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Fraternally Yours™

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

VOL. 96, NO. 8

MAY 2010



Saint Wenceslaus Catholic Church, Spillville, Iowa Celebrates 150th Anniversary

Saint Wenceslaus Catholic Church in Spillville, Iowa is home to Branch W033 and is the oldest surviving Czech Catholic Church in America. Although the Parish came into being as a result of an honest disagreement between German & Czech settlers it has gone on to stand the test of time and today the church stands as a beautiful tribute to their faith in God and their workmanship.

Continued on page 14

Remember Our Fallen Heroes

Monday, May 31, 2010

"Let every nation know, whether it wishes us well or ill, that we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe to assure the survival and the success of liberty." —John F. Kennedy

ŽENSKÁ JEDNOTA



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ŽENSKÁ JEDNOTA,

is a monthly magazine published by the
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Memorial Day Observance

On Monday, May 31, 2010 Americans across this nation and citizens located around the world will pause throughout the day to observe Memorial Day. Since its first official observa-
tion on 5 May 1868, when it was called Declaration Day, it has been a day of remembrance for
those who sacrificed and died in our nation's service. And while it was originally dedicated to
honor Civil War soldiers, we know it today as a celebration in memory of all who have fought
for and defended our right to freedom.

In 1968 the observation of this day was established to be the last Monday in May. Today
it remains a time of observation to honor and to respect those who fought to protect the liberties
that our Founding Fathers proclaimed with certainty in the Declaration of Independence and
that were thoughtfully and carefully framed in the Constitution of the United States. In his
proclamation to set aside this day in 1868, General Logan instructed there to be thoughts to
“...cherish tenderly the memories of our heroic dead who made their breast a barricade be-
tween our country and its foes”.

To those who died securing peace and freedom; To those who served in conflict to protect
our land, and sacrificed their dreams of the day to preserve the hope of our nation keeping
America the land of the free for over two centuries we owe our thanks and our honor. It is
important to not only recognize their service but to respect their devotion to duty and to ensure
that the purpose for which they fought will never be forgotten. From the soldiers who fought
bravely during the American Revolution to the men and women of today's Armed Forces fight-
ing in Iraq and Afghanistan, America's fighting forces, have responded bravely to this nation's
call to duty. Both on the battlefield and in their assurance of readiness, members of the nation's
military remain bound to their duty. For more than 200 years, America's Armed Forces have
been the surest guarantee that Freedom will continue to ring across this land — **From Sea to
Shining Sea!**

The men and women who serve, and who have served, in the Armed Forces are no less
committed to protecting our nation than were the men who signed The Declaration of Inde-
pendence. Their final words declare that “... for the Support of this Declaration, with a firm
reliance on the protection of Divine Providence, we mutually pledge to each other our Lives,
our Fortunes, and our sacred Honor.” Our Armed Forces continue to maintain that same stan-
dard of commitment and honor that was declared more two centuries ago. On this Memorial
Day — pause with respect and honor to reflect on just what has been given, and sacrificed so
freely. Remember those who gave their life, and those who willingly stand ready today to do the
same, without question, when the defense of freedom calls on them. We owe each of them and
their families the highest regard, respect and honor — and the assurance that their commitment
to this Nation's Freedom will never be forgotten.

Until Next Month . . .

Warmly, Carolyn





FCSLA 2009 SALES LEADERS

Karen Ruby
FCSLA
Producer of the Year

TNT 2009

— FACE AMOUNT —

NAME	STATE	AMOUNT
1. Gerald Bender	NE	\$ 1,580,660.00
2. Bill Liptak	IL	\$ 1,491,492.00
3. Name Withheld	MI	\$ 1,440,209.00
4. Karen Ruby	IA	\$ 1,286,511.00
5. Jack Brauker	MI	\$ 1,120,939.00
6. Name Withheld	MI	\$ 875,380.00
7. Bill Modder	WI	\$ 870,000.00
8. Milt Trnka	MN	\$ 866,119.00
9. Mark Whitsett	MN	\$ 747,583.00
10. Ed Brzusi	OH	\$ 654,626.00

— NEW MEMBERS —

NAME	STATE	AMOUNT
1. Karen Ruby	IA	58
2. Dorothy Urbanowicz	PA	49
3. Milt Trnka	MN	47
4. Mike Guilliat	NE	42
5. Mark Guilliat	NE	40
6. Ed Bach	IN	36
7. Bill Liptak	IL	27
8. Steve Stemper	NE	26
9. Thomas Young	PA	24
10. Name Withheld	MI	23

— TOTAL CERTIFICATES —

NAME	STATE	AMOUNT
1. Karen Ruby	IA	99
2. Milt Trnka	MN	64
3. Dorothy Urbanowicz	PA	61
4. Mark Guilliat	NE	47
4. Mike Guilliat	NE	47
6. Ed Bach	IN	42
7. Bill Liptak	IL	39
8. Steve Stemper	NE	38
9. Lucille Kremlacek	NE	37
10. Ron Paseka	NE	33

FCSLA FRATERNAL OUTREACH IS ON THE MOVE IN 2010

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

May is Better Hearing and Speech Month

*Did you know that
hearing loss affects
millions of Americans?
It can be gradual or
sudden. You may not
realize that you have a
problem. There are many
causes; trauma, tumor, b
defects, medications, loud noises
and injuries.*



Here are some signs of decreased hearing:

- You complain that people are mumbling.
- You ask for conversations to be repeated.
- You miss phone calls or doorbells.
- Your family complains that the television is too loud.
- You do not respond to friends calling you.
- After attending a meeting, you have to ask for details, because you missed important information.

If you realize your hearing is not good, contact your health care professional to see if you need a formal hearing evaluation. The American Speech-Language Hearing Association has a website with information and a hearing test. Their website is www.asha.org.



From April 1 through June 30, 2010, older FCSLA annuities (issued prior to 2005) with a guaranteed minimum rate of 4.50% will earn a yield of 4.6025%, while newer FCSLA annuities (issued 2005 and after) with a guaranteed minimum rate of 3.50% will earn a yield of 3.5618%.

2010 SALES LEADERS CONFERENCE

The FCSLA 2010 Leaders Conference was held at the beautiful DiamondHead Beach Resort in Fort Meyers Beach, FL the week of January 18-23. The leaders, coming from the frozen northland, shed their winter coats and boots and donned golf and Hawaiian shirts.

The leaders were treated to a reception at the famous Lani Kai restaurant and several group dinners. They shared sales ideas and attended several business meetings. MDRT qualifier, Thomas Young from Pennsylvania, delivered a stirring address to the group entitled "Selling from the Heart".

There was ample free time for the qualifiers as well, and many took day trips and wandered up and down the beautiful Gulf Coast of Florida.

Feedback after the conference from the attendees was excellent and all wanted to return to the DiamondHead Beach Resort in 2011!



Keynote speaker Thomas Young fires up the group!



The reception in the Lani Kai gazebo.



Underwriters Heather Schultz and Jennifer Brickman school the attendees on procedures and the new FCSLA life application.



The view of the Gulf from the hotel rooms.

Leading GA Ted Miller and National Sales Manager Pat Braun exchange sales ideas.



Slovak American Club Scholarship Applications Available

The United Slovak Societies at the American Slovak Club in Lorain, OH has applications available for their scholarship program. It is open to graduating high school seniors who are entering college and carry at least a 3.5 average. The student must be a member in good standing of St. Ann's Lodge, FCSLA Branch 114 for the last five years.

Applications can be obtained from the branch by contacting Margaret Thomas, Financial Secretary. She can be reached by phone at 440-204-8356; by e-mail at marcarl@centurytel.net or by writing to 2235 East Erie Ave. Lorain, OH 44052. Deadline for applications is May 30, 2010.

Winners of the Branch W045 Wayne Krotz Elementary School Grant

This grant program was initiated in 2008. Eligibility for these grants are juvenile members of Branch W045 with either a life insurance policy or annuity certificate in force and are attending school from Kindergarten through Eighth grade. Three grants are awarded by a random drawing from all applications. In this third year of grants there were a total of twenty-three applicants. The awards are for \$200 and may be used for any school needs.

The winners are: Allison Edwards, 7th grade Vernon Middle School, Marion, IA; Myles Ollinger, 8th grade Lourdes Catholic, Davenport, IA; and Mekenna Ollinger, 6th grade Lourdes Catholic, Davenport, IA.



Allison Edwards



Myles Ollinger



Mekenna Ollinger

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MATCHING FUNDS ACTIVITIES

MARDI GRAS AT ST. MARTIN de PORRES

Branch 77 of McKeesport, PA, participated in their Matching Funds Project on Saturday, February 13, 2010. St. Martin de Porres Parish in McKeesport celebrated Mardi Gras and Branch 77 was a proud sponsor. The Parish Social Hall was decorated in green, gold and purple, creating a real party atmosphere. Music was provided by Mixx, a four piece band, who played great party music and had the young and young at heart dancing the night away!

Authentic Mardi Gras food was served — Jumbalaya, Shrimp Etoufee, red beans and rice and Creole chicken in addition to beautiful and delicious desserts — lady locks, turnovers and Mardi Gras cakes among them.

All enjoyed a fun-filled evening before the solemnity of the Lenten season. We're looking forward to next year!



Members dancing to Mixx.



L-R: Financial Secretary Marian Greenland, Auditor Audrey Podlesny, Vice President Irene Fedor, Pastor Reverend John B. Gizler, Recording Secretary/Jr. Secretary Judy Fedor, Auditor Carol Yurechko, Treasurer Virginia Holmes. President Jerry Holmes was the photographer.



Reception table.

LUCINKA TO PERFORM IN DULOVCE, SLOVAK REPUBLIC

The children's group, Lucinka, has accepted an invitation from Urad pre Slovakov zijucich v zahranici to perform in the 14th annual Children's and Youth Folk Festival in Dulovce, Slovak Republic.

It is a magnificent honor for Lucinka to be selected as one of this year's international dance troupes representing the United States of America. The event is scheduled for July 23-25.

Organized in 2006, Lucinka is comprised of sixteen children who have studied diligently over the past few years while performing with Lucina seniors at multiple venues.

In preparation of the voyage, the entire Ensemble will aggressively pursue various fundraising events and projects. Announcements will be forthcoming.



The future of Lucina Folklore in Cleveland, OH remains bright as the children progress to different levels. Their enthusiasm and perseverance is enduring and their hard work and commitment to heritage is unsurpassed.

They are committed to their mission of preserving and educating others about our rich Slovak cultural heritage through song and dance.

On behalf of Director Christine Hearn, Secretary Mary Ann Dzurec, Treasurer Michele S. Magar (Branch 114) and Parent's Committee Chair Dana Glova, they wish to express

their sincere gratitude for the generous support the First Catholic Slovak Ladies Association and its members have provided to the group throughout the years.

We wish them good luck on their upcoming trip to Slovakia in July.

FCSLA'S YOUTH RECOGNITION AWARD

We are introducing FCSLA'S first Youth Recognition Award. Countless young FCSLA members are participating in many services — projects in their church, school, branch or community. We recognize our experienced members with our "Fraternalist of the Year Program" each year. Starting this year the FCSLA is initiating a new program to recognize a young individual for his/her volunteer activities. In many branches we have an individual who stands out in a crowd because of his/her achievements. This is your opportunity to nominate the first outstanding youth of the FCSLA.

