

Fraternally Yours®

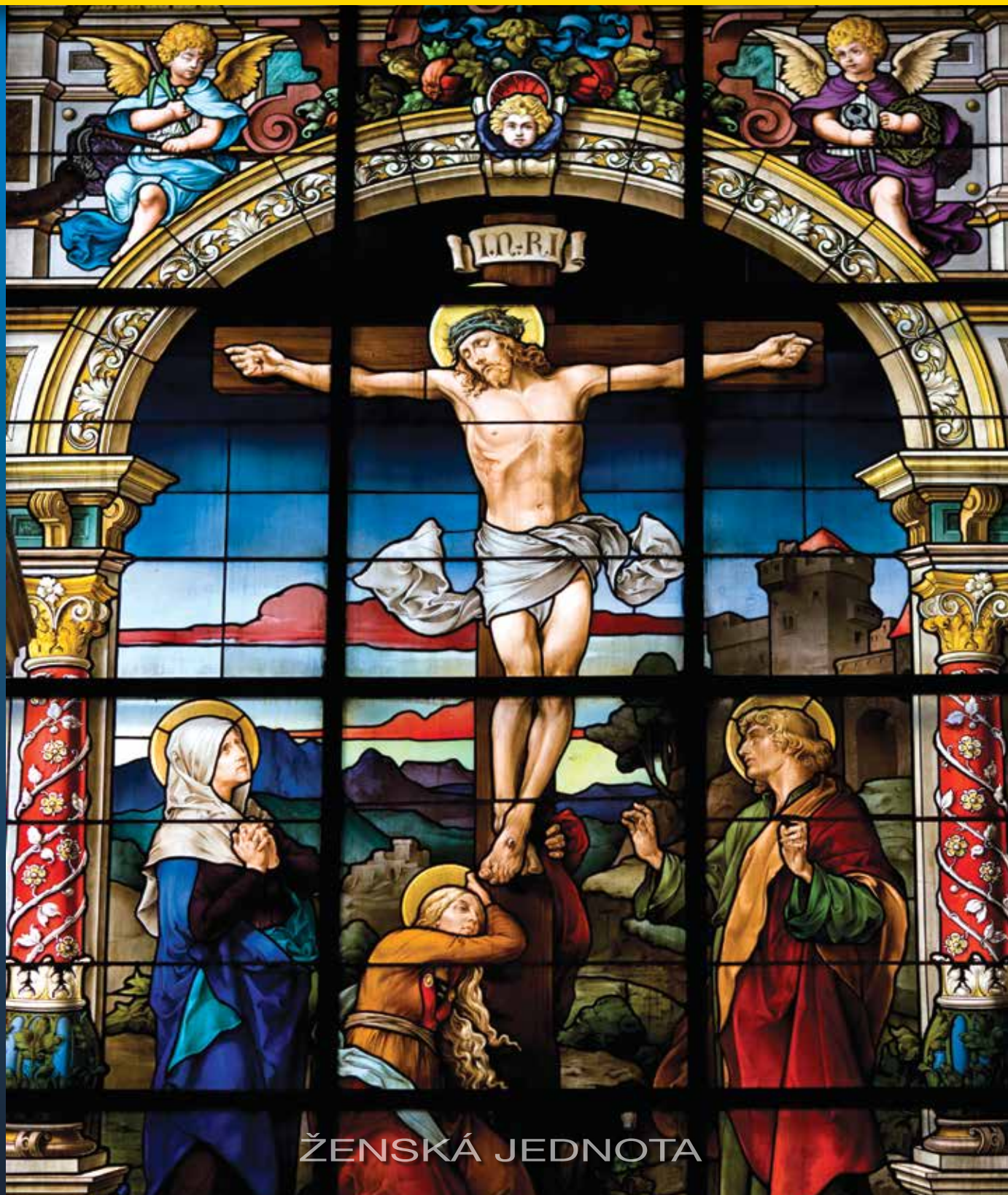


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First Catholic Slovak Ladies Association

MARCH 2024



ŽENSKÁ JEDNOTA

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A Daily Celebration Over Fear — Happy Easter

As the world sings triumphant cries to heaven over death that you conquered, help us, Lord, tomorrow as well, when the dresses are put away and the candy is all eaten and on with life we go let us not forget.

The celebration of your resurrection over death is a celebration of life that should continue well beyond the sunrise service and the music, rehearsed for days prior; it is beyond the sign of spring, beyond the lily, beyond new lambs grazing in open fields.

Resurrection is a daily celebration over fear; man's greatest and most powerful enemy. Fear of tomorrow, fear of our yesterdays, fear of what shall become of our young, our old, our unborn. Resurrection is replacing fear with physical action.

This alone, the most touching and profound of your signs that fear is dead and belief in you brings, not just hope, but life.

What better living parable could You have brought? All fear death. All. Even in the garden, You took on our fear if for only moments, it was as real as our fears can be real, and You knew then, that this single enemy must be destroyed.

And, You sacrificed your life, leaving those who had been comfort, and followers; You left them behind, to conquer fear. I shall cling to this now, and the tomorrows given me. Peace and thanksgiving lifted unto you. Amen.

Dear Friends.

May the glory and the promise of this joyous time of year bring peace and happiness to you and those you hold most dear. And may Christ, Our Risen Savior, always be there by your side to bless you most abundantly and be your loving guide.

Until Next Month,
Warmly, **Carolyn**





The Sacred Season of Lent

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

My dear Sisters and Brothers in Christ,

We are now in the midst of the sacred Season of Lent, joined with other Catholics and Christians throughout the world, hopefully filling these days with extra prayer, contrition for our sinful nature, and seeking the forgiveness of Jesus Christ who suffered and died on the Cross in order for us to gain redemption in the Paschal Mystery. When you receive this month's edition of *Fraternally Yours*, it is my hope that you will be more prayer filled by the prayers that I share with you. These have been a part of my seeking the forgiveness of Almighty God for my sinfulness to God and my neighbor. I hope you are able to use them yourselves during the duration of the Lenten Season.

The first is quite lengthy and is one of several prayers a priest may pray before he is about to celebrate the Holy Sacrifice of the Mass. It was scribed by Saint Ambrose who was born in 339, AD in Trier and became the bishop of Milan from 374 until his death in 397, AD. He was also a writer, philosopher, and theologian. He wrote,

I draw near, loving Lord Jesus Christ, to the table of your most delightful banquet in fear and trembling, a sinner, presuming not upon my own merits but trusting rather in your goodness and mercy. I have a heart and body defiled by my many offenses, a mind and tongue over which I have kept no good watch. Therefore, O loving God, O awesome Majesty, I turn in my misery, caught in snares, to you the fountain of mercy, hastening to you for healing, flying to you for protection; and while I do not look forward to having you as Judge, I long to have you as Savior.

To you, O Lord, I display my wounds, to you I uncover my shame. I am aware of my many and great sins, for which I fear, but I hope in your mercies, which are without number. Look upon me, then, with eyes of mercy, Lord Jesus Christ, eternal King, God and Man, crucified for humanity. Listen to me, as I place my hope in you, have pity on me, full of miseries and sins, you, who will never cease to let the fountain of compassion flow.

Hail, O Saving Victim, offered for me and for the whole human race on the wood of the Cross. Hail, O noble and precious Blood, flowing from the wounds of Jesus Christ, my crucified Lord, and washing away the sins of the world. Remember, Lord, your creature, whom you redeemed by

your Blood. I am repentant of my sins, I desire to put right what I have done. Take from me, therefore, most merciful Father, all my iniquities and sins, so that, purified in mind and body, I may worthily taste the Holy of Holies.

And grant that this sacred foretaste of your Body and Blood which I, though unworthy, intend to receive, may be the remission of my sins, the perfect cleansing of my faults, the banishment of shameful thoughts, and the rebirth of right sentiments; and may it encourage a wholesome and effective performance of deeds pleasing to you and be a most firm defense of body and soul against the snares of the enemies. Amen.

Another prayer that I may use during the day is one that should be familiar to all of us, the *Confiteor*, the *I confess*, at the beginning of the celebration of the Eucharist:

I confess to almighty God and to you, my brothers and sisters, that I have greatly sinned, in my thoughts and in my words, in what I have done and in what I have failed to do, through my fault, through my fault, through my most grievous fault; therefore I ask blessed Mary ever-Virgin, all the Angels and Saints, and you, my brothers and sisters, to pray for me to the Lord our God.

In Slovak:

Významam vsemohucemu Bohu i vam, bratia a sestry, ze som vela zhresil myslienkami, slovami, skutkami a zanedbavaním dobrego. Moja vina, moja vina, moja previekavina. Preto prosim blahoslavenú Mariu, vždy Pannu, všetkých anjelov a svätých i vas bratia a sestry, modlite sa za mňa k Panu, Bohu nasmu.

My favorite one is the shortest one, one that I pray many times a day:

Lord Jesus, Son of God, have mercy on me a sinner!

My dear sisters and brothers, there is still enough time to take advantage of the graces of forgiveness during Lenten Season, 2024. Seek forgiveness from God and neighbor by utilizing one of the above prayers of forgiveness daily, or the one you learned when you received your First Reconciliation prior to your reception of First Holy Communion. And above all, take advantage of celebrating the Sacrament of Reconciliation (go to Confession!) during these days left in Lent!

