

# Fraternally Yours®

## FCSLA Life

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First Catholic Slovak Ladies Association

FEBRUARY 2024

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## To Let Go .....

To Let Go does not mean to stop caring,  
it means I can't do it for someone else.

To Let Go is not to cut myself off,  
it is the realization I can't control another.

To Let Go is not to enable,  
but to allow learning from natural consequences.

To Let Go is to admit powerlessness,  
which means the outcome is not in my hands.

To Let Go is not to try to change or blame another,  
it is to make the most of myself.

To Let Go is not to care for,  
but to care about.

To Let Go is not to fix,  
but to be supportive.

To Let Go is not to judge,  
but to allow another to be a human being.

To Let Go is not to be in the middle arranging all the outcomes,  
but to allow others to affect their destinies.

To Let Go is not to be protective,  
it is to permit another to face reality.

To Let Go is not to deny,  
but to accept.

To Let Go is not to nag, scold, or argue,  
but instead to search out my own shortcomings and correct them.

To Let Go is not to adjust everything to my desires,  
but to take each day as it comes, and cherish myself in it.

To Let Go is not to criticize and regulate anybody,  
but to try to become what I dream I can be.

To Let Go is not to regret the past,  
but to grow and live for the future.

To Let Go is to fear less,  
and love more.

Dear Friends,

This month, practice letting go. Letting go can sometimes lead to wonderful things happening because it allows for a shift in our perspective and mindset. When you release your attachment to a certain outcome or situation, it can create space for new opportunities, growth, and change.

Until next month,  
Warmly, **Carolyn**

# Love • Faith • Hope • Reality

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

My dear Sisters and Brothers in Christ,

There are four important events that occur during the month of February. The celebrations of three coincidentally take place on the same day and are of spiritual value for us who belong to the Catholic Church and being a Catholic, Slovak association. The fourth, however, is mine! Let me reveal these events without placing them in any particular order.

Whether Catholic, Christian, or not, February 14 is Valentine's Day! I was in the Hallmark store on the day after New Year's (hunting a good price for 2024 Christmas cards) and the workers were clearing out the previous holiday's goods and putting out the Valentine Day cards! Just think about it. Here it is, the celebration of a saint's feast day, and there is a magnet of consumerism that is involved with it - cards, public media exposition, dinner celebrations, rings for affection and engagement, even cars, and it goes on and on. Please do not think that I dislike Valentine's Day. I remember being in grade school placing Valentine's in brown lunch bags taped on trays of our classroom's chalk boards for everybody in the class. And if you were able to afford the money, some gave a *special* Valentine to the teacher (my teachers received the same one I gave to everyone else). I do like the day in the depths of my cold heart because in the end, it makes people realize who they really love and want a distinct relationship with the one who receives the cards and gifts. **LOVE**

The second celebration is one that has been exiled this year because of the third event of the date. The Calendar of the Roman Catholic Church usually celebrates the Memorial of Saints Cyril, monk, and Methodius, bishop, on February 14. Who are they, you may ask? The answer may be found in the Collect (Opening Prayer) of their Mass on that day. It states:

*"O God, who enlightened the Slavic peoples through the brothers, Saints Cyril and Methodius, grant that our hearts may grasp the words of your teaching, and perfect us as a people of one accord in true faith and right confession Through our Lord Jesus Christ, your Son, who lives and reigns with you in the unity of the Holy Spirit, God forever and ever. Amen"*

Cyril and Methodius were blood brothers born in Thessalonika in the ninth century. They were men with great faith and courage to spread the Gospel in modern day countries such as the Slovak Republic. Cyril developed an alphabet that was the basis for the Russian language and the celebration of liturgy in Slavonic was approved for usage in the Eastern Church. Cyril died in Rome on 14 February 869 (this may be the reason for their Memorial to be set in the Roman Calendar). Methodius was an evangelizer and translated much of the Sacred Scriptures in Slavonic. He died in Velehrad (located in the modern day Czech Republic) on 6 April 884. These two brothers were instrumental in bringing Christianity to our ancestors in Eastern Europe and because of their work in evangelization, we are grateful. **FAITH**

The third is not so much a celebration of happiness but the annual beginning of forty days plus of repentance, reconciliation, and turning one's self around one hundred eighty degrees from sin to the grace of Almighty God. February 14 this year is the beginning the Season of Lent-Ash Wednesday. Lent is quite early this Leap year but not as early as February 7, 2035 or February 10, 2027! As a reminder, Ash Wednesday is a day of fast and abstinence. My article in March will delve more deeply on the Season of Lent and how we can make our resolves, our remissions from sin, and a better way to follow our Lord Jesus Christ in His preaching and teachings more holistic in our daily lives. **HOPE**

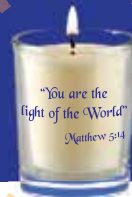
The fourth event which is mine in February - I turn seventy. **REALITY**





# Message from our National President

## CYNTHIA M. MALESKI



### Dear valued member,

We are now entering our 132nd year since our humble beginnings in 1892. The purpose and vision of First Catholic Slovak Ladies Association (FCSLA Life) is just as relevant as it was in those early years: to grant benefits to our members, to improve the moral, mental and social conditions of our members and to aid, ask, assist our members and their families in case of sickness, death and old age, all in keeping with the doctrine of our Catholic faith. We have survived and thrived during bad and good times, and presently we are a \$1.1B fraternal benefit society.

By providing quality life and annuity benefits to our members, we emphasize, uphold and fortify our mission of providing financial security to our members. That mission is very relevant today as many of all ages in our nation struggle to maintain a decent standard of living. A Jan 6, 2024 Wall Steet Journal article by Veronica Dagher and Anne Tergesen, *"Here's What It's Like to Retire on Almost Nothing but Social Security"* noted that, "Many Americans reach retirement with almost no savings. No 401(k). Few investments. And almost no income aside from a monthly Social Security check." What a blessing it is to have an annuity which has been built up with small deposits over the course of one's working life!

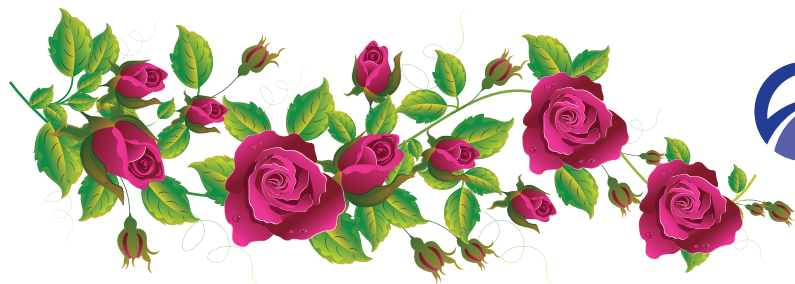
Our fraternal programs and benefits embrace our Catholic values and Slavic traditions. In 2024,

we celebrate the 100th year that our board of directors has declared dividends for our participating life insurance policies. Our magazine *Fraternally Yours* provides a tool where we can reach out to members and those interested to share our excellent benefits, our charitable and benevolent programs in our communities, including matching funds programs and a myriad of fellowship opportunities, both through the magazine and in our communities. FCSLA Life abounds in leadership opportunities for all ages, where one can serve as an active branch member or officer, district officer, delegate, board member, Young Adult Leadership Council member or as an interested volunteer. Through our active branch system, we reach out to members and others in the communities where we live and work to serve the common good and promote peace and goodwill. **Ours is a noble cause.**

This issue of our magazine highlights the members of our incoming board of directors, beginning in 2024. In personal communications with our new members, what struck me most is their diversity of skill sets, age and geography.

They possess a common bond: a refreshed commitment to serve FCSLA Life in making it even more vital so we can touch more people in need of increased access to financial security, and their love and energy in reaching out to our members through our various fraternal programs and those in need of our emotional, financial or physical support in our neighborhoods. What a blessing we have in our service to others!

**Cynthia M. Maleski,**  
**National President**



## QUINTON CABEL ROTELLA WAS BAPTIZED



We are pleased to announce that our son Quinton Cabel Rotella, the newest member of J420 (Olyphant, PA), was baptized on Saturday October 14, 2024 at B.V.M Queen of Peace Church in Hawley, PA. In attendance were three generations of FCSLA members. Baby Quinn was surrounded with love from his family, parents Aris and Laura Rotella, big brother Everett Drake Rotella grandparents John and Ann Marie (Gregorowicz) Drake, great grandfather Joseph Drake, aunts Madeline and Maria Drake, uncle Jordan Vanderhooft, as well as many cousins and great aunts and uncles. We are so happy to have celebrated with so many!

## Bryson Christopher Merrell *Received the Sacrament of Confirmation*



Bryson Christopher Merrell (J267, Campbell, OH) received the Sacrament of Confirmation on November 1, 2023, at St. Charles Borromeo Church in Ft. Wayne, Indiana by Bishop Kevin Rhoades. Bryson is the son of Ryan and Melissa Merrell and is an 8th grade honor student at St. Charles School. He is a 5th generation family member of FCSLA. Bryson is pictured here with Grandparents Chuck and Monica Merrell.

