

Fraternally Yours®



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First Catholic Slovak Ladies Association

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*"Keep your face to the sunshine
and you cannot see the shadow.
It's what sunflowers do."*

– Helen Keller

ŽENSKÁ JEDNOTA

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Steps to Maturity

Maturity is the ability to handle frustration, control anger, and settle differences without violence or destruction.

Maturity is patience. It is the willingness to postpone gratification, to pass up the immediate pleasure or profit in favor of the long-term gain.

Maturity is perseverance, sweating out a project or a situation in spite of opposition and discouraging setbacks.

Maturity is unselfishness, responding to the needs of others (teammates).

Maturity is the capacity to face unpleasantness and disappointment without becoming bitter.

Maturity is the gift of remaining calm in the face of chaos. This means peace, not only for ourselves, but for those with whom we live and for those whose lives touch ours.

Maturity is the ability to disagree without being disagreeable.

Maturity is humility. A mature person is able to say, "I was wrong." "I am sorry." And when proven right, he/she does not have to say, "I told you so."

Maturity is the ability to make a decision, to act on that decision, and to accept full responsibility for the outcome.

Maturity means dependability, integrity, keeping one's word. The immature have excuses for everything. They are the chronically tardy, the no-shows, the gutless wonders who fold in the crises. Their lives are a maze of broken promises, unfinished business, and former friends.

Maturity is the ability to live in peace with that which we cannot change.

Dear Friends, this month ponder the words of Eleanor Roosevelt – "A mature person is one who does not think only in absolutes, who is able to be objective even when deeply stirred emotionally, who has learned that there is both good and bad in all people and in all things, and who walks humbly and deals charitably with the circumstances of life, knowing that in this world no one is all knowing and therefore all of us need both love and charity."

Until Next Month,

***Warmly,
Carolyn***

ATTENTION!

If you would like to receive *Fraternally Yours* by email instead of through the mail please return this form to the attention of Member Services at the Home Office.

Name: _____

Address: _____

City: _____ State _____ Zip _____

Email Address: _____

You will begin to receive *Fraternally Yours* by email as soon as the changes can be made.

Reflections

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

My dear Sisters and Brothers in Christ,

I cannot believe that it is October already! It seems to me that we just began the season of summer yesterday and now we are in the midst of the Autumn season today! When I was younger, periods of time were much longer but now that I am growing older and older, time is just flying by faster. As that character in the comics often states, "Time's a wasting!" Or as the elder statesman in early Roman days stated in his older years, "I doth wasted time; now time doth wasted me!" No matter the quote, time marches on; we are getting older; and it is impossible to turn back the hands of time! Let us be satisfied with the time we now possess!

Autumn has always been my favorite time of the year. In the early years of my priesthood, I was a teacher at one of our diocesan Catholic high schools for seven years, associate principal, boys track coach and coach of our cross-country teams. I enjoyed cross country because of the crispness of the afternoon practices during the week and on weekends, I took advantage of taking five-mile walks on the weekends in our local park that is ranked one of the largest city parks in the United States. Not only did the Lord immerse me into the beautiful portrait of His creation, but also made me appreciate the greatness of His beauty of His creation. I remember those days with great gratitude to the Lord and hopefully this month, I will engage myself to bring those memories back to the reality of the day!

October is not only the midst of Autumn, but it is also a month that brings to my mind several saints whose feast days are celebrated. Several of my favorites are, Francis of Assisi on the fourth; John XXIII on the eleventh (a pope and canonized saint during my lifetime); Ignatius of Antioch on the seventeenth followed by the evangelist Saint Luke on the eighteenth, and the martyrs John de Brebeuf, Isaac Jogues and their companions on the nineteenth; and the apostles Simon and Jude on the twenty-eighth. The feast of Our Lady of the Rosary on 7 October brings to our hearts the devotion that we have for the Blessed Mother as we pray her mysteries of the rosary: joyful, luminous, sorrowful, and glorious.

There are particular days of the week in which a certain mystery is practiced and for those of us who so desire, several or all the mysteries of the Rosary are prayed. No matter what or how many rosaries are prayed in a time period, we keep in mind that through our devotion and prayer to our Blessed Mother, she will guide us, our families and friends, and all people to the Footsteps of Her Son, Jesus Christ. I do a lot of driving in a week and praying the Rosary assists me in my spiritual and personal lives during my travels.

Then there is the friend of Saint Simon who is my friend, Saint Jude. He comes in after the Blessed Mother, Saint Peter and Saint Mark, Svaty Cyril a Svaty Method! You see, Saint Jude is the assistance necessary when a person has lost a possession in her/his life. I have his prayer memorized and I would like to share it with you should you be attempting to find what you have lost.

Most holy apostle, Saint Jude, faithful servant and friend of Jesus, the name of the traitor who delivered your beloved Master into the hands of His enemies has caused you to be forgotten by many, but the Church honors and invokes you universally, as the patron of hopeless cases, of things almost despaired of. Pray for me, I am so helpless and alone. Make use I implore you, of that particular privilege given to you, to bring visible and speedy help where help is almost despaired of. Come to my assistance in this great need that I may receive the consolation and help of heaven in all my necessities, tribulations, and sufferings, particularly [here make your request] and that I may praise God with you and all the elect forever. I promise, O blessed Saint Jude, to be ever mindful of this great favor, to always honor you as my special and powerful patron, and to gratefully encourage devotion to you. Amen.

Saint Jude, Apostle, martyr, and relative of our Lord Jesus Christ, of Mary and of Joseph, intercede for us. Saints Simon and Jude, pray for us.

Enjoy the brisk, crisp air; the bright, colorful afternoons; and the waning days of light of Autumn! Beware of the costumed, little ones on Hallow's Eve!



Message from our National President

CYNTHIA M. MALESKI



Dear fellow members,

When you receive this October issue of *Fraternally Yours*, credentialed delegates will be arriving in Indianapolis, Indiana for our 43rd Quadrennial convention.

As Convention Chair, I would like to report to you that an excellent team of FCSLA employees and committed leaders and members have met over the last several months to prepare

reports and recommendations. The delegates have received materials in preparation for serious deliberations and actions, including election of several national officers including members of the board of directors and Court of Appeals.

After National Officer and other reports, recommendations from the credentials, donations, compensation and bylaws committees will be presented to the delegate body for action. It is important to note that the convention bylaws committee will present a proposal to hire the National President/CEO and to allow for selection of the Chair of the Board from among the elected members of the board of directors. In light of the significant increase in growth that we have seen, your support and vote for this proposal is essential to remove the inherent risk in our governance model and

bolster the long-term growth envisioned in our refreshed strategic plan.

Since 2012, at the beginning of my tenure, FCSLA Life has grown to be an even more significant fraternal benefit society with over \$1.1B in assets, over \$1M insurance in force and a significant block of annuity business. Our growth has been fueled by a combination of sales, mergers and member retention.

At the same time, we have generously maintained and augmented our fraternal benefit programs. We have generated consistent net operating income every year.

We have not wavered in our original mission set forth by our foremothers over 131 years ago. We provide financial security to our members and embrace our Catholic values and Slovak (Slavic) traditions.

We have achieved all during the worst pandemic in a century for a three-year period of time and in spite of volatile and unstable forces. Let us **STAND TALL AND PROUD TOGETHER** as we have achieved this together, and with a remarkable team of employees and branch and district leaders.