FCSLA'S YOUTH RECOGNITION AWARD GUIDELINES

1. Nominee must be an FCSLA member for at least three years.
2. All family members of the Home Office Staff and National Officers are eligible to be nominated.
3. A nominee must be between the ages of 6-22 years.
4. Service must be between June 1, 2009 through May 31, 2010.
5. A paragraph of 250 words or less must describe what the individual has done to deserve being nominated for this award.
6. The entry form must be completed entirely.
7. The form must be in the Home Office by June 30th, 2010.
8. The winner will be featured in our magazine and receive a \$100.00 prize.

2010 FCSLA'S Youth Recognition Award

Branch _____ Age of Nominee _____

Signature
of Nominator _____

Nominee's Name _____

Address _____

City, State & Zip _____

Phone _____

Email _____

School/College/University _____

On a separate sheet of paper please describe in 100 words or less, what has your nominee done and why he/she deserves this award.

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

Entry deadline is June 30th, 2010. Questions please call Sue Ann at 1-800-464-4642, Ext. 1051 or email sueann@fcscla.org.

A Message From Your FCSLA Board Of Directors . . .

Delegates Have Opportunity To Embrace Positive Change

If there's one characteristic that symbolizes the First Catholic Slovak Ladies Association, it's our capacity to embrace change. This ability remains one of the major reasons we are still in business and going strong after 118 years.

Of course, not all change is good change. Successful organizations know that good change comes about through careful planning and for good reasons. That's exactly the approach our board of directors took two years ago when it began to look carefully at what the association might do to better prepare itself for the increasingly complex world of regulations and government oversight in which we operate.

The result was a formal strategic planning process involving all the members of the board and several subcommittees focused on specific issues. One subcommittee looked specifically at the way FCSLA currently selects its management team — its national president, national secretary and national treasurer along with the national editor. Close examination of the selection process produced concerns. The board quickly realized that the current process an open election at the national convention where any delegate could stand for these offices — could, potentially, put the association at risk by allowing a candidate with no qualifications to win one of these critical positions. Just think: by orchestrating a successful campaign, someone with no background in financial matters, regulatory affairs, legal issues or even personnel management, might be in charge of an association with more than a half billion dollars in assets!

The board acted deliberately to address the situation and developed the recommendation delegates will vote on at the special convention in October. That recommendation changes FCSLA's bylaws so that responsibility for selecting the national president, national treasurer, national secretary, and the national editor moves from the delegates' shoulders to those of the board. At the same, however, delegates will continue to elect the members of the board, and thus, will still have a say in choosing the association's most important positions — those of the Board of Directors.

Notes board member Steve Hudak, "The bylaw recommendation is certainly a change for FCSLA, but like many other changes the association has undergone over the decades, this is a good change — one that will help position us for continued growth and a secure future."

Watch future issues of *Fraternally Yours* for more information about this change, visit our website and look for an informational DVD, which will be made available to members soon! Members of the National Board of Directors also plan to attend District and Branch meetings in the coming months to discuss this proposal and answer your questions about it.

Annual Summer Festival In Danville

For the thirty-eighth consecutive year, the Sisters of Saints Cyril and Methodius are hosting their annual Summer Festival in Danville, PA. This annual event has been a time for former students, family members, present and former employees, business associates and a variety of friends to renew acquaintances and be introduced to new friends.

Those who have come year after year appreciate the peace-filled, friendly atmosphere. It just seems to them that "everyone belongs here."

Indeed, there is something for everyone at the Danville Summer Festival held on the beautiful grounds of Villa Sacred Heart, the home of the Sisters of Saints Cyril and Methodius since 1919. Former students, now parents or grandparents come to tell the Sisters about their families; classmates, and former neighbors meet to update, wherever you turn someone begins a sentence with: "Remember when...?" Even those who come for the first time are bound to meet someone. Invariably some new friends are made and some new business deals are cut.

Indeed, there is something for everyone at the Sisters Summer Festival in Danville. Of course, the food is something to satisfy everyone's tastes: Ethnic foods, hot dogs, hamburgers, waffles with ice cream and strawberries, and freshly squeezed lemonade are among the most popular items.

The Flea Market has become one of the most popular in the area and has received accolades for its attractive, orderly arrangements. Religious articles, hand crafted items, books and articles from and about Slovakia are available. Home made bread, baked by the Sisters will also be available. Games abound. Eventually, everyone is bound to win something.

Join us once again and invite friends who have never been in Danville to "come and see" what the Sisters have accomplished with God's help and the generosity of their benefactors.

The 2010 Festival will be held on Saturday, July 10 at 10:30 a.m. to 5 p.m. with the Eucharistic Liturgy (for Sunday) at 5:30 p.m.

ALL are welcome! Invite your friends. Have a great day!

SAVE THE DATE!

The First Catholic Slovak Ladies Association will be holding a Special Convention on October 11, 2010, at the Renaissance Hotel in Cleveland, OH. Arrange to be there! We will be discussing and deciding the best system of governance for our society today. Be a part of it!

Between now and October 11, the Board of Directors will be involved with educational materials and meetings to bring the membership up to date on the issues. Watch for the information!

Mary Ann S. Johaneck

Lincoln, NE Czech/Slovak Children's Festival

Branch W191 helped sponsor the children's Czech/Slovak Day with Nebraska's Czech Slovak Queen, Stefanie Vocasek on Saturday, March 13, 2010 at the Roper Elementary School. Lincoln youth members attended.

Branch W191 provided financing for the annual afternoon event. It included music, vest/apron and hat making, gingerbread cookie decorating, beading bracelets, making mini kolaces, ornaments, and dancing.



Ken Dolezal with his three grandchildren: Herman and Cate Dolezal, and Tobias Jordan.



Group Dancing with Nebraska Czech Queen Stefanie Vocasek.



Tobias Jordan with his new hat.



Herman Dolezal hat making.

**HAVE YOU SIGNED UP
A NEW MEMBER THIS MONTH?**

50th Wedding Anniversary Celebrated

Joseph and Charmaine Mandula celebrated their 50th wedding anniversary on February 13th with their children and grandchildren at St. Columbkille Church in Parma, OH. The Mass at St. Columbkille Church was celebrated by Pastor Rev. Neil O'Connor with many relatives and friends in attendance. A reception and dinner followed at Shula's Restaurant in Independence, OH.

Joseph and Charmaine were married at St. Benedict Church in Cleveland, OH. The celebrant for that Mass was a former teacher of Joseph at Benedictine High School, the late Father Daniel Novak, OSB.

The family are all members of FCSLA Branch 1 or Branch 522 in Cleveland, OH.



L-R: Joseph and Charmaine Mandula, Bryan Alex and Charlene Westfall (grandchildren), Bryan and Donna Westfall (daughter), and Joseph III (son).



L-R: Pastor Reverend Neil O'Connor, Charmaine and Joseph Mandula.

LENTEN HYMN SING HELD

"Kde Je Slovak Tam Je Spev" – "Where There is a Slovak There is Song." This time-honored Slovak saying was alive with reverence of the devotion at the 10th Annual Slovak Lenten Hymn Sing and Krizova Cesta held by the Slovak Heritage Society of Northeastern Pennsylvania.

Over 80 people attended the inspirational event on a March Sunday afternoon in Holy Trinity Church in Swoyersville, PA. The Rev. John Albosta, Slovak Heritage Society Chaplain, presided at the Krizova Cesta and Benediction.

Before each of the fourteen stations, the traditional hymn "Kreslania Sem Prospiechajt" was sung. Prayers were led by Magdalen Benish (S172), Plains, Service Coordinator; Mary Chupka, Anna Hendershot (S172), Peter Kmec, Mary Migatulski (S172), Helen Savinski (S036) and Philip R. Tuhy (S350), Society Chairperson.

A special surprise visitor to the occasion was a young man from Slovakia, Peter Kmec, who is studying at Holy Redeemer High School in Wilkes-Barre, PA. "It was a pleasure to all in attendance to see and hear this young man participate with the leading of prayers of two stations, in Slovak, as well as signing of the six Lenten Hymns," Ms. Benish commented.

Leading the congregation in singing was Bernadette Yench, Wilkes-Barre, who said "the hymn sing affords the opportunity for our English speaking faithful to appreciate the wealth of Slovak hymnology. English translations of all the Slovak hymns were provided along with the Station Booklets; however, something usually is lost in the translation." Ms. Yench praised the translations of the hymns with loving respect to deceased society member, Trude Check-Tuhy. Ms. Benish remembered her mother's thoughts about singing these hymns: namely she always said "if you sing these Slovak Hymns and understand the meaning, you would be afraid to go out and sin, because the words are so moving and penetrating."

One of the hymns: "O Srdce Kamenne...." "Oh heart of stone, pause and reflect with shame. Look on the suffering Christ, head bowed in pain. The time of grief and woe is now at hand, ah; cease your wickedness, your sinful way. Christ is tortured, oh so cruelly, on the cross of wood slain so brutally."

Other hymns sung were: "O Clovece prec mna tak suzujes?".... (Oh my people why do you torment me so: "Kresfania Nariekajte," "Mo Mily Jezius," "Ace Kriz Svaty" and "Matka Place, Ruky Spina."

Organist for the Hymn Sing was Helen Savinski Nylon, while Joseph Kowatch (S140) served as cross bearer and Anna Hudock (S172) and Theresa Chupka were candle bearers.

The Slovak Heritage Society of Northeastern Pennsylvania began the Hymn Sing for Lent in 1996 to celebrate the anniversary of Sacred Heart Slovak Church in Wilkes-Barre. In 2001 the "Krizova Cesta" was included at St. Joseph Slovak Church in Wilkes-Barre with Rev. Philip Altavilla presiding.

Society Chair Tuhy stated the society hopes to continue every year, encouraging public attendance. He stated the society has cassettes or CDs of the Lenten Hymn Sing or Passion-Resurrection. Interested persons should check the web page, shsnepa.org or write to SHSNEPA, P.O. Box 5004 Sta A, Wilkes-Barre, PA 18710-5004.

2010 Recommender New Member Life Insurance Campaign

Annuity Applications DO NOT Apply

This campaign will run from *March 1, 2010 through December 31, 2010* on applications received in the Home Office

Recommenders are eligible to participate in two categories for the prizes below.

- Number of new life members
- Amount of annualized life premium for new members

There will be **10 winners** in each category. The following prizes are awarded on an approved and premium paid basis.

- \$1,000 to the **first** place sales person in each category
- \$900 to the **second** place person in each category
- \$800 to the **third** place person in each category
- \$700 to the **fourth** place person in each category
- \$600 to the **fifth** place person in each category
- \$500 to the **sixth** place person in each category
- \$400 to the **seventh** place person in each category
- \$300 to the **eighth** place person in each category
- \$200 to the **ninth** place person in each category
- \$100 to the **tenth** place person in each category

The winners of these categories will be awarded at year end.

Extra Bonus to a Recommender's Branch in each category

- The first place recommender's Branch will receive **\$500**
- The second place recommender's Branch will receive **\$250**
- The third place recommender's Branch will receive **\$100**

Bonus Opportunity

Any recommender who writes **EIGHT** new life applications (3 Super Youth Term applications will equal 1 new life application) in any one month based on the date received at the Home Office will be awarded a bonus of \$250.00.

This bonus will be paid the month following the **EIGHT** applications.

The standard commissions will be paid in the regular manner.

* Please remember, recommenders may only sell in states with a fraternal exemption and the sale must fall within the fraternal exemption limits.

