

Fraternally Yours®



FCSLALife

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First Catholic Slovak Ladies Association

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Hello *Spring*

*"It's so
exhilarating
to wake up
in the
springtime
after
a long,
dark winter."*

– Josephine Humphreys

ŽENSKÁ JEDNOTA

OFFICE HOURS — HOME OFFICE

Monday through Friday — 8:00 a.m. to 4:30 p.m.
Phone: (216) 464-8015 • Toll Free: 800-464-4642
Fax: (216) 464-9260 • Website: www.fcsla.com

EDITOR: Carolyn Bazik

P.O. Box 1617, Reading, PA 19603
E-mail: czbazik@comcast.net
Phone (610) 373-2743 • Fax (610) 375-8333

FCSLA LIFE

24950 Chagrin Boulevard, Beachwood, Ohio 44122
National President/CEO: Cynthia M. Maleski, Esq. (216) 468-1011
National Secretary/COO: Kimberly Graham (216) 468-1012

BOARD OF DIRECTORS

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Reverend Monsignor Peter M. Polando
Cathedral of Saint Columba, 159 W. Rayen Ave.,
Youngstown, OH 44503. Residence: (330) 744-5233
E-Mail: ppolando@youngstowndiocese.org

NATIONAL PRESIDENT/CEO & CHAIR OF THE BOARD:

Cynthia M. Maleski, Esq., 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642. Ext. 1011.

NATIONAL DIRECTORS:

Jeanette E. Palanca, 304 W. Exchange Street,
Crete, IL 60417. Residence: (847) 770-3508.
Email: jeanetteeve@outlook.com.
Joann Skvarek Banvich, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.
Kristina Menke, 24950 Chagrin Boulevard,
Beachwood, OH 44122, (216) 223-8220.
Email: kristinamenke53@gmail.com.
Kristine Midcap, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.

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Beachwood, OH 44122, (800) 464-4642.
Joseph T. Senko, 24950 Chagrin Boulevard,
Beachwood, OH 44122 (800) 464-4642.

NATIONAL AUDITORS:

Mary B. Andreano, 24950 Chagrin Boulevard,
Beachwood, OH 44122 (800) 464-4642.
Dennis L. Povondra, 102 South Janda Avenue,
Tabor, SD 57063. (605) 661-6508.
Email: povondra@hcinet.net
Barbara A. Sekerak, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.

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THE GIFT OF THOUGHTFULNESS — IS A GIFT TO YOURSELF —

Thoughtfulness. A simple enough concept; yet not always easy to practice. Once mastered, however, it is the greatest gift you can give; and not just to friends and loved ones on special occasions and holidays...but to everyone, always. And, as you establish yourself as thoughtful to others, they'll go out of their way to please you back.

Thoughtfulness is a habit; internalized, it becomes a way of life, a part of our being. But it does take practice. Where do we start? Our daily life. Here are some good practice exercises. Do this for 21 days, as that's how long it takes to form a new habit (actually, we don't "form" new habits as much as "replace" old, ineffective ones).

Thoughtful people don't wait, they "create" opportunities to make life brighter and more enjoyable for those around them. But, how? Simple things. Holding the door open for anyone near you, regardless of gender or appearance. Soon, it's automatic, and even comes with a smile (and a smile back in return). When a baby in a restaurant is making a bit more noise than is comfortable, and you see the parent looking embarrassed, smile and comment on how cute the baby is.

A thoughtful person is always quick to pay a compliment (especially to those who don't often receive them), realizing the value it sometimes has beyond the obvious!

As you begin to pour your coffee at the local convenience store and spot the next customer in line waiting for you to finish, pour the coffee into their cup first. He or she will be amazed (believe me) and delighted. They'll have learned something as well, and possibly do the same for another person tomorrow.

A thoughtful person parks a bit further from the entrance to the store or the post office, leaving closer spaces for those not as nimble, not covered by handicap status, or really in a hurry. You might ask, "Why should I do that? Nobody will know why I'm doing this."

Two reasons: Number one, it's the right thing to do, which makes you feel better about yourself, which in turn enhances self-esteem. Number two, as touched on earlier, by repeating thoughtful acts, they become habitual. Then, when it really counts, you'll already be doing them naturally.

Not only will you make the world a kinder place to live, but because of the precedent you've set with people, they'll go out of their way to make you happy as well.

Credit: Bob Burg
<http://www.burg.com>

Dear Friends,

In the words Leo Buscaglia..." Each of us is responsible for creating an environment of warmth and consideration for those we love. I have always tried to define a good day not in terms of one in which all things were made right and comfortable for me but rather, as a day in which I have been able to make another's day more loving and special for them. We must treat each other with dignity. Not because we merit it but because we grow best in thoughtfulness." It is truly amazing how being thoughtful works. For the next month, be intentional about finding ways to be thoughtful. I guarantee you'll see a delightful difference in yourself and in the world around you.

Until Next Month,

Warmly,
Carolyn



April Showers & May Flowers

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



My dear Sisters and Brothers in Christ,

There was a saying in my childhood days that I believe is still alive today which proclaims: “April showers bring May flowers”. (And in the day, I would quickly ask: “And what do May flowers bring?” Answer: “Pilgrims!”). Now that I am older (and neither necessarily wiser nor wittier), I know this saying is usually accurate in my neck of the woods, so to speak. But the weather in northeastern Ohio during the last several months has been quite unpredictable from my vantage point. Some may state this for the better but I look at it as somewhat unusual. For example, October was pretty much on track with sunny but cooler days and the autumn leaves colored and dropped as usual. November was rainy but that was the same for December when usually the skies get grayer and snow begins to drop. But the snow did not appear, not even on Christmas Eve, day, or week. We had a dusting during New Year’s week and then some small snow falls. There were several times when I saw the city and county trucks plowing and dropping salt to melt the ice. February and March seemed to have more rain than snow flurries with some days reaching the sixties and seventies. There were several days of zero degrees or less but all in all it has been a “warm” winter. Even though winter is not my favorite, I do like seeing snow, the griping of how deep and how cold, and, asking, “When will it be spring?”

The weather is a wonderful part of God’s creation. Just think about it in the area of your part of the country in which you live! I note the unusual amount of rain and snow that has been occurring in the western part of the United States. There have been severe storms in the southeast and up and down the eastern coast. May be the skies have been soggy but what would we do if we did not have the precipitation that has occurred? How much we yearn for rain when we have not had it for weeks or even months. What a phenomenon! So much for my meteorological skills and back to my theological aura!