During this month dedicated to the rosary, I humbly ask for your prayers. Let us ask the Holy Spirit to guide the hearts and minds of the delegate body at this 43rd Quadrennial Convention.

Fraternally yours,
Cynthia M. Maleski



National President Cynthia Maleski is pictured with Rick Martin, Development Coordinator of the National Czech & Slovak Museum & Library, during a recent visit to our Home Office in Beachwood, Ohio.



2022 BERKEMEIER CHRISTMAS

Left: Pictured is the 2022 Berkemeier Christmas after mass in the Lumen Christi High School chapel with Geri Gaydos sitting front and center! Artwork by nephew Artist Joseph Macklin painted Byzantine icon. Center: after 2022 Christmas Eve mass at St Mary Star of Sea Church with Ben & Andrea Brelje family, Frank & Janet Berkemeier (S456), Geri Gaydos (S456), Fr Tyler Arends, Eric & Gretchen Hentemann, Geraldine & Henry Berkemeier. Right: Pictured is group celebrating Epiphany with international friends with Geri Gaydos and Janet Berkemeier.



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GRADUATES FROM MASSACHUSETTS STATE CADET STUDENT ACADEMY

Congratulations to Brock R. Connors, age 15 for graduating from the Massachusetts State Cadet Student Academy. Brock was sponsored by the American Legion Post 124 of Westfield, MA. Brock was selected Squadron leader for the 2nd Platoon. Sixty Cadets were in attendance. The program consisted of rigorous training and stress in a para-military type training Brock is the son of Sean Connors (Kelsey Moore) of Enfield, CT. and Terri Fairley of Westfield, MA. His grandparents Patricia Connors (Z141) and the late Richard (Okie) Connors and Cindy Fairley and the late Anthony Fairley all of Westfield, MA.



FCSLA LIFE BRANCH S484 HONORS SCHOLARSHIP WINNER

Congratulating and presenting a monetary gift to this year's scholarship recipient for FCSLA Life Branch S484, Egypt (Whitehall, PA) is Anne Marie Bachman, aunt and branch president, to recipient, Lauren Neupauer, freshman at Montclair State University. Also present is Lauren's family: mother, Holly, brother, Aaron, and father, Paul. All members of FCSLA Life Branch S484.



2022 National Youth of the Year

After a long delay, FCSLA Life is pleased to announce Reagan Klapak from Branch J058 (Whiting IN) is our 2022 National Youth of the Year award winner! He was nominated by Nancy Dunn, Branch Auditor of S081.

Here are just a few highlights from Reagan's nomination form as written by Nancy.

"As a junior member of FCSLA Life, Reagan has been one of the go-to members for the Junior Branch J058, Senior Branch S081, and the Helen Kocan District. He is there to bounce ideas off of or to pick up signs, count money, and carry bags. No task was too large or small for him and he always manages to fit it into his busy and active life. He truly understands the importance of organizations like FCSLA Life and what it brings to its members as well as the community."

"A unique quality that Reagan possesses is his ability to see how his volunteer services actually have a lasting effect on his community and those being helped. This is apparent by how often he returns year after year with programs he finds near and dear to his heart. He also knows and sees firsthand that the benefits are widespread and the enthusiasm even becomes contagious."



"Reagan has shown his leadership skills and innovative ideas in many ways these last three years and I am sure he will continue to give support, time, and energy wherever he is needed. I think he shows a true commitment to his alma mater, St. John the Baptist School, his church and parish community, and his neighborhood and its surrounding communities."

"As I read, 'Do you know a young member who exemplifies youth leadership and service?' Reagan's name immediately came to mind. When I think of Reagan, I see his easy, carefree bounce as he walks, his quiet demeanor and humble existence. He has true compassion for others, his peers, his community, and his teammates, along with a natural instinct to know what is needed and steps up to be there with helping hands, words of encouragement, or just there to be a good listener. I genuinely feel there are not many members of our community that have not been touched by Reagan's unique personality, kindred spirit, and amazing compassion for everyone he encounters."

Wow, what a testimony for an exemplary young member of FCSLA! We are so proud to have Regan as a member!

Congratulations, Reagan!

OKRES ANNA HURBAN CHICAGO DISTRICT HOSTS INDIANA & WISCONSIN DISTRICTS FOR THE 2023 ST. ANNE'S DAY CELEBRATION

On Tuesday July 26, 2023, the Chicago District hosted both the Indiana & Wisconsin Districts for their annual combined St Anne's Day Celebration. The feast day activities began with a warm welcome by Chicago District President Lorraine Gibas who greeted all in attendance including Indiana's President Lillian Zaborske and Wisconsin President Pat Braun. Immediately afterwards, the Mass was celebrated by Reverend Joseph Mol who was assisted by Deacon Joseph Stalcup and the cantor and pianist Andy Perz with violinist Thomas Bajek from Branch S287. Rev. Mol's homily centered on peace in the world, in our organization and in our homes. After the beautiful Mass, attendees enjoyed a traditional Slavic/ Slovak feast of mushroom soup, breaded pork, chicken, beef, dumplings, sauerkraut, and vegetables. Next, via videoconferencing, FCSLA President Cynthia Maleski addressed attendees on this celebratory day sharing her fraternal hopes and wishes. At the day's end all attendees participated in a raffle. A special thanks to the Chicago District Board, Judy Knizner for Mass arrangement, and most importantly to all attendees for your participation and for honoring our patroness, St Anne.



2023 ST. ANNE'S DAY CELEBRATION *photos continued*



MEGHAN MCKEOGH, BRANCH S555

Meghan McKeogh, Branch S555, was commissioned as a Second Lieutenant in the U.S. Marine Corps on May 13, 2023, the same day she graduated, with honors, from Hillsdale College in Hillsdale, MI.

The college hosted an outdoor ceremony at the Civil War Soldiers' Monument on May 13 to honor McKeogh's achievement and willingness to serve. Among those in attendance were Hillsdale College President Larry Arnn and Chairman of the Board, Pat Sajak.

Peter Jennings, associate professor of management and former Marine infantry officer, provided an address at the ceremony. Jennings stated,

"In the history of our republic, the final guarantee of constitutional self-government has been the willingness of patriotic and able men and women to stand, to take the oath of office, and to serve. . . and, in so doing, to give constitutional self-government and the unalienable rights of life, liberty and pursuit of happiness one more chance for one more generation"

Meghan is the daughter of Tim McKeogh and Karen (Visocan) McKeogh (FCSLA Compliance Officer).



Placing a Memorial in *Fraternally Yours*

A memorial for a deceased member may be placed in *Fraternally Yours* at the request of the family. They are published as space allows and include up to 250 words and a head shot photo. There is no fee associated with publication of the memorial.

To submit information you may:

Send a link to the online memorial to zjbazik@comcast.net; memorials are edited to 250 words or less; email a head shot and your own edited version of what you would like to appear keeping it to 250 words or less to zjbazik@comcast.net or send a hard copy of the information to: Editor, PO Box 1617, Reading, PA 19603-1617.

FCSLA LIFE BRANCHES S101 & J011 HOLD LUNCHEON

A great time was had by all at the recent S101 & J011 (St. Louis, MO) combined luncheon. Junior members had a blast with the Blue Balls and the ladies loved the aprons. Branch scholarship awardees – Frances & Samuel Miklovic were honored. They are a very impressive brother-sister combo!