FCSLA'S SUMMER CHALLENGE FOR FITNESS



**What are most of us lacking in our daily lives?
According to statistics it is physical exercise.**

Our association is aware of the importance of keeping physically fit. This summer we are encouraging you and challenging you to perform some type of physical activity during the months of June, July and August. So get out your tennis shoes, dust them off and participate at your own level of activity. A surprise gift will be awarded to everyone that completes the three month fitness challenge.

— HERE ARE THE GUIDELINES FOR THE FITNESS CHALLENGE —

1. Members of all ages are encouraged to accept the challenge.
2. The challenge will run from June 1st, 2010 to August 31st, 2010.
3. Senior members, age 16 and older must complete 30 minutes of physical activity daily. Junior members, age 15 and younger must complete 60 minutes of physical activity daily.
4. All types or forms of physical activity will be accepted, for example, walking, jogging, bicycling, playing baseball, tennis, exercising, badminton, croquet, swimming, etc.
5. The **calendar we provide** should be kept with daily entries of how much time was spent and what the activity was. If you should miss a day because of illness or other circumstances you may make up the time on another day but you must make note of it on your calendar.
6. The FCSLA'S entry form* must be received, mailed or emailed before **June 1, 2010**.
7. The **completed fitness challenge calendar**** must be in the H. O. no later than **September 15, 2010**.

* You may choose to use the form below or it is available on our website. (Go to our website www.fcsla.org, click on the word Fraternal, located on the left hand side of the page, and scroll down this page to Summer 2010 Challenge for Fitness. Click on that link and it will bring up a link to the Entry Form, click on Entry Form. Save that form to your files on your computer. When you have it saved, open up your file, fill out the information and then email it to me at sueann@fcsla.org as an attachment. This email will be your entry for the challenge).

** You may choose to use the mailed calendar or print the calendar from our website. (You will follow the same procedure above but click on Fitness Calendar, save it to your files. Fill in the calendar from your saved file on a daily basis. When completed email me the calendar file as an attachment no later than September 15th, 2010.

FCSLA'S SUMMER 2010 CHALLENGE FOR FITNESS

NAME _____

(PLEASE PRINT)

BRANCH NUMBER _____

ADDRESS _____

CITY _____

STATE & ZIP _____

PHONE _____

EMAIL _____

I, _____,

(SIGNATURE)

accept the FCSLA'S Summer 2010 Challenge for Fitness.

☐ I want the calendar mailed to me

☐ I will print it from the FCSLA website

Mail to:

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

Branch 30 Thanksgiving/Christmas Party

In 2009, St. Ann's Lodge, Branch 30 in Youngstown, OH celebrated their Thanksgiving/Christmas Party at the Springfield Grill located in Boardman, OH. The Branch selected the Youngstown Community School for their charitable donation. Members purchased new hats, scarves, gloves, socks, and underwear for the children. The items were donated to Sister Mary Dunn, Director of the school, and Sister Jerome Corcoran, along with a monetary contribution. The Sisters can use this monetary donation to help families with food, utility bills, or medical expenses.



Left to right: Catherine Kovalchik, Treasurer of Branch 30, Sister Jerome Corcoran, Sister Mary Dunn, and Mary Lou DiPillo, President of Branch 30.



Members of Branch 30, Youngstown, OH.

Branch W137 Holds Wine Tasting Party

Twenty-five adult members of W137 attended the group's first wine tasting party on Sunday, March 7, 2010. Twelve different wines, red and white, sweet and dry, were tasted from local Iowa wineries. A description of each wine was given before each tasting. Appetizers were enjoyed and door prizes were given to all attendees.



DISTRICT 11 TO HOST ANNUAL PICNIC

Saint Isodore's District 11 of the Nebraska State Council, will be hosting their annual picnic in North Bend at the city park on Sunday, July 11, 2010 beginning at noon.

All members and their entire family are invited to attend this picnic. All families are asked to bring ONE meat dish

and ONE other dish, plus your table service. All hot and cold drinks will be provided by the State Council, as well as swimming tickets for our youth members.

Plan to attend and have a great time visiting with friends, as well as tasting all the delicious food.



IN MEMORIAM

JULIA A. SOBOTA **Branch W006**

Julia A. Sobota, 93, of Schuyler, NE passed into Eternal Life on March 2, 2010 at the Golden Living Center in Clarkson, NE, where she resided since October 25, 2006.



She was born April 17, 1916, in rural Clarkson, the daughter of James and Anna (Mosansky) Cech. Julia attended school at Colfax County District 47. On September 10, 1935, she and Joe J. Sobota were married at Holy Trinity Church by Rev. Francis Oborny. They farmed in the Heun area until 1976 when they moved into Schuyler, NE. Julia was a charter member of the Heun Ladies Guild at Holy Trinity and a member of the Holy Trinity Altar Society, serving as an officer to both organizations several times. She was a member of the Heun Extension Club and 75 year member of the Catholic Workman/First Catholic Slovak Ladies Association. In 1949 she organized the Jolly Jills 4-H Club and served as their leader for 25 years. Julia was a member of the Schuyler Hospital Auxiliary, the Sew and Chat Club and several card clubs.

Julia enjoyed family, playing cards, big band music, embroidering and reading. She was extremely proud to have been a member of Holy Trinity Church for 93 consecutive years and received all her sacraments there.

Julia is survived by son and daughter-in-law Gene and Irene Sobota, son-in-law Gerald Brabec and Rita, brother James Cech, sister Libbie Ann Mastny, grandchildren Renee, Mark, Sally Brabec, Lori Bunn, Michael Sobota and 16 great-grandchildren.

She was preceded in death by her husband Joe J. Sobota, daughter Sharon Kay Brabec, sister-in-law Marie Cech and brother-in-law Rynold Mastny.

MARGARET M. SEGURSKY **Branch 88**

Margaret M. Segursky, 86, of Monongahela (Carroll Township), died December 13, 2009, in Monongahela Valley Hospital. Born May 31, 1923, in Donora, a daughter of Czechoslovakian (Slovakia) immigrants, the late Joseph and Mary (Andras) Zelinsky. Margaret retired as a Psychiatric Aide II at the Mayview State Hospital in Bridgeville, and was a member of the AFSCME retiree chapter 13, subchapter 8402. She was a member of St. Anthony Catholic Church in Monongahela, she was a 1942 graduate of Donora High School and a member of the First Catholic Slovak Ladies Association.

Surviving are two daughters, Louise Segursky, with whom she made her home, and Joan (John) Marshall, of Bethel Park; a granddaughter, Melanie (Nate) Golden, of Centreville, VA; three sisters, Susan Setto, of Houston, PA; Mary Hanicak, of Cleveland, OH, and Ann Marie Zelinsky, of Detroit, MI; along with many nieces, nephews and cousins.

Preceding her in death were her husband, Frank T. Segursky who died February 14, 1977; a brother Joseph Zelinsky Jr., and one sister, who died as an infant Elizabeth Zelinsky.

EDWARD G. KOZISEK **Branch W053**

Edward G. Kozisek, 78, of Bruno, NE, died November 1, 2009, at University of Nebraska Medical Center in Omaha.

He was born March 20, 1931, in Bruno to Joseph A. and Anna A. (Pekarek) Kozisek. He attended school in Bruno and David City High School. He served in the US Navy for three years. He worked for Sears in Omaha, the Denver Rio Grande Railroad as a telegrapher and returned to Bruno where he was a heavy equipment operator for Proskovec Construction.

He was a member of St. Anthony's Catholic Church, a Fourth Degree

Knight in Bishop Flavin Council 11652 of Abie and Bruno, John F. Kennedy Assembly 0605 of Bruno, the Catholic Workman, Fremont-Elkhorn Valley Railroad Association, National Rifle Association, Camp Creek Thrashers Association and Bruno Volunteer Fire Department. He also was the local Amsoil salesman.

Survivors include: two brothers, Joseph E. (Marie) Kozisek of David City and Fred (Norma) Kozisek of Lee's Summit, MO; a sister, Mary (Duane) Henrichson of Ceresco; and sister-in-law, Georgia Kozisek of Omaha.

He was preceded in death by two sisters and three brothers.

Memorial contributions were given to Butler County Right for Life.

ELIZABETH MARTIN **Branch 289**



Elizabeth (Levenda) Martin passed away on January 23, 2010. She was born on November 18, 1916 to Susan (Ligda) and Peter Levenda and grew up in Gary, IN. After she

married Andrew Martin, they moved to Merrillville, IN where they raised their five children. She was one of the original members of Our Lady of Consolation Parish in Merrillville. She and Andy lived in Merrillville until they retired to Cherokee Village, AR.

Elizabeth taught at St. Mary's Catholic School in Crown Point, IN for over 20 years. She loved teaching and never lost her love of learning. She also loved to travel, visiting many countries in Europe as well as China and Australia.

She is survived by four children, Susan (Russ) Roller of Glenview, IL, Greg Martin of Hebron, IN, Lucy (Richard) Stoffel of Noblesville, IN and Petey Payne of Sugarland, TX; eight grandchildren, Madelyn (Todd) Hayes, Kim (Doug) Brunnert, Madge Eriks, Andy

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(Jessica) Harsha, Elizabeth and Lisa Coleman, Christie and Matt Martin and four great-grandsons, Ashton Eriks, Lincoln and Benjamin Brunnert and Hudson Harsha. She is also survived by three brothers, Victor Levenda, Edward (Anne) Levenda, Joseph (Rita) Levenda; sisters-in-law Mary (John) Levenda, Carmella (Al) Livovich, Helen Millet and many cousins, nieces and nephews.

Elizabeth was preceded in death by her husband, Andrew, her son Francis and her brothers Leonard and John.

A memorial Mass was celebrated on February 6, 2010 at Our Lady of Consolation Parish in Merrillville, IN.

STANLEY VITUS NOVOTNY **Branch W130**

Stanley Vitus Novotny, 83, of rural Clutier, died February 3, 2010, at University of Iowa Hospitals and Clinics, Iowa City, following complications of a stroke.

He was born April 27, 1926, on the family farm near Clutier, son of Vitus Louis and Tena Pauline Novotny. On June 27, 1950, he married Norma Jean Haack at Immaculate Conception Catholic Church, Clutier.

He received his education at a country school in Carroll Township, then began farming with his father at age 13. He played drums for several local bands and played Taps for many years for American Legion Post 453 Hora-Mahacek of Clutier.

He is survived by his wife; a son, Robert (Karen) of Bellevue, WA; four daughters, Suzanne (Clair) Svoboda of Clutier, Beverley (Warren) Colvin of Dysart, Cheryl Novotny Gibney of Cedar Rapids and Shellee (Lance) Bailey of Woodward; 18 grandchildren; and 8 great-grandchildren.

He was preceded in death by a sister, Gladys Babor.

Stanley had a love for animals which included his horses, dogs and Black Angus purebred bulls. He enjoyed dancing, the family vacations in the Ozarks, reading and getting the mail

everyday. He had a special place for his family and his eyes would light up when he saw his grandchildren.

ANNA S. NAVRKAL **Branch W055**

Anna S. Navrkal, 98, of North Bend, IN, died February 9, 2010, at A.J. Merrick Manor in Fremont.

Anna was born May 15, 1911, to John and Anna (Sedlacek) Brtek in Prague. She grew up in Prague.

She married Anton M. Navrkal on January 7, 1936, in Prague. The couple farmed near Linwood. She worked at various restaurants in the area and also at the North Bend Grade School. She moved to North Bend in 1958.

She was a member of the First Catholic Slovak Association of Cedar Hill Branch 55, a member of the Catholic Workmen, St. Charles Catholic Church and St. Ann's Altar Society and the North Bend Senior Center.