Zmiluj sa nad mňa, Pane!

Message from our National President

CYNTHIA M. MALESKI



Dear fellow members,

The time period for this March issue of Fraternally Yours covers the season of Lent and the joyous celebration of Easter Sunday on March 31st. We are blessed to be able to concentrate on finding ways to build meaning into our lives through prayer, fasting and almsgiving during Lent, to be able to more fully

join in the experience of the Resurrection of Jesus and His Rising from the tomb on Easter morning!

As I travel and visit different branches, I am struck with comments about the impressions that our members have about less home office work since the 43rd Quadrennial Convention in Indianapolis last October. While planning and conducting such a convention takes special skill sets of time management, organizational capabilities, leading an interested audience and collaboration, post-convention leadership includes essential skills of building a team with a newly constituted board, renewed product development, and bringing on key leadership and staff. These initiatives need to take place in tandem with ongoing management of our goals articulated in the strategic plan and human resource initiatives. In other words, we are very focused on shifting priorities.

At the 43rd Quadrennial Convention, our delegates voted on a series of bylaw changes which necessitate in-depth work through a team approved at the convention. The bylaws conformity committee made up of Jeanette Palanca, Carolyn Bazik and Kim Graham met several times over several months to prepare the new amendments for appropriate filing. Recently, the committee asked Yours Truly, as counsel, to review certain amendments vis-à-vis the convention transcript.

There is a patchwork quilt of filing requirements in the states where we are licensed, and several require prior approval before any new language is effective, with provisos, as appropriate.

The outgoing board met in the home office on January 17th and enjoyed a joint lunch with members of the incoming board. The evening before, we hosted a farewell dinner for our outgoing board members and their guests. Testimonials were given in appreciation for each of their commitments and service to FCSLA Life as members of the board.

After a brief transitional board meeting for the incoming board, the managing officers presented the first of several sessions to onboard incoming board members on fiduciary standards, strategic planning, financial metrics and certain FCSLA board operating procedures and practices. We enjoyed an evening meal together with the members of the incoming board to become more acquainted with each other. Guest Karen McHugh, Head of Human Resources presented our employee driven values statements ("PRAISE").

As we move forward in 2024, we continue to focus on priorities with vitality and strength!

Cynthia M. Maleski,
National President



Slovak Stations of the Cross and Lenten Hymn Sing

The traditional **Slovak Stations of the Cross** and **Lenten Hymn Sing** sponsored by the Slovak Heritage Society of Northeastern Pennsylvania will be held on Sunday, March 17, 2024 at St. Ignatius Loyola Church, 339 North Maple Avenue, Kingston, PA. The church is handicapped accessible via elevator. The service will begin at 2:00 P.M. with congregational singing of **Lenten Hymns**.

The **Stations of the Cross in Slovak** led by members of the Society will follow. The service will conclude with Benediction. Refreshments will be served after the service. A free will offering will be accepted. For further information, call Anna Hudock at 570 510-1655.



Eastern PA Spring Meeting

The Eastern PA (Francis Jakabcin District) will hold their Spring Meeting on Sunday, April 28, 2024 at Northampton Banquet and Event Center, 1601 Laubach Ave., Northampton, PA, 18067, starting with a luncheon at 1:00 pm. Sr. Life Branch #484, Egypt (Whitehall, PA) and Sr. Life Branch #443, Northampton, will be the hosts for this meeting. Branches should RSVP their attendance to District President, Michelle Mrazick Grasso at 610-762-1973 by April 10, 2024.

CHECK TO THE EPIPHANY OF OUR LORD CHURCH PRAYER SHAWL MINISTRY

Dorothy Urbanowicz presents FCSLALife check to Betty Mandarin of The Epiphany of Our Lord Church Prayer Shawl Ministry. These funds will provide prayer shawls, lap robes, afghans and scarves to Penn Highlands/Mon Valley Hospital, local home hospice organizations, nursing, and the Monessen Family Center. They also provide gifts to parish shut in's and white baby blankets for parish baptisms. Each afghan uses 6-7 skeins of yarn while the shawls use at least 4 skeins. The shawl ministry is very thankful for our donation.



*May the light of the risen Lord
shine upon you this Easter season,
filling your heart with hope,
love, and joy. May you feel His
presence guiding you through
each day, and may His sacrifice
remind you of the everlasting gift
of redemption and grace. May you
and your loved ones be blessed with
peace and renewed faith during
this sacred time. Amen.*

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The dedicates the entire month of March to St. Joseph and urges believers to pay special attention to his life and example. During his life on earth, St. Joseph stayed in the background and served Mary and Jesus as their protector and provider. Aside from the infancy narratives in Matthew and Luke's Gospels, little is known about St. Joseph except that he was a carpenter/craftsman. Scholars say St. Joseph probably died between the years of Jesus being found in the Temple and the start of his public ministry. While devotion to Mary flourished in the early Church, devotion to St. Joseph did not really develop until the 17th and 18th centuries when religious congregations helped promote St. Joseph as a patron and intercessor.

FCSLA Presents \$5,000 Check to Convention Donations Committee

Pat and Cathy Braun (right) present a \$5,000 check from FCSLA to Fr. Antony Thomas and Barb Gawlik from the FCSLA convention donations committee. Fr. Thomas is the Pastor at St. Patrick's Catholic Church in Whitewater, Wisconsin, and Barb is the Director of Administrative Services. They are very grateful for the donation which will be used to pay for repairs to the church.



Anna Hurban Scholarship Fund **First Catholic Slovak Ladies Association**

24950 Chagrin Boulevard
Beachwood, OH 44122
800-464-4642 • www.fcsla.org

Get Involved. Make a Donation.

You can make a difference in helping to make education affordable for a deserving student. Your generous gift to the Anna Hurban Scholarship Fund gives our young members the opportunity to build an even stronger foundation as they begin their life journey and affirms them at a crucial time in their lives.

Sincerely,

Cynthia M. Maleski
National President and CEO

First Catholic Slovak Ladies Association of the United States of America is a Fraternal Benefit Society organized under 501(c)(8) of the Internal Revenue Code. Your contributions to our scholarship fund are tax deductible.

Your Contribution Information

Donor Name _____

Address _____

Email Address _____

Amount _____

In Honor of _____

In Memory of _____

All donations, large and small, matter and are greatly appreciated. All donors and gifts will be proudly acknowledged in *Fraternality Yours* magazine unless you request that your name be withheld.

Method of payment: Please write your check or money order payable to FCSLA Anna Hurban Scholarship Fund.

Send your donations to: National President, FCSLA,
24950 Chagrin Boulevard, Beachwood, OH 44122.

District 11 Holds Quarterly Meeting

The FCSLA Life St. Isidore (District 11) held its fourth quarter board meeting on Wednesday, December 27 at St. Wenceslaus Catholic Church (Omaha) in the St. Michael's Room from 1:00 to 3:00 P.M. All Board members were present. Branch W-018 hosted the meeting.

Points of old business included discussion of the Quadrennial Convention in Indianapolis, the District Christmas party and the Spirit Catholic Radio matching grant. New business points of discussion included District 11 report forms, monthly life insurance sales, the member summary report and the District's biennial leadership meeting. The next meeting date was set for February 6, 2024 at 12:30 p.m. in Valparaiso, Nebraska.

Following the meeting members enjoyed houska, kolaches, homemade caramel corn, and Christmas cookies.



St. Wenceslaus Church, the Czech Mother Church of Nebraska, dedicated its newest Church in July 2021. The new building is the largest Catholic Church in Nebraska, and the parish school is the largest Catholic school in the state with over 900 students.



St. Isidore District Board - (Left to right) Clarice Sabata, (Secretary), Ken Sabata, Deb and Ron Paseka (Ex Officio), Margie Hladik (Fraternal Coordinator), Julie Kulhanek (Treasurer), and Cecilia Hall (President). Bob Hladik (Vice-President) took the pictures.

2024 Slovakia Heritage Tour Sept. 6-15, 2024

Celebrate the fall harvest and the beautiful culture, history and countryside of Slovakia, up close and personal, on the 2024 Slovakia Heritage ten-day, small group tour. From September 6-15, we'll explore age-old cities, medieval towns and historic sites as well as folk-life museums, the Tatry mountains and picturesque villages. We'll join in a few of the festivals that bring alive Slovakia's long music and craft traditions. Optional genealogical research, and ancestral village and family visits available. **For more information:** Visit www.slovakiaheritage.com or contact Judith Northup-Bennett, Slovakia Heritage Tours, 978-544-5144(text 978-894-6622), or slovakiaheritagetours@gmail.com

J192 Youngstown, Ohio Annual Christmas Card Mailing

J192, Youngstown, Ohio, conducted their annual Christmas Card mailing to members with an included \$5.00 gift.



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.

Branch W033 Celebrated Their Annual Christmas Party



Branch Secretary Becky Kuhn and member Lois Zajicek at the annual Christmas Party.



Santa visiting and distributing treat bags to members



Santa giving a treat bag to Lillian Maldonado



L-R: Director, Donna Ryant, Secretary, Becky Kuhn. And Treasurer, Rita Fjelstul



Secretary, Becky Kuhn presents a \$250 scholarship check to Treasurer, Riya Fjelstul for her granddaughter, Olivia Opat, who was unable to attend.



Santa visits with Chuckie & Martha Klimesh'Have you been good this year?'



