 & J455 of Cleveland, OH to Cleveland, OH area Branches – S221, S292, S519, S522, S525, S557, S618

## Reimbursement - Dividends - Benefits

Membership in the FCSLA brings with it a host of benefits to members and Branches. In February 2009, the FCSLA Junior and Senior Branches that have paid their monthly assessments in a timely manner during 2008 were reimbursed \$885,488.50. The reimbursement is calculated on three criteria: 1) a base amount of \$25.00, 2) \$8.50 per certificates in your branch 3) \$30.00 per each new member acquired during year 2008. It is the obligation of the Branch to use this reimbursement for **supporting spiritual and charitable programs, donations, operating expenses, officers' salaries and branch activities.**

A dividend of 100% of the base was allocated for 2008. Dividends totaled \$1,773,454.89 and were issued in the following manner:

\$ 263,330.00	— Junior & Senior Checks
\$ 207,429.21	— Accumulated
\$ 29,332.89	— Dividends used to reduce Premium
\$ 7,076.37	— Dividends used to reduce loan balance
\$ 1,198,310.13	— Jr. and Sr. Dividends were used to purchase \$5 million dollars of additional paid-up insurance.

Branch Officers should persuade 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 offers to directly mail the members' annual dividends. If the branch officers request this assistance, \$2.00 per certificate will be deducted from the annual Branch reimbursement.

### *Other Benefits issued to members as of 12/31/08*

Post Mortem Benefit	\$ 753,298.16
Interest on Death Benefit	\$ 55,421.36
Interest on Whole Life Certificates	\$ 74.50

We are pleased that the FCSLA has maintained an A- (excellent) rating for 2008 from AM Best, an independent financial rating service.

## Recommenders / Agents

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.

Commissions paid to recommenders on Life Certificates as of 12/31/08 totaled \$325,716.61. Annuities represent a very productive part of business for the FCSLA. Commissions paid to recommenders on annuity accounts as of 12/31/08 totaled \$243,050.26.

## 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 167 agents. He has also done a great deal of traveling to our branches and districts conducting training seminars. He has also hosted training seminars for recommenders, agents and staff. To keep our recommenders and agents interested, Pat has promoted several sales campaigns throughout 2008.

## Fraternal

The FCSLA is justifiably proud of its fraternal activities and benefits. Our purpose is the same as it was 117 years ago, which is to improve the lives of our members, the church and the community. The FCSLA has a Fraternal Director, Sue Ann M. Seich. She is responsible for increasing fraternal activities in our Branch, Districts and among our members. Sue Ann has represented the FCSLA at various Branch and District events, contributed articles to *Fraternally Yours* and sponsored a variety of youth and adult activities.

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



**ProLife March:** Every human life is an extraordinary gift from God. I am grateful to the FCSLA members, the high school students and the college students who traveled with us to our nation's Capitol on January 22nd to demonstrate their 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](http://www.fcsla.com) website or through one of several scholarship services on the Internet. The FCSLA Program awarded 221 scholarships totaling \$248,250. Annually the Board of Directors reviews the scholarship program.

**Annual District Presidents' Meeting:** The Home Office hosted the 7th Annual District Presidents' meeting. 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 their district.

**2008 Fraternalist of the Year:** The FCSLA proudly awarded the 2008 Fraternalist of the Year Award to Lydia Massura Berry of S485 in Chicago, IL. We congratulate her on her exemplary fraternalism and the volunteer efforts that she has done to benefit her 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 totaled \$19,605.44.

**50 Year Members:** To recognize members of 50 consecutive years, the FCSLA awards a one-time check in the amount of \$75.00. Checks issued to 50 Year 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 2008, with a 98% Branch response, FCSLA members contributed over 1.6 million man-hours helping the needy in the branch, church and community and have contributed over \$966,000 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. Approximately \$83,000 was paid to branches that had junior and/or senior activities during 2008. 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, our families and our community. The FCSLA has always drawn strength from the Districts. Following are the District sales for 2008.