## PETER JOSEPH SCHROEDER

### *Received His First Holy Communion*

Peter Joseph Schroeder received his First Holy Communion on December 17, 2023 at Saint Mary Help of Christians Parish in Gorham, KS.

Peter and his family are all members of Timken Branch W133 – Gordon M and Mary E Schroeder (parents); Rebekah, Samuel, Jacob, Paul, Miriam, Zipporah, Benjamin, and Joseph (siblings); and Peter's maternal grandparents, Marion and Madonna Oborny are also members of Timken Branch W133.

Peter's maternal grandparents, Marion and Madonna Oborny are also members of Timken Branch W133.



Peter Joseph Schroeder and Father Michael Elan of St. Mary Help of Christians Parish in Gorham, KS.



Front Row: Mary A Schroeder (Peter's paternal grandmother), Paul Schroeder (Peter's brother), Rebekah Schroeder (Peter's sister), Miriam Schroeder (Peter's sister), Peter Schroeder, Benjamin Schroeder (Peter's brother); Second Row: (starting in the middle with pink dress) Zipporah Schroeder (Peter's sister), Samuel Schroeder (Peter's brother), Madonna Oborny (Peter's grandmother and member of FCSLA), Marion Oborny (Peter's grandfather and member of FCSLA); Third Row: Gordon E Schroeder (Peter's paternal grandfather), Jacob Schroeder (Peter's brother), Mary E Schroeder (Peter's mother), Joseph Schroeder (Peter's brother), Gordon M Schroeder (Peter's father), Father Norbert Diabal (retired priest helping at St. Mary Help of Christians in Gorham, KS), Father Michael Elan (pastor of St. Mary Help of Christians in Gorham, KS)



Immediate Family: **Front Row:** Paul Schroeder, Miriam Schroeder, Zipporah Schroeder, Peter Schroeder, Benjamin Schroeder; **Second Row:** Jacob Schroeder, Rebekah Schroeder, Mary A Schroeder, Joseph Schroeder, Gordon M Schroeder, Samuel Schroeder, Father Michael Elan, pastor of St. Mary Help of Christians, Gorham, KS.



## Monessen, PA Junior Branch 157 Celebrated with a Breakfast with Santa

On December 10 members of Monessen, PA Junior Branch 157 celebrated with a Breakfast with Santa. Members were treated to a delicious breakfast. of pancakes and homemade sausage. Crafts and treats were available to the children. Following a visit with Santa, each child was given a very generous treat bag.



## Monessen, PA Senior Branch 88 Present a \$10,000 Check

Members of Monessen Senior Branch 88 present \$10,000 Convention Donation check to Rev. Michael Crookston of Epiphany of Our Lord Parish.

Officers of Senior Branch 88 in Monessen present \$4,000- convention donation check to Daniel Zyglowicz of the Greater Monessen . Historical Society.



L to R - Flora Funtal, Cindy Pawelec, Kathleen Harhai, Santa, Rev. Michael Crookston and Dorothy Urbanowicz



L to R- Flora Funtal, Cindy Pawelec, Kathleen Harhai, Santa, Daniel Zyglowicz and Dorothy Urbanowicz

## CHRISTMAS EVENT AND DINNER FOR BRANCH S.376 • MILWAUKEE, WI

On December 10, 2023, Sr. Branch 376 in Milwaukee organized a Christmas activity event for its members by attending a Christmas Musical at the nearby theater "Sunset Playhouse". This was the second time our members got the opportunity to enjoy a musical performance at this location. It was truly a treat, with a lot of music and singing full of Christmas cheer. After the play, we all moved to the "BRAVO" restaurant for dinner and socializing. The entire event lasted from early afternoon till evening. Each of our members received a homemade chocolate Santa (Mikuláš) made by our member / auditor Mary Peterson. The event ended with Christmas wishes in Slovak, "Veselé vianoce a šťastný nový rok".



Christmas Cake.



Member/auditor, Mary Peterson, holding her home made Slovak Mikuláš chocolates.



S 376 Branch members enjoying dinner.



## Eastern PA Branches Celebrate Christmas



The Lansford, Hauto and Nesquehoning branches welcomed the new Hazelton branch and brought in the start of the Holiday season with a Christmas party at Macaluso's Restaurant on Dec. 3rd. Over sixty people came out to bring good cheer!

Special guests Michele Mrazik Grasso, District President of Eastern PA and former National Trustee, Suzanne Strohl were also part of the festivities and brought greetings of goodwill. Before the meal, Michele led the group in Advent trivia and for every correct answer, guests received a holiday gift, compliments of Suzanne.

A delicious luncheon was served along with a tasty dessert.

Each guest went home with a bag of goodies, made by hostesses, Louise Dunston, Kathleen Papish, and Theresa Zuber.

The next celebration is slated for December 7th 2024. Mark your Calendars.

*Merry Christmas and  
Happy New Year!*



## Branch W060 Annual Christmas Party

The First Catholic Slovak Ladies Association Branch W060 held its annual Christmas Party on December 3, 2023. A potluck lunch was served at noon at the VFW in Scotland SD. After lunch Bingo was played for prizes donated by the members. A meeting was held after Bingo. Door prize went to Joe Sedlacek Jr.



### PLEASE NOTE

FCSLA Life is a trade name and service mark of First Catholic Slovak Ladies Association of the United States of America. Our association has not changed its legal name which remains First Catholic Slovak Ladies Association of the United States of America.

We have adopted and may use FCSLA Life as a trade name for our organization and as a mark for services that we render.



## Louise M. Yash District Holds Annual Christmas Party/Meeting

On December 2, 2023, Louise M. Yash District of FCSLA Life (Milwaukee) held their annual Christmas party/meeting at Alioto's Restaurant in Wauwatosa, WI. The District meeting started promptly at noon and District President Patrick Braun welcomed the members and led them in the Pledge of Allegiance. District Auditor, Ellen Tavela, offered a prayer for the sick and deceased members. District Secretary Kathy Valent then read the minutes of the previous meeting and District Treasurer Betty Novak gave her treasurer's report. Patrick Braun welcomed National Sales Manager Paul Smithers as our guest speaker. He discussed facts about FCSLA life insurance and annuity products.

Former District President, Mary Jo Noyes was called on to conduct the bi-annual election of officers. Laurie Muffler was voted in as President, Cassie Muffler was voted in as Vice President. Current officers Betty Novak (Treasurer), Kathy Valent (Secretary), Ellen Tavela (Auditor) and Tom Bresnahan (Auditor) were re-elected for another two year term.

We would like to thank Patrick Braun for his dedication as District President the last 3 terms. We appreciate everything Patrick has done for our District. After the election a wonderful luncheon was served. The party/meeting concluded with the drawing for raffle prizes. Non-perishable food items were collected and donated to a local Food Pantry.





# Anna Hurban Chicago District Welcomes St. Nicholas

Members and guests of the Anna Hurban Chicago District gathered on November 5th, 2023 for the annual Chicago District St. Nicholas party. This annual gathering kicks off the holiday season, and celebrates St. Nicholas, a very special Saint in the Slavic Christmas season. Close to 100 members and guests enjoyed an afternoon filled with good food, activities and fraternal fellowship. Festivities included Christmas crafts for the younger guests, a favorite dice game called Houligan enjoyed by all the guests, and split the pot Bingo, and cash raffle. A highlight of the afternoon was a special visit from St. Nicholas, himself, who entertained the group with stories of kindness and generosity from his life. The children and adults present enjoyed participating in the telling of these stories and hearing about his life. The afternoon ended with a raffle of a variety of prizes including a laptop and Fire tablet.

This was a matching fund event for the District benefitting the Crisis Center for South Suburbia, an organization benefitting families of domestic violence. Guests were encouraged to donate needed products such as over the counter medications, or gift cards. Any cash donations or funds raised from the split the pot Bingo and split the pot cash raffle benefitted the Center as well. In total, several boxes of product donations were collected as well as over \$1300 including the matching funds from Home Office.

Many thanks to the Chicago District Board and the following branches for coordinating this event: S225 for Christmas crafts, S258 for event planning, Houligan, and food coordination, S421 for event planning, raffle, Bingo, and split the pot, S485 for sponsoring St. Nicholas, Joyce Kelly, Jeanette Palanca and Lorraine Gibas for raffle prize donations, and to the many guests and branches for their donations to the Crisis Center.





# MATCHING FUNDS ACTIVITIES

## BRANCH S140 OF LANSFORD, PA

### Supports St. John the Baptist Byzantine Church

Lansford, PA Branch S140 supported a matching fund project for St. John the Baptist Byzantine church by making and selling pirohi. They sold out of over 400 dozen pirohi in just 3 hours.