She was preceded in death by her husband; her parents; a daughter, Marlene Navrkal; three brothers, Louis, Edward, and John Brtek; and three sisters, Rose Lanik, Ludmilla Brtek and Blanche Brtek.

She is survived by daughters and sons-in-law, Lorraine (Norman) Gerrard of Fremont, Geri (Myron) Anthony of Omaha and Beverly (Michael) Brabec of Morse Bluff; sister-in-law, Rose Pospisil of Fremont; seven grandchildren, 12 great-grandchildren, and one great-great-grandchild.

Memorials were made to St. Charles Catholic Church in North Bend or donor's choice.

MILO C. NEKOLA **Branch W130**

Milo C. Nekola, 84, of Toledo, IA, died March 18, 2010 at his home following a sudden illness.

Milo was born November 29, 1925 to Charlie Nekola and Mary Dostal in Toledo. He attended rural Toledo schools.

On January 16, 1951 he married Gladys Benda. To this union five chil-

dren were born: daughters, Suzanne Nekola of Toledo, Geri (Jeff) Doyle of Newton, IA, Regina (Casey) Hild of Atlanta, GA, and Lorraine (Jon) Howard of Omaha, NE; and son, Rex of Toledo.

He is survived by his wife Gladys, his children, sisters, Agnes Kalina of Elberon and Pauline Dvorak of Clutier; by six grandchildren; and also exchange student Juan Ochoa of Lima, Peru/Dubque, IA. He was preceded in death by his parents.

Milo was born and lived on the same farm all his life. He was a dedicated farmer. Milo enjoyed the farm life, raising row crops and their own vegetables; he always planted more than enough plants and would share the produce with others. He held office with Catholic Workman; was a member of N.F.O.; and was a trustee of Bohemian Insurance. Upon retirement, Milo and Gladys spent time at home and abroad, traveling to the Middle East and Europe, as well as seeing the United States via Amtrak trains. He enjoyed threshing machines, steam engines, fishing trips with the kids and Gladys, polka music, visiting relatives/friends, and his children/grandchildren.

Visitation was held at Hrabak Funeral Home in Belle Plain, IA. Funeral Mass was held at St. Patrick's Catholic Church in Tama, IA; along with a catered lunch at the church social hall.

ARE YOU MOVING?

If you belong to a household receiving two or more magazines or if you have recently moved and have a new address, you can alleviate both situations simply by using the form on page 24 and mailing to the home office address. We ask that one magazine per household be sufficient.

St. Wenceslaus Catholic Church, Spillville, Iowa

Celebrates 150th Anniversary

The Spillville area strikingly resembles the mountain villages of the Czech Republic, and so the church was built rock on rock on a gentle slope overlooking the valley in Spillville in the spring and summer of 1860 by immigrants skilled in many trades – masons, carpenters and blacksmiths. Father Henry Fedderman of Festina blessed the cornerstone on May 16, 1860 and celebrated the first Mass in the new church, dedicated to St. Wenceslaus, king and martyr, on September 28, 1860. Records show that there were only 70 families in the area at the time the church was built.



Throughout the years parishioners often took up their tools to expand and renovate the church. In 1869, under the direction of Father Francis Mikota, the church was expanded to its present size. To the east, they built the two wings and the sanctuary, and to the west, they added the tower that houses the bells, donated by Joseph Spielmann and other parishioners. The four bells are between four and six feet tall, and the largest is engraved and named “Vaclav” (Wenceslaus). With the completion of the church, parishioners began to associate St. Wenceslaus with St. Barbara’s in Kutna Hora, Bohemia. St. Barbara’s was fondly remembered as a place of pilgrimage. Both churches are located on a dominant hill overlooking the valley and villages they serve.

The mechanical clock was added to the tower in 1876. It was manufactured by J. Barborka of Iowa City, IA.

In 1876 the Pfeffer organ was purchased and installed. The organ is the work of the Pfeffer Organ Company of St. Louis, MO and is the organ often played by Antonin Dvorak during his stay in Spillville during the summer of 1893. In 1992, the Spillville Historic Action Group began a series of fund raising events for the restoration of the organ. The organ was restored in 1996 and was rededicated on August 25, 1996 by Archbishop Jerome Hanus.

In 1889, under the direction of Father Thomas Bily, the stained glass windows were purchased and installed; several cost in excess of \$100, a princely sum in 1889. The north windows were made in Ohio. The more ornate windows on the south were made in Europe. One particular window, near the balcony was given by the German parishioners of St. Clements, a testament to the fact that hard feelings of the past had healed.

In 1907, under the direction of Father John Broz, the Grotto of Our Lady of Lourdes was built adjoining the church on the southeast, and in 1908 the wooden floor was

replaced with the present artistic tile. The stone slab in the floor in front of the main altar is the final resting place of Father Francis Mikota who loved his parish, and prayed often to be laid to rest among his people of St. Wenceslaus. Father died in 1888.

In 1910 to commemorate the 50th anniversary of the church, the arched entrance at the foot of the hill was built. The twelve foot wide concrete sidewalk and steps were also poured at that time. Over 4,000 people attended the golden

jubilee celebration, including the Most Reverend Bishop Joseph M. Koudelka of Cleveland, OH, the first Bohemian Bishop in the United States. In 1916 electric lighting was added to the church.

The church remained unchanged for years and then in 1952 a major remodeling project was undertaken to “modernize” the church. The interior of the church was plastered and painted and the ornate high altars were removed along with an old sanctuary lamp and chandelier.

The church was then restored to its original interior in 1985 as part of its Quasiquicentennial celebration. The high altars which had miraculously been stored in a barn for 33 years were painstakingly refinished and installed. The old sanctuary light was also refinished and re-installed. Today the church has been returned to its near original state.

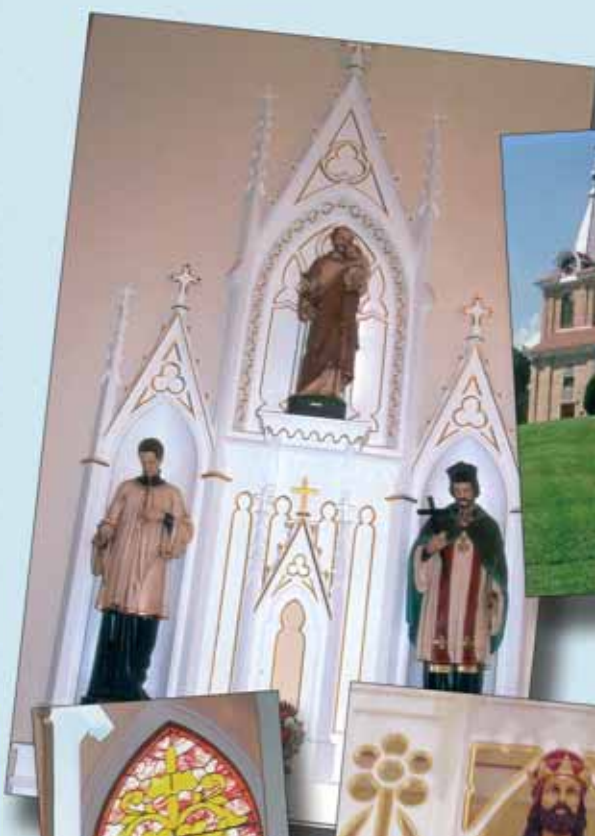
Many who come to Spillville, IA and St. Wenceslaus Parish do so to photograph or see the famous church organ where the great musician Antonin Dvorak once played. They also visit the Bily Clocks Museum and the Antonin Dvorak Exhibit. This has been a favorite attraction of young and old for many years. Visitors return year after year to marvel at the unique clocks that two brothers, Frank and Joseph Bily (bee-lee) hand-carved. The clocks depict history, art, religion and culture and are covered with hundreds of expertly carved figures. Some stand over nine feet tall.

Also housed in the museum on the second floor is an exhibit in memory of the famous Czech composer, Antonin Dvorak. In the summer of 1893, he along with his family occupied the second floor of the building. Admission is free!

The Parish will hold their sesquicentennial celebration over the Labor Day Weekend, September 3 -5, 2010. We invite you to visit their website at www.150years.org for more updated information.

We wish St. Wenceslaus Parish and Branch W033 God’s Blessings as they celebrate this 150th anniversary as a community of people blessed with a heritage of faith in God.

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2009 National Officer's Annual Reports

March 24-25, 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!

In my second year as your National Chaplain of the First Catholic Slovak Ladies Association [FCSLA], I witnessed a plethora of changes that will make our beloved Ženska Jednota a stronger fraternal for the immediate future and beyond. By the grace of the Holy Spirit, I firmly believe that our founders, along with their chaplain, are guiding this Board through a period of renewal that will enable us to live out our goals beyond their and our expectations. Although there have been extensive debates, agreements and disagreements, the strength of our association revolves upon the leadership you have elected to insist upon quality, integrity, and viability. You, the members of the FCSLA, must know that this National Board of Directors is committed to you. It is my privilege to give you a report of my activities on the boards and committees in which I participate in for the FCSLA.

◆ **FCSLA Board of Directors.** I attended the meetings of the Board on 23-25 March, 22-24 June, 9-10 September, and 9-10 December 2009, all at our Home Office in Beachwood, OH. I sit on several other national and Diocese of Youngstown boards, commissions, and councils that are directed towards the good of the membership in which they have been entrusted to serve and the Church they so much love. Generally speaking the members of the Board of Directors of the FCSLA have you, the membership, at heart when we commence to do our respective jobs quarterly. There may be differences among us but in the end, the membership is of major importance in our decision making process. I would say that I remain silent much of the time, but I do interject when I believe and know that the Board may be off line or not where we should be as a Church and as followers of Jesus. On the whole, the Members of this Board respect me and my opinion and I am grateful to them for that honor. I appreciate their participation in the meetings and hope that in the future, I can be of more assistance in keeping us more focused on the topics of the agenda and having less side barring within our sessions.

◆ **FCSLA Executive Finance Committee.** I participated in the meetings of the Committee on 23 March, 23 June, 8 September, and 9 December 2009 all at our Home Office in Beachwood, OH. The performance of our investments were thoroughly discussed, dividends on our products were suggested for the Board of Directors approval, and the amounts of monies for various donations suggested for the

approval of the Board of Directors were arrived upon during those meetings. I respect the integrity and vast knowledge of the members of this Committee. The membership of FCSLA should be grateful for the work these people are committed to for sake of our association. I am grateful 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 25 March, 24 March, 8 September, and 10 December 2009 all at our Home Office in Beachwood, OH. 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. I am happy to say that the Board members agreed upon disbursing forty thousand dollars each to fifteen nursing care facilities. Where possible, these checks were personally handed over to the designated staff person of the facility by one or more members of the Board.

◆ **Strategic Planning Process for the Board of Directors and the Members of the FCSLA.** The Strategic Planning Process has enveloped my chaplaincy since the beginning of 2008. The members of the Board of Directors have spent many, many long hours in meetings, whether in person or by teleconference informing, learning, and debating key points and issues of the individual committees in which they participate. I serve on the following committees of this Planning Process: Board Performance and Behavior, Branch Model, Donations, Membership and District Quota, Merger and Acquisition, Philanthropic, Reduce Organization Risk, and Scholarship. There have been months when I have been to meetings in Beachwood, up to three different days per month for these committee meetings, all of which I am more than happy to serve as a member. I cannot emphasize enough the amount of people hours that have been poured into this Planning Process over the last two years in order to make FCSLA a stronger fraternal now and in the years to come. In my humble estimation, the members of the Board of Directors, all of whom have participated on at least one committee and all of whom have met faithfully in the general meetings of the Strategic Planning Process, have gone well beyond their job descriptions as set in our constitution and by-laws. You, the members of FCSLA, should know that they truly have you in mind when they come to these committee meetings. The fruits of this Planning Process will be highlighted at our special convention in October. Prior to that convention, learning tools will guide our membership in understanding what has been discussed, how the members of the committees came through the decision making process, and what will be voted on in October. Know that I have and will continue to pray for the guidance of the Holy Spirit in our continued efforts and for a beneficial special convention. Please know that this Strategic Planning Process was set in place by



the Board of Directors in 2008 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! Saint Ann, pray for us!