Branch W033 celebrated their annual Christmas Party, Sunday, December 3, 2022 at the Library in Spillville, IA. A social hour was held at 11:30 a.m. followed by a delicious potluck dinner. The branch supplied refreshments, ham, hot dogs, buns, milk, coffee, and the table settings. After dinner the branch presented \$250.00 donations to four fire departments, Calmar, Fort Atkinson, Ridgeway and Protovin, Iowa. Members enjoyed talking with fire department representatives during the social hour and dinner. Following dinner the annual meeting was held with minutes from the previous meeting, the treasurer's report, the yearly branch report, and a report from the National Convention being presented and approved by those in attendance. A branch scholarship of \$250.00 was awarded to Olivia Opat and was presented to her grandmother because Olivia was unable to attend. Other branch donations were given out at the branch November meeting. The current officers were all re-elected to their position for 2024. After final discussions the meeting adjourned with a prayer. Santa arrived and passed out treat bags with an apple, candy, and peanuts for everyone in attendance. He visited with members before heading off to his next stop. Door prizes were awarded; a candy guessing games ensued and winners received the Christmas Candy and container for guessing the right amount. The day ended with bingo, prizes were hanging on the tree for winners to select, and socializing with each other. Branch W033 wishes all happiness and good health in 2024.



L-R: Tom Novak, Branch Vice-President with members Frank Ryant, Deacon Jim Zajicek, Director Richie Kuhn & Ron Stika enjoying time catching-up before the dinner and meeting.



L-R: W033 Director Donna Ryant, President Dan Silhacek, Fireman from Ridgeway, Mark Carolyn, Fort Atkinson, Ronnie Franzen, W033 Treasurer Rita Fjelstul, W033 Secretary Becky Kuhn and W033 Director, Richie Kuhn, presenting \$250 donation check to the fireman.

McKeesport Branch S077 Annual Christmas Party

McKeesport Branch S077 hosted it's annual Christmas party on Sunday, December 3 at Antonelli's Event Center in Irwin, PA.

President Jerry Holmes opened with a prayer and the Pledge of Allegiance. A memorial service was held for all of the members of our branch who passed away this year.

Members were treated to appetizers at the table, followed by a delicious roast beef dinner. Entertainment was provided by our favorite musicians, George Batyi, Greg and Mikey D. Some of our guests enjoyed the music so much, they danced to our favorite Slovak tunes. The party ended with drawings for centerpieces and numerous prizes.



Officers
left to right:
Judy Fedor,
Carol Yurechko,
Regina Smith,
Jerry Holmes,
Virginia Holmes,
Danielle Cicak,
Kathleen Cicak



Musicians left
to right:
Greg, George,
Mikey D

SENIOR BRANCH 153, FARRELL ANNUAL CHRISTMAS PARTY

Senior Branch 153, Farrell, PA held their annual Christmas Party on Sunday, November 19, 2023. The event was held at Hickory Bar & Grille, Hermitage, PA. A sit-down dinner was served followed by a



short meeting. Since this was a new venue, playing BINGO was not allowed; hard to believe, isn't it? But the branch did a modified version, and everyone won a prize. Also, door prizes were given, an individual branch gift of a box of candy, along with gifts from the home office. The afternoon closed with singing Slovak & English Christmas Carols and prayers were offered for all deceased members.

Christmas wishes were extended to all in attendance, and everyone had a lovely afternoon. Happy New Year!

Tricycle Built for 2 or 3!!

Branch S111, Charleroi, PA, donated funds to help purchase a children's "Tri-Cycle Built for 2" in support of Saints Simon and Jude Pre-School.

Pictured are Evelyn Holowaty (5th generation member) and her twin brothers Ethan and Thatcher Holowaty (5th generation members). They are accompanied by cousin Regina (Trotta) Berner and mother Stephanie (Bury) Holowaty, 4th generation members. They are members of J170 and S111. Over 200 pre-school students attend the parochial faith based program, located in Greentree, PA, a suburb of Pittsburgh, PA.



Branch Z-211 Co-Sponsored “Footprints of Polonia: Polish Historical Sites Across North America” Event



2023 Women & Leadership Archives

On Tuesday, October 24th, in cooperation with The Women & Leadership Archives and University Libraries of Loyola University Chicago, Branch Z-211 co-sponsored an evening centered on author Ewa Barczyk's book, “Footprints of Polonia: Polish Historical Sites Across North America”. There were over 50 individuals, both members and non-members in attendance at this free event.

Ms. Barczyk's presentation focused on the innumerable contributions of Polish immigrants and their descendants on communities in North America, which can be seen on monuments, bridges, churches, cultural centers, and cemeteries across the continent, including cities in the United States, Cuba, Mexico and Canada.

After Ms. Barczyk's presentation, there was a Q & A session, giving our guests the opportunity to ask many interesting questions of our speaker.

Our members and guests were also given the opportunity to view numerous photos and documents from the PWA collection, housed at the WLA, that have been professionally restored. Several issues of the PWA publication Głos Polek (Polish Women's Voice) from the early 1900's, that have been translated into English were also distributed. The restorations and translations were made possible through fundraising support from the former PWA Groups & Councils across the U.S.

Each guest received a “goody bag” and both a gift raffle, featuring items made in Poland and a cash raffle were held. Refreshments, which included delicious Polish “kanapki” and beverages were underwritten by Branch Z-211.



HQ Dedication Banquet



HQ Dedication



FCSLA sign at entrance



War Relief Packages



2023



Goody Bags

Eagle Scout & St. Mary's Legacy Scholarship Awarded

St. Mary's High School sophomore Samuel Miklovic (S101), an accomplished Eagle Scout, has been honored with the prestigious Eagle Scout & St. Mary's Legacy Scholarship. This summa cum laude student, boasting a remarkable 4.29 GPA, was awarded the Legacy Scholarship (his second time), reserved for children or grandchildren of active Alumni Association members who best embody the Vision, Mission, and Core Values of St. Mary's High School. Nominations for eligible students are submitted by the St. Mary's administration/faculty and subsequently voted on by the Alumni Association executive board. Additionally, Samuel recently achieved the BSA Pope Pius XII Catholic Scouting BSA Purple Medal/Knot award, showcasing his dedication to both academic excellence and Scouting accomplishments.



Samuel Miklovic of S-101 Branch St. Louis is in the middle with J-011 Branch Members Lukas Lyons, right & Josef Duffie, left.

Eastern PA District Holds Fall Meeting

On October 15, 2023, the Frances Jakabcin district of Eastern PA, held its district meeting. Br. S140, Lansford, PA was the host for this event.

After a delicious meal at Basille's, in Hometown, PA, the meeting focused on the results of the Quadrennial Convention in Indianapolis Indiana. The next meeting will be on April 28th.

If you have any questions, please email District President, Michele Mrazik Grasso at mmrazik@hotmail.com or 610-762-1973. Election of officers will take place at this meeting.

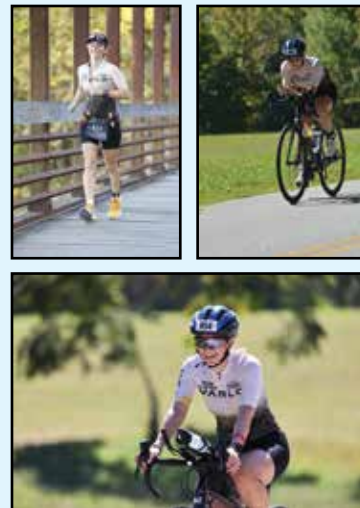


Elena Kolano, Z221, Pittsburgh, Finishes the Ironman Triathlon

Elena Kolano, Z221, Pittsburgh, PA, daughter of Ed & Mary Lee Kolano, finished the Ironman Triathlon on September 24, 2023 in Chattanooga, Tennessee. It required a 2.4-mile swim, 116-mile bike ride, and 26.2-mile run.

Elena graduated from Penn State and works as a CPA for KPMG in Pittsburgh. She is now looking forward to her

wedding, planned for April 2024. Her proud grandma, Elizabeth Kolano, aunt & cousins are all members of FCSLA.



Sam Miklovic, S-101, Receives Award

Congratulations Eagle Scout Sam Miklovic, Saint Louis Branch S-101, on receiving the BSA Pope Pius XII Vocational Call from God Scouting Ministry award! Your dedication to scouting and your commitment to exploring vocations and ministries within the Church is truly inspiring. Earning this prestigious emblem is a testament to your hard work, perseverance, and faith. May the blessings of this recognition serve as a reminder of the great potential within you to serve God and others in meaningful ways. As you continue your journey in Scouting and in Life, may you always be guided by faith, integrity, and compassion. Congratulations once again on this well-deserved honor.



“Šťastný Nový rok všetkým!” && “Šťastné a požehnané sviatky vám a vašim blízkym!”

Pittsburgh District Holds Fall Meeting

The September meeting of the Pittsburgh District was held on September 24, 2023 at the Georgetown Center in Pittsburgh, hosted by the District Officers.

District President Virginia Holmes welcomed the members. District Chaplain Father Edward Mazich opened with prayer. The Pledge of Allegiance was recited and National President Cynthia Maleski led the National Anthem.

Roll was taken and the minutes of the July meeting were read and approved as was the Treasurer's report. District Auditors Thomas Figura and Martin Hanyak conducted the annual audit and reported all books were in order.