## BRANCH S262, VANDERGRIFT, PA

### Supporting the Vandergrift Improvement Program, V.I.P.

Branch Officers Marilee Kessler and Linda Killeen at the Vandergrift PA Christmas market, with auction baskets donated by the branch. Proceeds will benefit the V.I.P.'s renovation of a building used for community activities.



## 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](mailto:zjbazik@comcast.net)**





# MATCHING FUNDS ACTIVITIES

## JR BRANCH 014, CLEVELAND, OH

### Christmas Gift-Giving Matching Funds

In December 2023, Jr Br 014, Cleveland, OH, together with St. Leo the Great Parish, sponsored another successful matching funds activity, the annual "Adopt a Child for Christmas" gift-giving program for needy children in the Cleveland area. Parishioners and branch members donated more than 300 gifts for the Santa Shop at St. Aloysius School in Cleveland and more than 200 to families at Zelig's Home (a shelter for moms and young children), Malachi Center, and the St. Leo St. Vincent DePaul Outreach organization. Donations totaled \$3682.

Junior branch members would like to thank FCSLALife for the \$600 matching funds contribution, which brings total funds collected to \$4282. Besides purchasing gifts, funds collected are donated to the above organizations and others helping children, including Providence House, Catholic Charities Family Services and St. Colman's Parish. We are extremely grateful to individual branches and members for their contributions. Donors generously responded with much love and kindness.

A big "Thank You" from Jeanne Sabol, program coordinator, and John Sabol, both Sr Br 141 members and grandparents of the five Sabol grandchildren in Jr Br 014: Evan, Sammy, Emily, Louisa, and Annabelle Sabol; and Andrew and Amelia Sabol, Sr Br 141. God's blessings to you through the new year! Stay Safe!



Emily Sabol and Jeanne Sabol.



Volunteers help sort, pack and deliver gifts.



Andrew and Louisa Sabol



Andrew, Evan, Louisa, Sammy and Emily Sabol.



## MATCHING FUNDS ACTIVITIES

### **SR. BRANCH 141, CLEVELAND, OH**

#### **Supports Ohio Western Reserve National Cemetery in Seville, Ohio**

16 December 2023 – 0600 Hours was the wake-up call for the volunteers of Sr. Br. 141, Cleveland, Ohio to hit the road to head to Ohio Western Reserve National Cemetery in Seville, Ohio to place wreaths on veterans' graves.

From October 1, 2023 through November 29, 2023 the branch reached out to family and friends to sponsor wreaths to be placed on veterans' graves, not only at the national cemetery, but also at three local cemeteries in the Cleveland area as part of the national Wreaths Across America program.

The branch's efforts secured 190 sponsorships for the 2023 Wreaths Across America program. Of the 190 sponsorships, 27 were grave specific at Ohio Western Reserve National Cemetery, 10 at the local cemeteries, one wreath was delivered to the spouse of a deceased veteran, and 2 were delivered to two retired veterans in honor of their service to our country. One of the recipients is a retired US Air Force Chaplain, and the other is a US Marine Corps veteran. Sr. Br. Vice President, Sandra Kraft and her husband Richard placed a wreath on her Dad's grave at Holy Cross Cemetery and the volunteers placed wreaths on Richard Kraft's Dad and uncle's graves at Ohio Western Reserve National Cemetery.

The photos accompanying this article are just a few of the many that were taken between December 1 and December 16th. For those who had a grave specific sponsorship, a photo was taken of the grave site and sent to the sponsor. Additional photos can be viewed at [www.wreathsasscrossamerica.org/OH0350](http://www.wreathsasscrossamerica.org/OH0350)

We would be amiss if we did not mention that the volunteers "adopted" an individual who had heard about the wreath program and came to the national cemetery to help out. We know refer to her as "Aunt Sherry". She shared with us that her parents are buried at the national cemetery. We accompanied her to her parents' grave site, said a prayer and placed a wreath. She in turn, accompanied us to the grave site of Barbara Sekerak's husband, James Sekerak, Sr. It was a blessed and rewarding day for everyone.





## FCSLA MEMBER AWARDED SCHOLARSHIP IN ADVANCED HEALTHCARE STUDIES



**Stephanie Chmielewski, MSN, MSCJ, RN, PCCN, HNB-BC**, is an Assistant Nurse Manager at the University of California San Diego Health and a second-year graduate student in the Doctor of Nursing Practice (DNP) Population Health Leadership program at Xavier University. She graduated Summa Cum Laude with a Master

of Science in Nursing (MSN) and a Master of Science in Criminal Justice (MSCJ) from Xavier in May 2022. Stephanie is a proud member of FCSLA Branch Z087 (Seven Hills, OH). Ms. Chmielewski graciously received a \$5,000 scholarship from the Women's Eleemosynary Foundation (WEF). She is passionate about improving healthcare policy and continuing to advocate for vulnerable spinal cord injury patients.



## Kirkland Baptism

Julia Joan Kirkland was recently baptized at St. Joseph the Worker Parish in Pittsburgh, Pennsylvania by Fr. Frank Almade, assisted by Deacon Herb Riley. Julia is the daughter of David (S107, Duquesene, PA) and Cheryl Kirkland. She is a future 2nd generation member of FCSLA Life.



## Senior Branch 161 *Vilija Dinner*

Members of Senior Branch 161 in Youngstown, Ohio, attended the annual Vilija Dinner sponsored by the American Slovak Cultural Association as guests of the branch for their senior activity. Branch officers and members enjoyed a traditional Vilija meal consisting of Oplatky with honey, mushroom soup, fish, pirohy, peas, an apple and kolache. After dinner, prizes were distributed to raffle winners. A good time was had by all.





# ZONTA CLUB CHRISTMAS PARTY 2023

The first weekend in December the Zonta Club ladies and friends met to celebrate the holiday season. This annual tradition took place at Alfredo's Restaurant, Scranton PA. Various current branch secretaries and members of FCSLA Life Branches U227; U320; U392; U400 and U407 partook in some grab bag gift exchanges, 50/50 raffle prizes, broke bread together, shared stories, love and much laughter. They are all now members of One Polish tradition that is always shared on this occasion - the passing of the oplatek wafer - wishing each other good fortune, health, wealth, and much happiness in the upcoming new year.



## Branch W080 Has Been Busy!

Branch W080, Clarkson, NE has been busy! They held another successful Country Store as a matching funds project during our parish's Fall Fest September 24. They also sponsored a raffle at the school's Christmas program.

The branch gathered for its Christmas party/annual meeting with Fr. Rod Kneifl and Fr. Matt Gutowski in attendance. All enjoyed a good time and a delicious meal at the K&L party room.

They were later thrilled to have St. John Neumann School receive a \$5,000 grant from the national convention! It will be used for the purchase of a new copy machine. Pictured are Ann Prokopec accepting the check from officer Clarice Sabata at the district Christmas party. **Many Thanks, FCSLA Life!!**





## BRANCH 313

### *Annual Fall Blessings Luncheon*

On Sunday, November 5, 2023, Branch 313, St. Ann's Society, Natrona Heights, Pennsylvania, held its annual Fall Blessings Luncheon and meeting, with seventy members and guests in attendance. After prayer and National Anthems, a delicious hot 3 entry lunch was served. The annual meeting was held where officers were selected. Father Andrew Fischer, Guardian Angels Parish, and Cynthia Maleski conducted a memorial prayer service for deceased members and friends. Representatives from Ladies of Charity, Guardian Angels Parish and the Food Bank of Allegheny Valley Association of Churches presented their programs, where every year branch 313 holds a matching funds program with these wonderful community based charities in our neighborhoods.

Twenty three large bags of nonperishable food items were donated by those in attendance for the food bank and a raffle was conducted with \$650 raised for these charities.

A special feature was the introduction of "Helenka", our Slovak doll in official Slovak folk dress who belonged to late Helen Josefowski, our longstanding branch President. Helenka is shown in the group photo where one of our young members showcasing her.

Our members enjoy this special Sunday to gather with friends and fellow branch members!



Group photo with some of the members present (note the Slovak doll showcased by one of the Lattus girls in attendance) and branch officers Suzy Rapp, Norene Yandura, Barb Gajdosik and Cynthia Maleski shown in front, as well as luncheon committee member Amanda Rapp. Father Andrew Fischer, Guardian Angels back standing.



## Donation Received From FCSLA For Restoration of Sacred Heart Cemetery, Dallas PA

A check was presented from the First Catholic Slovak Ladies Association (FCSLA) to Rev. John Lambert, Pastor, on Sunday, December 17, 2023, at Saints Peter and Paul Church, 13 Hudson Road, Plains. The \$5,000 check was awarded at the 2023 Quadrennial Convention of the FCSLA, Beachwood Ohio, to be used for the repair and restoration of fallen, damaged, and/or sunken gravestones in the Sacred Heart Slovak Cemetery, Dallas.



**Pictured left to right:** Louis Zuzelski, Restoration Contractor; Deacon Donald Crane; Magdalen I. Iskra, District President FCSLA; Rev. John Lambert; Martha Iskra, District Vice President; and Joan Cavanaugh, Project Coordinator.