In *The Roman Missal*, the book used by the priest when he celebrates Holy Mass, there are several prayers that may be used to pray for weather when needed. These are the opening prayers for the Mass after the Penitential Rite and the Gloria. All of them are found on page 1149 and may be prayers that we may use for our own personal need. The first is For Rain: “O God, in who we live

and move and have our being, grant us sufficient rain, so that, being supplied with what sustains us in this present life, we may seek more confidently what sustains us for eternity. 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.”

The second opening prayer is *For Fine Weather*: “Almighty ever-living God who heal us through correction and save us by your forgiveness, grant to those who seek your favor that we may rejoice at the good weather for which we hope and always use what in your goodness you bestow for the glory of your name and for our well-being. 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.”

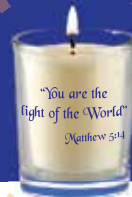
The third opening prayer is *For an End to Storms*: “O God, to whose commands all the elements give obedience, we humbly entreat you, that the stilling of fearsome storms may turn a powerful menace into an occasion for us to praise you. Through our Lord Jesus Christ, your Son, who lives and reigns with you in the unity of the Holy Spirit, God forever and ever. Amen.”

Let us not forget the story of the storm when the apostles were in the boat and Jesus was fast asleep. *On that day, as evening drew on, he said to them, “Let us cross to the other side.” Leaving the crowd, they took him with them in the boat just as he was. And other boats were with him. A violent squall came up and waves were breaking over the boat, so that it was already filling up. Jesus was in the stern, asleep on a cushion. They woke him and said to him, “Teacher, do you not care that we are perishing?” He woke up, rebuked the wind, and said to the sea, “Quiet! Be still!” The wind ceased and there was great calm. Then he asked them, “Why are you terrified? Do you not yet have faith?” They were filled with great awe and said to one another, “Who is this whom even wind and sea obey?”* Mark 4:35–41.

My Sisters and Brothers, as we enter these days of spring, let us continue to pray for good weather throughout 2024. May Almighty God watch over us, assist our nation’s farmers with weather that is nurturing in the fields, and may we share with one another weather that assists us in living a wonderful life in His creation! Remember, April showers....!

Message from our National President

CYNTHIA M. MALESKI



Dear fellow members,

We are now celebrating the Easter season, starting with Easter Sunday when Christ arose from the tomb, on a path of celebration until Ascension Day and Pentecost. On April 16, 2024, we celebrate Divine Mercy Sunday, where we may participate in the prayers and devotions held in honor of Divine Mercy.

In my hometown, many in our Churches have celebrated Divine Mercy Sunday for decades, honoring Maria Faustina Kowalska (now a Saint) for her devotion to the Divine Mercy of Jesus. In her diary, she wrote of her visions of Jesus. She was a Polish Roman Catholic religious sister and mystic and was canonized in St. Peter's Square by Saint Pope John Paul II.

We are fortunate to have in our midst the Sisters of Saints Cyril and Methodius, whose Motherhouse is in Danville, Pennsylvania. The Minor Basilica there, designated as such by Saint John Paul II, is located on these grounds. It is a holy place and this year, the Sisters have scheduled Eucharistic Adoration on Sunday, April 16, 2024 beginning at 2:00 PM as a pilgrimage site during this special Eucharistic Year. You will spiritually benefit immensely in visiting this special place of prayer and worship.

Many years ago, our society donated substantial funds for one of the Basilica's awesome stained-glass windows when the Church was being built.

My March article was devoted to an update of post 2023 quadrennial convention transition activities. We are still continuing on this path of transition.

Our motto is "Insurance You Can Trust Since 1892". Trust is one of the hardest

values to experience, either in yourself or in a relationship. The first step is to trust in yourself. We must love ourselves, for the wonderful human beings we are, co-created by God and our parents. We are fortunate to be part of families that build foundations of love, faith and hope from the beginning of our lives. These essential truths and values lead us to being able to take steps to reach out to others in our world, using our God-given gifts to help those around us and make a better community, a better world. We need to continue to build on these essential truths as we encounter those among us who self-doubt, who doubt others along their path.

Otherwise, these forces may destroy our self-worth, our ability to move forward to help others. We must also try to love those people and reach out to them with charity and kindness.

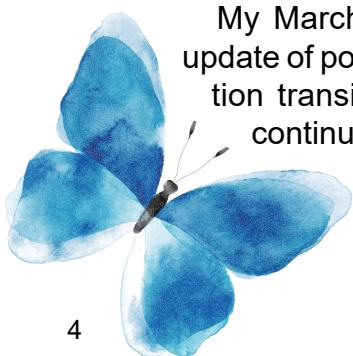
In the final analysis, trust is essential. Without it, social groups, families and businesses cannot function properly.

There are hundreds of diverse opinions and writings on the balance needed for trust. Over time, we need to assess and discern what to extract and use and what basic values build trust in ourselves and our behaviors that stem from these values. Some of these articles point to the 3 basic principles of authenticity, logic and empathy. People tend to trust you when they believe they are interacting with the real you (authenticity), when they have faith in your judgment and competence (logic), and when they feel that you care about them (empathy).^{*} In working together, we will need to strive to build trust in our relationships and in our lives.

Cynthia M. Maleski,
National President



^{*}Harvard Business Review, Winter 2023



70th Wedding Anniversary

John W Filip and Frances Marie Filip were married on May 15, 1954 at Saint Rose Church in South Omaha, NE by Pastor James J. Morrin, and will celebrate 70 years of marriage this May. Mr. Filip was a mechanic and owned Fairway Auto Service in South Omaha. Mrs. Filip had just graduated as a registered nurse from Saint Joseph's hospital in Omaha. She spent the major part of her professional career as an occupational health nurse in Omaha. The couple had three children. Mark, wife Cindy. Mary Kay, husband Javier Garcia and Michael who has passed away. They have seven grandchildren and five great grandchildren. The couple spend their retirement years in Lampe, Missouri and attend Our Lady Of the Cove church in Kimberling City. John is a member of W018 in Omaha, NE.



Join the Sisters of Saints Cyril and Methodius and the Slovak Catholic Federation in celebrating the Year of the Eucharist at Villa Sacred Heart in Danville, PA. The Sisters will host this prayerful celebration which will include Eucharistic Adoration and a mini pilgrimage on Sunday, April 14, 2024, from 2:00 to 5:00 pm. Eucharistic Adoration will begin at 2:00 pm in Maria Hall. The Pilgrimage will take place on the grounds of Villa Sacred Heart, processing from Maria Hall to the Basilica of Saints Cyril and Methodius with several stops for prayer along the way. Evening prayer, a reflection, and Benediction of the Blessed Sacrament will be held in the Basilica. All are welcome to this Eucharistic Service. The Basilica of Saints Cyril and Methodius is located at 1002 Railroad Street, Danville, PA 17821.