DISTRICT	COMBINED JR & SR SALES
Chicago, IL	3,981,678.00
Wahoo, NE	2,942,179.00
Milwaukee, WI	2,693,593.00
Cleveland, OH	2,236,279.00
Lonsdale, MN	1,986,952.00
Eastern PA	1,465,500.00
Pittsburgh, PA	1,347,412.00
Youngstown, OH	718,000.00
Joliet, IL & Lake Co., IN	659,888.00
Cedar Rapids, IA	477,501.00
Wilkes Barre, PA	240,000.00
Tabor, SD	122,102.00
Scranton-Olyphant, PA	87,000.00
Lankin, ND	61,218.00
West, TX	20,000.00
Combined Total Achieved	19,039,302.00
2008 Quotas	8,444,760.00
<b>OVER Quota</b>	<b>10,594,542.00</b>

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

- Chicago, IL
- Wahoo, NE
- Milwaukee, WI
- Cleveland, OH
- Lonsdale, MN
- Eastern PA
- Cedar Rapids, IA
- Tabor, SD

Every District will receive \$1.00 for each \$1,000 of insurance sold plus the bonus of \$1,000 if their quota was reached. The bonus is pro-rated for the Districts not reaching their quota.

**Employees:** I'm proud of the progress in operations that we've made during 2008. 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 truly blessed with a great Home Office team.**

**My Fraternal Activities:** I have attended the annual Convention of the National Fraternal Congress of America, the Secretary's Mid-Year meeting, the Ohio Fraternal Congress and the Pennsylvania 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 members by attending various District and Branch events.

#### Closing

Before we close 2008, I want to thank President Mary Ann S. Johanek for her professional leadership, Treasurer John M. Janovec for his competent expertise, the Board of Directors, our Branch Officers and our members for their continued cooperation and assistance. Working together we can continue the vision and values that have been the foundation of our Society since 1892.

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## *National Treasurer*

**John M. Janovec**

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

Pochváleny bud Pan Ježíš Kristus!

Herewith I present to you the 2008 financial report of the FCSLA. Comparative balance sheets and income statements for the last two years are located at the end of this report. These statements are based on general ledger balances. Please refer to them during the following discussion.

Financially, this year was truly a mixed bag for the FCSLA. Operating performance remained strong. However, FCSLA, like many other companies, suffered investment losses during the difficult economic circumstances which arose in the last quarter of the year. Nevertheless, on the whole, FCSLA remains a very solid organization financially. We will now examine each of these areas in turn.

### **Operating Performance**

A quick glance at the balance sheet reveals that assets grew during the year by \$17 million to reach a total of \$545 million at year end. This represents a modest growth rate of slightly over 3%.

As always, the majority of FCSLA's assets are maintained in high quality, investment grade corporate bonds. The liability section of the balance sheet reveals the major claims against these assets: 35% of FCSLA debts are represented by life insurance reserves, while annuity reserves account for another 62%.

Turning to the income statement, revenue sources returned to more typical levels during 2008. Coming off a year (2007) in which they were boosted by the guaranteed insurance campaign, insurance premiums reverted to base levels in 2008. Meanwhile, annuity premiums rose dramatically during the year, nearly doubling the level achieved in 2007. This reversed a trend in which annuity premiums had been declining for the past several years. Undoubtedly, members found the interest rate on the FCSLA annuity to be quite attractive compared to what the banks were offering on CDs and money market instruments. Finally, investment income remained a strong component as it accounted for nearly 60% of total revenues during the year.

Total expenses were virtually identical in 2008 and 2007. At the end of the day, the net result was a positive operating income of approximately \$2.4 million during 2008. Thus, the day-to-day financial operations of FCSLA continue to make a positive contribution towards the bottom line of the organization.

### **Investments**

Unfortunately, FCSLA was not immune to the economic crisis that hit the United States during the last quarter of 2008. Specifically, the general economic climate affected our

investment performance in two major areas: (1) interest rate spread and (2) realized capital losses.

### **Interest Rate Spread**

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

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

Second, due to the economic crisis that hit in the 4th quarter, FCSLA, like most companies, built up its cash reserves (via money market funds) towards the end of the year. When viewed in terms of the extremely volatile economic climate which existed, this makes sense. However, the return on money market funds shrank as so much money poured into them. This contributed to the sluggish growth in investment income during the year.

Finally, as noted earlier, there was a dramatic increase in the amount of annuity money coming in to FCSLA in 2008. Net annuity inflow (premiums less benefits paid) increased by over \$7,750,000 during the year, resulting in a larger base on which interest was credited to members during the year. This was partially offset by a reduction in the credited interest rate for a portion of the year.

### **Capital Losses**

As seen on the income statement, the most dramatic impact on FCSLA's bottom line came from the \$6.9 million in realized capital losses. As highlighted recently in the financial press, the insurance industry is one of the largest purchasers of corporate bonds in the United States. Collectively, insurance companies own nearly 20% of all corporate bonds outstanding. Accordingly, the industry was particularly hard hit by losses sustained in that sector during the 4th quarter. Virtually every insurance company suffered some sort of realized capital loss during the year.