We are pleased to announce that  
FCSLA Life will pay a dividend for all  
eligible life insurance certificates for 2024!

The Association has paid a dividend  
every year since 1924!



*Dividends are not guaranteed and  
not all policies are eligible for dividends.*





# Meet Your New Board of Directors

## **REV. MSGR. PETER M. POLANDO, NATIONAL CHAPLAIN Youngstown, OH**

Peter M. Polando (S156) was born on 17 February 1954 in Youngstown, Ohio, a son of Mary T. (Horney) Polando and the late Paul H. Polando. He attended Holy Name of Jesus School, West Junior High School and Chaney High School. Following his graduation from high school, he entered Saint Gregory Seminary, Cincinnati, Ohio, where he was awarded a Bachelor of Arts degree, majoring in ecclesiastical and United States histories in May, 1976. He continued his graduate studies at Mount Saint Mary Seminary of the West, Cincinnati, and earned a Master of Arts degree in sacred theology.

He completed his deacon internship in 1979 at Saint Aloysius Church, East Liverpool, Ohio, and was ordained to the priesthood on 21 June 1980 by the Most Reverend James W. Malone at the Cathedral of Saint Columba. He was assigned to the Church of Saint Mary, Massillon, Ohio, as parochial vicar and was the Catholic chaplain at Indian River Correctional Institute for Boys. He was an adjunct instructor at Walsh University in Canton, lecturing in the department of theology.

In July 1982, Father Polando was transferred to Cardinal Mooney High School in Youngstown where he served as an instructor in religion and western civilization and in August 1984, was appointed associate principal. During his tenure at Cardinal Mooney, he was head coach for boys and girls cross country and head coach for boys track. In August 1986, he was awarded a Master of Arts degree in liturgical studies from the University of Notre Dame, South Bend, Indiana, and in May 1989, was awarded a Master of Arts degree in non-public school administration from Ursuline College, Cleveland, Ohio. During that time he did additional studies at the University of San Francisco and Kent State University.

In August 1988, Father Polando was appointed pastor of Saint Mary Church, Newton Falls, Ohio, for one year and then was appointed pastor of Saint Joseph Church, Newton Falls. He was elected Supreme Chaplain of the First Catholic Slovak Union of the United States and Canada at its forty-fourth convention in Anaheim, California, in 1991. At that time he was an adjunct instructor at Ursuline College and pursued doctoral studies in systematic theology at Duquesne University, Pittsburgh, Pennsylvania. Father Polando continued studies in canon law at The Catholic University of America, Washington, D.C. in 1992. At the Slovak Catholic Federation's fifty-third convention held in Youngstown, he was elected First Vice President in 1993.

After receiving his licentiate in canon law, Father Polando was assigned pastor of Saint Matthias Church, Youngstown, and was appointed judge on the Tribunal of the Diocese of Youngstown in 1994. In that same year he was elected to a second term as Supreme Chaplain for the First Catholic Slovak Union at its forty-fifth convention held in Chicago, Illinois. He was the president of the Slovak Catholic Federation from 1997 through 2001, a position he was elected to at its fifty-fourth national convention in Wilkes-Barre, Pennsylvania, in 1996.

His Holiness, Saint John Paul II, conferred the honor of Chaplain of His Holiness upon him on Palm Sunday, 23 March 1997. On 12 May 1998, the Most Reverend Thomas J. Tobin appointed him to the Board of Mediation and Arbitration for the Diocese of Youngstown's Office of Conciliation. He was elected to a third term as National Chaplain for the First Catholic Slovak Union at its forty-sixth convention held in Toronto, Ontario, in 1998.

On 1 July 2003, Bishop Tobin appointed Monsignor Polando Adjutant Judicial Vicar of the Diocese of Youngstown. In addition to his pastorate at Saint Matthias Church, he was made administrator of Holy Name of Jesus Church, Youngstown, on 1 March 2006. He received his doctor of ministry degree from the Graduate School of Theology at Saint Mary Seminary, Cleveland, Ohio, in May 2007.

Monsignor Polando was welcomed into the Equestrian Order of the Knights of the Holy Sepulchre on 27 August 2011 in Vatican City and invested on 18 September 2011 by His Eminence, Francis Cardinal George, Archbishop of Chicago at Holy Name Cathedral and promoted to Knight Commander having been announced on 7 July 2015 in Vatican City and conferred on 24 October 2015 at Saint Patrick Church, Columbus, Ohio, by the Most Reverend William Shomali, Patriarchal Vicar and Auxiliary Bishop of Jerusalem. On 9 October 2011, he was awarded the

Medal of Honor of the Ambassador of the Slovak Republic to the United States, by His Excellency, Peter Burian, for his contributions to the preservation of Slovak Heritage and Culture in the United States of America. On 1 August 2011, he was additionally appointed pastor of Saints Cyril and Methodius Church in Youngstown. Monsignor Polando was made the first pastor of the newly merged churches of Saint Matthias, Holy Name of Jesus, and Saints Cyril and Methodius that were established under the title of Our Lady of Sorrows Parish on 31 May 2012.

On 22 March 2013, the Most Reverend George V. Murry, S.J., appointed Monsignor Polando as the eleventh pastor and sixth rector of the Cathedral of Saint Columba. On 1 July 2015, Bishop Murry appointed Monsignor as the Judicial Vicar of the Diocese of Youngstown. He is a member of the Youngstown Diocesan Finance Council (2002), Diocesan Presbyteral Council (2015), Diocesan Liturgical Commission (1995), and Office of Conciliation (1998). In addition, Monsignor Polando was appointed pastor of Christ the Good Shepherd Church, Campbell, Ohio on 1 September 2017. On 1 March 2022, Bishop David Bonnar appointed Monsignor to St. Paul Church in Salem, Ohio and St. Patrick Church in Leetonia, Ohio. Recently, he has been appointed a senior priest of the diocese, and sacramental minister in three deaneries of the diocese.

Currently he is a member of the Canon Law Society of America; member and immediate past secretary/treasurer of the Midwest Canon Law Society; National Chaplain of the First Catholic Slovak Ladies Association, having been elected to that position at its thirty-ninth national convention in Saint Louis, Missouri, in 2007 and four times re-elected to that chaplaincy at its fortieth national convention in Baltimore, Maryland, in 2011, the forty-first national convention in Louisville, Kentucky, in 2015, its forty-second convention in Tampa, Florida, in 2019; and most recently at its forty-third convention in Indianapolis, IN in 2023; past president of the Slovak Catholic Federation; immediate past secretary of the Conference of Slovak Clergy; member of the First Catholic Slovak Ladies Association Branch 169; member of Branch 731 of the First Catholic Slovak Union; member of the Slovak Catholic Sokol Wreath 54 and of Wreath 108; member of the Ladies Pennsylvania Slovak Catholic Union; member of the Mahoning Valley Slovak Cultural Association; member of the Ohio Cultural Alliance; spiritual moderator of the Youngstown Council of Catholic Nurses; member of the Notre Dame Club of the Mahoning and Shenango Valleys; a Fourth Degree member of the Knights of Columbus - Bishop James W. Malone Assembly of Youngstown; and, a Third Degree member of the Knights of Columbus - Youngstown Council 274.

Monsignor Polando has a brother, Paul M. and his wife Toni L. (Pedulla) of Clermont, Florida. Another brother, John P., died in 2002 and his wife, Michelle S. (Rand) lives in Liberty Township, Ohio. He has six nieces, two nephews, six great nieces and six great nephews.

## **CYNTHIA M. MALESKI, NATIONAL PRESIDENT Natrona Heights, PA**

Cynthia M. Maleski (S313), our current National President, brings over four decades of significant leadership in executive and professional roles in insurance, strategic planning, budgetary, fund management, business, regulatory and non-profit management to the position. Cynthia was re-elected National President/CEO at the October, 2023 Quadrennial Convention and will continue to shepherd the transition for a number of significant governance changes and continue FCSLA Life on a growth path.

During her three terms as President, our society has grown financially and fraternally. Presently, FCSLA's insurance in force has exceeded \$1 billion, assets exceed \$1 billion, with surplus exceeding \$108 million. A.M. Best, the gold standard financial rating company, has reaffirmed our A- (Excellent) rating every year in an increasingly rigorous process. We are licensed to do business in 48 states and D. C., have over 131,000 certificates in force and 537 branches. As Chair of the board of directors during her tenure to date, our National President presides at all meetings of the board of directors and its executive committee, where she continues to present matters on a strategic basis in a transparent way. After presenting an updated innovative "building block" approach to growth in early 2016, she has led our board and our association along this growth path, while introducing a 10-year visioning project to the board of directors in March, 2019. A refreshed strategic



plan was approved by the board in March, 2022. We have led with grit, perseverance, courage and love.