NATIONAL PRESIDENT

Mary Ann S. Johaneck

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

Pochváleny bud Pan Ježiš Kristus!

The Home Office of the FCSLA is buzzing with activity. As we continue to position our society for the future, we are faced with important decisions almost on a daily basis. There is constant improvement of our technology to provide our members with added services and to carry on the business side of our society. New staff members are on board and new ideas for branch activities are emerging. The Matching Funds Program has become very popular.

Our annual review of the state of our society requires us to examine how successfully we are serving our members and how financially secure our society remains. Together, as an organization, we have had to face tough challenges in adapting to the changes around us. It is not always easy but it is necessary to persist in asking ourselves how we can do things in a better way, how we can improve our society and how we can reduce risks our society may face now or in the future. As a result of all our efforts, our organization has experienced considerable financial growth over the years.

As our members know, the Board has been working on a strategic planning program for approximately two years. It is very hard work and extremely time consuming. We have been working with a consultant who has been especially helpful. However, the final decisions reflect the voices of our members. We have reviewed short and long range goals, how our decisions are made and how accountability is improved in the business operation.

We will always honor our society's vision and mission as they relate to our Catholic and Slovak traditions. Nevertheless, we can reach out to others who are able to help us in that effort. The richness of our heritage can be shared with many.

Even though we are still mired in a recession, our society is growing and spreading its influence. Even in a recession

(and, maybe, because we are in a recession) our members can be counted on to be generous in volunteering their time to those in need. We participate in ProLife activities to draw attention to the injustice of abortion. Join Hands Day brings mature and young members (and nonmembers) together to serve others. It is a joyful experience!

Our beloved fraternal is alive and well and looking forward to the future. Our members are always welcome to visit the Home Office. Come, see for yourself how things are going. We would love to see you!

NATIONAL VICE PRESIDENTS

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!

At long last, the Board of Directors set in motion an ongoing process of strategic planning. It is a huge leap forward in the way board members and management communicate with one another, and discuss the issues. Without hesitation, board members stepped up their involvement by asking more questions, providing countless ideas, and giving much more of their time.

We must also engage our members in the planning process. There is a strong connection between how well FCSLA succeeds, and the level of member participation. Therefore, we are working on developing better paths and opportunities for members to communicate with the board.

Meanwhile, members should take advantage of existing opportunities to communicate. Don't wait for a convention to contact us. This is different than telling us about branch activities. It means sharing your ideas, suggestions and opinions.

All correspondence addressed to the board is read at our meetings. Do your part by answering any FCSLA surveys shown online, or sent directly to you. The national vice presidents encourage all branches to become part of a district in order to stay informed and participate. If we fail to come up with better ways to engage you, let us know that as well. Remember that 100% of what you don't say, will never be heard.

NATIONAL SECRETARY

Irene J. Drotleff, FIC

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

Pochváleny bud Pan Ježiš Kristus!

Year 2009 has been a year of challenges that required courageous steps to continue FCSLA growth and advance-

2009 National Officer's Annual Reports

ment. I am pleased to share the significant developments of our progress in 2009 with you, our members.

INSURANCE AND CERTIFICATES IN FORCE

Insurance and Annuity Activities

January to December 31, 2009 Year-To-Date Totals

LIFE:	Total Certs	Total Insurance
New Cert - New Member <i>Approved 2009</i>	790	25,953,192
New Cert - Current Member <i>Approved 2009</i>	165	6,063,200
Conversion New <i>Approved 2009</i>	75	405,000
Reinstates	36	44,767
Deaths - Paid	1,390	3,256,910
Death Benefit - Escheatables	20	22,361
Surrender <i>Requested to cancel - cash value</i>	776	4,248,206
Surrender - No Value <i>Requested to cancel - no value</i>	8	384,000
Surrender - 1035 Exchange	10	85,196
Matured - Paid <i>Endowments</i>	18	19,878
Matured Term - Paid <i>Age 25 - term certificates w/ accum div.</i>	219	2,036,000
Matured - No Value <i>Age 25 - term certificates</i>	37	476,000
Matured - 1035	3	14,272
Expel - APL Loan exceeds CV <i>HO expelled - no value left</i>	4	34,000
Expel - Loan exceeds CV <i>HO expelled - no value left</i>	13	48,368
Expired from Extended	38	161,503
Expired Term Insurance <i>Adult Term cert reached end of contract period-no options</i>	5	46,494
Matured Conversion <i>25 year old term certificates</i>	67	632,000
Requested Conversion	8	88,000
New Cert - Right to Cancel <i>Requested to cancel - 20 day free look</i>	4	620,000
Lapse - No Value <i>Branch expelled - no value</i>	90	3,868,523
Deaths - Fraternal <i>Canadian PMB</i>	12	
Matured - Fraternal <i>Canadian PMB dropped</i>	0	
Surrender - Fraternal <i>Canadian PMB dropped</i>	1	

ANNUITIES:	Total Certs
New Cert - New Member <i>Approved 2009</i>	546
New Cert - Current Member <i>Approved 2009</i>	326

Conversion from Rider

Edu/Ret Matured. Funds left here.

Surrender	105
Surrender - Roth Conversion	3
<i>Surrender Traditional IRA - Conv to Roth IRA</i>	
Surrender - Conversion Exchange	1
<i>Prior to Maturity-Rider exchanged for regular annuity</i>	
Surrender - 1035 Exchange	13
<i>Surrender Non-Qual Annty - Leaving FCSLA</i>	
Surrender - Transfer	19
<i>Surrender Qual Annty. - Leaving FCSLA (Trustee xfer)</i>	
Surrender - Cancel Reserve	18
<i>Surrender Settled Annuity</i>	
Death Benefit - Paid	120
Death Benefit - Internal Transfers	35
<i>Member deceased. Spouse xfer funds to own annty.</i>	
Right to Cancel	1
<i>Requested to cancel within 20 day free look period</i>	

Totals as of	12/31/2009:	12/31/2008:
Membership (Includes Fraternal)	84,637	85,326
Certificates	109,693	110,753
Insurance Inforce <i>(Includes PUA)</i>	\$564,647,979	\$547,978,475
New Members	1,336	771
New Member Insurance	\$25,953,192	\$14,980,168

Licensing

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

STATE FRATERNAL EXEMPTION LIMITS -11/2/09

<u>State</u>	<u>EXEMPTION</u>	<u>NOTES</u>
AL	Alabama	NONE
AK	Alaska	NONE
AZ	Arizona	\$100,000
AR	Arkansas	\$50,000
CO	Colorado	NONE
CT	Connecticut	\$50,000
DE	Delaware	\$125,000
DC	District of Columbia	NONE
FL	Florida	\$50,000
HI	Hawaii	\$50,000
ID	Idaho	NONE
IL	Illinois	\$100,000
IN	Indiana	NONE
IA	Iowa	NONE
KS	Kansas	\$50,000
KY	Kentucky	\$50,000
LA	Louisiana	NONE
ME	Maine	\$200,000



MD	Maryland	\$200,000 total life can't exceed \$10,000 whole per person
MA	Massachusetts	\$200,000 total life can't exceed \$10,000 whole per person
MI	Michigan	\$50,000
MN	Minnesota	\$50,000
MO	Missouri	can't exceed \$1,000 commission
MT	Montana	NONE
NE	Nebraska	NONE
NV	Nevada	\$50,000
NJ	New Jersey	NONE
		\$200,000 total life can't exceed \$10,000 whole per person
NM	New Mexico	\$50,000
NY	New York	\$200,000 total life can't exceed \$10,000 whole per person
NC	North Carolina	NONE
ND	North Dakota	NONE
OH	Ohio	\$200,000 total life can't exceed \$10,000 whole per person
OK	Oklahoma	\$50,000
OR	Oregon	\$50,000
PA	Pennsylvania	\$200,000 Limited Fraternal License Required
RI	Rhode Island	\$50,000
SC	South Carolina	NONE
SD	South Dakota	NONE
TN	Tennessee	NONE
TX	Texas	\$20,000 in premiums; can't exceed \$35,000 life per person
UT	Utah	NONE
VT	Vermont	NONE
VA	Virginia	Exemption for part time agents No Commission Allowed
WA	Washington	\$50,000
WV	West Virginia	NONE
WI	Wisconsin	\$50,000
WY	Wyoming	\$50,000

Website

One effective membership strategy to gain new members and reach our present members is through the FCSLA website www.fcsla.org which appears on a plethora of search engines. Visitors to our website can learn about our history, activities and the full range of FCSLA life insurance and annuity products. Close to 1,700 visitors used the site to communicate with the Home Office in 2009. We will continue to promote, update and expand the FCSLA website for your convenience.

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 12/31/09	\$ 1,497,121.51
Number of Loans as of 12/31/09	1,181

Executive Committee Meetings

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

Board Of Directors Retreat

Throughout 2009 the Board of Directors continued to focus on strategic planning. This strategic planning analyzed all phases of our operation. The Board studied and voted on answers to challenges that the FCSLA needed to address as we grow and secure our future.

2009 Computer Enhancements

Our computer operations continued its refinements in keeping up with compliance and our dedication to keeping things "clean and lean". These ongoing efforts affect all departments and were positively recognized in our successful Ohio state audit of operations. The FPMS Policy Management database is currently being upgraded to Microsoft SQL server. This upgrade will integrate all our key databases into this corporate standard and will allow our company to safely grow into the future.

Branches

The Home Office strives to assist our Branch Officers with the duties that are necessary for the smooth operation of the branch. The Home Office recommends direct billing for Branches. Direct Billing is a **Branch decision** and 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 429 active Junior/Senior Branches 209 branches are on direct billing. It is recommended that Branch Officers review and share the **Branch Officers Manual**. This manual has a wealth of information for the efficient operation of a Branch.

Following are the Branches that were merged in 2009.

- W039 – Protivin, IA to W033 – Spillville, IA
- S474 & J361 East Chicago, IN to S409 & J317 East Chicago, IN
- S378 & J461 Cleveland, OH to S524 & J457 Lakewood, OH
- S126 & J051 Pottstown, PA to S150 & J076 Phoenixville, PA
- S598 & J509 Donora, PA to S088 & J157 Monessen, PA

Pilot Program: To address FCSLA's greatest need which is to increase membership, the Board of Directors voted overwhelmingly to approve a Pilot Program regarding membership for our society for year 2010. As long as the prospective member is a Catholic, and as long as the prospective member supports the vision and mission of our society it was decided to allow such person to be considered for membership.