National President Cynthia Maleski reported on the upcoming convention. She mentioned proposed bylaw changes which would be discussed. President Maleski informed the members of the A- rating from AM Best, the number of our members, and the job opening for National Treasurer. She thanked Amie Perry for her work on FCSLALife's Young Adult Leadership Council and announced that District President Virginia Holmes was named the PFA Fraternalist of the Year.

Further discussion ensued concerning upcoming bylaw changes.

Candidates for national office introduced themselves to the membership. Cynthia Maleski, Dorothy Urbanowicz, Larry Golofski, Kristine Menke, Joe Senko and Flora Funtal were running for national office.

The District conducted drawings for Share the Wealth, the Lottery Tree and other various prizes.

The meeting was closed with prayer and Hey Slovaci.



District Officers standing:
Father Ed Mazich, Tom
Figura, Marty Hanyak,
Virginia Holmes, Marian
Gatto, Linda Killeen,
Archabbot Nowicki

Sister Helen Therese Scasny, SC celebrates Diamond Jubilee

On September 8, 2023, the Feast of the Birth of the Blessed Mother, Sister Helen Therese Scasny, SC (formerly known as Sr. M. Immaculata) celebrated her Diamond Jubilee - 75 years of religious life as a Sister of Charity.

Born to Frank and Bertha Scasny, Sister Helen entered from Slovak Holy Trinity parish in Lorain, Ohio. Her experiences of religious life were varied and went far beyond her imagination. After spending a few years teaching in elementary school, Sister was elected President of the Vincentian Sisters of Charity at the tender age of 31. Spending 12 years as President, then switched roles with S. Mary Ann Flannery (Sr. M. Regis) and served another 12 years as Assistant President.

When in 1987, Lumen Cordi um High School closed, S. Helen Therese and Sr. Regina Kusnir were asked to take on the onerous task of transforming a high school into the beautiful facility it is today - Light of Hearts Villa (a home for the elderly). Sr. Helen was appointed the new executive director of the Villa and welcomed those who were independent, those who needed some assistance and those who needed memory care. She served as director until 2013 when she retired at 80 years old. In true Sister of Charity fashion, however, retirement was not in her vocabulary! Sr. Helen then became a beekeeper and started a small business selling honey under the moniker of "Nun Sweetener". Each week Sr. and her volunteers work at the Cozy Corner (a gift shop at LoHV) and run flea markets twice a year. All proceeds benefit the Benevolent Fund that supplements residents who have run out of money. In 34 years Light of Hearts Villa has never put a resident out because of finances.

Sister Helen is a member of Lorain Branch S114 and is happy to welcome the FSCLA when they hold their meetings at Light of Hearts Villa. Her niece, Bernie Danevich is president of Branch S114. God has truly blessed Sr. Helen Therese. Her life has been rich and varied and in the words of St. Vincent de Paul, she has "responded to those needs God let her see."



S. Helen Therese
seated and Sr. Regina
Kusnir standing.



IN MEMORIAM

Barbara J. (nee Monack) Morrone, SZJ0



Barbara J. (nee Monack) Morrone, 90, of Pueblo, Colorado, died peacefully at home on February 1, 2022. Preceded in death by her husband, Louis G. Morrone in 2004. Barbara was born on February 26, 1931, and was the third of five children. She attended St. Patrick Grade School and Pueblo Catholic High School, graduating in 1949. A few months after graduation, she was married to Louis on September 24, 1949. Barbara is survived by her four children, Debbie (John) Carleo, Paula (Doug) Gist, and Jeff Morrone, all of Pueblo and Fr. Louis Morrone, O.P. of Denver. She delighted in all her grandchild who knew her as "Nana," Katie Carleo, Gianna Carleo, Nicole Gist, Jenna (Brad) Bensko, Victor (Laura Martinez) Morrone, Francesca (Ryan O'Rourke) Morrone and great grandchildren Raven Wofford, Davonte Wofford, Ka'hari Neal, Harlow Bensko, Hollins Bensko, and Mason Morrone. Barbara was a woman whose strong faith greatly touched her family and friends. Her bright, beautiful smile, contagious spirit and infectious laugh drew all to her. She was an incredible Bridge player for many years and in many circles. Generations knew her as the lady from the bakery having worked for over seventy years at family-owned Banquet-Schuster's Bakery in Pueblo started by her father, Stephen Monack, nearly 100 years ago!

Vincent DePaul Sis, W074



Vincent DePaul Sis, 86, of Stratton, Nebraska, died June 9, 2023. Vincent was born July 19, 1936, in Stratton, NE, to Joseph F. and Anastasia (Daisy) Sabatka, Sis. He attended Atwood High School, graduating with the class of 1955. In the fall of 1955, he enlisted in the U.S. Army, the same as his father and three older brothers. He was stationed in Hawaii and served actively until 1957. Vincent then served in the Army Reserve until being honorably discharged in 1961. After his active service, Vincent moved to Lincoln, Nebraska, and then back to the Stratton area, to start a lifelong career of farming and ranching. In 1975, Vincent met the love of his life and future wife Melissa Ann Ross in Stratton, NE. Vincent and Melissa were married on May 28, 1977, at St. John Nepomucene Catholic Church rural Atwood, Kansas. Vincent was a life-long Catholic, being a member of St. John Nepomucene, of rural Atwood, KS, then St. Joseph Catholic Church of Stratton, NE in 1977. Vincent was lifelong member of FCSLA (formerly, Catholic Workmen) His memberships also included, the Veterans of Foreign Wars, and the American Legion. Those left to mourn his passing, are his son, Joel of Stratton, NE, sisters-in-law, Delpha Sis, of Atwood, KS, Norma Stanley of Plattsmouth, NE, Shirley Boardman, of Seward, NE, Diane Ross of Murray, NE, brother-in-law, Gary Ehmke, of Syracuse, NE. Daughter-In-Law, Tasha (Aaron) Schroder, of North Platte, NE. grandsons, Ainsley Schroder and Stetson Schroder of North Platte, NE. close friends, Sandy Thompson and Donna K. Many nieces, nephews, cousins.

Elizabeth (Chleborad) Pochop, W074



Elizabeth (Chleborad) Pochop, 96, of Atwood, died September 21, 2023. She was born September 7, 1927, to Henry and Mary (Horinek) Chleborad on a farm south of Atwood. She graduated from Atwood High School. She attended Marymount School of Nursing in Salina, Kansas. Following graduation, she worked for a time in Denver and then returned to Atwood and worked for Dr. Gertsen. On April 11, 1950, she married Frank Pochop and to this union were born 6 children: Cynthia, Anthony, Gerard, Rebecca (Becky), Kevin and

Michael. The kitchen and house were often filled with the aroma of freshly baked bread, (seven loaves at a time), kolaches, cinnamon rolls, rollicks, cakes and cookies. Both of her daughters were blessed to have their wedding dresses made by their mother. She was a self-taught cake decorator spending hours reading cake decorating books and practicing techniques. Birthday cakes and anniversary cakes were made for family and wedding cakes were made by her for area brides as well as for her own children. Elizabeth saved the scraps from her sewing projects and these were used to make quilts. Even as her vision declined, she was determined to sew and did a pretty good job with help from a magnifier and ruler as a guide. Elizabeth treasured visits from her children, grandchildren, and great-grandchildren. Those left to treasure her memory are her children, Cynthia (Bob) Helmick, Anthony (Annette), Gerard (Anita), Becky (Mike) Lundquist, Kevin, and Michael (Deb), twelve grandchildren and 16 great-grandchildren and one due in Dec. She is also survived by sisters Mary Yvonne Bowski, and Rose George and brother Clarence (Valerie) Chleborad.

Catherine D. Zidanec Cencerik, S013



Catherine D. Zidanec Cencerik of Port Orange passed away on November 16, 2023 at the age of 96 surrounded by her loving family. Born on January 15, 1927, in Rankin, PA, she was the daughter of the late Max Zidanec and Mary Matesic Zidanec. She moved to Florida in 1976 where she worked as "shampoo girl" for over 30 years at her daughter's salon until Covid closed the doors and forced her to retire at the young age of 93. She was an avid traveler, loved her Wednesday night bingo and enjoyed cruising with her family. Those left to cherish her memory are sons David Cencerik of Port Orange and George (Sandy) Cencerik of Port Orange, FL; daughter Marilyn Davis of Port Orange; grandchildren John D. Cencerik of Daytona Beach, Kimberly (Bill) Comer of Hobe Sound, Shannon (Scott) Stevens of Norman Park, GA, Heather Cencerik of Dade City, Cassie (Jason) Chasse of Deland, and Kyle (Alycia) Cencerik of Elizabeth City, NC; Great grandchildren Hannah Stevens of Norman Park, GA, John A. Cencerik of Philadelphia, PA, Max Cencerik of Ormond Beach, Bryce Cencerik of Dade City, Billy Comer of Hobe Sound, and Carson Cencerik of Elizabeth City, NC; sister-in-law Marge Zidanec of Pittsburgh, PA; and several nieces and nephews.