At the same time FCSLA has been fortified in its fraternal strength, as we have opened over 23 new branches in areas where we have not had a presence to date. Our branches logged a record number of volunteer hours of community service in 2022 alone, when at the same time we conducted matching funds projects in many communities. We initiated several new national drives, including disaster relief in West Texas, relief for "at risk" families, and an anti-hunger drive. In 2016 we created a new Anna Hurban Scholarship Fund to augment the scholarships we provide from our general operating funds. We have made great strides as a national fraternal benefit society despite the worst pandemic in over 100 years and in an uncertain, volatile economic environment.

Cynthia's previous executive experience includes over twenty-five years of increasingly responsible executive positions at a large insurance company, at a Catholic hospital, and as Insurance Commissioner and Cabinet Secretary for the Commonwealth of Pennsylvania. While Commissioner, Cynthia implemented the first Children's Health Insurance Program in the United States and worked for successful passage of the Model Fraternal Benefit Code in Pennsylvania. She has been named in Who's Who in American Women, Who's Who in American Law and Who's Who in America for a number of years.

Cynthia also designed and taught Insurance Law at a recognized Catholic law school and has been recognized as an expert in insurance law. She founded and operated her own law practice for many years. Cynthia retired from her law practice to assume her current position as National President. A list of other significant accomplishments can be found in her attached resume.

After receiving an undergraduate (B.A.) degree summa cum laude, Phi Beta Kappa, Cynthia earned a Juris Doctorate (J.D.) in 1976. As a granddaughter of Slovak and Polish Catholic immigrant coal miners and a daughter of a steelworker, she was the first in her family to attend and graduate from college. She has been married for over 40 years to Andrzej Groch, Ph. D and they have a grown daughter Elizabeth.

FCSLA has become a cornerstone of Cynthia's connection to her Slovak roots and her Catholic faith. She also served the society as National Trustee for eight years and as President and Financial Secretary for Branch 313 for many years. She served in a number of leadership roles at various conventions, including bylaws chair and credentials committee. With extensive leadership experience in a number of cultural and nonprofit institutions, she has been recognized nationally, regionally, and locally for achievements and advocacy for various humanitarian causes. In 2017, she was honored to receive the Pope Francis Ambassadorial Leadership Award from Caritas en Veritate International from Pope Francis. She served on a volunteer basis and represented FCSLA on the Board and is past Chair of the American Fraternal Alliance. She currently serves on the AFA board Advocacy and Policy Committee.

## **JEANETTE PALANCA, NATIONAL DIRECTOR Crete, IL**

Jeanette Palanca (S258), a dedicated professional and committed member of the FCSLA community, currently serves as the National Director, having been elected for an impressive third term. As a third-generation member of the organization, her commitment and passion for FCSLA run deep, following in the footsteps of her mother, Rosemary Mlinarich, and grandmother, Elizabeth Pastirik.

Jeanette's journey with the board began on the Court of Appeals. Her involvement extended to the Bylaws Committee for the 2014 Special Convention, where she chaired the Bylaws Convention Sub-committee, demonstrating her dedication to the organization's governance and structure.

At the 2023 convention, Jeanette continued her impactful work by serving as a Board Bylaws member and taking on the crucial role of Co-Chair of the Convention Bylaw Committee. Her efforts in shaping and refining the organizational bylaws highlight her commitment to ensuring a robust and effective framework for the FCSLA.

Jeanette gains insight into the backbone of the organization through the guidance of the current pioneers of FCSLA. Drawing from the wealth of experience and wisdom provided by these stalwarts, Jeanette deepens her understanding of the organization's foundational principles and values. Their influence serves as a valuable source of knowledge, shaping Jeanette's perspective and contributing to her role as a dedicated National Director within the FCSLA community. She actively participates in Chicago Anna Hurban District activities, contributing to the vibrant community spirit within the district and serving as the Recording Secretary.

Beyond her role in the FCSLA, Jeanette is a seasoned professional in the staffing augmentation industry, where she navigates the dynamic landscape of changing software trends. Working diligently in training and staff development, she not only adapts to the evolving technological landscape but also pioneers strategies that leverage these changes for the benefit of her organization. Her proactive approach to incorporating the latest software trends ensures that her training and development initiatives remain cutting-edge and effective, contributing to the overall success of her organization in a rapidly evolving digital era.

Personally, Jeanette is celebrating 35 years of marriage and takes pride in raising four admirable young men with the same values represented by FCSLA membership. Her multifaceted contributions to FCSLA and the staffing industry reflect her unwavering commitment to building thriving communities and organizations for the present and the future.

## **JOANN A. SKVAREK BANVICH, NATIONAL DIRECTOR Dyer, IN**

Joann A. Skvarek Banvich (S452) is beginning her third term on the Board of Directors as a National Director. She has served as Branch Officer for FCSLA Life Sr. Branch 452, Jr. Branch 348 in Whiting, Indiana for several years and is presently The Vice President of the Helen Kocan Okres in Lake County, Indiana/Joliet, Illinois. On a national level she was a member of the National Bylaw Committee in 2011 in Baltimore and at the Louisville Convention in 2015. Joann also served as Chairman of the Host Committee for the Louisville Convention. Joann was appointed to be the Secretary for the Historic Bylaws Revision Committee along with serving as the Chairman of the Branches and Districts Division. Finally, along with one of her colleagues, she Co-Chaired the recent Historic Bylaw Convention Committee this past fall in Indianapolis, Indiana. During her first Board term she served on the Strategic Relations Committee and Executive Committee of the Board. During the mergers with the PUNA and PWAA Fraternal Societies, she participated in many meetings with respect to these activities. This past term she participated in a Board Manual Revision Committee and Chaired the Board Performance and Review Committee and joined the Executive Committee during her rotation. Joann has served as a delegate and FCSLA Life Board of Director representative to the Indiana Fraternal Alliance Annual Convention and has attended numerous American Fraternal Alliance educational programs to further Fraternal Benefit Society knowledge and national updates. She has chaired the Indiana Tri State St. Anne Day Retreat and participated in District wide Fraternal Activities. She is also a member for several years of the Indiana Slovak Day Committee.

Until its closing, Joann had volunteered for the Immaculate Conception Church and her Branch Activities in the kitchen which involved making, Halupki, Haluski, noodles, and baking nut rolls in addition to many local community activities for fund-raising purposes. She had been appointed Chair by the Bishop of the Gary Diocese of the newly chartered Immaculate Conception Grotto Society and Chair of the Immaculate Conception Memorial Park Committee working with the mayor and staff of the City of Whiting. She was pleased to participate this past summer in the dedication of the Memorial Park. She served at her new Catholic Church as Secretary of the Stewardship Synod Committee of the Parish and Pastoral Council Member. She also was a member of the Diocesan Pastoral Council Handbook Committee.

Joann has more than 39 years of consulting and executive management experience in the healthcare industries. She has provided consulting services to various healthcare organizations throughout Indiana, Illinois, Wisconsin, Texas and Connecticut. Joann served as President, Chief Executive Officer and Chairman of the Board of a 200+bed hospital in Chicago and during her tenure she led the organization in acquiring



# Meet Your New Board of Directors

several physician practices and a Home Care Agency in order to strategically place the organization to maintain a full continuum of care. She advanced to a Healthcare System Executive Vice President and Chief Operating Officer while structuring a new corporation, establishing bylaws, obtaining approval from the State Healthcare Financing Board, and securing funds to acquire a new hospital to create a synergy in the Chicago marketplace. Throughout her career Joann has served on various Boards and Healthcare Committees. Joann received her BA from Purdue University, earned post graduate credits at Purdue and has taken various CE courses in Healthcare Management. She is currently a member of Senior Branch 452 and is presently retired and happily married to her husband Allen.

## **KRISTINA MENKE, NATIONAL DIRECTOR Tarpon Springs, FL**

Kristina Menke (S011) is beginning her first term as FCSLA Life's National Director with a rich tapestry of experiences and values. Kristina's upbringing centered on respect, discipline, and kindness, anchored by her Catholic faith. As a devoted mother of two, she passionately imparts these principles to her sons, emphasizing love, empathy, and integrity.

Growing up in a loving household with my father, the legendary MLB player and Coach Denis Menke, and my mother, Jean Menke an English Teacher and Realtor, they instilled in me a profound sense of respect, discipline, and kindness, while embracing our Catholic beliefs. Thankfully, I have been blessed with two wonderful sons of my own, and as a mother, I am deeply committed to passing on the same principles and values instilled in me by my parents, raising my sons with love, compassion, and a strong moral compass. Striving to be a positive role model for them, I demonstrate the importance of hard work, perseverance, and empathy, just as my parents guided me. This has been the most fulfilling and rewarding role of my life.