Pictured: Margaret, Treasurer; Frances; Samuel; Leah, President; and Ann, Vice President

We Want to Hear From You!

- Did your children, grandchildren receive special awards or achievements in school?
- Baptisms? Confirmations? New Members?
- Participated in Volunteer & Community Projects?

If they are members of the FCSLA Life please email us a photo and short article about their special achievements!

E-mail: zjbazik@comcast.net



FCSLA LIFE BRANCH W001 HOSTS ANNUAL PICNIC

Branch W001 of New Prague, MN hosted their Annual Summer Picnic on Sunday, August 27 at Memorial Park in New Prague. They had a record attendance and the weather was perfect. Members enjoyed the afternoon visiting and were treated to a delicious grilled chicken dinner. The kids enjoyed games and many door prizes were awarded.



FCSLA LIFE BRANCH S417 CELEBRATES ST ANNE'S DAY

Coaldale Branch S417 celebrated St. Anne's Feast Day by hosting a buffet luncheon at Macaluso's Restaurant in Nesquehoning, PA on Saturday, August 12th 2023. Everyone enjoyed the great food and fellowship while receiving information on Branch, District and National updates.



FCSLA LIFE BRANCH W133 HOLDS ANNUAL MEETING AND PICNIC

FCSLA Branch W133 of Timken, KS, held their annual meeting and picnic recently at the Jct. 4 Diner in LaCrosse, KS. The group began with a meeting where they re-elected officers, contributed to charities, and remembered deceased members. After the meeting, the group enjoyed a delicious supper and social time.



HELEN KOCAN DISTRICT CELEBRATES SCHOLARSHIP WINNERS

Helen Kocan District honored Scholars at a celebration brunch. Honorees and their families enjoyed a delicious buffet of breakfast and lunch items. After the meal a presentation of all the FCSLA activities was made and they were encouraged to participate.

The honorees were then presented with gifts from both the District and their Branches to let them know how proud we were of them. Any Scholarship winners who were unable to attend received their gifts in the mail.



Back Row L-R: Joann Skavarek-Banvich, Addyson Waliczek, Alaina Gudas, Ava Widiger, Emily Bonchik, Michael Rosen;
Front with sign: Elin Justak.



Geri Gaydos Funeral Luncheon

Geri Gaydos Funeral Luncheon at St Thomas the Apostle represented by friends and family, and FCSLA branches of S-81, S-452 and S-456.



Center: Julie (Gaydos) Plagens & Ray Plagens. Right John & Janice Hovanec



Jack Hovanec, Grace Hovanec, Anna Hovanec & Ralph Larson, Gretchen (Berkemeier) Hentemann, Andrea (Michalec) Carberry, Paul Michalec, Steve Michalec, Uncle Steve Michalec.



Steve Daniel, Mike Brewers, Tom Hovanec, Al & Joann Skvarek Banvich, Joe & Judy Hovanec, Jackie Brewers, Joanne Gaydos Daniel.



John-Paul & Patrysia Berkemeier, Geraldine Berkemeier, Marianne & Paul Berkemeier, Ray & Brenda Gorczyca



An incomplete, but a good representation of our Junior club J-368 of branch S-456 supervised by the FUN babysitters during the funeral luncheon.



Andrea (Berkemeier) Brelje, Geigers, Jeff Gaydos & Patricia Stewart, Morgan & Marisa Plagens, Chase.



Mark & Myfawny (Hovanec) Elijah family & Jeanne (Hovanec) Adams with sons & Regis Hovanec.

Four Generations of FCSLA LIFE S-456 GATHER FOR BAPTISM OF YOUNGEST-GREAT- GRANDDAUGHTER ZOSIA BERKEMEIER

Pictured Left to Right in St Margaret Mary Church in Omaha, NE in December, 2022. Eric & Gretchen Berkemeier Hentemann, Geraldine Berkemeier, Melia West Berkemeier holding newborn Zosia, Antonia standing in front, Franz Berkemeier holding Theotokos, Grandpa Frank Berkemeier, Monica Berkemeier DelMedico, Great Grandma Geri Gaydos, Grandma Janet Berkemeier, Andrea Berkemeier Brelje holding Louise, Henry Berkemeier.



JOB OPPORTUNITIES AT FCSLA LIFE

From time to time, FCSLA Life either has vacancies for current positions or looks to expand its staff to meet our growing needs. If you are interested in learning more about these opportunities please contact our HR manager at 800-464-4642 X1076 for more information or email a current resume to hr@fcsla.com.

MATCHING FUNDS ACTIVITIES

FCSLA Life Braches W013 Hosts Prague Days

Prague, Nebraska, FCSLA Branch W013 sponsored BINGO/ Bake Sale and Snack Bar during Prague Days this August, as a matching grant project. This event was a big success, as people of all ages enjoyed the games and snacks, and a chance to escape the heat! Every year on the second weekend of August, our small town hosts Prague Days, and Saturday's events include a Czech Heritage Program, a parade and kiddie parade, and lots of polka music. Sundays events include the Fireman's Pancake Breakfast, A Car Show, Bingo, Wine & Beer Tasting Festival, and lots of live music. A dedicated group of FCSLA members work for Bingo each year, drawing large crowds. The bake sale held this year featured many Czech pastries including kolaches and rosettes. We invite you to mark your calendars for Prague Days next year-August 9-11, 2024, and we hope to see you in Prague, Nebraska!



FCSLA Life Branch W093, Tabor, SD Supports Community Pool

Emily Kotrous, Treasurer; Katie Stutzman, President; receives a \$600 FCSLA Life Youth Tabor, South Dakota Branch #W093 Matching Funds check from National FCSLA Life Auditor, Dennis Povondra; and Susan Shrader, Vice-president for the Tabor Community Swimming Pool, holding the beach ball. The \$600 was earned on July 12 from matching funds proceeds and donations received at the Dunk Tank which was located on main street at the Tabor Co-op station during Tabor's annual Hot Dog Night customer appreciation event. Many volunteers were victims of a good cooling off dunk during the event. Funds are being used to enhance the newly remodeled pool.



Susan Shrader, Vice-President; Emily Kotrous, Treasurer; receives a \$600 FCSLA Life Youth Tabor, South Dakota Branch #W093 Matching Funds check from National FCSLA Life Auditor, Dennis Povondra; and Katie Stutzman, President holding the FCSLA beach ball which will be placed on the fence around the pool grounds which recognizes donors giving to the pool renovation. The maximum Matching Funds Grant of \$600 was earned on May 28 during the Open House, Membership Drive, and Donation Drive at the Tabor Community Swimming Pool. The group had been raising funds for the past couple of years to put in a new pool liner as the old pool was not able to be opened due to deterioration. More money is being raised to enhance the newly opened pool.



MATCHING FUNDS ACTIVITIES

FCSLA Life Branches #S107 and J38 Support MS Walk

As a Matching Fund Event Branch S107 and J38 Duquesne/West Mifflin PA participated in the MS WALK on April 16, 2023 at Point State Park. This year with the matching funds Team Carol (Curry) raised over \$7,000 for the National Multiple Sclerosis Society. The vision of the NMSS is a world free of MS. The mission is to cure MS while empowering people affected by MS to live their best lives. Carol, who has MS, can attest to the resources and support the National MS Society provided, over the more than 25 years she has lived with the disease.