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Branch Bonus — Dividends — Benefits

Membership in the FCSLA brings with it a host of benefits to members and Branches. Reflecting the year 2009, the FCSLA Junior and Senior Branch bonuses amounted to \$894,644. The bonus is calculated on three criteria: **1)** a base amount of \$25.00, **2)** \$8.50 per certificates in your branch **3)** \$30.00 per each new member acquired during year 2009. It is the obligation of the Branch to use this bonus for **supporting spiritual and charitable programs, donations, operating expenses, officers' salaries and branch activities.**

A dividend of 100% of the base was allocated for 2009. Dividends totaled \$1,871,362.65 and were issued in the following manner:

\$ 253,318.41	— Junior & Senior Checks
\$ 199,553.17	— Accumulated
\$ 30,137.82	— Dividends used to reduce Premium
\$ 6,746.72	— Dividends used to reduce Premium
\$ 1,310,884.13	— Jr. and Sr. Dividends were used to purchase over \$5 million of additional paid-up insurance.

Branch Officers ought to persuade members to choose the additional paid-up insurance option with their annual dividend. The additional paid-up option will not create a taxable situation, future dividends will be based on the additional insurance and the Post Mortem Benefit applies also to the additional paid-up insurance. To further support our Branches, the Home Office does offer to mail the members' annual dividends. If the branch officers request this assistance, \$2.00 per certificate will be deducted from the annual branch bonus.

Other Benefits issued to members as of 12/31/09

Post Mortem Benefit	\$808,877
Interest on Death Benefit	\$106,033
Interest on Whole Life Certificates	\$ 122

We are pleased that the FCSLA has maintained an A- (excellent) rating for 2009 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/or annuity needs, and in many cases are the driving force in our active branches. I sincerely applaud the spirit and accomplishments of these people. Commissions paid to recommenders on Life Certificates as of 12/31/09 totaled \$610,762. Annuities represent a very productive part of business for the FCSLA. Commissions paid to recommenders on annuity accounts as of 12/31/09 totaled \$580,829.

Sales Manager

To assist Patrick Braun, our Sales Manager, with his numerous responsibilities of training and teaching our branch officers, recommenders and contracting independent agents we hired two additional sales managers. I'm pleased to report that the FCSLA has contracted 285 agents as of 12/31/09. To keep our recommenders and agents interested, Patrick has promoted several sales campaigns throughout 2009.

Fraternal

It is difficult to capture in this brief report all the goodness that is performed on the Branch level, the District level and the Home Office level. They all support with pride our Slovak/Slavic roots and promote our Catholic faith and traditions. Our Fraternal Director, Sue Ann M. Seach, continues to increase fraternal activities in our Branches, Districts and among our members. She has contributed articles to *Fraternally Yours* and sponsored a variety of youth and adult activities. I'm also very pleased to report that Sue Ann has worked very diligently in establishing a **NEW BRANCH** in Demotte, IN. Congratulations to the new officers of Senior Branch 620. We thank you for assuming branch responsibilities and may you and your members be blessed with many years of growth and fraternal fulfillment.

Join Hands Day: is a national day of service devoted to bringing adults and young people together to make a difference in their community. Many FCSLA Branches and Districts participated in the *2009 Join Hands Day* of volunteerism sponsored by the National Fraternal Congress of America. We encourage our members to continue sharing their big hearts and helping hands by participating in this special day, which is dedicated to fraternal action.

ProLife March: Every human life is an extraordinary gift from God. I am grateful to the FCSLA members, the 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.org website or through one of several scholarship services on the Internet. The FCSLA Program awarded 221 scholarships totaling \$248,250. The scholarship program is reviewed annually by the Board of Directors.

Matching Funds Program: This new FCSLA Fraternal Program began on January 1, 2009. The Matching Funds Program is a financial benefit for a charity and an opportunity for our Branches and members to volunteer for a benevolent cause of their choice. Thirty FCSLA projects raised \$56,048.94. Of the raised amount \$14,096 was matched by the FCSLA.

Annual District Presidents' Meeting: The Home Office hosted the 8th Annual District Presidents' meeting on May 19th. 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 in their district.

2009 Fraternalist of the Year: The FCSLA proudly awarded the 2009 Fraternalist of the Year Award to Robert Ruzicka Branch W045 from Cedar Rapids, IA. We **congratulate** him on



his exemplary fraternalism and the volunteer efforts that he has performed to benefit his church, community and branch.

Cookbook: Our Slovak American Anniversary Cookbook continues to be a much loved and popular cookbook that fosters Slovak culinary traditions. The sale of cookbooks totaled \$26,747.

50 Year Members: To recognize members of 50 consecutive years of membership, the FCSLA awards a one-time check in the amount of \$75.00. Checks issued to 50 Year members totaled \$75,575.

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 2009, with a 98% Branch response, FCSLA members contributed over 2 million man-hours helping the needy in the branch, church and community and have contributed over \$800,000 for charitable purposes. Keep up the great work!

Branch Activities: The FCSLA continues its tradition of subsidizing an annual Branch activity for its Junior / Senior members. Approximately \$146,600 was paid to branches that hosted a Senior and/or Junior activity. Activities **cannot** be combined for reimbursement purposes. With some planning and creativity your branch can recruit new members by holding an annual activity. We recommend and you may wish to consider inviting area branches to jointly sponsor an activity. This combined effort makes the workload lighter for each.

Districts: We thank our Districts for their continued tradition of diligence, support and service. The FCSLA has always drawn strength from the Districts. Following are the District sales for 2009.

DISTRICT	COMBINED JR & SR SALES
Wahoo, NE	5,279,128.00
Milwaukee, WI	4,287,355.00
Cleveland, OH	3,864,131.00
Lonsdale, MN	2,657,134.00
Pittsburgh, PA	1,944,659.00
Eastern PA	1,217,790.00
Chicago, IL	1,157,087.00
Wilkes Barre, PA	897,659.00
Youngstown, OH	730,759.00
Joliet, IL & Lake Co., IN	604,167.00
Cedar Rapids, IA	507,975.00
West TX	131,828.00
Scranton-Olyphant, PA	122,000.00
Tabor, SD	89,000.00
Lankin, ND	25,000.00
Combined Total Achieved	23,515,672.00
2009 Quotas	8,314,440.00
OVER Quota	15,201,232.00

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

- Wahoo, NE
- Milwaukee, WI
- Cleveland, OH
- Lonsdale, MN
- Pittsburgh, PA
- Eastern PA
- Chicago, IL
- Wilkes Barre, PA
- Cedar Rapids, IA
- West Texas

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

Employees: A very important strength of our society and one that doesn't show up on the balance sheet, are our employees. I'm enormously grateful to them for making our challenging progress possible. 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 Slovak Catholic Federation, Slovak activities in Washington DC and Cleveland, OH 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 2009, I want to express my sincere thanks to President Mary Ann S. Johanek for her professional management, Treasurer John M. Janovec for his competent expertise, the Board of Directors, our Branch Officers and our members for their continued cooperation, support and assistance. Working together we can continue the FCSLA vision and mission that has been the foundation of our Society since 1892. May the Lord richly bless all FCSLA members.

NATIONAL TREASURER

John M. Janovec

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

Pochváleny bud Pan Ježíš Kristus!

Herewith I present to you the 2009 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, there was a return to normalcy for the FCSLA during 2009. Operating performance remained strong. After a tumultuous 2008, things improved on the investment front, although the task of finding suitable investments remains challenging. On the whole, FCSLA remains a very solid

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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 \$44 million to reach a total of \$589 million at year end. This represents an impressive growth rate of slightly over 8%, nearly triple the asset growth rate achieved during 2008. This can be attributed to the surge in life and annuity premiums which will be discussed shortly.

The level of cash and short term investments reverted to more typical levels during the year. Like most companies, at the end of 2008, FCSLA was hoarding cash due to the high level of uncertainty which permeated the financial markets as the economic crisis unfolded during the last quarter of the year. Property, plant, and equipment decreased during the year due to depreciation and the fact that the former Catholic Workman headquarters building in New Prague, MN was sold.

As always, the majority of FCSLA's assets are maintained in high quality, investment grade corporate bonds. The liability section of the balance sheet reveals the major claims against these assets: 33.5% of FCSLA debts are represented by life insurance reserves, while annuity reserves account for another 63%.

Turning to revenue sources on the income statement, premium growth fueled the explosive asset growth noted earlier. Combined, life and annuity premiums more than doubled from 2008, going from \$21.3 million to \$43.4 million! Separately, insurance premiums rose 60%, primarily due to increased agent sales. Meanwhile, annuity premiums rose an astounding 118% during the year! 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 42% of total revenues during the year.

Total expenses rose by \$22.7 million during 2009. Of this, 93% (\$21.21 million) is accounted for via increases in life reserves, annuity reserves, and commissions; natural by-products of the strong surge in sales enjoyed by those products during the year. At the end of the day, the net result was a positive operating income of approximately \$2.2 million during 2009. Thus, the day-to-day financial operations of FCSLA continue to make a positive contribution towards the bottom line of the organization.

Investments

Fortunately, things quieted down considerably in the investment arena during 2009. After a year (2008) in which virtually every US company was ravaged by capital losses, a sense of tranquility returned to the markets in 2009. Nevertheless, finding suitable investments remains quite challenging on a number of fronts.

Interest Rate Spread

Interest rate spread reflects the difference between what FCSLA earns on its investment portfolio vs. what it credits to

its annuity members in interest. There were 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, although our level of cash and short term investments shrank considerably during the year, FCSLA maintains a certain level of these type investments in order to meet day-to-day operating needs. The return on these funds (e.g., money market funds) fell to negligible levels as significant monies remained invested in them and due to concerted efforts by the Federal government to keep short term interest rates at virtually zero. 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 2009. Net annuity inflow (premiums less benefits paid) increased by a whopping \$18 million during the year, resulting in a larger base on which interest was credited to members during the year.

Asset-Liability Matching

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

In practice, ALM is becoming exceptionally difficult to achieve, especially on the annuity end. Our annuity products are very member friendly, from both the standpoint of their high guaranteed minimum interest rates (3.5%-4.5%) and also their low penalty periods (5 years). In fact, the majority of FCSLA annuities carry a 4.5% guaranteed minimum rate and are outside of the penalty period.

Ideally then, under ALM, FCSLA should be investing significant monies short term. Since most annuity monies are outside of the penalty period, depositors could theoretically withdraw their money from FCSLA suddenly (and without penalty) if market conditions were to change (e.g., interest rates on bank CD's or money market accounts were to increase). If this were to happen, FCSLA would need short term monies available to pay these claims. Otherwise, it might be forced to sell longer term investments (possibly at a loss) in order to meet them.

However, as noted earlier, short term investments are paying virtually zero these days. Couple this with the high guaranteed minimum interest rate FCSLA is forced to cover, and we are investing longer out on the time horizon (e.g., 10 years) than we would ideally like to under ALM. The fact that we are also in the midst of a sustained, very low, long term interest rate environment in the bond sector further compounds the problem.



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

FCSLA takes this issue very seriously and has already taken several steps to address this conundrum and is prepared to take more, if necessary. Where possible, we have cut interest rates on our annuities. We have developed (and are waiting on state approvals for) a new annuity product with a longer penalty period (10 years). We have capped annuity deposits under the new pilot program and might consider capping deposits on all annuities, if warranted. Finally, we have secured a significant line of credit from our bank, should we need to use it.

Diminishing Supply of Bonds

As if investing wasn't challenging enough already, a new wrinkle emerged in 2009, courtesy of the 2008 economic collapse. Pension plans and endowments, historically big players in the stock market, took such a beating in 2008 that they modified their investment philosophy in 2009 and invested more in the fixed income sector. In practical terms, from an investment viewpoint, this meant that a fixed supply of corporate bonds now had many more big name players chasing after it. The result, for smaller companies like FCSLA, was that it became significantly more difficult than ever before for us to find suitable investments, especially after huge blocks of bonds had already been gobbled up by the "Big Boys".