Throughout my tenure with FCSLA Life, my journey was guided by integrity and a strong sense of duty towards protecting the interests of FCSLA Life and its members. I have consistently demonstrated a commitment to excellence and a passion for making a positive impact. For seven fruitful years, I proudly served as a dedicated FCSLA Life Home Office employee, from 2015 to 2022. I took on multiple roles, including Assistant to the Insurance Manager and System Support, proving myself as a dynamic and versatile asset to the organization. I immersed myself in various critical responsibilities and projects. I actively contributed to committees like the IT Steering Committee, Tech Team, Disaster Recovery Team, Merger Team, and New Product Development, where I showcased my strategic thinking and problem-solving prowess. Cybersecurity has been a personal focus, as I believe safeguarding sensitive information is vital for our company's success. My commitment to transparency, swift action, and comprehensive planning is unwavering, ensuring that members are well-informed, protected and supported. My commitment to FCSLA Life's mission runs deep, as I am not only an active licensed insurance and annuity agent in multiple states, including Ohio, Pennsylvania, Florida, and Iowa, but I also hold the esteemed position of Branch President for both S011 and J018 in Homestead, PA. These roles have allowed me to engage directly with members and truly understand their needs.

Education has been a pillar of my journey as well. Having attended all private Catholic schools, including Clearwater Central Catholic High School in Florida, I then pursued my passion for business management at Troy State University in Troy, Alabama. After school, I honed my strong work ethic and leadership abilities with my decade-long experience in Administration and Management within various dealerships and as a Rural Carrier for the United States Postal Service for seven years. These roles provided me with invaluable insights into organizational dynamics and operational excellence.

Now, as I continue my journey with FCSLA Life on the Board of Directors as National Director, I am eager to bring my innovative ideas and fresh perspective to the strategic plan. I firmly believe in maintaining the core values that have propelled FCSLA Life for over 130 years while embracing the evolution needed for continued growth.

## **KRISTINE L. VISOCAN MIDCAP, NATIONAL DIRECTOR Wheeling, WV**

Kristine L. Visocan (S555) is beginning her first term as National Director for FCSLA Life. She is a 3rd generation member of FCSLA Life and is an active member of, and has held officer positions in, FCSLA Branch S555. Kristine is a two-time recipient of an FCSLA scholarship (graduate and undergraduate) and also served as a volunteer at the Villa Sancta Anna while attending Orange High School.

Dr. Midcap currently serves as Medical Director and Chief Medical Officer for Valley Hospice, a not-for-profit hospice agency with facilities in Ohio and West Virginia. Prior to this, Kristine served as a board-certified emergency medicine physician for 21 years in hospitals in both Ohio and West Virginia. Kristine is a faculty member of Emergency Medicine at West Virginia School of Osteopathic Medicine. Before entering medical school, Kristine spent several years in the Pharmaceutical Sales industry.

Dr. Midcap gives back to her community in many ways including volunteering with her church and its school, and serving as a Director of Stay in Softball, a nonprofit charity that helps support low-income girls by providing free sporting equipment, playing fees, coaching, and mentorship. Kristine also serves as a volunteer medical director for multiple EMS agencies and with CORE, a community outreach group for hospice patients and their families.

Kristine has been married to Dr. Douglas Midcap for 22 years. Doug and Kristine are proud parents to Hunter Midcap, who attends West Virginia University. They also share a great portion of their house with their Bernese Mountain dog, Finn. In her spare time, Kristine competes in Ironman Triathlons which are races that consist of swimming 2.4 miles, bicycling 112 miles, and running 26.2 miles.

## **LORRAINE GIBAS, NATIONAL TRUSTEE Hinsdale, IL**

Lorraine Gibas (S421) is beginning her first term on the National Board as FCSLA National Trustee. She currently is the President of the Anna Hurban District of Chicago, where she is beginning her 8th year as President. She has previously served on the District Board as Recording Secretary, as a National Convention delegate for the past 5 conventions, and a past member of the Salary Committee, Donation Committee, and Memorial Committee at past conventions. She is President of branch S421 and J322, founded at St. Simon Parish in Chicago Illinois.

Lorraine worked in Financial Services for her entire career. She joined Northern Trust Company, a leading global financial services and wealth management company headquartered in Chicago, as an intern while still in college. She consistently grew in responsibilities, and was ultimately promoted to Sr. Vice President, and head of HR Operations and Technology. She retired after 37 years with Northern Trust, working in a variety of roles. For over 20 years, she managed a significant division where she gained extensive knowledge, insights and perspectives on leadership, people management, and operational effectiveness and efficiencies. She led several large system implementations gaining experience in business analysis, business process redesign, system development and enterprise-wide implementation planning, communication and execution. As a member of the HR leadership team, she also served on many corporate leadership and executive committees. After retiring, Lorraine continued to consult and do pro bono work on management, opportunity identification, performance metrics, talent identification, and problem resolution.

Lorraine is most proud and blessed by her family. She adopted her first daughter over 25 years ago and then her second daughter 4 years later. Several years after, she married Tom Lynch and they will soon be celebrating their 20th anniversary. In addition to her FCSLA involvement, Lorraine is a member of the American Legion Auxiliary, and supports Tom's volunteer work with the American Legion at the local, district, division and department levels.

Lorraine is enthusiastic and energized to bring her skills and experiences to the National Board to assist and support the organization and its members as a National Trustee.



## **JOSEPH SENKO, NATIONAL TRUSTEE Pittsburgh, PA**

Joseph Senko (S262) has a BS degree in Business Administration from Duquesne University and a MS degree in Taxation from Robert Morris University. He is currently licensed as a Certified Public Accountant, Personal Financial Specialist and Chartered Global Management Accountant. Joe is also the elected Treasurer of the municipality of Mt. Lebanon for the past 10 years.

Joe worked for the Internal Service in Pittsburgh and at the national office in Washington, DC. He also worked for an international accounting firm and was a partner with several local accounting firms. In addition, Joe was an adjunct professor at two local universities. He also was Chairman of Auditors for the FCSU for 12 years. Joe has served on the Boards of over 25 nonprofit organizations and was president of 10 of them.

He has been the Slovak Honorary Consul for Pennsylvania and the Executive Director of the Western Pennsylvania Slovak Cultural Association since 1998. Joe is a dual citizen of both Slovakia and the United States. To date, he has arranged 14 group tours to Slovakia.

Joe is a Sacristan, Eucharistic Minister, and Homebound Minister at his parish. He is a fourth degree Knight of Columbus, member of the Serra Club and Knight of Equestrian Order of the Holy Sepulchre of Jerusalem.

Joe and his wife, Albina, reside in Pittsburgh. They have six children, eight grandchildren and one great grandchild.

## **MARY ANDREANO, NATIONAL AUDITOR Gates Mills, OH**

Mary Andreano (S009) is honored and excited to serve FCSLA in her first term as National Auditor. Mary brings nearly 37 years of statutory accounting and reporting insurance experience from her career with Progressive Insurance in Mayfield Village, Ohio. Mary earned her Bachelor of Science in Business Administration with a Major in Accounting from John Carroll University, University Hts., Ohio in 1985. Mary began her career in 1985 as a life insurance accountant for Progressive Insurance. While working at Progressive Insurance, Mary earned her Master of Business Administration from John Carroll University, University Hts., Ohio in 1994. Mary has extensive experience in statutory accounting, reporting, regulation, rating agencies, reinsurance accounting and reporting. Mary retired from Progressive Insurance in July 2022 as the Director of Statutory Reporting.

Mary was born in Cleveland, Ohio, the daughter of Paul and Carol Hrics, of Uniontown, Pa and Washington, Pa, respectively. Mary resides in Gates Mills, Ohio with husband Bob Andreano. Mary has two daughters, Elizabeth an attorney residing in NYC and Madison attending graduate school at the University of Minnesota for Speech - Language Pathology.

Mary volunteers as a Court Appointed Special Advocate for Children in Geauga County (CASA); representing the best interest of abused and neglected children in the juvenile court system. CASA/GAL is a national child advocate program.

## **DENNIS POVONDRA, NATIONAL AUDITOR Tabor, SD**

This is Dennis Povondra's (W093) third term as National Auditor. He is an active member and regular participant in Branch W093 activities in Tabor, South Dakota. He has also served on three National committees, the 2007 Quadrennial Convention Donations Committee, the 2014 Special Convention Bylaw Committee, and the 2023 Bylaw Committee and is currently serving as the Treasurer of the South Dakota District.

Dennis was the recipient of the national 2007 FCSLA Fraternalist of the Year Award. He is an active member of the St. Wenceslaus Catholic Church in Tabor.

Povondra retired in 2011 after 36 years as Business Manager of the K-12 consolidated Bon Homme School District in Tyndall, South Dakota. He was responsible for a five-million-dollar operating budget, payroll for over one hundred employees, conducting school board elections, filing

the district annual report to the State of South Dakota and all financial activities for the district. He was also a National Registered Business Official with the Association of School Business Officials.

Dennis was the South Dakota Outstanding School Business Official in 2007. He earned his BSE degree in Business Education from Southern State College in Springfield, South Dakota, and post graduate credits at the University of South Dakota in Vermillion. He also taught Business Education at Gregory High School, Gregory South Dakota prior to becoming Business Manager at the Bon Homme School District.