Charleroi, PA Branch #W093 Participate in Festival of Nations Event

The Annual Festival of Nations Event was held on Saturday, August 12, 2023 at St. Andrew the Apostle Parish in Charleroi, PA. This event has been taking place for over 20 years, and both our Senior 111 and Junior 170 branches are participants in the festival! The Senior branch volunteers prepare homemade pirohy, haluski and halupki all made at the church in the months leading up to the festival. They cook and serve the items in the Slovak Tent! Volunteers shown include: Cory Northrup, Maria Claybaugh (Coordinator), Eileen Claybaugh (President/Chair), Father Gerald Mikonis, Barb Lombardi, (Chair), Marsha Barcelona, Tammy Albert, Brittany and Bill Kluth.



The Bakery (Peggy's Pastries), named after long-time chairwoman Peggy Foster, who lost her battle with cancer last year is our J170 participant for the Festival! The booth made over \$5,000 in the one day event. Photo shows: Maria Claybaugh, Rev. Kevin Dominik, Nancy Bryner, Charlee Hartley (daughter), Brittany Kluth and Eileen Claybaugh (S111 Officers).



Consider Annuities for a Portion of Your Financial Plan

Paul Smithers, CLU, ChFC, ChSNC, National Sales Manager

The FCSLA Life Mission Statement says that we strive to provide financial security to our members. Education on what options you have for your money is a large part of financial security.

A recent survey conducted by Annuity.org showed that over 40% of Americans could not answer one question about annuities correctly and just 25% could not answer at least 7 out of 10 questions correctly on an annuity quiz.

When I saw this, I really wasn't surprised. Annuities are generally not well understood. There are a lot of voices in the financial media telling us that annuities are bad, or annuities are good but not really telling us anything about them so you can understand if they might benefit you.

Annuities were originally created as a simple financial instrument to provide a steady stream of income to augment income as people got older. Back in the day in a traditional family when the primary income earner, usually the husband, died but was insured, the life insurance company might offer an annuity to the surviving spouse. The annuity would be funded by the life insurance death benefit from the husband's life insurance policy or maybe from savings that the family had as well. The only problem was that when the surviving spouse died all payments would stop.

Annuities have come a long way since then. Now we have Fixed Rate, Multi Year Guarantee, Variable, Fixed Index, and many other types of annuities available. FCSLA Life offers the Fixed Rate annuity, it

is simple to understand and doesn't rely on any underlying derivatives or investments exposed to market risk.

FCSLA Life offers two types of Fixed Rate annuities, Flexible Premium Deferred Annuities (FPDA) and Single Premium Immediate Annuities (SPIA).

The FPDA is mostly used for accumulation of funds. A good example would be of someone wanting to save for retirement. They may open an FPDA when they are in their 30's or 40's and continually fund the annuity over 30 to 35 years. Depending on how much they have funded the annuity they may have accumulated a nice sum of money that has benefited from years of a steady interest rate providing tax-deferred compound interest.

When they are ready to retire, they can move their accumulated funds to the SPIA and start a process called annuitization. (The member receiving these payments is called the annuitant.) This just means that they are now receiving a steady stream of income over a period of time. Annuitization helps to spread out taxable income from the tax-deferred growth of their principal that they enjoyed while their funds were in the FPDA. Annuitization is the process that surviving spouse in the above example benefited from while she was still alive.

A distinct advantage of modern annuities is that you can build in a level of guarantee to the annuitization payments. They don't have to end when that annuitant dies. FCSLA Life guarantees up to 20 years of payments, even if the annuitant dies before the payment guarantee ends. If

the annuitant lives past the payment guarantee period, then payments will continue until the annuitant dies. If the annuitant dies either while the annuity is accumulating funds or during a guarantee period of annuitization then named beneficiaries receive the remaining funds.

Annuities can be regular deferred or immediate annuities, or they can be qualified annuities. Qualified means that the annuity is a traditional IRA or a Roth retirement plan. If someone leaves employment where they had a 401(k) then they could transfer those funds to an IRA annuity at FCSLA.

Annuities can provide a low volatility, low risk option for at least some of your accumulation funds and provide a tax efficient stream of income for you later.

If you already have an annuity at FCSLA Life don't forget that you most likely can add to the annuity. The current interest rate for new annuities is 3%. Older annuities may provide higher or lower guarantees, and some may have restrictions on how much can be contributed annually.

I hope that this article helped you understand a little more about annuities, how they work and why they could be a valuable part of your overall financial plan. If you have questions, please contact your local FCSLA producer or contact one of our Regional Sales Managers. Just go to <https://www.fcsla.com/about/rsm/> or scan the QR code below. You can also call the home office at 800-464-4642.



Mrs. Edna Spevak CELEBRATES HER 100TH BIRTHDAY

Edna Spevak (S074, Bethlehem, PA), nee Zamadics, turned 100 years old on July 27, 2023. To celebrate this milestone, a luncheon was held at the Blue Event Center. In attendance were Edna's sisters, Mary Delluva and Betty Peters, sister-in-law, Catherine Gerencser, nieces, nephews, and friends.



Edna is the daughter-in-law of Veronica Spevak, first president of the Slovak Gymnastics Sokol Wreath 66.

Edna resides at Sterling Heights Bethlehem, where she enjoys exercising, playing bingo and other activities offered. She also likes to read poetry and play the slots at the Wind Creek Casino. She is an avid Phillies fan.



Children Dawn Timko, Amy Tronolone, Francis Spevak Jr., Edna Spevak, Francine Spevak, Rebecca Donchez and Priscilla Reardon.



Edna's nieces and nephews from the Spevak and Zamadics families.



Edna was also celebrated at Sterling Heights.



UPCOMING EVENTS

MONESSEN, PA S88

Monessen Branch 88 Christmas Party will be held December 3, 2023 at 2:00 p.m. Doors will open at 1:15 p.m. The event will be held at the Cedarbrook Golf Club, Rt. 51, Rostraver, PA. A SIT DOWN DINNER will be served at 2:00. Send deposit of \$15.00 per member to: Dorothy Urbanowicz, 27 Crescent Dr., Monessen, Pa. 15062-2550. Your attendance will result in the return of your deposit. DEPOSITS MUST BE RECEIVED NO LATER THAN NOVEMBER 17, 2023.

MONESSEN, PA J157

Monessen Junior Branch 157 will hold a breakfast with Santa on Sunday, December 17, 2023. The breakfast will take place at Epiphany of Our Lord Parish, 44 Pennsylvania Blvd., Monessen, PA. For reservations call: Dorothy Urbanowicz 724-684-8243 by December 10, 2023.

LORRAIN, OHIO ST ANN LODGE S114

St. Ann Lodge Br. S114 in Lorain OH will hold its Annual Bingo Social on Sunday October 15th at 1:00 PM at the American Slovak Club 2915 Broadway. All members are invited and encouraged to attend. There will be prizes for Bingo winners and lunch will be served. Please make your reservations by calling Bernie Danevich at 440-960-2605. Deadline for reservations is Tuesday October 10th. A reminder: Our Annual Meeting & Christmas Party will be held on December 17th.