Marvin Podany, W080



Marvin Podany, 79, of Clarkson, Nebraska, died Saturday, December 16, 2023. Marvin was born January 8, 1944, in Stanton County, Nebraska, to Anton and Libbie (Stoklasa) Podany. He attended school in rural Stanton County and high school in Clarkson, Nebraska. On August 29, 1961, he married the love of his life, Janet Harris. Marvin was born and raised and lived on a farm north of Clarkson for 70 years, until 2013 when he and Janet retired and moved to Clarkson. Marvin was a farmer and worked at Smeal Manufacturing as a welder for 15 years, while continuing to farm as well. He was a member of the Knights of Columbus at SS Cyril & Methodius Catholic Church in Clarkson, and the Clarkson Commercial Club. He loved camping, traveling, polka music and polka dancing, his family and his dog Sparky, and spending time with his family and friends. He was married to his soulmate Janet for 62 years. They were high school sweethearts and lifetime partners, and they absolutely loved spending time together and with their family. Marvin is survived by wife Janet; four children: Trish (James) Lenz, Greg (Robyn) Podany,

Continued on page 14

Vicki (Bruce) Orman, Cory Podany; seven grandchildren including Sarah Lenz, Jacob (Jessica) Orman, Justin Podany, Caleb Orman, Anna (Benny) Stevens, Adam Garton, Grace Lenz, and Tyler Lenz (fiancé Brandi Simpson); great-grandchildren include Jack and James Orman and Michael, Joshua, Chloe, Ella Stevens; in-laws: Jane Podany, Bill and Betty Harris and Bill and Sharon Depetro.

Dorothy Latzy, S011



Dorothy Latzy, age 94, went home to the Lord on January 4, 2024. Born in Homestead to parents, the late Frank and Anna (Lucas) Luteran, she is pre-deceased by cherished husband John Latzy. Beloved mother of five: Karen Latzy, David (Ginny) Latzy, Kenneth (Patricia) Latzy, Kristine Latzy, and John (Kim Latzy). Grandmother of Rebecca (Neal) Luther, Kimberly Latzy, Sarah (Colin) Aherne, Meghan (Kevin) Berridge, Gabrielle, & Cole Latzy. Great-grandmother to Alex Luther, Clare, Addy, & Elliot Aherne, and Nathan Berridge. Sister of the late Raymond (loving sister-in-law Louise survives) Luteran, and sister-in-law to Bernard Latzy. Best friend to Norma Dzubak and special cousin Florence "Flossie" Malutinok. She is also survived by many nieces and cousins. Dorothy was a family-woman first and foremost as she was a homemaker most of her life, but she also was a devoted parishioner of St. Michael's R.C. Church where she was a member of their Christian Mother's group. Dorothy was the proud secretary of 1st Catholic Slovak Ladies Association Branch 11 Junior Lodge. She also loved her Pittsburgh sports, doing crossword puzzles, and knitting, which she devoted much of her time to since retiring from the University of Pittsburgh School of Dental Medicine. The family would like to thank UPMC Family Hospice and the staff of Kane Nursing Home in Glenhazel for their kindness and support in Dorothy's hour of need.

Leonard Stepanek, W080



Leonard Stepanek, 91, of Schuyler passed away on January 13, 2024. Leonard was born at home on a farm near Leigh, Nebraska on November 24, 1932. He married the love of his life of 65 years, Elaine Fujan at St. Mary Catholic Church on November 29th, 1958. They built their home in Schuyler on Gold Street, where he raised his family

as a loving husband, father, and grandfather. Leonard was always busy doing something with gardening, welding, and finding things to repair. There wasn't anything that he couldn't fix with bailing wire, duct tape or WD-40. He could be seen taking joy rides around Schuyler on his beloved International Farmall and John Deere tractors. He worked many years at A.D.M, D&L and retired from Cargill after 30 years. Loud Polka music could be heard every Sunday as the radio was tuned to the Big Joe Polka Show. He played the accordion and was part of the "Schuyler Polka Boys" band. He and Elaine travelled to many area Polka dances at the Oak Ballroom, Abbie Auditorium and in Prague. A weed was not safe in Leonard's yard. He kept his yard perfectly manicured, fertilized and watered by hand. He loved animals of all kinds, most recently dogs Otis, Savannah, and Loki. Survivors include the love of his life, Elaine (Fujan) Stepanek, daughters Shirley and Sharon (Joe) Davis, son Dan (Tamara) Stepanek, sister Marilyn Maxon, 9 Grandchildren, 11 Great grandchildren and 1 great-great grandchild as well as nieces and nephews.

Eleanor G. Biel, S81



Eleanor G. Biel (nee Lissy), 97, passed away on Jan. 23, 2024, at Hartsfield Village in Munster, IN, where she lived since 2019 after a lifetime in her native Whiting, IN. She was the beloved wife of 66 years to the late Adolph F. "Jake" Biel; mother of John (Kathy), James (Lisa Bauer), and Joseph (Lillian Oliver-Biel); grandmother of Eric (Megan Green) Biel and Caitlin Oliver; sister of Tony Lissy and the late Loddy (late Anne) Lissy; aunt of Mark (Doreen) Lissy, Terry (Rene') Lissy, Patrice (Tim) Pollock, and Susan (Fred) Valerino; and great nieces and nephews. Eleanor Biel was born on Sept. 24, 1926, to Anton and Anna (Matlon) Lissy. A lifelong resident of the Whiting area until entering assisted living at Hartsfield Village, she was a 1944 graduate of George Rogers Clark High School. She worked as a secretary at American Trust & Savings Bank in Whiting from 1945 to 1957 before becoming a full-time homemaker. A devoted lifetime member of St. John the Baptist Catholic Church, where she married Adolph on Sept. 13, 1952, Eleanor was a member of the St. John Rosary Society, the parish's Alleluia Choir, and First Catholic Slovak Ladies Association Branch 81. In her youth, she was a member of local FCSLA drill teams and the St. John Drama Club.

Please keep in mind the following when submitting information and photos for publication in *Fraternally Yours*

Background

Photographing a person in a public place, including children, DOES NOT require a model release or expressed consent. When it comes to PUBLIC places or being in PUBLIC VIEW (even if you are standing on private property), consent or a model release is NOT required unless the photograph will be used in advertising (think billboard for Verizon or some other company) AND the person is recognizable.



When a photographer takes a photo, no matter who their subject is, copyright belongs to THE PHOTOGRAPHER. It's called "intellectual copyright" and believe it or not, it is perfectly within their legal rights to not only take the photos, but they have the right to display them, and even sell them as long as they aren't doing so commercially (as indicated above).

Considering that background information please be sure that you inform members attending your events that photographs will be taken and may be published in *Fraternally Yours*. Share that if someone does not want to be photographed or included in a write-up, to please make that known to the organizer and/or designated photographer.

Current Practice

When someone, be it a member, branch officer, district officer or home office staff submits information to be included in a future issue of the magazine, the editor sets it for publication. It is done with the understanding that the information contained has been cleared to be published with those involved. It would be impossible to verify every submission with every person pictured or included in each submission.



Memorials are only published when submitted by a family member or branch officer with the understanding that a family member asked for it to be published. Memorials may contain a head shot and approximately 250 words of text. Family members are encouraged to edit the original memorial or it will be done at the discretion of the editor. They are published when space allows.

Please use common sense and be sure to inform members that they may appear in a future issue of the magazine and respect the wishes of anyone who declines to be included in any photographs or other content submitted for publication.

ANNUAL REPORT OF THE NATIONAL DIRECTORS

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

Pochválený buď Pán Ježíš Kristus!

Reflecting on the past year fills us with gratitude for the milestones we've achieved together. The member's unwavering support has been the catalyst for our success. Join us in celebrating the highlights, acknowledging challenges, and embracing the growth that propels us towards an even brighter future.

The culmination of the past year has been nothing short of a blessing, especially considering the challenges posed by the preceding years dominated by the impacts of COVID. Throughout this time, our National Directors have demonstrated unparalleled dedication at both local and national levels, making it the most demanding year yet. Patrick Braun served as the District President of the Louis M. Yash District; Joann Skvarek Banvich served as Vice President of the Okres Helen Kocan District; Jeanette Palanca served as Recording Secretary of the Anna Hurban Chicago District; Larry Golofski served as a Director to the Pennsylvania Fraternal Alliance. All National Directors are also officers and very active in their branch activities including many events and matching-funds projects. At the beginning of each year, two directors take part in the Executive Committee for the year; in 2023, it was Larry and Patrick's rotation, adding four additional meetings to their busy calendars. Thankfully, modern meeting options enabled virtual participation in most instances, reducing both travel time and expenses. Apart from regular board meetings, Patrick attended the National President's meeting in May and remained committed to participating in national sales teleconference calls for recommenders and agents. Joann and Larry attended the National Presidents meeting as Board Member Guests.

Larry, Joann, and Jeanette also actively participated in both the Board Bylaws Committee and the Convention Bylaws Committee. Jeanette and Joann served as Co-Chairs of the Convention Bylaws Committee. All four National Directors were participants or chaired various board committees. Additionally, Jeanette Palanca attended the American Fraternal Alliance Spring Symposium as an educational opportunity. Joann participated as a FCSLA Life Board of Director representative at the Annual Indiana Fraternal Alliance convention this past fall located in Schererville, Indiana. Finally, Larry represented FCSLA Life at the monthly meetings of the Fraternal Societies of Greater Pittsburgh (FSGP) for 2023. The Pennsylvania Fraternal Alliance (PFA) elected National Director Golofski as a Director for one year in 2023. He was Chairman of the PFA Scholarship Committee and member of the Audit Committee.