FCSLA's realized capital losses came primarily from investments in the following companies: (1) Dana Corporation (\$582,000); (2) Washington Mutual (\$831,000); (3) GM (\$1,224,000); (4) Times Mirror (\$1,227,000); and (5) Knight-Ridder (\$2,927,000).

It is important to note that none of these losses arose as a result of an actual sale of the security. From that standpoint, for the time being, most are only paper losses. However, the accounting concept of impairment dictates that if it appears that there has been a permanent decline in the value of a security, such that it is unlikely that the original cost of the investment will be recovered, then the value of the security must be written down and a corresponding realized capital loss shall be recorded. In the future, should the value of the security

recover, FCSLA may be able to recognize a realized capital gain on the security upon sale or maturation.

Finally, combining the gain from operations (~\$2.4 million) with the realized capital loss (~\$6.9 million) results in a net loss for the year of slightly over \$4.5 million. This flows through surplus on the balance sheet, representing the decline in value in that account during the year. A complete listing of all bonds purchased, matured, and called during 2008 is included at the end of this report.

### FCSLA Financial Strength

Although it has been quite some time since FCSLA incurred a net loss for the year, it is important to look at it in context. First, as stated earlier, FCSLA is hardly unique in these regards. Most fraternal organizations that we know of (and indeed many American companies in general) were bitten by the same economic shark and suffered a similar fate in 2008.

Second, although the \$6.9 million capital loss is large in absolute dollar terms, it represents only a tiny fraction (~1.25%) of FCSLA's year end asset total. This is yet another reminder that the sheer size of FCSLA allows us to absorb blows that might knock other fraternal organizations out of business.

Third, our strong surplus position, which we have worked so hard to build over the years, affords us additional protection. Our net loss of ~\$4.5 million represents 5% of our beginning of the year surplus position. By comparison, many fraternal organizations suffered losses this year approaching (or even exceeding) 50% of their beginning of the year surplus position.

Fourth, our solvency ratio remains quite strong at 118.5%. This means that we have \$118.50 in assets to cover every \$100 in liabilities that we owe. By comparison, many companies our size are judged to be successful if they have solvency ratios of 105%.

By almost any conceivable measure, FCSLA's financial position remains rock-solid. As the economic crisis began to unfold last fall, we posted a message on our web site (and in the magazine) which highlighted our financial strength. In it we discussed both our limited exposure in the stock market and our limited exposure in any one single company. A part of that message bears repeating: "The strong surplus position we have built, coupled with our philosophy of asset diversification, will enable us to weather any adverse impacts upon our portfolio, should they occur."

As an FCSLA member, you can rest assured that your hard-earned money remains secure with this fine organization.

BALANCE SHEET		
ASSETS	12/31/2008	12/31/2007
Cash & Short Term Investments	\$ 22,171,312.01	\$ 15,015,516.35
Bonds	494,936,165.50	485,113,068.48
Preferred Stock	8,374,825.87	8,945,189.87
Common Stock	690,119.91	732,727.96
Investment Income Due & Accrued	8,097,862.25	7,849,260.97
Promissory Notes	68,613.28	111,014.71
Property Plant & Equipment, Net	8,920,217.39	8,781,993.22
Certificate Loans & Accrued Interest	1,288,461.63	1,230,118.69
Other Assets	733,185.75	282,180.79
<b>Total Assets</b>	<b>\$ 545,280,763.59</b>	<b>\$ 528,061,071.04</b>

### LIABILITIES

Life Reserves	\$ 159,365,000.08	\$ 154,111,000.08
Annuity Reserves	283,403,000.10	267,613,000.10
Death Claims Payable	997,792.83	626,862.58
Unearned Premiums	561,037.00	701,807.97
Matured Endowments	119,691.63	117,172.95
Provision for Dividends Payable	1,750,000.00	1,656,608.57
Accumulated Dividends & Interest	3,419,990.81	3,322,982.48
Accrued Convention Donations	0.00	100,000.00
Provision for Future Conventions	210,000.40	29,462.40
Asset Valuation Reserve	4,645,389.00	4,670,966.00
Interest Maintenance Reserve	1,502,712.00	1,517,832.00
Other Liabilities	2,104,695.48	1,940,481.31
Provision for Annuity Certain Accounts	2,078,000.00	2,071,000.00
<b>Total Liabilities</b>	<b>\$ 460,157,309.33</b>	<b>\$ 438,479,176.44</b>