IN MEMORIAM

Geraldine Barbara (Hovanec) Gaydos, S456



Geraldine Barbara (Hovanec) Gaydos finished her race of 92 years on January 13, 2023 at the home of her daughter Janet (and Frank) Berkemeier in Jackson, MI where she had resided nearly three years. "Geri" was born November 29, 1930 in Denver, CO where her parents were part of the Westward migration seeking to find

their fortune in mining silver. When she was five years old, her family moved to Gary, IN where there was an abundance of work in the steel mills and where their Slovak relatives resided. She graduated from Loyola University of Chicago with a BA in Education, then met her beloved husband, John, a dashing Purdue engineer at Chicago's University Club. On July 31, 1954 they were married. While living in Illinois, Geri and "Jack" were blessed with their first three children John, Jeff, and Janet. While Jack built his career as an engineer by day and studied law by night, Geri managed the home front, taking care of the kids while still finding time to assist Jack by typing his papers. Their young family then moved to Kalamazoo where Joanne was born and subsequently to Elkhart where Julie was born, and they established long term roots. While the kids were in school, Geri taught grade school at St Thomas the Apostle and earned her MA in Education from Indiana University of South Bend. Geri's trailblazing as one of the few college-educated women of her day fueled her and Jack's enthusiasm for women being able to pursue higher education and their tireless support of their children and grandchildren's academic adventures. Geri and Jack were very social, especially with decades-long friendships made at St Thomas, the Elks, the YMCA, Winers and Diners, and Stag and Doe golf and bowling in Elkhart. Jack encouraged her to learn golf, and she increased his interest in music; most of the kids and grandkids have golf clubs and/or musical instruments as treasured gifts from them. They also loved to travel, making memories around the globe, snow birding in Florida, all the while prioritizing cheering on their grandkids at their extracurricular events around the Midwest. At the ripe age of 88, she fulfilled a dream of leading a family pilgrimage to the Holy Land, and she continued to have social engagements planned up to the day she passed. Geri will be terribly missed, especially by her family. She will be remembered for her compassionate listening skills, graciousness, generosity, and fun-loving disposition. She was an advocate for women and thrived raising her five children. Geri, together with her husband, Jack were also philanthropists, having established the John & Geraldine Gaydos Scholarship with the First Catholic Slovak Ladies Association (FCSLA). She is survived by her brother-in-law Steven Michalec (IN), sister-in-law Anna (Hornyak) Hovanec (IN), sister-in-law Mildred (Gaydos) Roth (OH), cousin Fr (Ron) Anton Rusnak, Trappist priest from the Abbey of Gethsemani (KY), and numerous other cousins, nieces and nephews. Geri leaves a legacy of her family starting with her and John's five children John C Gaydos (FL), Jeff (Patricia Stewart) Gaydos (VA), Janet (Frank) Berkemeier (MI), Dr Joanne (Dr Steve) Daniel (TN), Dr Julie

(US Army Col-Ret Ray) Plagens (IN); 8 grandchildren, 6 great-grandchildren, plus two on the way! In lieu of flowers, memorial contributions to honor Geraldine Gaydos may be directed toward St Thomas the Apostle Church (Elkhart), St Mary Star of Sea Church (Jackson), FCSLA, or the VHL Alliance: Curing Cancer through VHL (VHL.org).

Mildred G. Roth, (nee Gaydos), S456



Mildred G. Roth, (nee Gaydos), beloved wife of the late Robert. Dear mother of Robert Jr. (Lynn), Lawrence, Lora Saric (Nino) and Paul (Jill). Loving grandmother of Robert III, Ashley (Kyle), Andrew, Maria, and Adam. And great-grandmother of six Sister of the late John Gaydos and Josephine Traylor. Milly was a charter member of St Bernadette's in Westlake, Ohio. She was the kindred spirit of her brother John's wife, Geraldine and was bridesmaid at their wedding. She was a beloved mother, grandmother, great-grandmother, and aunt. In lieu of flowers, memorial contributions may be made to Hospice of the Western Reserve.

Agatha Fabiny, S161



Agatha H Fabiny, 97, passed away peacefully, July 8, 2022 in Spartanburg Regional Hospice Home, Spartanburg, SC. She was born February 26, 1925 to the late Michael and Julia Hamrock. She married Frank J. Fabiny on October 4, 1952. Agatha was a registered nurse, a graduate of St. Elizabeth School of Nursing. Before retirement, she enjoyed private duty nursing and was a supervisor at Little Forest Medical Center and Colonial Manor Nursing Home. She was a lifelong member of Our Lady of Sorrows Parish/St. Matthias Church in Youngstown, Ohio and belonged to St. Paul the Apostle Church in Spartanburg. At St. Matthias she had been active in the Sacred Heart and Rosary Society, Jesus of Prague Guild, Our Lady of Sorrows Seniors and as a Eucharistic minister. A proud Slovak, she was a member and past VP of the Slovak Catholic Federation and Financial Secretary of St. Elizabeth Society, Branch 161, FCSLA for 25 years. Club and volunteer at the St. Vincent DePaul Soup Kitchen. Agatha enjoyed keeping Slovak traditions at Easter and Christmas, playing card games, baking, gardening, making preserves and crocheting. She was a prayerful, generous woman. She is survived by sons, Raymond of Akron, Ohio and Thomas (Lisbeth) of Flowery Branch, Georgia; daughters, Marian (John) McCreery of Doylestown, Ohio and Barbara (Drew) Monitto of Roebuck, South Carolina (with whom she made her home) and son-in-law, Fred DeLuca of Youngstown. She also leaves behind 14 grandchildren, seven great-grandchildren and special Goddaughter, Karen Gavalier of Naples, Florida. In lieu of flowers, donations can be made to St. Jude Children's Research Hospital (stjude.org) or Spartanburg Regional Foundation: <https://www.regionalfoundation.com/ways-give/hospice>.



Kathryn Codr, W013

Kathryn Ann (Semrad) Codr was born on July 23, 1942, in Omaha, Nebraska to Anton "Zip" and Irene (Matous) Semrad and entered her heavenly home on June 22, 2023, in Seward, Nebraska at the age of 80 years, 10 months and 30 days. Kathy grew up in Prague where she attended St.

John's Catholic grade school and graduated from Prague High School with the Class of 1960. She worked at the Prague Post Office until she was united in marriage to Lawrence Codr on December 3, 1966, in Prague, Nebraska. They moved to Omaha, Nebraska for several years where she was a homemaker. In 1975, they made their move to Dwight, Nebraska where they owned and operated Codr Tavern for 10 years. She then worked at David City Manufacturing Co. and later worked at Concordia University, Nebraska until her retirement in 2009. Kathy enjoyed cross stitching and tending to her flowers. She loved going to casinos, antiquing and especially Cy's Café for her daily coffee. She enjoyed attending events at the Dwight American Legion. She was a member of Assumption Catholic Church, Altar Society and FCSLA. Survivors include her husband, Lawrence "Larry" Codr, Dwight; Mary Chris and husband, Mike Fiala, Seward, Brenda and husband, Roger Fujan, Prague, Jeff and wife, Kim Codr, Wahoo; nine grandchildren, 13 great-grandchildren; sister, Nancy (Bob) Hoops, Barbara (Dennis) Bagley; sisters-in-law, Jean Semrad, Janet Policky and friend, Dan Clague; brother-in-law and sister-in-law, Bob and Rose Codr; numerous nieces, nephews and a host of friends.