It is essential to address the most significant challenge of the past year – the notable increase in competitor annuity rates compared to the modest increase by FCSLA Life. While our commitment to sustained growth is unwavering, this increase led to a misalignment of our advertised rates with our competitors' teaser rates. Despite impacting annuity sales for 2023, this strategic move prioritized our current members, avoiding any long-term issues. To address this for the future, and as part of our financial strategic initiatives, we are actively pursuing system updates to offer teaser rates in the future, should we decide to embrace

this strategy. Furthermore, the National Directors persist in advocating for the development of more pertinent products and activities tailored to a younger demographic. This resulted in a youth committee being formed, which we all felt should allow the youth of our membership to provide input into what they would like to occur at FCSLA Life. While our legacy products remain integral to our membership offerings, we acknowledge that an evolving generation brings about changes in needs; failing to diversify our product base poses the risk of overlooking a crucial generation.

In 2023, the Board of Directors, in collaboration with our consultant, Balanced Growth, finalized strategic initiatives for the organization's focus over the next decade. The four domains of our strategic plan include: Membership and Fraternal, Financial, Operations and Technology, and Organization & Leadership. The FCSLA Life 43rd Quadrennial Convention marked one of three pivotal opportunities for our organization to propel the Organization & Leadership initiatives forward. Under this domain, modernizing our governance was deemed essential. Critical bylaw changes were presented to convention delegates, and monumental decisions were made. Delegates voted in favor of 16 of the 17 crucial bylaw changes, such as hiring a CEO to replace the National President, eliminating age definitions for board members, and permitting Fraternal members to hold office at a branch level. These decisions offer a more strategic approach to organization planning, provide opportunities for younger adults to serve in various FCSLA Life capacities, and expand future leadership possibilities for Fraternal members at the branch level.

With soft hearts, the National Directors anticipate a new dynamic beginning in 2024 as we bid farewell to directors Patrick Braun and Larry Golofski. Patrick, choosing not to seek another term, has decided to embark on a well-deserved retirement, creating an opportunity for a new board member both at the national and district levels, with Laurie Muffler assuming the role of District President. Larry has spent countless years supporting FCSLA Life as well as the fraternal system in various roles in the Pennsylvania Fraternal Alliance and will continue his role with the PFA through 2025 as he was elected for another two-year term. Joann and Jeanette express their gratitude for the privilege of serving alongside Patrick and Larry, carrying their valuable thoughts and ideas into the future of the board.

In conclusion, we, the National Directors, extend our deepest gratitude for your enduring support and commitment to FCSLA Life as your loyalty propels us forward as we navigate transitions and work towards a vibrant future for our fraternal benefit society. As we welcome new leadership and embrace changes, we assure you of our continued dedication to serving the diverse needs of our cherished membership.

With heartfelt appreciation,
Patrick F. Braun FICF, CLU, LUTCF
Lawrence M. Golofski
Joann Skvarek Banvich
Jeanette E. Palanca



See form on
pages 19-20

Is it Time for a Change?

Have you updated your policy beneficiary? Your FCSLA Life life or annuity policy was an important purchase. Keeping your beneficiary information current should be one of your top priorities. As your life changes, it is important to make sure you update the beneficiary information on all your accounts. Life events like marriage, divorce, birth of a child, and passing of a loved one are just some of the significant life events that may have an impact on your beneficiary information.

- It eliminates any doubt as to what you wish to be done with your hard-earned money or insurance proceeds.
- It saves time—if beneficiaries cannot be located or they are deceased, state regulations mandate how those funds are to be paid. It causes delays and possible legal expense. Unfortunately when we cannot locate beneficiaries, funds may become payable to the state as unclaimed property.
- It helps ensure the financial wellness of your loved ones. You most likely purchased a life insurance or annuity policy to help cover funeral expenses or replace income.

It's not difficult, here's how...

Go to our website **FCSLA.com** home page and click on the orange **Change of Beneficiary Form** button located under "Announcements". Print the page, complete the form, and mail it to the FCSLA Home Office for processing. You can also request that a form be sent to you by calling 1-800-464-4642 ext 1027 or email us at lifeclaims@fcsla.com.

You or someone you love worked hard to purchase this policy. Make sure you take the extra step **NOW** and do the right thing for yourself and your loved ones – **keep your beneficiaries current**.



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: _____

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

2023 NATIONAL TRUSTEES ANNUAL REPORT

Suzanne V. Strohl and Sue Ann M. Seich
"Pochvaleny bud Pan Jezis Kristus!"

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

This report will be our final report as National Trustees and also as members of the Board of Directors. We have learned, more than ever, the importance of being dedicated and honest. In the past four years we have tried to make an impact, serving as your representatives on the Board of Directors. We can honestly say that we have given our positions as your National Trustees our "ALL", considering all the challenges these past four years have brought.

We completed a 100% review of all the 2023 vouchers. Throughout 2023, we worked diligently and in collaboration with the National Auditors to ensure the money you entrusted to the organization was invested and spent appropriately. We want to thank the home office staff for accommodating us and being available to answer our many questions. We especially want to thank Frank Rando who was holding two positions as Controller and interim National Treasurer. He never hesitated in sharing his valuable time with us to discuss certain items that were not transparent. We can assure you that our Association has a clean slate with all expenses being paid and documentation attached.

We attended all Executive Committee Meetings and Board of Directors Meetings either virtually or in person. We did not waver in asking questions or making comments when we felt it was necessary, especially when a vote was taken, and the item purposed was not clear. We discussed our Strategic Plan, reports from our National President, National Secretary and National Treasurer along with a sales report at every board meeting. There were several Special Meetings called by the National President. In 2023, we continued to focus heavily on the development with Balanced Growth Consultation on FCSLA Life's long range Strategic Plan. We finalized the strategic objects for our four strategic domains: financial, membership and fraternal, operations and technology, and governance and organization.

In the beginning of 2020 after the first Executive Committee Meeting a committee was formed of which we were members. This committee began working on the Board of Directors' Policies and Procedures Manual. The committee continued to meet by conference call when our National President, who is the chair of this committee, called for a meeting. The entire manual is designed to enhance and specify board members responsibilities in their positions. It also states realistic guidelines for board members to refer to and abide by during their tenure as a board member. The manual needed updates and clarification in several areas. We worked in developing board policies, procedures, and duties. In several specific areas assistance was given to help us with clarification. The manual is a work in progress and after four years it has not been presented to the entire board for approval with the understanding that several revisions have to be made and policies updated.

Both of us served on a number of Strategic Planning Committees of the board that are appointed by our National President. We also served on Ad Hoc Committees that are established when necessary.

Both of us served on the Philanthropic and Scholarship Committee. We met several times during the year and discussed changes to our Scholarship Program. We also

discussed where and how philanthropic donations can best assist our membership. We worked on selecting a charity for our convention donation. "**Paws and Think**", a charity established in Indianapolis, IN was chosen by the committee and presented to the board for approval. All changes or suggestions recommended by the committee are brought to the entire Board of Directors for approval, especially those related to the convention.

In October 2022, The Board of Directors (BOD) established the BOD Cultural Oversight Committee. This was a new committee and both of your National Trustees served on this committee. The purpose of this committee was to evaluate the organizational culture from the Board and employee perspective so all vested parties can help build and maintain a positive and consistent business culture. In December of 2022, the committee released a culture survey to the Board of Directors and one to all FCSLA Life employees. Evaluation of the survey data was tabulated and results were given to the Board of Directors. An "all" employee meeting was held in early spring of 2023, to reveal the results of the survey. The presentation at the meeting was done by all four members of this committee. This committee, at their own expense, hired an ice cream truck in September of 2023, to treat all the employees.

Suzanne serves on the Board Performance and Review Committee. Topics being addressed by the committee include board development and training, conduct, performance, ethics and finances, travel, strategic planning goals, self-assessments, and self-assessment tools.

Sue Ann also serves on the Strategic Relations Committee as chair. The committee met once in 2022 and several times in 2023. Meetings would be scheduled when certain relationships with other fraternal organizations are presented.

We have also attended conference calls and virtual meetings set up by the American Fraternal Alliance on various topics that will benefit our Association in the current fraternal insurance market.

We have worked together these past four years to make you proud as we took our responsibilities very seriously. As fraternal organizations do, our commitment to FCSLA Life and its members has helped us build a bond of friendship and respect that continued to grow as we worked closely together to meet the needs of FCSLA Life. The reputation of our Association and the fraternal care of our membership are most evident in the way we represented you. While not serving you any longer as board members we will continue to be active in our Districts and Branches and their ongoing activities – both live and virtual.

We look forward to 2024 with the challenges it brings. We also wish the board members continuing to serve and the newly elected officers the best of luck as they continue to make decisions in the best interest of our beloved Association.

We pray that God will watch over all of you and your families filling your lives with love, laughter, and happiness while keeping you safe and healthy!

Respectfully submitted,
SUZANNE V. STROHL
SUE ANN M. SEICH
National Trustees from 2020-2023



ANNUAL REPORT OF THE NATIONAL AUDITORS AND AUDIT COMMITTEE

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

***Pochvaleny bud Pan Jezis Kristus!
Blessed be Jesus Christ!***



Dorothy Urbanowicz, Chairperson
Dennis Povondra
Barbara Sekerak

We, your National Auditors, always look forward to presenting to you our annual report.