### SURPLUS

Surplus	85,123,454.26	89,581,894.60
<b>Total Surplus</b>	<b>\$ 85,123,454.26</b>	<b>\$ 89,581,894.60</b>
<b>Total Liabilities and Surplus Funds</b>	<b>\$ 545,280,763.59</b>	<b>\$ 528,061,071.04</b>

### INCOME STATEMENT

#### For Year Ended

INCOME	12/31/2008	12/31/2007
Insurance Premiums	\$ 5,520,152.94	\$ 12,532,398.14
Annuity Premiums	15,808,981.12	8,369,653.32
Investment Income	31,327,828.31	31,029,461.35
Amortization of Interest Maintenance Reserve	91,450.00	75,464.00
Other Revenue	488,598.04	327,923.53
<b>Total Income</b>	<b>\$ 53,237,010.41</b>	<b>\$ 52,334,900.34</b>

### EXPENSES

Increase in Reserves - Life	\$ 5,245,000.00	\$ 10,305,999.91
Increase in Reserves - Annuity	15,790,000.00	6,480,405.93
Insurance Benefits	3,925,664.49	3,789,140.44
Annuity Benefits	14,607,402.73	14,924,463.75
Commission Expense	621,901.64	902,498.84
Surrender Benefits	941,839.42	1,260,636.67
Misc. Member Benefits	100,225.95	1,934,588.34
Matured Endowments	5,283.56	14,956.46
Donation Expenses	64,095.22	1,526,002.11
Change In Accrued Convention Donations	(100,000.00)	100,000.00
Convention Expenses	187,541.00	41,782.79
Dividends to Members	1,798,115.99	1,950,000.00
Post Mortem Benefits	753,298.16	851,593.56
Bonus to Branches	886,581.82	954,951.00
Fraternal Activities	98,129.73	140,888.80
Bank Service Charges	37,806.66	35,672.96
Data Processing Service Fees	267,058.29	272,138.91
Accounting Fees	118,409.00	102,252.00
Actuarial Fees	155,103.00	230,563.00
Legal Fees	48,426.74	57,412.64
Consulting Services	180,017.87	145,900.52
Official Publications	376,567.00	326,904.86
Scholarship Awards	244,500.00	270,250.00
Miscellaneous Employee Benefits	367,186.83	253,624.78
Fees - Directors	113,850.32	86,638.44
Salaries - Employees	1,013,179.51	919,998.26
Salaries - Officers	425,010.04	343,028.16
Interest Expense	198,960.03	519,318.99

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Tax Expense	301,445.81	327,419.31
Depreciation Expense	438,695.79	350,309.92
Utility Expense	95,518.46	102,360.77
Postage and Printing	332,517.64	333,097.65
Advertising	94,348.16	96,405.11
Travel Expense	148,109.80	136,214.02
Other Expense	976,171.43	735,488.16
<b>Total Expenses</b>	<b>\$ 50,857,962.09</b>	<b>\$ 50,822,907.06</b>
<b>Income from Operations</b>	<b>\$ 2,379,048.32</b>	<b>\$ 1,511,993.28</b>
<b>Capital Gains / Losses</b>		
Capital Loss	(6,954,443.66)	(744,244.99)
<b>NET INCOME (LOSS)</b>	<b>\$ (4,575,395.34)</b>	<b>\$ 767,748.29</b>

## BONDS ACQUIRED DURING 2008

	Y T M	DUE	PAR / SHARE
<b>JANUARY</b>			
Archer Daniels Midland Debs	5.312	4/15/2017	2,000,000.00
<b>MARCH</b>			
A T & T Inc Corp Notes	5.641	2/1/2018	3,000,000.00
Cintas Corp No 2 Notes	5.601	12/1/2017	3,000,000.00
V F Corp	6.002	11/1/2017	2,000,000.00
<b>MAY</b>			
Amgen Inc Corp Global Senior Notes	6.040	6/1/2018	3,000,000.00
Dow Chemical Company Corp	5.631	5/15/2018	2,000,000.00
Eaton Corp Notes	5.511	3/15/2017	1,000,000.00
Occidental Petroleum Corp Bonds	5.942	8/1/2019	1,600,000.00
Oracle Corp Global	5.491	4/15/2018	3,000,000.00
Parker Hannifin Corp Med-Trm Notes	5.230	5/15/2018	1,220,000.00
<b>JUNE</b>			
Amgen Inc Global Corp	5.840	11/18/2014	2,000,000.00
Danaher Corp Sr Unsecured Notes	5.671	1/15/2018	3,000,000.00
Pepsi Co Inc Sr Note	5.448	6/1/2018	3,000,000.00
U S Treasury Stripped Int Pmt Note	4.726	11/15/2035	130,000.00
<b>JULY</b>			
Harley Davidson Funding Sr Notes	6.800	6/15/2018	125,000.00
<b>SEPTEMBER</b>			
Piedmont Natural Gas Inc Med-Term	6.341	10/3/2025	4,000,000.00
U S Treasury Bonds	4.173	2/15/2036	20,000.00
Western Atlas Corporate Notes	6.402	6/15/2024	4,000,000.00
			<u>38,095,000.00</u>