Anthony Prochaska, W013



Anthony Prochaska, 95, died June 29, 2023, at the Butler County Healthcare Center in David City. Anthony was born June 13, 1928, in Abie to Emil and Adeline (Vrana) Prochaska. He attended area schools and graduated from high school. On February 21, 1955, he married Madeline Tenopir at the Catholic Church at Cedar Hill.

They lived in Abie until moving onto the family farm. He loved the outdoors and farming. Besides farming, he also sold crop insurance and worked for the county assessor. Anthony had served on several boards for the area schools, the church and the Catholic Workman. He was a fireman and had served as President of the Rural Fire Board in Abie. He loved to visit and talk about the history of Abie. He is survived by his wife, Madeline of Linwood, one daughter, Connie (Dave) Polacek, Abie, four sons; Ron (Diane) Prochaska of Linwood, James of Linwood, Don (Diane) Prochaska of Abie and John (Michelle) Prochaska of Bellwood, nine grandchildren and 11 great-grandchildren.

Frances Linda Raycroft, S81



Frances Linda Raycroft, age 81 of Whiting, IN passed away peacefully on July 28, 2023. She was born on October 31, 1941 in Hammond, IN to Carl J. and Frances (Chambers) Mizerik. Nothing will replace the sound of Mom's voice, the smells of homemade cookies or halupki, or her gentle embrace when walking in the door. She

epitomized 'home' for her family, friends, and an assortment of life's visitors, welcoming all to her open, caring heart. People have referred to our mom as a rock. We agree – she was a constant role model of joy, peace, and unconditional love for her surviving 9 children and 18 grandchildren: Theresa (Javier) Orozco, Carl (Suzan) Raycroft and children Maitlin, Parker, Hogan, and Charlie; Loretta (John) Bock and children Samantha (Devin Haymond), Cecilia, John Thomas; Daniel (Stephanie) Raycroft and children Alexandra, Anna, and Andrea; Bridget (Frank) Baeza and children Mary Bridget, Joseph, and Anthony; Catherine (Todd) Larson and children Megan and Karl; Colleen Raycroft and daughter Taylor; Maurice (Emily) Raycroft; and, Francis (Jen) Raycroft and children Adelaide and Quinn. In 2021, Linda celebrated her first great grandson, John Benjamin Bock (John and Nadia). She is survived by her sisters, Janis LaFond and Pamela Mrjenovich, brother-in-law Patrick (Kathleen) Raycroft and sister-in-law Maureen (Jack) Schutz as well as her godson Joseph Raycroft, many nieces and nephews, cousins, second cousins, and countless family friends. Mom was proud of her Slovak-Irish heritage, a member and family advocate of Jednota, and a devout Catholic, who led her family through acts of kindness, charity, and goodwill. Through her strength and wisdom, she taught us to manage our emotions, keep things in perspective, leverage our talents, take risks, and have fun along the way.



Elizabeth "Betty" Jane (Budjac) Bordeaux, S376

Elizabeth "Betty" Jane (Budjac) Bordeaux age 95, found peace surrounded by her loving family on July 22, 2022, at age 95. Beloved wife of the late Russell C. Bordeaux. Loving mother of Nancy, Russell G. Bordeaux and Mark Bordeaux.

Cherished grandmother of Erik, Kristin, Emily, Renee, Andrew and Lauren and great-grandmother of Alexandra. Fond sister of Robert Budjac. Also survived by other relatives and friends. Betty was very proud of her Slovak heritage and was active in many Slovak organizations. In lieu of flowers, the family requests memorials to Stars and Stripes Honor Flight, P.O. Box 867, Menomonee Falls WI 53052.



Mary M. Hicar, S 490

Mary M. Hicar age 95, passed away December 18, 2022. Beloved wife to the late Martin J. Hicar. Cherished mother of Donna (Tom) Ciryak, Mark (Zarmell), and Michael (Bettina). Sister of George (deceased), Ann, and Joseph. Loving grandmother of Jason, Corey, Rachel, Alex, and Marissa. Great-grandmother of Cara, Brooklyn, Kinsley, Demi Antonella, and Beckett. She is preceded in death by her parents Michael and Mary Labanc. Mary was a lifetime member of the First Catholic Slovak Ladies Association. In lieu of flowers memorial contributions may be made to the Thomas P. Perciak Family Residential Hospice, 18659 Drake Road, Strongsville, OH 44136.



Anna Hurban District of Chicago

Scholarship Luncheon

Anna Hurban Chicago District members met on June 19, 2023, at Camelot Banquets in Hickory Hills, IL to celebrate the District's 2023-2024 scholarship winners. Scholarship winners and their families were invited by their Branches to join together for a luncheon and program recognizing the student's scholastic accomplishments. Each scholarship winner attending was invited to share details about their current school, past accomplishments, and FCSLA family affiliations. As each scholar was called up to the podium to be recognized, the audience was given a brief description about the student as they were presented with a certificate, a rose, and an FCSLA pin and notebook. They were invited to sign the FCSLA Chicago District Scholarship book to commemorate the occasion. After the program, everyone enjoyed a delicious Slavic style lunch. Following lunch, National Sales Manager, Paul Smithers, showed a new video to the group which targeted educating our young members on financial concepts. After many photos, and farewells, the scholarship families left, and the District business meeting followed. We look forward to seeing these scholars at our future District events, and wish them well in the upcoming school year.





FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

Executive Committee • First Quarterly Meeting

Home Office, Beachwood OH • February 15, 2023

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:32 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando opened the meeting with prayer and National Director Lawrence M. Golofski led us in the Pledge of Allegiance.

Opening Business

Roll Call

National Secretary Kimberly A. Graham was asked to call the roll. Due to the current pandemic and meeting and travel restrictions the following members joined via a secure virtual meeting in a secure location:

Monsignor Peter M. Polando.....	National Chaplain
Cynthia M. Maleski.....	National President
Jeanette E. Palanca.....	National Director
Joann Skvarek Banvich.....	National Director
Lawrence M. Golofski.....	National Director
Patrick F. Braun.....	National Director
Suzanne V. Strohl.....	National Trustee
Sue Ann M. Seich.....	National Trustee

Secretary Kimberly A. Graham and National Treasurer Stuart L. Collins were also present and in a secure location in their offices. National Directors Jeanette E. Palanca and Joann Skvarek Banvich were asked to join the meeting to approve the minutes.

Approval of Agenda

President Maleski noted the agenda was circulated in advance and unless there are any amendments, corrections, additions, or deletions, the February 15, 2023, agenda will stand approved as circulated. **APPROVED**

Approval of the Minutes

President Maleski noted the minutes were distributed in advance and unless there are any amendments, corrections, additions, or deletions, the November 9, 2022, minutes will stand approved as circulated. **APPROVED**

National President's Comments

President Maleski thanked outgoing National Directors Jeanette E. Palanca and Joann Skvarek Banvich for their service on the executive committee as rotating directors as they served this term and another term two years ago. President Maleski welcomed the incoming rotating National Directors Golofski and Patrick F. Braun.

Directors Palanca and Skvarek Banvich left the meeting at 9:40 a.m.

President Maleski noted we held an uplifting Pro-Life virtual prayer service led by Chaplain Monsignor Polando on January 19, 2023. National Fraternal and Youth Director Katherine Bowes led the planning on this service. Afterward, we received several positive comments from the participants, and we plan to continue this service next year. Several pro-life services and masses are also posted on our website.