We look forward to seeing you in Danville in April.

W137, Cedar Rapids Holds Annual Wine Tasting Event

On Sunday, February 25th, FCSLA Life Branch W137, Cedar Rapids, Iowa held its annual Adult Wine Tasting event at Cedar Ridge Winery, Swisher, Iowa. Twenty-four adults sampled various wines and wood-fired pizzas. Four lucky members won Cedar Ridge gift cards. All went home with treat bags.



Jan Dostal and Kathy Shelton discuss the day.



Matt Dostal tells one of his stories.



W137 members eat, drink and enjoy each other's company.

The 66th Annual Bishop of Cleveland "State of The Diocese" luncheon

Most Reverend Edward C. Malesic, J.C.L., 12th Bishop of the Catholic Diocese of Cleveland, held the 66th Annual Bishop of Cleveland "State of The Diocese" luncheon on Thursday, February 1, 2024 at Windows on the River, 2000 Sycamore Street, Cleveland, Ohio 44113.



Shown are Mary Andreano National Auditor, His Excellency Edward Malesic, Bishop of Diocese of Cleveland and a member, Cynthia Maleski, National President/CEO and Dr. Deborah Brindza, former Medical Director at the Annual Bishop's Address at the Cleveland First Friday Club luncheon. Kim Graham, National Secretary/COO and Paul Smithers, National Sales Manager were also in attendance.

2023 FCSLA National Convention STEM Program Donation

Pittsburgh Catholic High School received a donation from the 2023 FCSLA National Convention in support of the STEM Program. Presenters included (L-R) Larry Golofski, National Director, Matt Bury (08), and check accepted by Brandon Hsburjak (06), Director of Giving and Alumni Engagement at Central Catholic. Pittsburgh Central Catholic is an all-boys prep school located in the Oakland Section of Pittsburgh, PA. Matt Bury (08) is a Central graduate, and fourth generation members of FCSLA Life S011, Charleroi, PA. Matt and his wife Maddie reside in Akron, Ohio.



FCSLA LIFE 2023-2024 SCHOLARSHIP WINNERS RECEIVE GIFTS FROM BRANCH OFFICERS OF S475 AND J380 OF BEDFORD, OHIO



Branch officer, Christine Kiggins of S475 and J380 is shown giving branch gifts to FCSLA Life scholarship winners Joseph Rypinski (college freshman) and Rachel Sejba (6th grader).



Mary Adamic a (Vo-Tech Trade) FCSLA Life scholarship winner was given a S475 branch gift from branch officer Christine Kiggins.



Tyler Lewis a (Vo-Tech Trade) FCSLA Life scholarship winner was given a S475 branch gift from branch officer Christine Kiggins.



Branch officer, Kathy Sejba of S475 is shown giving a branch gift to FCSLA Life scholarship winner Joshua Pittner (college freshman).

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.

Anna Hurban Scholarship Fund Donations



The Anna Hurban Scholarship Fund was started in 2017 to make a difference in helping to make education affordable for a deserving student. Your tax deductible 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. We gratefully acknowledge those who have donated to the fund since its inception during the Association's 125th Anniversary year. Thank you for your generous donations! We will continue to recognize your donations in Fraternally Yours at least once a year.

Donations

- S10 & J386 – \$200.00 – In memory of Deceased members
 Frances Gasper – \$500.00 – In memory of Barbara & William Gasper
 Richard Yovanovic – \$250.00 – In honor of Ann Hovancik
 Patricia C. Logan – \$100.00 – In memory of Florence & James Podany
 Mary A. Kelling – \$50.00 – In memory of Maria Kopronica
 S313 – \$500.00 – In honor of deceased/living members of S313
 S181 / J41–Irene & Mary Zittman – \$100.00 – In memory of Irene & Mary Zittman
 S089 Kathleen R. Giordano – \$200.00 – In memory of deceased members of S089
 Irene Grube – \$100.00 – In memory of John & Mary Palasky
 S107 / J38 – \$100.00
 Michael K. Blazicek – \$100.00 – In memory and in honor of Rose (Hurban) Blazicek
 Cecilia Pestlin – \$200.00 – In memory of Saidikowski Family
 Jacob & Delores Krempasky – \$100.00 – In memory of Justine Krempasky – fmr. President S484, Egypt–Whitehall, PA 18052
 Frances C. Jakabcin – Dist. 4 – \$100.00 – In memory of All members
 Sandra McCallum – \$10 – In memory of Balbina Targoss – In honor of future female leaders
 Jennifer & Joe MacNeil – \$100.00 – In memory of Thomas H. Kaniecki
 S114/J198 – Lorain, OH – \$130.00 – In honor of 130th year celebration of FCSLA Life
 S334 & S232 – Kathy Polanski – \$500.00
 S417 & J318 – Sharon Oravec – \$200.00 – In memory of deceased members of Coaldale branches S417 & J318
 Richard & Marie Schweinberg – \$50.00 – In memory of Margaret M. Doslak
 S475/Christine Kiggins – \$100.00 – In memory of Father Furdek & founding FCSLA Women
 J380/Christine Kiggins – \$50.00
 Lynn Schmitz – \$150.00 – In memory of Mary Novotney Christoff and in honor of Maryann Christoff Pedelty
 S140/Lansford, PA – \$100 – In memory of deceased members of S140
 Anonymous – \$1,500
 S424 – James & Dorothy Dubina – \$100 – In honor of living & deceased members of J323 & S424, Homestead, PA
 Gloria J. Cecil – \$400 – In memory of Wanda Bukowski Janiak
 FCSLA Life S484 – \$100 – In honor of members of S484
 Gerald & Monica LaFrankie – \$100 – In memory of deceased members of S177
 S615, c/o Ann M Kwak – \$500 – In memory of Mrs. Helen Krubitzer
 Frances E. Gasper – \$500.00 – In memory of Barbara & William Gasper
 Susan J. Talpas – \$100.00 – In memory of Richard Talpas
 Susan J. Talpas – \$500.00 – In honor of Living & deceaseds members of S221 & J57
 Anita & Dennis Lee – \$100.00 – In memory and in honor of Christine V. Whalen
- The Family of Christine Whalen – \$1,000.00 – In memory of Christine V. Whalen
 S181 & J41 – \$100.00 – In memory of Irene & Mary Zittman
 Regina M. Yurick – \$100.00 – In memory of Mike & Mary Rusnak
 Theresa G. Durik – \$50.00 – In memory of Durik Family
 Shelly Wampler – \$25.00 – In memory of Christine Whalen
 Jeanne Kipp – \$50.00 – In memory of Joseph & Anna Semancik Krenicky
 Dick & Marie Schweinberg – \$50.00 – In honor of Margaret Ann Thomas
 Magdalen I. Iskra District – \$250.00 – In honor of living & deceased members of the Magdalen I. Iskra District
 ANONYMOUS – \$100.00 – In honor of Kupchik, Martonik & Chovanes families
 FCSLA Life – S415 – \$100.00 – In honor of living & deceased members of Br S415 & J331
 FCSLA Life – S456 – \$600.00 – Specifically designated for the John & Geraldine Gaydos Scholarship Fund
 Ray & Julie Gaydos Plagens – \$500.00 – Geraldine Gaydos – Specifically designated for the John & Geraldine Gaydos Scholarship Fund
 Roger & Mary Rusnak – \$175.00 – Specifically designated for the John & Geraldine Gaydos Scholarship Fund
 Allen & Joann Skvarek Banvich – \$50.00 – In memory of Geraldine Gaydos – Specifically designated for the John & Geraldine Gaydos Scholarship Fund
 Feroz & Mary Ann Dubash – \$50.00 – In memory of Geri Gaydos – Specifically designated for the John & Geraldine Gaydos Scholarship Fund
 Henry Berkemeier – \$25.00 – In memory of Geraldine Gaydos – Specifically designated for the John & Geraldine Gaydos Scholarship Fund
 Mary Ann Gardelka – \$50.00 – In memory of Rosemary Mlinarich
 Nicole & Berie Beck – \$50.00 – In memory of Theodore & Anna Skyrea
 Sharon Oravec – \$200.00 – In memory of all deceased members of Coaldale, PA Branch S417
 Lisa M. George – \$50.00 – In memory of Francis L. Raycroft
 S334 & J232 – \$500.00 – Kathleen Polanski
 Cynthia M. Maleski – \$3,000 - National President Maleski donated her board approved stipend as chair of the 43rd Quadrennial Convention
 Pudelek Family – \$200.00 – In memory of Irene Pudelek
 FCSLA S089 – \$200.00 – In memory of deceased members
 Cynthia M. Maleski Groch & Andrzej Groch - \$300 - In honor of the FCSLA Board of Directors for Christmas 2023
 FCSLA S484 – A Bachman – \$100.00 – In memory of deceased members
 FCSLA S615 – \$500.00 – In honor of S615 members
 Anonymous donor – \$1,000.00