## STOCKS ACQUIRED DURING 2008

<b>APRIL</b>	
Dana Holding Corporation	64,386.00
	<u>64,386.00</u>

## BONDS & STOCKS — MATURED OR CALLED DURING 2008

BONDS	RATE	PAR
<b>JANUARY</b>		
Federal Home Loan Bank	5.750	572,000.00
Federal Home Loan Bank	5.500	2,000,000.00
<b>FEBRUARY</b>		
Bank of NY Capital I Co	7.970	115,000.00
Science Applications Int.	6.750	1,000,000.00
Federal Home Loan Bank	5.650	1,000,000.00
Federal Home Loan Bank	5.000	500,000.00
Dana Credit Corp Notes	8.375	173,378.95
<b>MARCH</b>		
Phillips Petroleum Co	7.125	1,220,000.00

## APRIL

Dana Corp.	6.500	1,000,000.00
Dana Corp.	6.500	500,000.00
Computer Associates Intl Sr Notes	6.500	315,000.00
B F Goodrich Company Notes	6.450	1,000,000.00
Merrill Lynch & Company Notes	7.000	200,000.00

## MAY

Lexmark Intl Inc Corp Bonds	6.750	500,000.00
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## JUNE

Toyota Motor Credit Corp Med-Trm	5.750	3,000,000.00
Household Finance Corp Sr Med-Trm	6.250	500,000.00
Sprint Capital Corp Global Nts	6.125	1,000,000.00

## JULY

Mt Carmel East Prof Off Bldg III	7.250	25,000.00
America West Airlines Series 00-G	8.057	168,853.97
Xerox Credit Corp Med Trm	7.000	395,000.00
Autozone Inc Notes	6.500	1,000,000.00
LaFarge Corp Senior Notes	6.500	500,000.00
McDonald's Corp Med-Term Series H	5.375	770,000.00

## AUGUST

Sunamerica Inc Debs	9.950	100,000.00
Bear Stearns Co Inc	7.000	200,000.00

## SEPTEMBER

Key Bank Of N Y Sub Bank Notes	7.500	500,000.00
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## OCTOBER

United Parcel Service Med-Trm Note	5.000	2,000,000.00
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## NOVEMBER

Lucent Technologies Corp Notes	5.500	500,000.00
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## DECEMBER

Nat'l Steel Corp 1st Mtg Ser 2006	8.375	2.00
Federal Home Loan Bank	5.000	1,000,000.00
Federal Home Loan Bank	5.500	500,000.00
Bellevue NE Bridge Commission Rev	4.000	50,000.00
J C Penney & Co Notes	7.375	500,000.00
Kingsport Long Is Util Sullivan Co	4.500	25,000.00
		<u>22,829,234.92</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 Ježiš Kristus!

After we started the year in a high growth position, 2008 has proven to be a year of transition for our Society's officers with tumultuous changes in economic conditions in our country and abroad. We have continued to vigilantly carry out our duties as Trustees, to review and approve expense vouchers, to prepare vigorously for Board meetings and to carry out other duties which have been necessitated by changing conditions in the market place, tightening of the fraternal market and asset deflation both nationally and globally.

In 2008 our board embarked on a strategic planning

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process which management has extended into 2009. The first phase of this process culminated in a survey distributed on a random basis to members, branch officers, employees of the association, officers, board members and others, the results of which were shared with you in an executive summary published in Fall, 2008 in our magazine, *Fraternally Yours*.

With development of our independent sales force and tightening of compliance standards for recommenders, we continue to request reporting of in depth sales data in order to more fully discern market growth potential. The Association is currently licensed to do business in 42 states and management is exploring the idea of adding Regional Sales Managers. Regional managers would support and train recommenders, recruit and train independent agents, and enhance our support of local branches.

The litigation involving Villa Sancta Anna has been resolved. We should now be poised to appropriately distribute any remaining funds and wind down the corporate entity.

We continue to strive for budget discipline, with increased focus at our board meetings into development of the budget and scrutiny prior to its approval.