President Maleski provided an update on our Strategic Planning initiatives, Product Development, Asset Manager, and Marketing. President Maleski stated we hired a Head of Human Resources Karen McHugh who started in late November and is working on a number of projects and priorities. President Maleski noted the home office staff recently completed their anti-fraud and privacy training. The 2023 Quadrennial Convention started in January with the mailing of the delegate application packets. We are following the convention timeline for next steps. The

Board bylaws committee continues to review current bylaws to prepare possible necessary amendments to the convention bylaws committee. President Maleski stated we have five young adult members who were nominated by their districts for the Young Adult Leadership Council and plan to move forward with an organizational structure.

President Maleski stated she will reserve the rest of her comments for the board meeting and asked for a motion to accept the President's report. National Trustee Suzanne V. Strohl moved to accept the National President's report and Director Golofski seconded the motion.

Supplement 1

APPROVED

National Treasurer's Report

Treasurer Collins presented the Treasurer's Report as of December 31, 2022. Treasurer Collins reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Income before Dividends, Bond Rating, and a snapshot of our portfolio, as well as a graphical review of our revenue for the last five years. At the end of December 2022, our admitted assets were at \$1.128 billion, and our surplus was \$109.4 million. Treasurer Collins also reviewed the changes of purchases vs maturities over the last 3 years.

Treasurer Collins reviewed the preliminary Balance Sheet, and Income Statement as of December 31, 2022. Questions were asked and answered.

Supplement 2 and 3

The meeting was adjourned for a break at 10:32 a.m. and reconvened at 10:45 a.m.

Controller Frank Rando joined the meeting at 10:45 a.m.

Annuity Reserves by Product

Treasurer Collins reviewed the annuity reserves by product. He explained in detail significant statistics on the report. Questions were asked by members of the Executive Committee and answered.

Fourth Quarter 2022 Budget vs Actual

Controller Rando reviewed the fourth quarter 2022 Budget vs Actual report by discussing the life business, annuity business, general expenses, and highlighted variances. Questions and comments were asked and answered.

Controller Rando was excused from the meeting at 11:14 a.m.

Acquired Securities Report

Treasurer Collins reviewed the \$16.8 million of acquired securities since our last Executive Committee meeting. Treasurer Collins also reviewed the quarterly credit watch list, and the credit events report as of December 31, 2022. Questions were asked and answered.

Supplement 4

Investment Advisor Update

Treasurer Collins provided an update on the performance of our investment advisor Wellington. Questions were asked and answered.

Supplement 5

The team from Wellington Investments, Andrew Paone and Elizabeth Kleinerman joined the meeting at 11:30 a.m.

Unfinished/New Business

Investment Advisor Strategic Proposal

The team from Wellington Investments reviewed the investment strategic proposal with the Executive Committee. Questions were asked and answered.

Supplement 6

The Wellington Investments team of Paone and Kleinerman left the meeting at 12:36 p.m.

Trustee Strohl moved to recommend based on the Wellington and our Treasurer's investment strategy for March 2023 to February 2024 that we support this and bring it forward to the board for approval and seconded by Trustee Sue Ann M. Seich.

MOTION ADOPTED

National Treasurer's Report - Continued

Paid Up Additions

Treasurer Collins provided an update on Phase II of this project.

President Maleski entertained a motion to accept the National Treasurer's report. Trustee Sue Ann M. Seich moved to accept the National Treasurer's report, seconded by Director Golofski.

MOTION ADOPTED

Unfinished/New Business - Continued

Annuity Interest Yield

Treasurer Collins reviewed the yield curves and he recommended at this time given the volatility and moving parts we wait until the March board meeting to make a recommendation regarding rates for the second quarter of 2023.

Supplement 7

Executive Committee Meeting Dates

Second Quarterly Meeting – May 16, 2023

Third Quarterly Meeting – TBD

Fourth Quarterly Meeting – TBD

Adjournment and Prayer

Trustee Seich moved, and Director Braun seconded to adjourn the meeting. The meeting adjourned at 12:51 p.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

I, Kimberly A. Graham hereby certify that I am duly appointed and acting as the Secretary of the First Catholic Slovak Ladies Association of the United States of America.

Kimberly A. Graham, Secretary

Footprints of Polonia Across America

A Celebration of Polish History & Culture

Tuesday, October 24, 2023
5-7:30 PM • McCormick Lounge, Coffey Hall
Loyola University Chicago

Please join us for an evening with **Ewa Barczyk**, President of the Polish American Librarians Association and editor of the book ***Footprints of Polonia: Polish Historical Sites Across North America***. Ms. Barczyk will discuss her book and highlight women's stories. Following the talk, enjoy a reception with refreshments, a display, guest gift bags (while supplies last), as well as 50/50 & prize raffles. Questions? Email wlarchives@luc.edu.

Reserve your seat! RSVP at
libcal.luc.edu/calendar/events/WLA_Polonia



Schedule for the Evening
5:00pm View display & mingling
5:25pm Speaker introduction
5:30pm Talk by Ewa Barczyk
6:00pm Refreshments & mingling
7:00pm Raffle drawings
(must be present to win)



Sponsored by the Women and Leadership Archives, University Libraries, and Branch Z-211 of the FCSLA. [Image: Excerpt of Glos Polek newsletter header]

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF MARCH 31, 2023

ASSETS

Cash & Short Term Investments	\$ 19,053,063
Bonds	1,070,153,117
Preferred Stock	2,018,924
Common Stock	7,133,588
Investment Income Due & Accrued	14,454,205
Property Plant & Equipment, Net	4,737,180
Certificate Loans & Accrued Interest	1,805,317
Other Assets	740,841
TOTAL ASSETS	\$ 1,120,096,235

LIABILITIES

Life Reserves	\$ 305,758,504
Annuity Reserves	680,468,171
Death Claims Payable	3,051,809
Unearned Premiums	403,060
Matured Endowments	361,113
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,145,444
Accrued Convention Donations	525,000
Provision for Future Conventions	605,678
Asset Valuation Reserve	11,641,376
Interest Maintenance Reserve	425,982
Other Liabilities	1,929,484
TOTAL LIABILITIES	\$ 1,011,715,622
Surplus	\$ 108,380,613
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,120,096,235

The balance sheet above is recorded on an adjusted statutory accounting basis and includes \$689,110 in prepaid assets (and surplus) that are not recognized for purposes of statutory accounting.