Thus, although the surge in premium income contributed significantly to asset growth in 2009, the concepts of interest rate spread, asset-liability matching, and a diminishing supply of corporate bonds made it especially challenging to invest these monies during the year. A complete listing of all bonds purchased, matured, and called during 2009 is included at the end of this report.

FCSLA Financial Strength

After a one year glitch, FCSLA returned to profitability in 2009. Combining the gain from operations discussed earlier (~\$2.2 million) with a capital loss (~\$0.6 million) results in a net profit for the year of slightly over \$1.6 million. The vast majority of the capital loss (~\$0.536 million) arose as a result of the sale of the former Catholic Workman headquarters building in MN.

Meanwhile, our solvency ratio remains quite strong at 117%. This means that we have \$117 in assets to cover every \$100 in liabilities that we owe. By comparison, many companies our size are judged to be successful if they have solvency ratios of 105%.

Another sign of our financial strength is our A.M. Best rating. In a year in which financial rating agencies came under unprecedented fire for their rating methodologies, many felt pressured to more critically examine the ratings they had assigned their clients. As a result, many US companies saw their financial ratings downgraded during the year. The fact that A.M. Best renewed our rating of A- ("Excellent") in 2009 speaks volumes about how solid they view our finances to be.

As an FCSLA member, we hope you view our strong asset growth, our return to profitability, and our outstanding solvency ratio as favorably as A.M. Best did. The fact that you invested so much more of your hard-earned money with us during the year by purchasing our life and annuity products makes us confident that you do.

BALANCE SHEET

ASSETS	12/31/2009	12/31/2008
Cash & Short Term Investments	\$ 14,077,129.90	\$ 22,171,312.01
Bonds	548,467,325.27	494,936,165.50
Preferred Stock	8,266,125.87	8,374,825.87
Common Stock	743,229.59	690,119.91
Investment Income Due & Accrued	8,882,597.69	8,097,862.25
Promissory Notes	56,596.10	68,613.28
Property Plant & Equipment, Net	6,921,126.43	8,920,217.39
Certificate Loans & Accrued Interest	1,497,124.19	1,288,461.63
Other Assets	157,395.68	733,185.75
Total Assets	\$ 589,068,650.72	\$ 545,280,763.59
LIABILITIES		
Life Reserves	\$ 168,642,000.08	\$ 159,365,000.08
Annuity Reserves	317,812,000.10	285,481,000.10
Death Claims Payable	664,715.83	997,792.83
Unearned Premiums	577,586.00	561,037.00
Matured Endowments	303,652.00	119,691.63
Provision for Dividends Payable	1,875,000.00	1,750,000.00
Accumulated Dividends & Interest	3,531,698.49	3,419,990.81
Accrued Convention Donations	333,333.00	0.00
Provision for Future Conventions	390,000.40	210,000.40
Asset Valuation Reserve	5,893,549.00	4,645,389.00
Interest Maintenance Reserve	1,451,203.00	1,502,712.00
Other Liabilities	2,100,444.90	2,104,695.48
Total Liabilities	\$ 503,575,182.80	\$ 460,157,309.33
SURPLUS		
Total Surplus	\$ 85,493,467.92	\$ 85,123,454.26
Total Liabilities and Surplus Funds	\$ 589,068,650.72	\$ 545,280,763.59

INCOME STATEMENT For Year Ended

	12/31/2009	12/31/2008
INCOME		
Insurance Premiums	\$ 8,848,455.66	\$ 5,520,152.94
Annuity Premiums	34,525,910.23	15,808,981.12
Investment Income	31,871,790.01	31,327,046.29
Amortization of Interest Maintenance Reserve	69,767.00	91,450.00
Rental Income	453,412.00	452,235.00
Other Revenue	27,036.71	36,363.04
Total Income	\$ 75,796,371.61	\$ 53,236,228.39
Expenses		
Increase in Reserves - Life	\$ 9,277,000.00	\$ 5,245,000.00
Increase in Reserves - Annuity	32,331,000.00	15,797,000.00
Insurance Benefits	3,504,379.48	3,925,664.49
Annuity Benefits	15,401,212.18	14,607,402.73
Commission Expense	1,266,318.17	621,901.64
Surrender Benefits	996,471.12	941,839.42
Misc. Member Benefits	85,933.77	100,225.95

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Matured Endowments	119,188.58	5,283.56
Donation Expenses	81,625.79	64,095.22
Change In Accrued Convention		
Donations	333,333.00	(100,000.00)
Convention Expenses	180,000.00	187,541.00
Dividends to Members	2,003,613.11	1,798,115.99
Post Mortem Benefits	808,877.60	753,298.16
Bonus to Branches	894,644.00	886,581.82
Fraternal Activities	171,395.81	98,129.73
Bank Service Charges	96,209.17	37,806.66
Data Processing Service Fees	255,323.33	267,058.29
Accounting Fees	130,315.00	118,409.00
Actuarial Fees	210,076.25	155,103.00
Legal Fees	124,658.33	48,426.74
Consulting Services	116,712.50	180,017.87
Official Publications	298,705.13	376,567.00
Scholarship Awards	150,500.00	244,500.00
Miscellaneous Employee Benefits	314,653.96	367,186.83
Fees - Directors	112,670.32	113,850.32
Salaries - Employees	1,197,445.49	1,013,179.51
Salaries - Officers	437,750.04	425,010.04
Interest Expense	286,295.24	191,960.03
Tax Expense	253,773.90	301,445.81
Depreciation Expense	405,184.96	438,695.79
Utility Expense	84,628.67	95,518.46
Postage and Printing	302,841.00	332,517.64
Advertising	100,863.24	94,348.16
Travel Expense	147,585.56	148,109.80
Insurance Department Fees	72,493.99	69,490.45
Sales Promotion	114,238.28	52,944.90
Rental Expense	448,282.00	402,001.00
Other Expense	455,436.14	451,735.08
Total Expenses	\$ 73,571,635.11	\$ 50,857,962.09
Income from Operations	\$ 2,224,736.50	\$ 2,378,266.30
Capital Gains / Losses		
Capital Loss	\$ (606,562.84)	\$ (6,953,661.64)
NET INCOME (LOSS)	\$ 1,618,173.66	\$ (4,575,395.34)

BONDS ACQUIRED DURING 2009

	Y T M	DUE	PAR
MARCH			
Bard C R Inc	5.911	12/01/2026	\$3,002,000.00
Amgen Inc Senior Notes	5.142	02/01/2019	3,000,000.00
Danaher Corp Sr Notes	5.001	01/15/2018	4,000,000.00
Walt Disney Company Med-Term Notes	5.120	03/15/2019	4,000,000.00
Walgreen Company Notes	5.031	01/15/2019	4,000,000.00
MAY			
U S Treasury Notes	3.029	11/15/2018	5,000.00
Pepsi Bottling Group LLC Sr Notes	5.041	01/15/2019	2,000,000.00
Novartis Secs Invest Ltd Notes	5.051	02/10/2019	4,000,000.00
JUNE			
F P L Group Capital Inc Debs	5.131	03/01/2019	3,000,000.00
McCormick & Company Senior Notes	5.030	12/15/2017	3,650,000.00
Becton Dickinson Corp Debentures	5.941	08/01/2028	2,500,000.00
Wal-Mart Stores Corp Notes	5.501	02/15/2030	1,000,000.00
United Parcel Service Amer Inc Deb	5.102	04/01/2020	3,000,000.00
JULY			
Wal-Mart Stores Corp Notes	5.500	02/15/2030	2,607,000.00
AUGUST			
General Electric (Arden Realty)	5.041	03/01/2015	2,000,000.00
Baker Hughes (Western Atlas Corp)	5.519	06/15/2024	3,000,000.00

SEPTEMBER

Lowes Companies Inc	5.400	02/15/2028	1,000,000.00
Lowes Companies Inc	5.570	03/15/2029	900,000.00
Dell Computer Debentures	6.201	04/15/2028	2,500,000.00

OCTOBER

Northwest Natural Gas Med-Term Note	5.397	10/10/2027	4,000,000.00
Procter & Gamble Company	5.051	02/01/2034	5,000,000.00

NOVEMBER

Kellogg Company Corp Notes	5.461	04/01/2031	6,000,000.00
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DECEMBER

Hershey Foods Corp Debentures	5.871	08/15/2027	1,429,000.00
San Diego Gas & Electric Company	5.241	09/15/2037	1,500,000.00
Archer Daniels Midland Corp	5.636	12/15/2027	2,000,000.00
CIT Group Incorp		05/01/2013	5,212,967.00
Total			\$74,305,967.00

STOCKS ACQUIRED DURING 2009

DECEMBER

CIT Group Incorp		1,832
Total		1,832

BONDS - MATURED OR CALLED DURING 2009

	RATE	PAR
JANUARY		
America West Airlines Series 00-G	8.057	\$12,199.83
Mt Carmel East Prof Off Bldg III	7.250	15,000.00
Fed Home Loan Mort Corp	5.500	500,000.00
Federal Home Loan Banks	5.125	565,000.00
Federal Home Loan Bank	5.400	1,000,000.00
FEBRUARY		
Federal Home Loan Bank	5.550	2,000,000.00
Federal Home Loan Bank	5.300	1,000,000.00
MARCH		
Corning Inc. Corp Nts	6.300	2,000,000.00
A T & T Corp Notes	6.000	500,000.00
APRIL		
Federal Home Loan Bank	5.250	500,000.00
Carpenter Technology Med Term Nts	6.530	1,000,000.00
Federal Nat'l Mort Assoc Notes	6.000	1,500,000.00
Federal Nat'l Mort Assoc Notes	6.000	500,000.00
Federal Nat'l Mort Assoc Notes	6.000	1,000,000.00
Federal Nat'l Mort Assoc Note	6.000	1,000,000.00
JUNE		
F P L Group Capital Inc Debs	7.375	1,000,000.00
TRW Inc	7.125	500,000.00
Edison Mission	7.730	500,000.00
JULY		
Mt Carmel East Prof Off Bldg III	7.250	15,000.00
America West Airlines Series 00-G	8.057	112,469.98
Select Notes Trust Spec Purp	5.970	2,884.76
Select Notes Trust Spec Purp	5.970	25,801.41
AUGUST		
Supervalu Inc Corp Notes	7.875	1,000,000.00
Sun Microsystems Inc	7.650	500,000.00
SEPTEMBER		
General Foods Corp Debs	7.000	500,000.00
Marriott International Inc Ser C	7.875	1,000,000.00
Radioshack Corp Nts	7.375	1,000,000.00

**OCTOBER**

Electronic Data Systems Corp Notes	7.125	660,000.00
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DECEMBER

CIT Group Inc Sr Med-Term Notes	6.150	200,000.00
CIT Group Inc Senior Notes	7.750	100,000.00
Caterpillar Fin Serv Corp Med-Term	5.250	1,000,000.00
Cooper Tire & Rubber Co Notes	7.750	3,000,000.00
Consolidated Edison Co of NY Inc	6.900	1,000,000.00
Total		\$25,208,355.98

**STOCKS - MATURED OR CALLED DURING 2009
SHARES****MARCH**

Laclede Gas Co Ser C	450
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AUGUST

Puget Sound Power & Light Co 4.70%	470
Puget Sound Power & Light Co 4.84%	500
Total	1,420

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!