Fraternalism and benevolent and charitable works in our communities continue to be a major goal of our efforts, with development of duties and activities of our branches, approval of a new matching fund program for our branches beginning in 2009, and major fraternal outreach and donations to flood victims.

Overall, we faced a myriad of challenges in 2008, and strive to make the best decisions for our members at a given time with available information. We are serious, careful and deliberate in our service to our members and our Society.

## *National Auditors*

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Dorothy L. Urbanowicz

Barbara A. Sekerak

Stephen Hudak

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

Pochváleny bud Pan Ježiš Kristus!

We the National Auditors of the First Catholic Slovak Ladies Association fulfilled our duties for the year 2008 by reviewing the necessary financial information and proudly representing the members as active members of the Board of Directors. The current economic situation of our country makes our role very important and we take this responsibility very seriously.

As Auditors, we reviewed the income statements, general ledger, death claims, insurance and annuity applications, vouchers, bank statements, petty cash and the Executive Board minutes. We found the aforementioned records to be in balance with the bank records and properly documented and in compliance with the organization's policies and procedures.

We compliment the Home Office staff for maintaining accurate records and safeguarding the assets of our organization. We also thank them for their cooperation during our audits by providing the required information in a timely manner.

As part of our duties as the newly formed Audit Committee, we meet with our outside auditors to review their report and discuss our organization's internal policies and procedures.

Concluding work that was started in 2007, we completed and implemented a work violation and unethical conduct policy, instituted an ethics violation hotline and provided training for the employees. We are pleased to note that no violations were reported.

We attended our annual out-of-town Board meeting hosted by the Youngstown District. There we participated in a wonderful Mass at St. Matthias Church. We would like to thank all those responsible for making the Mass and related activities a huge success.

In order to keep abreast of the fraternal insurance and annuity business we attended and participated in the various National and State seminars made available to us. The information acquired from these seminars was valuable in helping us make decisions that effect our organization.

As Board members, we are actively participating in the strategic planning process that our organization is currently undertaking. While this is a lengthy and soul-searching process, we believe that when completed we will have a better understanding of our organization's role, today and in the future.

It is our privilege and honor to serve as National Auditors and represent the members of the First Catholic Slovak Ladies Association. We look forward to the continued success of our organization in these challenging times.

## *National Editor*

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Carolyn M. Bazik

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

Pochváleny bud Pan Ježiš Kristus!

This past year was one filled with many opportunities and challenges as I began my first full year as National Editor. It is an honor to bring *Fraternally Yours* into your home each month. You are the FCSLA and it is your news along with important information about our fraternal industry that helps me mold and shape our national publication.

The year was in many ways a roller coaster ride in the financial markets yet the FCSLA remained stable in these turbulent times. Yes we have been affected by our current economic turmoil yet because the FCSLA has always invested in a conservative manner and is well diversified we were in the position to "weather the storm." You can be sure that the Board of Directors remains vigilant in safeguarding the assets you have entrusted to us.

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# 2008 NATIONAL OFFICER'S ANNUAL REPORTS

Throughout the past year the Board has embarked on a comprehensive strategic planning process that will allow us to make better, more informed decisions. This is aptly named a process and work will continue on into the future as we begin to implement our plans. Stay tuned to *Fraternally Yours* and our web site ([www.fcsla.org](http://www.fcsla.org)) for updates.

I am very pleased that *Fraternally Yours* is now available on our web site making it even more accessible to members and easier to share good news and information with family and friends.

I want to thank our managing directors for their fine leadership during these difficult economic times; the Home Office staff for their commitment to our mission and the service they provide to our members. It has been honor to work with the

members of this Board — we all bring something different to the table and it is those differences that make us stronger.

The backbone of our society remains our district and branch officers, our sales force and you our members who entrust the FCSLA with your hard earned money. You can be assured as you review the annual reports of all our officers that your investment with us remains secure. Tell your family and friends about our fine organization and help us grow our fraternal family in 2009.