Taking a look back over the last 365 days we are pleased to report that the association's financial records are properly maintained and accounted for by the executive management team. Our findings are based on the audits that we conduct twice a year and are reported to the Association's Board of Directors.

The required Board meetings as listed in the Association's bylaws and constitution have been attended by the National Auditors in addition to numerous special Board meetings called by the president. National Auditors have also served on numerous committees and have spent long hours serving on these committees, especially the Board of Directors bylaw committee's presentation to the convention bylaw committee. Dorothy Urbanowicz also served as Chairperson of the Convention Donation Committee.

Participation and membership in the State and National Fraternal Congress meetings, related business seminars, namely those in the insurance industry, have also been part of our duties and responsibilities. Two of the National Auditors are fully licensed in their state and Barbara Sekerak is licensed in three additional states and having taken special classes on annuities, she is able to sell annuities for the association. Dorothy Urbanowicz is licensed in Pa. plus eighteen additional states. She has also taken special classes on annuities and is able to sell annuities for the association. She has also been a top recommender for the association annually for the past twenty-four years.

Our role as the Association's Audit Committee has been defined and a charter has been approved by the Board of Directors. We have also adopted an audit matrix as we continue to define the role and responsibilities as an Audit Committee. We stay updated with the rulings from the State of Ohio's Department of Insurance.

The Audit Committee has continued to monitor and report to the Board of Directors the call summary reports from the Security Voice Hotline, a national toll-free telephone monitoring service where one can anonymously report any suspicions and/or information of wrongdoing, unethical or illegal acts or other forms of loss which could affect the association's operations, properties, employees or members.

We feel it is necessary to mention this responsibility in our annual report as a reminder to members of the association that such an avenue exists and serves in the best interest of all members of the association. The toll free number for Security Voice is 866-596-0678.

The Audit Committee has met with the outside accounting firm for our Association namely Horovitz, Rudoy & Roteman (H2R). You can rest assured that the Association's records were in accordance with the accounting practices prescribed by the Insurance Department of the State of Ohio. The Audit Committee also reviewed the accounting firm's engagement letter and recommended the firm to be hired for the 2023 audit.

We were honored to attend the Association's 43rd Quadrennial Convention. We welcomed this opportunity to renew friendships and to meet first timers. It is our hope that the major changes to the Bylaws will be of a significant improvement to the future of our organization.

We commend and thank the management team and staff at the Home Office for maintaining accurate records, safeguarding the assets of our organization and their cooperation when we conduct the audits.

In this part of our report we must say our thank you and farewells to Board Member Lawrence Golofski, Trustees Sue Ann Seich and Suzanne Strohl and Auditor Dorothy Urbanowicz for their dedication and hard work in trying to keep this Association on track. They have served the Association well by keeping each and every member in mind with decisions that were made by the board. We extend a warm welcome to newly elected National Directors, Krisina Menke and Kristine Midcap, National Trustees Lorraine Gibas and Joseph Senko, National Auditor Mary Andreano and Court of Appeals Bonnita Vavruska, Janet Berkemeier and Melanie Leonard.

To each and every member of the First Catholic Slovak Ladies Association, thank you for allowing us to serve as your National Auditors and Audit Committee. It is truly an honor to serve on the board and represent each and every one of you.

A special THANK YOU from Dorothy Urbanowicz for allowing me to represent you for the past twenty-four years as a National Auditor and member of the Audit Committee.



24950 Chagrin Blvd. | Beachwood, Ohio 44122 | 800.464.4642 | www.fcsla.com

02/2023

ELECTION OF CHANGE OF BENEFICIARY FORM

Certificate(s):

Certificate Owner -- PLEASE UPDATE:

Name: _____
Address: _____
Email: _____
Phone: _____ DOB: _____

SEE INSTRUCTIONS ON NEXT PAGE

**By this election I revoke all other former designations
and reserve the right to make other and further changes of beneficiary at any time I may elect.**

Primary Beneficiary(s): Please Print Legibly

Name : _____ Share (%) : _____ SSN : _____
Relationship to Insured: _____ DOB: _____ Phone: _____
Address : _____

Name : _____ Share (%) : _____ SSN : _____
Relationship to Insured: _____ DOB: _____ Phone: _____
Address : _____

Name : _____ Share (%) : _____ SSN : _____
Relationship to Insured: _____ DOB: _____ Phone: _____
Address : _____

Contingent(s): will become beneficiary(s) after the death of all the primary beneficiary(s) listed above

Name : _____ Share (%) : _____ SSN : _____
Relationship to Insured: _____ DOB: _____ Phone: _____
Address : _____

Name : _____ Share (%) : _____ SSN : _____
Relationship to Insured: _____ DOB: _____ Phone: _____
Address : _____

Witness must NOT be a beneficiary and must sign at the SAME time as the owner

Signature of Certificate Owner

Date

SSN (required)

Witness Signature (must sign at same time as above)

Date

THIS FORM MUST BE SIGNED AND RECEIVED BY THE HOME OFFICE TO BE VALIDATED

Instructions for Completing the "Election of Change of Beneficiary" Form:

1. The information you provide on the Election of Change of Beneficiary form supersedes all existing beneficiary(s) information on the certificate.
2. PRINT LEGIBLY the full given name, social security number, relationship to insured, date of birth, phone number, and complete address of each beneficiary.
3. Ownership – when there is a living designated owner of an insurance certificate (*other than the insured*) the owner must sign this form instead of the Insured.
4. A wife's full given name and her husband's name should be used.
5. Always state the beneficiary's relationship to the Insured.
6. If you have more beneficiaries than will fit on this form, please continue on a separate sheet of 8 ½ x 11 paper. Remember to add the policy number and the name of the insured on this additional sheet.
7. If you have more than one certificate and the beneficiaries will all be the same for each certificate, you may list all the certificate numbers on one (1) Change of Beneficiary Form.
8. When two or more beneficiaries are named in equal position, clearly state the division of proceeds (portion, share, %) such as (=) equal shares or a specific percentage not to exceed 100% total for the primary section and the contingent section.
9. If no beneficiaries survive the insured, the death benefits shall be paid to insured's estate.
10. A minor (*anyone under 18 or 21 depending on your state*) may be named as long as a Guardian/Custodian is appointed to receive the funds on the minor's behalf. Either a Trust or an UTMA (*Uniform Transfer to Minors Act*) account must be set up to have immediate access to the proceeds. Complete the beneficiary designation as follows: "Name of Guardian /Custodian", as Custodian for (Name of Minor) under the (Name of State) UTMA: Example: John Doe, as Custodian for Jason Smith under the Ohio UTMA.
11. If you have Power of Attorney (POA) OR Guardianship for the insured, please include a copy of your POA or Guardianship papers and make sure the name, address & phone # of the POA or Guardian is on the document.
12. If you are listing your TRUST as the beneficiary – include a copy of the Title, Successor / Trustee and Signature
13. Please make sure you have your signature witnessed by another adult who is not your beneficiary. This form DOES NOT need to be notarized.
14. Mail completed form to the Home Office:
The First Catholic Slovak Ladies Association
Attn: Beneficiary Dept.
24950 Chagrin Blvd. Beachwood, OH 44122
15. Faxes are not accepted on Beneficiary changes.
16. The Home Office will mail a "Change of Beneficiary Rider" to you confirming the change(s).

THIS FORM MUST BE SIGNED AND RECEIVED BY THE HOME OFFICE TO BE VALIDATED

Light of Hearts Donation

In light of the longstanding positive relationship with FCSLA and welcoming us to Light of Hearts Villa, a Senior Living, Assisted Living & Memory Care complex in Bedford, Ohio, Barbara A. Sekerak, National Auditor presented a donation to Light of Hearts representatives Sister Regina Kusnir, SC, Director of Pastoral & Special Ministries and Amy Huntley, MPA, Director of Development & Communications.



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%.

46TH ANNUAL SAINTS CYRIL AND METHODIUS APPEAL UPDATE

A direct mailing for the 2024 Appeal has been sent to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, and previous donors. Your support is needed each year because money collected in the Appeal goes to help pay for the operating costs of the Pontifical College of Saints Cyril and Methodius in Rome, the residence of priests from Slovakia selected by their bishops to undertake graduate studies.