Branch S156, Struthers, Ohio, Christmas Party

Eighty five people made reservations and attended the December 10, 2023 Christmas Party for Branch S156, Struthers, Ohio. In attendance were special guests Monsignor Peter Polando, Suzanne & Gene Strohl, Sue Ann & Jack Seich and Jan Ryland, a cousin of President Patti Granchay, who was kind enough to donate Mary Kay door prizes for the party. An afternoon of good food and fellowship was enjoyed by all in attendance. Lovely door prizes were awarded and President Patti Granchay sends a special thank you to all who helped make the party possible including but limited to, Mark Granchay, Ashlee Hull, Jim and Carolyn Tomochek, Anne and George Schur, Hanna Clavan, Leah Hunter, Taylor Hull, Fran Chervinko, Victoria and Joe Dilallo and Suzanne & Gene Strohl.



Anna Hurban Chicago District hosts Senior Branches Christmas Party



On December 2nd 2023, members of the Chicago District Senior Branches and their guests celebrated the annual Senior Branches Christmas Luncheon. Members and guests met at Camelot Banquets in Hickory Hills for a festive afternoon filled with great food, fellowship and fun. Over 260 members and guests attended this event including very special guests National FCSLA Life President/CEO Cynthia Maleski and the Honorable Rosemary Macko Wlonsky, Honorary Consul of Slovakia. The proceedings opened with greetings from Chicago District President Lorraine Gibas, followed by remarks from The Honorary Consul, and FCSLA President/CEO Maleski. Following Cynthia's remarks, recipients of National Quadrennial donations were acknowledged. Donation checks were presented to guests by the National President. Recipients included, the Missionary Sisters of St. Benedict represented by Sister Bernarda and Sister Stanislova, the Benedictine Sisters of the Sacred Heart represented by Sister Mary Bratrsovsky and Sister Christine Kouba, and Father Stanislav Bindas representing the newly opened Slovak Mission in Palos Hills. Each recipient thanked FCSLA for their generous donation and spoke about their work and ministry.

Following the presentation of convention donations, Fr. Bindas led the group in grace before our meal. A delicious Slavic style lunch was enjoyed. Oplatky was provided on the table for each guest coordinated by Janice and Kal Mager of Branch S225. Following lunch, other special guests were introduced including National Board members, Joanne Skvarek Banvich and Jeanette Palanca, and Indiana District President, Lillian Zaborskie and Officers from the Indiana District. The Chicago District Board and Chicago District Branch Officers were thanked for helping to plan and coordinate this wonderful afternoon and for all their work during the year to support the organization.

Following lunch, Kal Mager, S225 introduced the President of Elim Christian Services. Branch S225 coordinated a matching funds event at the luncheon to benefit Elim. Guests were encouraged to make donations, and participate in a cash split the pot raffle in order to benefit Elim. Many thanks to the Home Office Matching Funds program for their generosity in approving this event as matching funds.

The afternoon concluded with the traditional raffle of over 100 beautifully wrapped prizes. All who attended enjoyed an afternoon of good food and fellowship with new and old friends gathering for this annual event. Many thanks to all who worked to make this afternoon so special and to all who attended this wonderful annual event.

2023 PHOTO CONTEST WINNERS

*“Photography can only represent the present.
Once photographed, the subject becomes part of the past.”*

BERENICE ABBOT (1898–1991), AMERICAN PHOTOGRAPHER

The 2023 Photo Contest was full of beautiful, inspiring, and even funny submissions! Entries were received in the following categories: Hometown Pride, Prized Possession, Sporting Event or Concert, Weather in Action, and Bodies in Motion, with Weather in Action being the most popular. New this year was a 13–17 age category. Congrats to all the winners! **Thank you to all the outstanding entrants listed on page 15.**

13–17 AGE GROUP

WEATHER IN ACTION



1ST: BETHANY JOST, J470



2ND: RYAN KENNY, Z499



3RD: CHRISTIAN CIOLKOS, Z499

SPORTING EVENT/CONCERT



1ST: LUCAS LYONS, J011



2ND: ALAINA JOST, J470

13-17 AGE GROUP (CONTINUED)