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

## *John's Tours — September 7-23, 2009*

### **Tour of Slovakia Plus Vienna, Budapest, Krakow and Prague**

John's Tours of Vandergrift, PA is planning a trip to Slovakia. They will visit Kosice, Bratislava, Modra, Pezinok, Nitra, Levoca, Banska, Bystrica, Stry Smokovec, Martin, Cicmany, Presov, Slovak Bethlehem — a large carving, 15 years in the making. A raft ride down the Danajec River, a cultural performance in Ticky Potak. A visit to Piestany — a spa town. You will see a number of Slovak Castles along with a number of churches and cathedrals such as St. Stephen's in Vienna, St. Martin in Bratislava, St. James in Levoca. See Schoenbrunn Palace in Vienna. A visit to Krakow, Poland with a visit to Wadowice — the birthplace of Karol Wojtyla, the late Pope John Paul II, visit the Wielicyka Salt Mine. A visit to Auschwitz, the largest Nazi concentration camp. A visit to the Shrine of the Divine Mercy. In Kosice see Elizabeth's Cathedral, visit the folk village of Zdiar. We will visit Slovakia's Little Rome — Trnava. Visit Prague Czech Republic and visit Prague Castle, St. Vitus Cathedral, Charles Bridge, Old Town Square and Vladeslav Hall. We will have a cultural performance in two different areas.

Tour participants will have the opportunity to invite friends and relatives to the cultural performances at their expense.

The tour cost also includes 15 nights lodging in first class hotels, an air-conditioned bus for touring, an English-speaking guide, two meals daily and air fare departing from Washington, D.C. Airfare from other cities is available.

John Mago along with the Slovak guide will help make arrangements for transportation and a translator for anyone wishing to contact relatives. For a brochure and further information call or write John's Tours, P.O. Box 154, Vandergrift, PA 15690. Call 1/800-260-8687 or 724-567-7341.

### **9th Consular Tour to Slovakia**

Joe Senko, the Slovak Honorary Consul, and his wife, Albina, have planned their 9th Consular Tour to Slovakia including trips to Vienna and Prague. The 13 day trip will begin July 3 and end on July 15. It will include visits to towns of Bratislava, the High Tatras, Levoca, Kosice, Banska Bystrica and Zvolen. The activities include wine tasting, rafting, Detva Folk Festival, sightseeing of numerous cathedrals, castles, palaces, museums, picnics and live folk entertainment.

The tour includes top hotels, breakfast and dinner each day, all admission fees, air-conditioned bus and English speaking guide. It does not include tips and insurance. The total cost per person (double occupancy) from New York (JFK Airport) is \$3,399. For a copy of the daily itinerary, contact Joe Senko at (412) 531-2990 or [jtsenko@aol.com](mailto:jtsenko@aol.com), or Manor Oak Two, Suite 500, 1910 Cochran Road, Pittsburgh, PA 15220.

### **Scholarship Applications Available**

The American Slovak Club in Lorain, OH has applications available for their scholarship program. It is open to graduating high school seniors who are entering college and carry at least a 3.5 average. The student must be a member in good standing of **St. Ann's Lodge, Branch 114** of FCSLA for the last five years. Complete rules and applications can be obtained from the branch by contacting Margaret Thomas, Financial Secretary. She can be reached by phone at 440-288-1492; by e-mail at [marcarl@centurytel.net](mailto:marcarl@centurytel.net) or by writing to 2235 East Erie Ave. Lorain, OH 44052. Deadline for applications is June 30, 2009.



## Fire Up the Grill!

### GRILLED BRATWURST

- 10 uncooked bratwurst links
- ¼ cup butter
- 1 large onion, halved and cut into thin slices
- 2 bottles (12-ounce size) dark German beer
- 2 tablespoons packed brown sugar
- 2 tablespoons vinegar
- 1 teaspoon caraway seeds
- 1 teaspoon dried thyme, crushed
- 1 teaspoon Worcestershire sauce
- 10 hoagie buns, bratwurst buns or other crusty rolls, split and toasted

Pierce brats with fork. Place brats on medium hot grill. Cover and cook 20 to 30 minutes or until instant-read thermometer inserted into bratwurst registers 160°, turning once halfway through grilling time.

In a Dutch oven, melt butter. Add onion; cook and stir about 5 minutes or until tender. Add beer, brown sugar, vinegar, caraway seeds, thyme and Worcestershire. Bring to boiling; reduce heat. Place brats in beer mixture; keep warm until serving time.

To serve, place brats in bun. Using a slotted spoon, top with cooked onion slices.

### GRILLED CHICKEN PACKETS

- 4 boneless skinless chicken breasts (about 1¼ lb.)
- 1 medium yellow bell pepper, cut into 4 wedges
- 4 plum tomatoes, cut in half
- 1 small red onion, cut into 8 wedges
- ½ cup reduced-fat Italian dressing

Heat gas or charcoal grill. Cut 4 (18x12-inch) sheets of heavy-duty foil. Place 1 chicken breast, 1 bell pepper wedge, 2 tomato halves and 2 onion wedges on

center of each sheet. Pour 2 tablespoons dressing over chicken and vegetable mixture on each packet.