Dennis is currently serving as Treasurer of the Czech Heritage Preservation Society in Tabor and past chairperson of the Tabor Czech Days Celebration. Dennis and his wife Sherry received the Ben Black Elk Tourism Award for the State of South Dakota in 2019 presented by Governor Kristi Noem.

Dennis and his wife Sherry have one son and daughter-in-law, Mark and Crystal Povondra and a granddaughter Emma Lynn and grandson Logan Robert.

## **BARBARA A. SEKERAK, NATIONAL AUDITOR Brook Park, OH**

Barbara A. Sekerak (S141) is beginning her sixth term on the Board of Directors as National Auditor. She has over twenty years' experience in the banking field. She retired as a partner and Vice President of ePayment Network LLC, a recurring payment processing firm. She is a member of the National Notary Public Association. Prior to her retirement in 2000, Barbara was Assistant Vice President and manager of training and development for the Corporate Security staff at KeyBank NA. Barbara was responsible for coordinating developmental seminars for the Corporate Security investigative staff as well as new members joining the department. She was also responsible for facilitating training programs for the investigative staff and acting as the lead facilitator for the annual corporate staff skills training and development seminars.

Through the collaborative efforts of KeyBank, its Corporate Security management and the Cuyahoga County Adult & Senior Service division, Barbara presented safety and crime prevention training to numerous senior citizen organizations and communities on the local and national level. The SCAT (Safety and Crime Awareness Training) program, which Barbara helped to develop and present, received the first-place commendation for county-based programs in the United States, and both the Cuyahoga County Adult & Senior Services division and KeyBank were honored at the annual "Breakfast of Champions" meeting at the White House in Washington, D.C.

Barbara's involvement at her parish, St. John Bosco Catholic Church, Parma Heights, Ohio consists of serving on the Parish Pastoral Council, is an Extraordinary Minister of Holy Communion, Adult Altar Server, a member of the Holy Name Society and co-chairs the Stewardship Committee. She recently helped revamp the Cleveland Catholic Diocese's "Called by the Spirit" retreat.

Barbara served as the 2010-2011 president of the Ohio Fraternal Alliance; was the Financial Secretary for the Anna Hurban Cleveland District and Financial Secretary for Senior Branch 141.

She is a lifelong member of the First Catholic Slovak Ladies Association; is president of Senior Branch 141; is a licensed recommender and serves on the First Catholic Slovak Ladies Association Audit Committee.

Barbara is a proud mom of four children, their spouses and seven grandchildren. Her husband Jim was the wind beneath her wings for over fifty years until his passing several years ago. She will tell you that her children and grandchildren have now taken over that responsibility of being the wind beneath her wings. She in turn does the same for them – it's a family thing just like FCSLA Life.

*All biographical information published in this issue was provided by each member of the board.*



Anne Uhrina (Branch 258) celebrated her 100th birthday with 56 extended family members. She is shown with her birthday cake and with the family of her daughter Nancy, including 4 grandchildren and 9 great grandchildren.

# 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.



## 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. These positions are located in our Home Office in Beachwood, Ohio. 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](mailto:hr@fcsla.com).

## FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

SILVER ELITE (5 YEAR)  
**3.75% APY\***

GOLD ELITE (7 YEAR)  
**3.85% APY\***

PLATINUM ELITE (10 YEAR)  
**4.00% APY\***

**\*These rates are effective 7/1/2023**

The credited rate is reviewed at least quarterly by the Board of Directors and will never go below the minimum guaranteed contract rate.

The Guaranteed minimum rates for the three products listed above issued on January 1, 2023, or later will be 3.00%.

## ANNUAL SAINTS CYRIL AND METHODIUS APPEAL UPDATE

The mailing for the 46th Annual Saints Cyril and Methodius Appeal will be going out in January to clergy of Slovak heritage, national and local leaders of our Slovak Catholic Fraternal Benefit Societies, members of the Slovak Catholic Federation, previous donors, and personal parishes of Slovak ancestry. The Appeal raises money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations.

Thank you to the Home Office and all the Branches, Districts and Members of the First Catholic Slovak Ladies Association who made donations to the 45th Annual Appeal. The final totals will not be known for a few weeks, but **as of November 15, 2023, the Appeal has received \$24,675.51 from 197 donors.** Money raised goes to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations. On behalf of the Pontifical College, thank you everyone for your continued generosity and support.

Anyone wishing to donate to the 2024 Appeal is asked to fill out the information in the box at the bottom of this article and mail it along with a check payable to the **Slovak Catholic Federation** to the address provided. Donations in any amount are deeply appreciated and are acknowledged. **The 46th Annual Appeal runs from December 1, 2023 to November 30, 2024. Gifts received after November 30, 2024 will be credited to the 2025 Appeal.** Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak Fraternal Organizations for cultural, religious and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., Abbot of St. Andrew Svorad Abbey, Cleveland, OH. National President is Reverend Andrew S. Hvozdic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Our Lady of Victory Parish, Harvey's Lake, PA and Gate of Heaven Parish, Dallas, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Parochial Vicar with Senior Priest status at Our Lady of Grace Parish, Penndel, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

### 46th Annual Saints Cyril and Methodius Appeal

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Amount \$ \_\_\_\_\_

Please make check payable to  
**Slovak Catholic Federation and mail to:**

Rev. Thomas A. Nasta  
National First Vice President, SCF  
Our Lady of Grace Church  
225 Bellevue Avenue, Penndel, PA 19047-4052



# REPORT OF THE FCSLA NATIONAL TREASURER

## Balance Sheet

|  | <u>10/31/2023</u>       |
|--|-------------------------|
| <b>Assets</b>                              |                         |
| Cash & Short Term Investments              | \$ 19,380,169           |
| Bonds                                      | 1,063,926,924           |
| Preferred Stock                            | 1,054,650               |
| Common Stock                               | 308,700                 |
| Investment Income Due & Accrued            | 14,102,618              |
| Property Plant & Equipment, Net            | 4,632,468               |
| Certificate Loans & Accrued Interest       | 1,713,479               |
| Other Assets                               | 592,631                 |
| <b>Total Assets</b>                        | <b>\$ 1,105,711,639</b> |
| <b>Liabilities</b>                         |                         |
| Life Reserves                              | \$ 308,217,808          |
| Annuity Reserves                           | 664,087,847             |
| Death Claims Payable                       | 3,053,246               |
| Unearned Premiums                          | 366,944                 |
| Matured Endowments                         | 368,230                 |
| Provision for Dividends Payable            | 1,400,000               |
| Accumulated Dividends & Interest           | 5,212,629               |
| Accrued Convention Donations               | 612,500                 |
| Provision for Future Conventions           | 290,948                 |
| Asset Valuation Reserve                    | 11,350,937              |
| Interest Maintenance Reserve               | (75,875)                |
| Other Liabilities                          | 2,207,068               |
| <b>Total Liabilities</b>                   | <b>\$ 997,092,282</b>   |
| Surplus                                    | 108,619,358             |
| <b>Total Liabilities and Surplus Funds</b> | <b>\$ 1,105,711,639</b> |
| Legal Fees                                 | 73,200                  |
| Consulting Fees                            | 75,950                  |
| Employee Benefits                          | 749,824                 |

## Income Statement For Period Ended 10/31/2023

|   | <u>10/31/2023</u>    |
|---|----------------------|
| <b>Revenue</b>                                |                      |
| Insurance Premiums                            | \$ 4,171,727         |
| Annuity Premiums                              | 14,045,668           |
| Investment Income                             | 42,586,739           |
| Amortization of Interest Maintenance Reserve  | 38,830               |
| Rental Income                                 | 353,329              |
| Other Revenue                                 | 23,230               |
| <b>Total Revenue</b>                          | <b>\$ 61,219,523</b> |
| <b>Expense</b>                                |                      |
| Increase in Reserves - Life                   | \$ 260,606           |
| Increase in Reserves - Annuity                | (19,853,233)         |
| Insurance Benefits                            | 6,725,244            |
| Annuity Benefits                              | 55,856,519           |
| Commission Expense                            | 491,533              |
| Surrender Benefits                            | 4,975,547            |
| Matured Endowments                            | 54,623               |
| Interest Expense                              | 777,884              |
| Salaries - Employees                          | 613,093              |
| Payroll Tax Expense                           | 47,343               |
| Underwriting Expense                          | 36,047               |
| <b>Life and Annuity Expenses</b>              | <b>49,985,207</b>    |
| <b>Revenue Less Life and Annuity Expenses</b> | <b>\$ 11,234,315</b> |