PRIZED POSSESSION



1ST: MARTIN MEYER, S277



2ND: MOLLY RILEY, J198



3RD: LILIAN LYONS, S101

HOMETOWN PRIDE



1ST: BRADY WINEBOLD, J192

BODIES IN MOTION



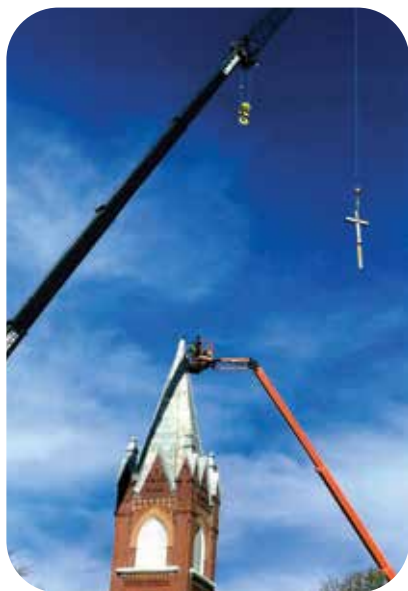
1ST: NELLIE WINEBOLD, J192



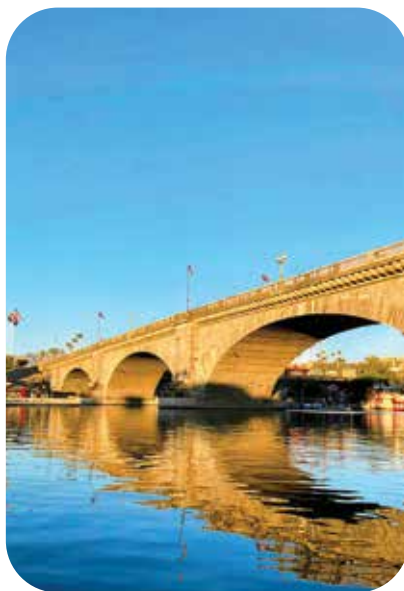
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18+ AGE GROUP

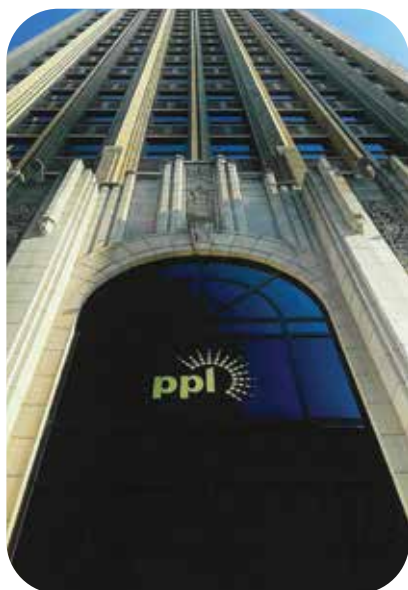
HOMETOWN PRIDE



1ST: DENNIS POVONDRA, W093



2ND: CYNTHIA SOSTAKOWSKI, S128



TIE - 3RD: JUSTIN SOMMER, S319



TIE - 3RD: AMY BISHOP, S452

continued on next page

18+ AGE GROUP (CONTINUED)

PRIZED POSSESSION



1ST: THERESA TRCKA, W056



2ND: GERALDINE WEMHOFF, S627



3RD: BERNADETTE GROVE, S230

SPORTING EVENT/CONCERT



1ST: CASEY NOVOTNEY-SHABALA, S066



2ND: EDWARD RISH, SZJO



3RD: RITA FORAN, S435



continued on next page

18+ AGE GROUP (CONTINUED)