For each packet, bring up 2 sides of foil over chicken and vegetables so edges meet. Seal edges, making tight 1/2-inch fold; fold again, allowing space for heat circulation and expansion. Fold other sides to seal.

Place packets on grill over medium heat. Cover grill; cook 18 to 22 minutes, rotating packets ½ turn after 10 minutes, until juice of chicken is clear when center of thickest part is cut (170° F). Place packets on plates. Cut large X across tops of packets; carefully fold back foil.

### GRILLED DOUBLE-CHEESE HERB BREAD

- 4 slices Italian bread, ½ inch thick
- Cooking spray
- 1 tablespoon chopped fresh or ½ teaspoon dried basil leaves
- 1 tablespoon chopped fresh or ½ teaspoon dried oregano leaves
- ¼ teaspoon garlic powder
- ½ cup shredded Colby or mild Cheddar cheese
- ½ cup shredded Havarti cheese

Heat gas or charcoal grill. Spray both sides of each bread slice with cooking spray. Sprinkle one side with basil, oregano and garlic powder. Top with cheeses.

Place bread on grill over medium heat. Cover grill; cook 2 to 3 minutes or until bread is toasted and cheese is melted.

### GRILLED PORTABELLA & BELL PEPPER SANDWICHES

- 6 fresh large portabella mushroom caps
- 1 large bell pepper, cut into ¼-inch slices
- 1 large red onion, sliced
- 1 tablespoon olive or vegetable oil
- ½ teaspoon seasoned salt
- 1 round focaccia bread (8 or 9 inch)
- ¼ cup mayonnaise or salad dressing
- ¼ cup basil pesto
- 4 leaf lettuce leaves

Heat gas or charcoal grill. Brush mushrooms, bell pepper and onion with oil; sprinkle with seasoned salt. Place vegetables in a grill basket.

Place grill basket on grill over medium heat. Cover grill; cook 10 to 12 minutes, shaking basket occasionally to turn vegetables, until bell pepper and onion are crisp-tender and mushrooms are just tender.

Cut bread horizontally in half. Mix mayonnaise and pesto; spread over cut sides of bread. Layer lettuce and grilled veg-

etables on bottom half of bread. Add top of bread. Cut into 6 wedges.

### GRILLED CORN WITH LIME BUTTER

- ¾ cup butter
- ⅓ cup finely chopped onion
- ⅓ cup finely chopped fresh cilantro or parsley
- ⅓ cup finely chopped red bell pepper
- ¼ cup fresh lime juice, if desired
- ½ teaspoon garlic salt
- 1 package (12 count) frozen corn-on-the-cob
- 1 tablespoon chopped fresh parsley, if desired for garnish.

Heat gas or charcoal grill. Cut 12 (10x10-inch) sheets of heavy-duty foil. In 1-quart saucepan, melt butter over medium heat. Add onion; cook, stirring frequently, until onion is tender. Stir in ⅓ cup cilantro and the bell pepper; cook 3 minutes, stirring constantly. Stir in lime juice and garlic salt.

Place frozen ear of corn in center of each sheet of foil. Drizzle butter mixture evenly over corn. Fold foil over corn so edges meet. Seal edges, making tight ½-inch fold, and fold again.

Place corn on grill over medium heat. Cover grill; cook 25 to 35 minutes, turning occasionally, until thoroughly heated. Cut large X across top of each packet; fold back foil. Optional: sprinkle with 1 tablespoon cilantro instead of parsley.

### GRILLED SEAFOOD

- ½ lb. bay scallops
- ½ lb. orange roughy fillets, cut into 1-inch pieces
- ½ lb. uncooked deveined peeled large shrimp, thawed if frozen
- 2 tablespoons chopped fresh or 2 teaspoons dried marjoram leaves
- ½ teaspoon grated lemon peel
- ⅓ teaspoon white pepper
- 3 tablespoons butter or margarine, melted
- 2 tablespoons lemon juice
- 4 cups hot cooked pasta or rice

Heat gas or charcoal grill. Spray 1 (18x18-inch) sheet of heavy-duty foil with cooking spray.

Arrange scallops, fish pieces and shrimp on foil, placing shrimp on top. Sprinkle with marjoram, lemon peel and white pepper. Drizzle with butter and lemon juice. Bring corners of foil up to center and seal loosely.

Place packet on grill over medium heat. Cover grill; cook 8 to 10 minutes or until scallops are white and opaque, fish flakes easily with fork and shrimp are pink. Serve seafood mixture over pasta.

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