Anyone who wishes to contribute to the 2024 Appeal but did not receive a letter asking for a donation is asked to fill out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. **Gifts received after November 30, 2024 will be credited toward 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. Hvozdovic, 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 Church, 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

Income Statement For Period Ended 11/30/2023

	11/30/2023	11/30/2022
Assets		
Cash & Short Term Investments	\$ 13,368,139	\$ 23,207,177
Bonds	1,068,865,165	1,073,635,645
Preferred Stock	1,056,488	2,026,138
Common Stock	326,137	8,037,302
Investment Income Due & Accrued	14,332,268	14,453,271
Property Plant & Equipment, Net	4,616,911	4,765,932
Certificate Loans & Accrued Interest	1,725,249	1,802,227
Other Assets	608,288	735,687
Total Assets	\$ 1,104,898,644	\$ 1,128,663,379
Liabilities		
Life Reserves	\$ 308,465,576	\$ 307,707,739
Annuity Reserves	663,501,563	683,981,193
Death Claims Payable	2,921,210	3,305,207
Unearned Premiums	379,807	399,250
Matured Endowments	358,798	400,655
Provision for Dividends Payable	1,400,000	1,400,000
Accumulated Dividends & Interest	5,231,683	5,103,321
Accrued Convention Donations	0	475,000
Provision for Future Conventions	256,842	554,138
Asset Valuation Reserve	11,358,980	12,563,723
Interest Maintenance Reserve	(79,721)	505,023
Other Liabilities	2,343,859	2,336,318
Total Liabilities	\$ 996,138,597	\$ 1,018,731,567
Surplus	108,760,048	109,931,813
Total Liabilities and Surplus Funds	\$ 1,104,898,644	\$ 1,128,663,379

	11/30/2023	11/30/2022
Revenue		
Insurance Premiums	\$ 4,401,937	\$ 3,907,958
Annuity Premiums	14,744,614	30,098,816
Investment Income	46,818,206	46,385,664
Amortization of Interest Maintenance Reserve	42,769	190,724
Rental Income	385,174	375,958
Other Revenue	24,054	38,277
Total Revenue	\$ 66,416,754	\$ 80,997,398
Expense		
Increase in Reserves - Life	\$ 508,374	\$ 611,739
Increase in Reserves - Annuity	(20,439,517)	9,539,173
Insurance Benefits	7,310,330	9,120,818
Annuity Benefits	59,402,382	43,942,213
Commission Expense	525,232	893,919
Surrender Benefits	5,136,055	3,064,626
Matured Endowments	52,977	52,270
Interest Expense	823,086	382,537
Salaries - Employees	671,418	643,033
Payroll Tax Expense	51,654	49,460
Underwriting Expense	41,456	51,996
Life and Annuity Expenses	54,083,447	68,351,783
Revenue Less Life and Annuity Expenses	\$ 12,333,308	\$ 12,645,615
Bank Service Charges	130,764	133,086
IT Expenses	353,943	311,416
Accounting Fees	174,837	179,591
Actuarial Fees	116,741	171,977
Legal Fees	79,347	55,095
Consulting Fees	75,950	39,361
Employee Benefits	827,736	627,494
Fees - Directors	179,459	175,941
Salaries - Employees	1,496,829	1,351,049
Salaries - Officers	596,938	605,478
Temporary Office Expenses	87,916	180,018
Payroll Tax Expense	163,020	155,625
Depreciation Expense	206,646	209,051
Utility Expense	112,675	123,720
Postage and Printing	283,410	187,335
Advertising & Marketing	175,107	105,402
Travel Expense	59,954	66,557
Insurance Department Fees	89,227	113,786
Sales Related Expense	311,338	222,056
Rental Expense	385,174	375,958
Building Expense	165,798	150,493
Insurance Expense	62,257	58,382
Office Related Expense	122,405	115,402
Dues & Subscriptions	73,555	63,480
Human Resources	57,029	97,262
Other Expense	22,416	9,256
Investment Expense	633,056	0
Sales and Operating Expenses	7,043,528	5,884,271
Revenue Less Sales & Operating Expenses	\$ 5,289,780	\$ 6,761,343
Post Mortem Benefits	1,338,882	1,659,948
Misc. Member Benefits	84,651	79,091
Donation Expenses	110,467	115,741
Change in Accrued Convention Donations	112,500	137,500
Convention Expenses	131,283	160,457
Branch and District Funding	651,857	674,663
Fraternal Activities	109,167	104,214
Official Publications	652,383	556,977
Scholarship Awards	242,968	210,437
Direct Fraternal Expenses	3,434,159	3,699,028
Income (Loss) from Operations	\$ 1,855,620	\$ 3,062,316
Dividends to Members	1,274,106	1,280,579
Subtotal INCOME (LOSS)	\$ 581,515	\$ 1,781,737
Capital Gains (Loss)	2,786,737	(1,221,631)
NET INCOME (LOSS)	\$ 3,368,251	\$ 560,106

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 zibazik@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 zibazik@comcast.net or send a hard copy of the information to: Editor, PO Box 1617, Reading, PA 19603-1617.



Easter Delights

EASTER LAMB CAKE

3 eggs at room temperature
1 and 1/4 cups granulated sugar
1 and 1/4 cups buttermilk at room temperature
2 and 1/2 cups all-purpose flour
2 tablespoons lemon zest freshly grated from about 1 smaller lemon
1 teaspoon vanilla paste or pure vanilla
2 teaspoons baking soda
1/4 cup sunflower oil or Canola
1 tablespoon solid fat for greasing the mold
1 tablespoon sifted breadcrumbs for flouring the mold
2 tablespoons powdered sugar to dust the lamb cake

Remove eggs from fridge at least an hour in advance.

Combine the flour and baking soda. Set aside.

In large bowl with an electric mixer beat eggs and gradually add sugar, starting at a lower speed, and increase speed as all the sugar is added. Continue to beat at high speed for at least 5 minutes, or more. Mixture should be a light whipped foam.

Reduce the speed to minimum, and add the vanilla and lemon zest. Gradually whisk in the buttermilk and oil.

Add flour mixture gradually to the batter, slowly whisking it in.

Grease the lamb mold thoroughly with oil and dust with flour. Butter can be used instead of oil to help the flour adhere well to the mold's inner surface. Consider that buttering the mold will take a little more effort.

Pour the batter into the prepared pan, it should reach about 1 1/4 inches below the edge of the pan as it will puff up during baking.

Place in an oven preheated to 350 degrees for 1 to 1 1/4 hours.

At the end of baking, do a test for doneness. Stick a toothpick into the lamb. If it comes out dry, the lamb is baked. If there is any residue of raw dough on the toothpick, leave the lamb to bake for a further five minutes and then repeat the test again.

Dust with powdered sugar when fully cooled.

HOMEMADE PASKA - SLOVAK EASTER BREAD BREAD

5 cups all-purpose flour
2 1/4 teaspoons (1 packet) instant dry yeast
1/4 cup sugar
2 1/2 teaspoons salt
1 cup lukewarm water
1/2 cup whole milk
2 large eggs
4 tablespoons unsalted butter, at room temperature

TOPPING

1 large egg
1 tablespoon water
1 tablespoon granulated sugar

Using a stand mixer or wooden spoon, mix and knead all of the dough ingredients — flour through butter — until it comes together into a soft, smooth ball. The dough should be pliable, not very sticky, and bounce back when poked lightly with your finger.

Place the dough in a lightly greased bowl and set aside on the counter. Allow it to rise for 60-90 minutes, until nearly doubled in size. Meanwhile, lightly grease a 9-inch round pan and set aside. (Use either a spring-form pan or a cake pan.)

Turn the dough out onto a lightly floured work surface. Pull off about a quarter of it — you'll use this to form the braids. Shape the remaining large piece of dough into a smooth ball, and place in the center of the prepared pan.

Divide the reserved piece of dough into three equal pieces, and roll each one out into a strand about 18" to 20". Use these three strands to create one long braid.

Cut the braid in half, then place in a cross on top of the larger piece of dough in the pan. (Alternatively, you could wrap the braid in one length around the inside edge of the pan.)

Cover the loaf and let rise for about 45 minutes, until approximately doubled in size. Near the end of the rising time,

preheat the oven to 350 degrees and place a rack in the lower-middle.

When the bread has risen, make the topping. Beat the egg and water together with a fork in a small bowl, and brush the mixture gently over the loaf. Sprinkle with additional sugar, as desired.

Bake bread for 35 to 45 minutes, until the top is a rich golden brown. Remove from the oven and let cool completely before cutting and serving.

KEFIR SHEET CAKE

BUTTERMILK BATTER:

3 cups all-purpose flour
1 1/2 cups coarse sugar
2 cups kefir, optionally buttermilk
1 egg
2 tablespoons Dutch cocoa powder
1 teaspoon baking soda
1/2 cup sunflower or Canola oil

CHOCOLATE GLAZE:

1 cup chocolate chips, dark or semi-sweet
1/4 cup heavy cream

MISCELLANEOUS:

3 tablespoons shredded unsweetened coconut; to sprinkle on the cake
1 tablespoon oil to grease a baking sheet
1 tablespoon flour to dust the baking sheet

MAKE AHEAD: First, prepare a baking sheet. Grease it with a tablespoon of oil and dust with flour

Preheat the oven to 340 degrees.

Put the kefir and oil in a bowl. Add an egg, sugar, Dutch cocoa, flour and baking soda.

Using a hand mixer, mix everything until you have a smooth, semi-liquid batter.

Pour the batter onto the prepared baking sheet, smoothing the surface with a spatula.

The exact baking time depends on the baking sheet pan you use; if it is smaller and the batter layer is higher, it may need to bake a little longer. Place in the preheated oven and bake for 20 minutes. At the end of the baking time, poke a toothpick into the dough. If it comes out dry, the cake is finished. Otherwise, bake for another 3-5 minutes and repeat the toothpick test.

Let the kefir cake cool completely.

Prepare chocolate glaze: In a water bath, melt the chocolate chips (suspend a smaller pot over a larger one with hot water — put the chocolate chips into the smaller one). Add the heavy cream and stir until everything is combined into a smooth chocolate glaze.

Pour the chocolate icing over the cooled cake and spread it evenly over the entire surface.

Let sit for a while, and then sprinkle the top with shredded coconut.

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.