|  |                     |
|--|---------------------|
| Bank Service Charges                               | 116,954             |
| IT Expenses  | 324,914             |
| Accounting Fees                                    | 170,984             |
| Actuarial Fees                                     | 111,550             |
| Legal Fees   | 73,200              |
| Consulting Fees                                    | 75,950              |
| Employee Benefits                                  | 749,824             |
| Fees - Directors                                   | 163,145             |
| Salaries - Employees                               | 1,369,687           |
| Salaries - Officers                                | 538,174             |
| Temporary Office Expenses                          | 82,485              |
| Payroll Tax Expense                                | 150,922             |
| Depreciation Expense                               | 185,265             |
| Utility Expense                                    | 102,153             |
| Postage and Printing                               | 269,245             |
| Advertising & Marketing                            | 169,503             |
| Travel Expense                                     | 57,252              |
| Insurance Department Fees                          | 84,131              |
| Sales Related Expense                              | 285,750             |
| Rental Expense                                     | 353,329             |
| Building Expense                                   | 153,819             |
| Insurance Expense                                  | 56,431              |
| Office Related Expense                             | 111,023             |
| Dues & Subscriptions                               | 68,981              |
| Human Resources                                    | 53,297              |
| Other Expense                                      | 12,692              |
| Investment Expense                                 | 576,056             |
| <b>Sales and Operating Expenses</b>                | <b>6,466,717</b>    |
| <b>Revenue Less Sales &amp; Operating Expenses</b> | <b>\$ 4,767,598</b> |
| Post Mortem Benefits                               | 1,221,118           |
| Misc. Member Benefits                              | 70,276              |
| Donation Expenses                                  | 80,307              |
| Change in Accrued Convention Donations             | 125,000             |
| Convention Expenses                                | 131,283             |
| Branch and District Funding                        | 590,524             |
| Fraternal Activities                               | 96,748              |
| Official Publications                              | 590,879             |
| Scholarship Awards                                 | 242,968             |
| <b>Direct Fraternal Expenses</b>                   | <b>3,149,104</b>    |
| <b>Income (Loss) from Operations</b>               | <b>\$ 1,618,494</b> |
| Dividends to Members                               | 1,166,438           |
| <b>Subtotal INCOME (LOSS)</b>                      | <b>\$ 452,056</b>   |
| Capital Gains (Loss)                               | 2,786,737           |
| <b>NET INCOME (LOSS)</b>                           | <b>\$ 3,238,793</b> |

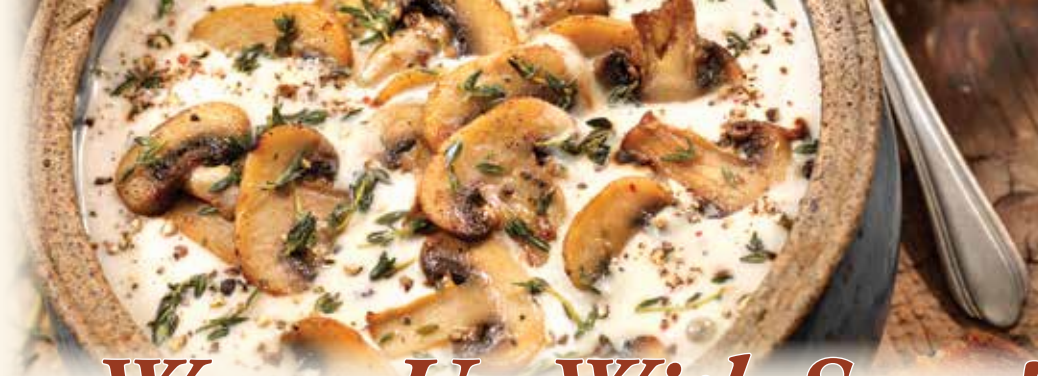
## Placing a Memorial in *Fraternally Yours*

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](mailto: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](mailto:zjbazik@comcast.net) or send a hard copy of the information to: Editor, PO Box 1617, Reading, PA 19603-1617.





# Warm Up With Soup!

## CREAM OF MUSHROOM SOUP

4 tablespoons butter  
1 tablespoon oil  
2 onions diced  
4 cloves garlic minced  
1 1/2 pounds fresh brown mushrooms sliced  
4 teaspoons chopped thyme divided  
1/2 cup any dry red or white wine  
6 tablespoons all-purpose flour  
4 cups low sodium chicken broth or stock  
1-2 teaspoons salt adjust to taste  
1/2-1 teaspoons black cracked pepper adjust to taste  
2 beef bouillon cubes, crumbled  
1 cup heavy cream or half and half (sub with evaporated milk)  
Chopped fresh parsley and thyme to serve

Heat butter and oil in a large pot over medium-high heat until melted. Sauté onion for 2 to 3 minutes until softened. Cook garlic until fragrant, about 1 minute.

Add mushrooms and 2 teaspoons thyme, cook for 5 minutes. Pour in wine and allow to cook for 3 minutes.

Sprinkle mushrooms with flour, mix well and cook for 2 minutes. Add stock, mix again and bring to a boil. Reduce heat to low-medium heat, season with salt, pepper and crumbled bouillon cubes.

Cover and allow to simmer for 10-15 minutes, while occasionally stirring, until thickened.

Reduce heat to low, stir in cream or half and half. Allow to gently simmer (do not boil). Adjust salt and pepper to your taste.

Mix in parsley and remaining thyme.

## CRACK CHICKEN SOUP

4 slices bacon, diced  
1 tablespoon butter  
1 small yellow onion, diced  
3 cloves garlic, minced  
4 to 6 cups low sodium chicken broth  
1/2 teaspoon garlic powder  
1/2 teaspoon onion powder  
1/2 teaspoon dried dill weed  
1/2 teaspoon dried chives  
salt and fresh ground pepper, to taste

1 bay leaf  
4 cups cooked shredded chicken  
1 package (8 ounces) softened cream cheese  
1 cup shredded cheddar cheese  
3 to 4 cups baby spinach  
1/4 cup heavy cream  
sliced green scallions, for garnish

Cook diced bacon to a crisp in a Dutch Oven or soup pot.

Remove bacon from pot with a slotted spoon, leaving bacon grease in the pot.

Add butter to the pot and melt over medium-high heat.

Stir in onions and cook for 3 minutes.

Stir in garlic and cook for 20 seconds.

Add chicken broth and scrape up all the browned bits from the bottom of the pot.

Season with garlic powder, onion powder, dill weed, chives, salt, and pepper.

Add bay leaf and bring to a boil; lower heat to medium low and cook for 5 minutes.

Stir in shredded chicken; cook for 5 minutes.

Add cream cheese and whisk in until completely melted and combined.

Stir in shredded cheese; whisk until melted and thoroughly combined.

Add baby spinach; cook for 2 minutes.

Stir in heavy cream and cook for 1 minute.

Taste for seasonings (salt and pepper) and adjust accordingly. Remove bay leaf.

Remove soup from heat; top with scallions and previously prepared bacon.

## SAUSAGE SOUP WITH ORZO

1 tablespoon olive oil  
1 pound Italian sausage mild or spicy  
1/2 medium onion diced (about 1 cup)  
2 ribs celery diced  
3 cloves garlic minced  
1/2 cup Orzo Pasta (uncooked) or 1 cup larger pasta type  
2 (14.5-ounce cans) tomatoes (diced or crushed) don't drain  
4 cups chicken broth  
1 teaspoon Italian seasoning

1/2 teaspoon sea salt

1/4 teaspoon Black Pepper

Water as needed to adjust consistency

Heat olive oil in pot over medium-high heat.

Add Italian sausage to the pot and saute until browned. Use a slotted spoon to transfer out of pot and set aside.

Drain excess grease from the pot, leaving a small amount for the vegetables. Or add another splash of olive oil if needed.

Add onion, celery, and garlic. saute until tender.

Add cooked sausage, orzo pasta, tomatoes, chicken broth, Italian seasoning, salt, and pepper.

Bring everything just to a boil, then reduce heat to medium-low and simmer 10-15 minutes, or until pasta is cooked through, stirring as needed.

Add water in small amounts to adjust consistency, if needed during simmering process.

## GRANDMA'S CREAMY POTATO SOUP

1 large onion diced  
1/2 cup thinly sliced carrots  
1 lb bacon chopped  
2 stalks celery diced  
3 cloves garlic minced  
8 potatoes peeled and cubed  
4 cups chicken broth or enough to cover potatoes  
3 tablespoons butter  
3 tablespoons flour  
1 cup heavy cream or half and half  
1 teaspoon dried tarragon  
1/3 cup kale can use frozen thawed kale as well, stems remove and chopped fine  
Salt and pepper to taste

Cook the bacon in a dutch oven until done. Remove the bacon, drain off all but 1/4 cup of the bacon grease. Cook celery, carrot and onion in the 1/4 cup bacon grease until soft. Stir in the minced garlic, cook for 1 minute more. Add cubed potatoes, toss to coat. Saute potatoes 3 or 4 minutes. Place the fried bacon back in the pan. Add enough chicken broth to the pan to cover the potatoes, cover and simmer until potatoes are tender.

In a heavy duty sauce pan, melt the butter over medium heat, whisk in the flour, cook and whisk the mixture for 2 minutes to remove the flour taste. While still whisking add the cream in a slow stream to the flour mixture. Cook and whisk until mixture thickens, add the tarragon and Kale to the pot. Stir the cream mixture into the potato mixture. Season with salt and pepper to your liking.



## **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.