BODIES IN MOTION



1ST: MARY ELLEN RECKMEYER, W018



2ND: ADAM KOSPORT, S013



3RD: MICHAEL FLANNERY, S172

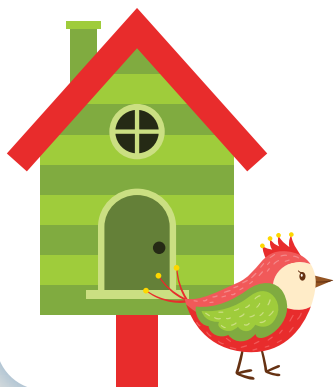
WEATHER IN ACTION



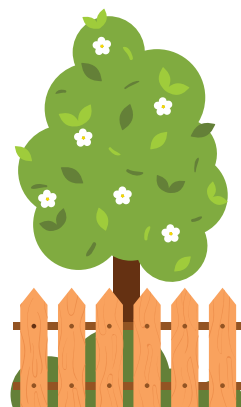
1ST: EMILY POPELKA, W018



2ND: JUDY TAYLOR, S053



3RD: JENNIFER, TERRY-GARIPPA, S089



FCSLA LIFE THANKS THE FOLLOWING MEMBERS FOR PARTICIPATING IN OUR 2023 PHOTO CONTEST

NAME	BRANCH #		
Lynda Adams	S053	Janice Hodorowicz	S225
Raquel Adams	S180	Macie Hricovec	S524
Jill Allevato	S334	Mallory Hricovec	S524
Cheryl Aughton	S344	Suzanne Louise Hudson	Z451
Ashlyn Augustine	S150	Martha Iskra	S172
Lisa Bailey	S200	Alaina Jost	J470
Daniel Bajek	S287	Bethany Jost	J470
Helen Baluta	S016	Shirley Kansky	S343
Jeanette Benes	W013	Lily Kenny	Z499
Dulcinda Berenson	S313	Linda Kenny	Z499
Abigail Bigelow	S053	Ryan Kenny	Z499
Debra Bigelow	S053	Diane Kieras-Ciolkos	Z499
Amy Bishop	S452	Bella Catherine King	J157
Vickie Bodner	S522	Maria Klementovic	S140
Barbara Bonvicini	Z189	Marie Knieper	W500
Cathy Bullion	Z221	Rosa Knizner	S287
Kelly Carpenter	S522	Adrienne Koncerak	S250
Nancy Chrismer	S089	Adam Kosport	S013
Audrey Chromy	W013	Rose Marie Krulac	S141
Christian Ciolkos	Z499	Nancy Kukulka	S274
Kiera Ciolkos	Z499	Margaret Kurta	S114
Cheryl Clements	S180	LaVonne La Lande	W139
Grace Clements	S180	Paula Langston	S161
Noah Clements	S180	Dolores Leffler	SZJO
Sharon Dewart	S053	Loretta Liguore	S156
Christina Diehl	S035	Lukas Lukacinsky	U265
Erich Diehl	S035	Mary Lupinski-Schaer	Z277
Johanna Diehl	S035	Lilian Lyons	S101
Adeline Dreger	J457	Lukas Lyons	J011
Lola Dreger	J457	Margaret Lyons	S101
Amy Dreger	S524	Annette Markovich	S081
Elizabeth (Betty) Dunn	SZJO	Lauren Markovich	S081
Deborah Durand	S322	Matthew Markovich	S081
Brooke Enos	S289	Marisa Markovich	S081
Thea Escarge	S016	Rick Maro	S344
Michele Ferguson	S156	Hanka Martinkova	S319
MaryAnn Finley	S313	Holly McCready	S202
Michael Finley	S313	Patricia McKie	S452
Clare Flaisch	S088	Timothy Medsker	S081
Michael Flannery	S172	Patricia Melnick	S140
Rita Foran	S435	Martin Meyer	S277
Lauren Freaney	J457	Christine Michalek	S287
Pat Freaney	S524	Mary Ann Mikitka	S074
Laura Gibson Kelly	S287	Susan Miklovic	S101
Jon Gorczyca	Z087	Grace Miller	W045
Bernadette Grove	S230	Casey Novotney-Shabala	S066
Elizabeth Hall	SZJX	Gerald Petcher	S634
Mark Hanis	S211	Francis Petrek	S053
Christopher Harvilla	S319	Mary Pike	S524
Nancy Harvilla	S319	Daniel Popelka	W018
Justin Hill	S200	Emily Popelka	W018
		Julianne Popelka	W018
		Dennis Povondra	W093
		Mary Ellen Reckmmeyer	W018
		Kathleen Reid	S423
		Lori Rezendes	Z499
		Molly Riley	J198
		Edward Rish	SZJO
		Nicholas Rolfi	S161
		Mary Kathryn Sagat	S287
		Mary Sandine	S289
		Patricia Schuch	S295
		Monica Scribner	S627
		Ronald Scribner	S627
		Dorothy Sedlak	S234
		Gerard Sekerak	S141
		John Setter	S273
		Ann Shastay	S045
		Stanley Shimko	U070
		Luke Siskoff	W001
		Warren Siskoff	W001
		Wayne Siskoff	W001
		Barbara Smith	S177
		Justin Sommer	S319
		Cynthia Sostakowski	S128
		Jenilee Spaniol	S066
		Cindy Spinelli	S410
		John Spinelli	S410
		Michael Srencik	S081
		Emily Strobel	S410
		Meaghan Suhich	S344
		Judy Taylor	S053
		Jennifer Terry-Garippa	S089
		Claudia Thomas	S218
		Steve Trcka	W056
		Theresa Trcka	W056
		Elizabeth Uxa	S101
		Taylor Viviano	Z488
		Yvonne Vodzak	S233
		Elaine Walters	S035
		Melinda Walters	S035
		Peter Walters	S035
		Kathleen Ward	S421
		Diane Wargo	U131
		Geraldine Wemhoff	S627
		Brady Winebold	J192
		Nellie Winebold	J192
		Josephine Wood	S182
		Ann Wright	S101
		James Zawojski	S088
		Laurie Zielinski	Z189
		Rita Zoladz	S081
		Marybeth Zujewski	S035

MATCHING FUNDS ACTIVITIES

BRANCH W056

Supports the Immaculate Conception Council of Catholic Women

Branch W056 held a matching grant fundraiser for the benefit of the Immaculate Conception Council of Catholic Women on Feb. 4th, 2024, at the Crusader Civic Center, in Lonsdale, MN. A light lunch was served and everyone played bingo for prizes. The event was very successful and the branch is very thankful to FCSLA Life for the matching grant and to the many people who supported the fundraiser.



Youngstown District and May Crowning



The Youngstown District and May crowning was held on May 24, 2023 with over one-hundred twenty members in attendance. Branch S156 was the host branch. The branch donated a new Blessed Mother statue to the District, which District president Bernadette Demechko crowned, with a crown made by Anne Schur, and then led the group in prayer. Members enjoyed a delicious dinner of lemon chicken pasta and meatballs, haluski, mashed potatoes, corn, salad and cake for dessert. Centerpieces of crosses with candles were made by Anne Schur, Henry Schur, Carolyn Tomochek, and Patti Granchay. After the meeting, door prizes were awarded and the Anna S. Granchay scholarship winner, Leah Hunter (S066) was selected. Branch President Patti Granchay thanked everyone who helped in anyway was pleased so many made the time to attend and enjoy and afternoon of fraternal fellowship and fun.

MATCHING FUNDS ACTIVITIES

BRANCH S81, WHITING

Supporting The Carmelite Home



On Sunday, November 19th, the members and guests of Whiting branch 81 gathered for their annual fundraiser luncheon. The St Joseph Carmelite Home for Boys and Girls of East Chicago, Indiana, was the benefactor of our efforts. After checking in, everyone who brought a monetary donation or gift card was given a ticket for a special drawing. They proceeded to purchase share the pot tickets, basket raffle chances, and ethnic baked goods. A tiered tray and basket contained the treasured nut roll, nut cups, apricot and walnut roshky, which were made by the officers of branch 81. These specialties became the coveted draw for the many tickets sold.

Rebecca Coleman, president of branch 81, began the celebration with a warm welcome to all attending. Dynasty Banquets served a bountiful family style meal, which received numerous compliments. Dee Young of The Carmelite Home, spoke to the group about the many changes the home is experiencing. Our fundraiser will help to make everyone's Christmas dreams come true. She stated nothing is better than having a child sit with you at the computer and choose what they like and use a donated gift card to pay for it. The excitement in their eyes leaves you with a warm feeling.

Due to a backorder of his award, 2022 National Fraternalist Youth of the Year, Reagan Klapak, was able to join us to receive his award. Attending with him were his proud parents and grandparents. It was wonderful for everyone in attendance to meet such a mature and well deserving volunteer. Nancy Dunn, who nominated him, was able to introduce and present Regan with the plaque and a gift from Branch 81.

Raffle winners were drawn, door prizes and centerpieces were distributed, and the special prize was announced. As we wrapped up, JoAnn Skvarek-Banvich gave a rundown of the Quadrennial Convention held in Indianapolis. She mentioned some of the highlights and thanked our district for volunteering in many capacities at the convention.

Through the very generous donations and raffles, plus \$600 in matching funds from the home office we were able to present The Carmelite Home with \$4000. Since a devastating fire a few years ago they are still recovering. The sisters who dedicated their lives to raising the children in a loving environment, were overwhelmed with the gift. We appreciate all who came out to celebrate food, friends, and giving from the heart. Dee, the sisters and staff will keep you all in their prayers.

First Catholic Slovak Ladies Association

Executive Committee

Fourth Quarterly Meeting

*Home Office, Beachwood OH
November 9, 2023*

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:31 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando opened the meeting with prayer and National Director Lawrence M. Golofski led us in the Pledge of Allegiance.