In 2009, the Board actively engaged in the second phase of an extended strategic planning process where we have served on several committees in order to more closely scrutinize and develop the goals that we identified in the board strategic plan in the areas of governance, membership, product development, fraternal activities, including branch development and marketing. In addition to the regular Executive Finance, Board of Directors and Villa Sancta Anna meetings, we have chaired or participated in the Strategic Planning Committees, mostly at the Home Office, to ensure the future direction of the Association. We hope that the Board's extraordinary additional effort will steer our Society for many years to come.

We actively prepare and participate in both the Executive Finance and meetings of the Board, both regular and special, making careful recommendations about annuity yields, new products, fraternal activities and donations. At Board meetings, deliberate review and comment is made on the annual budget.

As members of the Villa Sancta Anna Board, we focused on winding down the corporate entity so that the balance of funds could be distributed to identified, like religious and health care institutions by the end of 2009.

We have continued to carry out our duties as Trustees, to review and approve expense vouchers, to prepare for all meetings of the Board and its committees, and to stay attuned to changes and trends in the national economy, the fraternal market and the needs of our members. We attend seminars, webinars, and formally and informally dialogue with our colleagues in fraternal benefit societies.

Even though financial institutions have, in general, experienced great losses in the last year, we believe that our Association has remained financially strong and has weathered the storm for its benefit and that of our members.

NATIONAL AUDITORS

Dorothy L. Urbanowicz
Stephen Hudak
Barbara A. Sekerak

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

Pochváleny bud Pan Ježiš Kristus!

The National Auditors conducted the two required audits of the Association in February 2009 and October 2009. The Association's records were found to be in balance and reported to the Board at the March 2009 and December 2009 Board of Directors meetings. We thank the staff for their cooperation during our audits by providing the required information. We compliment the entire staff at the Home Office for maintaining accurate records and safeguarding the assets of our organization.

In April 2009, the Audit Committee met with representatives of the State of Ohio Department of Insurance. They requested copies of our audit procedures and upon review of these procedures they gave their approval.

In May 2009 the Audit Committee met with Horovitz, Rudoy & Roteman, the accounting firm for the Association. The firm noted that all records were found to be in accordance with the accounting practices prescribed by the Insurance Department of the State of Ohio. The firm noted a few suggestions to strengthen our internal controls and operating efficiencies. We also reviewed the accounting firm's engagement letter and approved hiring them for the 2009 audit.

It is also to be noted in this annual report that the National Auditors receive a monthly call summary report from Security Voice, the firm engaged to provide and maintain a nationwide toll free 800 telephone monitoring service, referred to as the Security Voice Hotline, for the receipt of information from the association's employees and/or others who have suspicions and/or information of wrongdoing, illegal or unethical acts or other forms of loss relating to the association's operations, properties or employees. The reports are presented to the Board of Directors at the board's scheduled meetings. We are happy to report there have not been any unethical work violations thus insuring the association's employees and members are in compliance with the association's policy.

Strategic planning has been the thrust this past year and a half for the Board of Directors. The National Auditors have and are involved in the various strategic planning committees that are focused on not only our successes for today, but for the continued success of FCSLA.

Representing First Catholic Slovak Ladies Association is a privilege and as such, we have attended and participated in the National and State Fraternal seminars and meetings that

2009 National Officer's Annual Reports

allow us to keep abreast of current national and state issues. We participated in our districts and branches activities that provided us the opportunities to interact with our members.

It is our privilege and honor to serve you, our members, as National Auditors of the First Catholic Slovak Ladies Association and we look forward to the continued success of our organization.

NATIONAL EDITOR

Carolyn M. Bazik

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

Pochválený bud Pan Ježiš Kristus!

Another year has passed and it remains 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 monthly publication.

As I mentioned in my report last year the board of directors are engaged in a comprehensive strategic planning process. This process can be tedious and time consuming but it has been enlightening and is helping us make better, more informed decisions. I have been actively involved in several committees, but one in particular, *The Reducing Organizational Risk Committee* will, after many hours of careful study, be releasing recommendations adopted by the board to change the way we govern our beloved Association. Change while difficult is the only constant there is and I urge you to listen, reflect, question and learn about these recommendations and then make your voices heard during the feed back period leading up to the one day meeting to vote on the adoption of these recommendations in October 2010.

I am very pleased that *Fraternally Yours* remains available on our web site, including archives of previous editions, making

it even more accessible to members and easier to share good news and information with family and friends.

I want to thank our managing directors for their fine leadership during these difficult economic times; the Home Office staff for their commitment to our mission and the service they provide to our members. It is an honor to work with the members of this Board – we all bring something different to the table and it is those differences that make us stronger.

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

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

FLANNERY DEPLOYED TO ASSIST IN HAITI DISASTER

Suzanne Flannery of Forty Fort, PA was among a number of professionals from around the country deploying in response to the disaster in Haiti.

Suzanne is a member of DMORT, a part of the National Disaster Medical System under the U.S. Department of Health and Human Services, Office of the Assistant Secretary for Preparedness and Response. While there, Suzanne assisted in victim identification through dental records. Flannery has been a DMORT member since 2001. Suzanne is a member of Branch 172 in Wilkes-Barre, PA. Sr. Branch 172 is proud of Suzanne for her dedication and service to God and our country.



OCTOBER TRIP PLANNED TO SLOVAKIA AND POLAND

A 10-day trip to Slovakia and Poland in the footsteps of SS. Cyril & Methodius is planned for October 4-13, 2010, leaving from Kennedy Airport in NY. Some of the sites we will visit are: Shrine of Our Lady of Czestochowa and the Sanctuary of Divine Mercy in Poland. In Slovakia we will tour the city of Bratislava and the Devin Castle. There will be sightseeing at the Cathedrals and historical sites and entertainment in the following cities: Kosice, Presov, Spa District of Bardejov, Nitra, Trnava, Levoca, Sastin and the Slovak National Literary Museum in Martin.

For further information about this trip or to request a brochure of this trip, please contact Sr. Carol Marie at the following email address carolmariesscm@yahoo.com or by phone at 717-766-6221.



GOURMET CHERRY CHOCOLATE CHEESECAKE

For chocolate-almond crust

¾ cup blanched whole almonds,
toasted lightly
20 thin chocolate wafer cookies
½ stick (¼ cup) unsalted butter, softened
⅓ cup sugar
½ teaspoon almond extract
¼ teaspoon salt

For topping

¾ teaspoon unflavored gelatin
1 tablespoon water
3 cups pitted picked-over fresh tart
cherries (about 2 pints)
¼ cup plus 2 tablespoons sugar
1 tablespoon fresh lemon juice
¼ teaspoon almond extract

For cheese filling

2 (8-ounce) packages cream cheese,
softened
1 cup sugar
3 tablespoons all-purpose flour
3 large eggs
8-ounce container sour cream
2 teaspoons vanilla
½ cup cherry juice reserved from
making topping

Make Crust:

Preheat oven to 350 degrees. In a food processor pulse almonds until ground. Add chocolate wafer cookies and grind fine. Add butter, sugar, almond extract, and salt and pulse until combined well. Transfer mixture to a 9-inch springform pan and press evenly onto bottom and 1 inch up side. Bake crust in middle of oven 10 minutes and transfer to a rack to cool. Crust may be made 3 days ahead and kept, covered, at room temperature.

Make Topping:

In a very small bowl sprinkle gelatin over water and let stand about 1 minute

to soften. In a heavy saucepan bring cherries, sugar, and lemon juice to a boil, stirring constantly. Remove pan from heat and reserve ½ cup juice for filling. To mixture remaining in pan add gelatin mixture and almond extract and stir until gelatin is dissolved.

Make filling:

In a bowl with an electric mixer beat cream cheese with sugar until smooth. Beat in flour and add eggs one at a time, beating after each addition. Beat in sour cream, vanilla, and reserved cherry juice until combined well.

Pour filling into crust and bake in middle of oven 50 minutes. (Cake will not be set in center, but will set as it cools.) Transfer cake in pan to a rack to cool completely. Chill cake, loosely covered, 1 hour. Remove side of pan and transfer cake to a plate. Spread topping evenly over cake. Chill cake, loosely covered, at least 2 hours and up to 3 days.

Garnish with whipped cream before serving.

CAPPUCHINO BROWNIES

For the brownie layer:

8 ounces fine-quality bittersweet
chocolate, chopped
1½ sticks (¾ cup) unsalted butter, cut
into pieces
2 tablespoons instant espresso powder
dissolved in 1 tablespoon boiling water
1½ cups sugar
2 teaspoons vanilla
4 large eggs
1 cup all-purpose flour
½ teaspoon salt
1 cup walnuts, chopped

For the cream cheese frosting:

8 ounces cream cheese, softened
¾ stick (6 tablespoons) unsalted butter,
softened
1½ cups confectioners' sugar
1 teaspoon vanilla
1 teaspoon cinnamon

For the glaze:

6 ounces fine-quality bittersweet
chocolate
2 tablespoons unsalted butter
½ cup heavy cream
1½ tablespoons instant espresso
powder dissolved in 1 tablespoon
boiling water

Make the brownie layer:

In a metal bowl set over a pan of barely simmering water melt the chocolate with the butter and the espresso mixture, stirring until the mixture is smooth. Remove the bowl from the heat, let the mixture cool to lukewarm, and stir in the sugar and the vanilla. Stir in the eggs, 1 at a time, stirring well after each addition, stir in the flour and the salt, stirring until the mixture is just

combined, and stir in the walnuts. Pour the mixture into a buttered and floured 13 x 9-inch baking pan, smooth the top, and bake the brownie layer in the middle of a preheated 350°F. oven for 22 to 25 minutes, or until a tester comes out with crumbs adhering to it. Let the brownie layer cool completely in the pan on a rack.

Make the cream cheese frosting:

In a bowl with an electric mixer cream together the cream cheese and the butter until the mixture is light and fluffy, add the confectioners' sugar, sifted, the vanilla, and the cinnamon, and beat the frosting until it is combined well.

Spread the frosting evenly over the brownie layer and chill the brownies for 1 hour, or until the frosting is firm.

Make the glaze:

In a metal bowl set over a pan of barely simmering water melt the chocolate with the butter, the cream, and the espresso mixture, stirring until the glaze is smooth, remove the bowl from the heat, and let the glaze cool to room temperature. The brownies keep, covered and chilled, for 3 days. Makes about 24 brownies.

GOURMET APPLE CRISP

¾ cup oats
¾ cup flour
⅔ cup light brown sugar, packed
1 teaspoon ground cinnamon
½ teaspoon ground ginger
Pinch kosher salt
1 stick cold unsalted butter, diced
4 Gala or Braeburn apples
4 teaspoons honey

In a bowl combine all the dry ingredients and diced butter. Rub mixture briskly between finger tips until it forms small moist clumps in a loose sandy mixture. Refrigerate while preparing the apples.

Cut a small layer off the bottom of each apple to create a flat, stable bottom surface. With a small paring knife, cut a cylindrical cone out of the top of the apple, moving about 1-inch outside of the core, similar to removing the top of a pumpkin when carving a Jack O'Lantern.

Remove the top and discard. With a melon baller or a teaspoon, remove the remaining core and seeds taking care not to puncture the base of the apple.

Place apples on a baking sheet or pie dish and fill each center with a teaspoon of honey. Spoon in mixture, packing lightly until heaped and overflowing over sides of the apples.

Bake in oven at 350 degrees on the top or middle rack for 40 minutes or until filling is golden brown and the tip of a paring knife can be inserted into the side of the apple with little or no resistance. Let apples stand for 10 minutes before serving. 4 servings.

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