INCOME STATEMENT For Year Ended March 31, 2023

REVENUE

Insurance Premiums	\$ 1,064,232
Annuity Premiums	6,857,401
Investment Income	12,828,690
Amortization of Interest Maintenance Reserve	25,991
Rental Income	90,988
Other Revenue	9,544
TOTAL REVENUE	\$ 20,876,845

EXPENSE

Increase in Reserves — Life	\$ (2,199,037)
Increase in Reserves — Annuity	(3,472,909)
Insurance Benefits	2,436,837
Annuity Benefits	16,505,092
Commission Expense	224,562
Surrender Benefits	2,984,447
Matured Endowments	(13,150)
Interest Expense	151,784
Salaries — Employees	183,552

Payroll Tax Expense	15,030
Underwriting Expense	10,692
LIFE AND ANNUITY EXPENSES	\$ 16,826,899

Revenue Less Life and Annuity Expenses

Revenue Less Life and Annuity Expenses	\$ 4,049,946
Bank Service Charges	32,913
IT Expenses	87,320
Accounting Fees	40,540
Actuarial Fees	68,344
Legal Fees	32,323
Consulting Fees	30,000
Employee Benefits	195,985
Fees — Directors	48,943
Salaries — Employees	408,255
Salaries — Officers	177,456
Temporary Office Expenses	27,274
Payroll Tax Expense	50,533
Depreciation Expense	55,232
Utility Expense	30,826
Postage and Printing	133,813
Advertising & Marketing	94,902
Travel Expense	10,528
Insurance Department Fees	22,358
Sales Related Expense	96,428
Rental Expense	90,988
Building Expense	31,311
Insurance Expense	15,831
Office Related Expense	34,176
Dues & Subscriptions	23,995
Human Resources	14,364
Other Expense	3,282
Investment Expense	172,433
SALES & OPERATING EXPENSES	\$ 2,030,352

Revenue Less Sales & Operating Expenses

Revenue Less Sales & Operating Expenses	\$ 2,019,594
Post Mortem Benefits	475,338
Misc. Member Benefits	16,310
Donation Expenses	37,809
Change in Accrued Convention Donations	37,500
Convention Expenses	43,761
Branch and District Funding	183,999
Fraternal Activities	67,305
Official Publications	165,834
Scholarship Awards	142,500
DIRECT FRATERNAL EXPENSES	\$ 1,170,356

Income (Loss) from Operations

Income (Loss) from Operations	\$ 849,238
Dividends to Members	346,676
Subtotal Income (Loss)	\$ 502,563
Capital Gains (Loss)	89,219
NET INCOME (Loss)	\$ 591,782

100TH ANNUAL Slovak American Day AT KENNYWOOD PARK

Pictured at the 100th annual Slovak American Day at Kennywood Park, West Mifflin PA representing FCSLA Life are National Sales Manager Paul Smithers; Jim Deak; National President Cynthia Maleski, who served as Mistress of Ceremony Hon. Radovan Javorcik, Slovak Ambassador to the United States; and Kim Graham, National Secretary.





Cozy Fall Kitchen Favorites

APPLE COFFEE CAKE MUFFINS WITH PECANS

2 cups flour
1 cup milk
1/2 cup sugar
1 tablespoon baking powder
Pinch of salt
1/4 cup melted butter
2 eggs
1 teaspoon vanilla extract
1 tbsp cinnamon
2 diced apples
1/2 cup chopped pecans

Topping:

1/4 cup brown sugar
2 tablespoons flour
2 teaspoon cinnamon
2 tablespoon cold butter diced into small pieces

Heat oven to 350 degrees, and grease a muffin tin or line with baking papers.

Beat together milk, butter, vanilla, and eggs.

Combine dry ingredients and slowly mix in until just blended.

Fold in apples and pecans, and then fill muffin cups 3/4 full.

In a small bowl, mix all topping ingredients together using a pastry cutter or two forks, until you have a thick, chunky sand-like texture.

Sprinkle over the tops of your muffins generously.

Bake for 15-20 minutes, let cool for 10 minutes, and then serve.

BUTTERNUT SQUASH SOUP

1 tablespoon olive oil
1 tablespoon butter
1/2 medium onion chopped
3 cloves garlic minced
4 pounds butternut squash peeled, seeded, and cut into 1.5" pieces
1 large carrot peeled and sliced
1 large Russet potato peeled and diced
3 cups chicken or veggie broth (and more if needed)
1/2 teaspoon ground cinnamon

1/4 teaspoon ground nutmeg
1 (13.5 ounce) can full fat coconut milk, optional

Salt and pepper to taste

Add the oil and butter to a large soup pot over medium-high heat. Add the onion to the pot and sauté for 5 minutes.

Stir in the garlic, followed by the squash, carrot, potato, broth, cinnamon, and nutmeg. Increase the heat to high and bring the soup to a boil. The liquid likely won't completely cover everything, and that's fine.

Once it's boiling, cover the pot with the lid slightly open. Reduce the heat so it's simmering but not boiling furiously. Cook until the veggies are soft and easily pierced with a knife, about 20 minutes depending how large you cut everything. Stir halfway through to ensure it's cooking evenly.

Blend the soup using either an immersion blender or a regular blender. You may want to let the soup cool for a while first.

Stir in the coconut milk and season with salt and pepper to taste. Start with 1/2 teaspoon of salt and add more if needed. If you find the soup is still too thick after adding the coconut milk, stir in an additional 1/2 cup of broth at a time until your desired consistency is reached.

PORK CHOPS WITH APPLES AND ONIONS

6 bone-in pork chops (loin or shoulder), cut 3/4 inch thick
Coarse salt and freshly ground black pepper
1 tablespoon extra-virgin olive oil
2 tablespoons unsalted butter
1 large white onion, sliced
2 to 3 apples, cored and sliced (about 3 cups)
1 cup beer, white wine, cider, or chicken broth

Trim the chops of excess fat. Sprinkle generously with salt and pepper on both sides.

Heat a 14-inch cast-iron skillet over

high heat, and then swirl in the olive oil. If you don't have a 14-inch cast-iron skillet, cook the chops in batches in a smaller skillet. (Do not crowd the meat in the pan as it will steam rather than brown.) Don't move them for a few minutes, to assure a good golden sear forms.

Turn and brown well on the second side for a total of about 10 minutes. Transfer the chops to a warm plate.

Swirl the butter into the pan. Add the onion and apples. Sauté until the onion slices are lightly caramelized and the apples have begun to soften, about 8 minutes.

Stir in the beer or other liquid.

Return pork chops to the pan.

Cook until the pork is tender, about 15 more minutes (depending on the size of the chops), turning halfway through and covering the chops with the apple mixture. If the apple mixture needs a little thickening, transfer the chops to the warm plate again and simmer the mixture on high for a few minutes to reduce.

Serve the chops over rice or mashed potatoes with a large spoonful of the apple-onion mixture over the top.

NO-BAKE CARAMEL APPLE LUSH

Crust

1 1/2 cups cinnamon graham cracker crumbs

1/4 cup granulated sugar
6 tablespoons melted butter

Remaining Ingredients

8 ounces cream cheese, softened
1 cup powdered sugar
8 ounces Cool Whip, thawed
1 (3.4-ounce) package Butterscotch Instant Pudding

1 1/2 cups cold milk
1 (21-ounce) can apple pie filling
8 ounces Cool Whip
caramel sauce
1/2 cup butterscotch chips

In a medium bowl, stir together graham cracker crumbs, sugar, and melted butter. Transfer into a greased 9x13-inch baking dish and press into the bottom.

Refrigerate for at least 15 minutes.

In a large bowl, use a hand-held electric mixer to beat cream cheese and powdered sugar until creamy.

Add Cool Whip and mix on LOW until combined.

Spread mixture over the crust. Refrigerate.

Rinse the large bowl out and add butterscotch pudding mix. Whisk the milk in for 2 minutes and then *stir* in the apple pie filling. Pour mixture into the baking dish, spreading it evenly over the cream cheese layer.

Refrigerate for at least 2 hours.

Spread remaining Cool Whip on top.

Drizzle with caramel sauce and sprinkle with butterscotch chips.



PERIODICAL

10/23

The FCSLA Life Mission Statement

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

The FCSLA Life Vision is to:

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