Opening Business

Roll Call

National Secretary Kimberly A. Graham was asked to call the roll. The following members joined the meeting:

Cynthia M. Maleski	National President
Lawrence M. Golofski	National Director
Sue Ann M. Seich	National Trustee

The following members joined via a secure virtual meeting in a secure location:

Monsignor Peter M. Polando	National Chaplain
Patrick F. Braun	National Director
Suzanne V. Strohl	National Trustee

Secretary Graham noted all members were present. Secretary Kimberly A. Graham joined the meeting virtually and was in a secure location and Interim National Treasurer Frank L. Rando also joined in person.

Approval of Agenda

President Maleski noted the agenda was circulated in advance and unless there are any amendments, corrections, additions, or deletions, the November 9, 2023, agenda will stand approved as circulated. Director Golofski asked for two items to be added to the agenda. The first item was the flooring in the lunchroom and President Maleski said we would add this item under New Business. The second item was regarding a letter from one of our former PWAA members and President Maleski stated we would add this item under New Business.

President Maleski asked for a motion to approve the agenda as amended. Trustee Sue Ann M. Seich moved and Trustee Suzanne V. Strohl seconded the agenda as amended.

APPROVED

Approval of the Minutes

President Maleski noted the minutes were distributed in advance and unless there are any amendments, corrections, additions, or deletions, the August 22, 2023, minutes will stand approved as circulated.

APPROVED

National President's Comments

President Maleski stated her written comments were circulated in advance of the Executive Committee meeting. President Maleski added a few items that she was updated on a few days ago. President Maleski noted that the Guaranteed Issue Program that ended on September 30, 2023, and we consider

this a good benefit for our members, and it has been reported that the targeted \$1.1 million has been met and similar results to the last guarantee issue program in 2019. President Maleski noted a few items under convention follow-up regarding the board bylaw committee additional payment for the individuals who worked on this committee and had asked everyone to track their time. Director Golofski provided some recommendations. A discussion ensued with the executive committee members.

Trustee Seich moved and Trustee Strohl seconded that Director Golofski and President Maleski and Interim National Treasurer Frank Rando meet and discuss the compensation for the board bylaw committee.

MOTION ADOPTED WITH 1 NAY

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

Supplement 1

MOTION ADOPTED

National Treasurer's Report

Interim Treasurer Rando presented the Treasurer's Report as of September 30, 2023. Interim Treasurer Rando reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Income before Dividends, Bond Rating, and a snapshot of our portfolio, as well as a graphical review of our revenue for the last five years. At the end of September 30, 2023, our admitted assets were at \$1.108 billion, and our surplus was \$108.8 million.

Interim Treasurer Rando reviewed the preliminary Balance Sheet, and Income Statement as of September 30, 2023. Questions were asked and answered.

Third Quarter 2023 Budget vs Actual

Interim Treasurer Rando reviewed the third quarter 2023 Budget vs Actual report by discussing the life business, annuity business, general expenses, and highlighted variances. Questions and comments were asked and answered.

Annuity Reserves by Product

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

Acquired Securities Report

Interim Treasurer Rando reviewed the \$6.3 million of acquired securities since our last Executive Committee meeting. Interim Treasurer Rando also reviewed the quarterly credit watch list, and the credit events report as of September 30, 2023. Questions were asked and answered.

continued on next page

First Catholic Slovak Ladies Association Executive Committee Fourth Quarterly Meeting ... continued

Supplement 2

Director Golofski moved to accept the Interim National Treasurer's report and Trustee Strohl seconded the motion.

MOTION ADOPTED

Preliminary 2024 Budget

Interim Treasurer Rando will present the 2024 Budget at the quarterly Board of Directors meeting on November 30, 2023.

Other Updates

Interim Treasurer Rando stated at the last board meeting there was a motion to have our investment advisor sell our equities. They sold them and invested the money which had a bottom-line positive impact.

Interim Treasurer Rando provided an update on our annuity product development project. Questions were asked by members of the Executive Committee and answered.

Unfinished/New Business

Annuity Interest Yield

Interim Treasurer Rando discussed strategies and solutions we are exploring regarding annuities. He also shared the yield curve graph and discussed the results. At this time, he recommended we not adjust or raise our existing rates for the first quarter of 2024.

Director Golofski shared a proposal from Brewer Garrett on replacing the floor of the kitchen and it was recommended to refer the proposal back to operations for a decision.

Director Golofski shared a letter from a former PWAA member.

Supplement 3

Interim Treasurer Rando noted that 1099's will be sent out to all board members and also for anyone who received a stipend from the convention.

Trustee Seich asked for an update on the replacement of the National Treasurer. President Maleski stated we have two candidates, and we will have two current board members who were re-elected to interview them.

President Maleski noted we completed our annual disaster recovery plan tabletop test on November 1, 2023.

Executive Committee Meeting Dates

First Quarterly Meeting – TBD

Adjournment and Prayer

Trustee Seich moved, and Director Golofski seconded to adjourn the meeting. The meeting adjourned at 11:50 a.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

Cynthia M. Maleski, President

ATTEST:

Monsignor Peter M. Polando, Chaplain

Lawrence M. Golofski, Director

Patrick F. Braun, Director

Suzanne V. Strohl, Trustee

Sue Ann M. Seich, Trustee

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

Kimberly A. Graham, Secretary

**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



Holy Communion

Ella Gray Ryan (J362, Wilkes-Barre, PA) is the daughter of William J. Ryan, III and Amanda Ryan who received First Holy Communion on April 23, 2023 at Blessed Visitation Church in Jeffersonville, PA. She attend Prep classes at the school weekly.

Zachary Marc Ryan (3J62, Wilkes-Barre, PA) received Holy Communion on April 30, 2022 at St. Philip Neri Church, Lafayette Hills, PA. Zack is the son of Kellie & Matthew Ryan and is a student at St. Philip Neri Scholl in Lafayette, Hill, PA. Zack was 2022 FCSLA Life scholarship winner. Both children are cousins and good friends .

Their grandparents are Dr. William J. and Marguerite Baloga Ryan, members of S172 in Wilkes-Barre, PA., who served as delegates to the recent FCSLA Life Quadrennial Convention in Indianapolis in October 2023.





IN MEMORIAM

James F. Fujan, W013



James F. Fujan, 85, of Prague, NE, entered into eternal rest on Wednesday, January 31, 2024 at Bryan East Medical Center in Lincoln, NE. He was born February 27, 1938 in Cedar Bluffs, NE to Joseph and Clara (Stara) Fujan. Jim graduated from Marietta High School in 1955. He served his country in the U.S. Navy from 1956–1958. On June 6, 1959, Jim was united in marriage to Marlene Vanek at St. John the Baptist Catholic Church in Prague, NE.

Jim was a lifelong farmer and a member of St. John the Baptist Catholic Church. He was a member of the Prague American Legion Post #254, Bishop Neumann Booster Club and FCSLA. Jim always loved attending his kids and grandkids sporting events.

He is survived by his wife of 64 years, Marlene Fujan; children, Roger (Brenda) Fujan, Gregg (Eva) Fujan, Dave (Angela) Fujan, Kelly (Jeff) Meduna and Paul (Ashley) Fujan; 18 grandchildren and 17 great-grandchildren; many other family members and friends.

He was preceded in death by his parents, Joseph and Clara Fujan; siblings, Ray Fujan, Joe Fujan, Clara Fujan, Maxine Kudlacek and Eileen Shanahan.

Mass of Christian Burial was held February 5, 2024 at St. John the Baptist Catholic Church in Prague, Nebraska. Interment at St. John Cemetery ~ Prague with Military Honors by U.S. Navy and American Legion Post 254.

Ilene Divis, W013

Ilene Divis, 87, of Prague, died Saturday, February 3, 2024, at the Parsons House in Omaha.

She was born January 6, 1937, in Prague, Nebraska to Anna and Edward Hynek. She was one of three children and is preceded in death by her parents, two brothers, her husband Arnold Divis and is survived by 5 children, 13 grandchildren and 10 great-grandchildren.

A Celebration of Life will be held by the family at a future date with committal in the Prague National Cemetery.

Helen Ourada, W013



Helen Ourada, 90, of Prague, died February 6, 2024, at St. Joseph's Villa in David City.

Helen Marcie (Havlovic) Ourada was born June 21, 1933, to Vaclav (James) and Ottila (Koranda) Havlovic. She grew up on the family's farm near Plasi and attended District 19 School through the eighth grade. She then went on to provide in-home babysitting services with several families in the area. She met Leonard Ourada at a dance, and they were married at Saints Cyril and Methodius Catholic Church at Plasi on June 28, 1954. To this union seven children were born, and together they raised their children on a farm near Prague.

She was a homemaker, grew a large vegetable garden and loved flowers. Throughout the years she worked at Hake's Restaurant, Codr's Tavern, White Way Café, Prague Bar and Grill, Eddie's Bar and Kolac' Korner.

She was a long-time parishioner at St. John the Baptist Church, a member of the Rosary Society and PCCW.

She was preceded in death by her parents; her husband, son, Greg Ourada; sisters, Josephine Polacek, Frances Woita, Marcie Havlovic, Lillian Palik and brother William Havlovic; brother-in-laws Jerry Polacek, Leonard Woita, Edward Pacula, Louis Palik, Eldon Strizek, Dean Cudaback; sister-in-law Mary Havlovic.

Survivors include her children Jim (Diana) Ourada, Osceola; Steve (Arlene) Ourada, Dan (Dayle) Ourada, Roger Ourada all of Prague; Terese Croghan, David City; and Robin (Buzzy) Nyffeler, Columbus; six grandchildren, Jill (David) Edelman, Lincoln, Justin Ourada, Prague, Andy (Tara) Croghan, Linwood, Matt (Chelsie) Croghan, David City; Tyler Croghan, Schuyler, and McKenna Kovar, David City; Great-grandchildren Karsyn, Cooper, Kade, Brooks and Baker Croghan; Siblings: Emily Pacula, Wahoo, Caroline Cudaback, Schuyler, Lucille Strizek, Valapraiso, Tom Havlovic, Omaha and Bernadette (Jim) Jelinek, Atkinson, Sister-in-law Janet Havlovic, Columbus; numerous nieces, nephews, cousins and a host of friends.

Mass of Christian Burial was February 10 at St. John's Catholic Church in Prague with Con-celebrants Rev. Carson Kain and Rev. Tony Shukei. Committal was in the church cemetery.

PACCF 2024 Scholarship Announcement

The Polish American Congress Charitable Foundation is proud to announce that the 2024/2025 period to apply for scholarships began on January 15, 2024.

We are again offering the Richard C. Gorecki Scholarships.

Please go to our website at www.paccf.org under the "Scholarship" tab for the Requirements, Application, Media Release Form and applicable deadlines. If you have any questions, please email us at paccf@paccf.org.

The Officers & Directors of PACCF.



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

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.

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%.

REPORT OF THE FCSLA NATIONAL TREASURER

Balance Sheet

	12/31/2023	12/31/2022
Assets		
Cash & Short Term Investments	\$ 26,421,720	\$ 18,257,689
Bonds	1,050,979,675	1,078,036,024
Preferred Stock	1,020,000	1,989,631
Common Stock	332,946	7,807,854
Investment Income Due & Accrued	14,065,590	14,544,867
Property Plant & Equipment, Net	4,590,301	4,827,560
Certificate Loans & Accrued Interest	1,729,677	1,817,062
Other Assets	531,681	688,263
Total Assets	\$ 1,099,671,590	\$ 1,127,968,949
Liabilities		
Life Reserves	\$ 307,527,081	\$ 307,957,541
Annuity Reserves	662,375,672	683,941,080
Death Claims Payable	3,646,219	3,186,803
Unearned Premiums	385,996	401,665
Matured Endowments	366,229	407,168
Provision for Dividends Payable	1,400,000	1,400,000
Accumulated Dividends & Interest	5,237,772	5,124,233
Accrued Convention Donations	37,500	487,500
Provision for Future Conventions	43,749	568,725
Asset Valuation Reserve	11,173,376	12,282,192
Interest Maintenance Reserve	(4,267,292)	487,688
Other Liabilities	2,534,880	2,004,269
Total Liabilities	\$ 990,461,182	\$ 1,018,248,864
Surplus	109,210,408	109,720,085
Total Liabilities and Surplus Funds	\$ 1,099,671,590	\$ 1,127,968,949

Income Statement For Period Ended 12/31/20

	12/31/2023	12/31/2022
Revenue		
Insurance Premiums	\$ 4,798,838	\$ 4,275,167
Annuity Premiums	17,114,088	32,912,034
Investment Income	51,108,677	50,651,765
Amortization of Interest Maintenance Reserve	119,673	208,060
Rental Income	416,556	418,665
Other Revenue	27,951	57,783
Total Revenue	\$ 73,585,783	\$ 88,523,473
Expense		
Increase in Reserves - Life	\$ (430,460)	\$ 861,541
Increase in Reserves - Annuity	(21,565,408)	9,499,060
Insurance Benefits	8,435,790	10,101,262
Annuity Benefits	65,242,091	48,711,600
Commission Expense	558,744	971,767
Surrender Benefits	5,753,428	3,254,808
Matured Endowments	65,992	58,750
Interest Expense	672,423	612,994
Salaries - Employees	810,471	718,809
Payroll Tax Expense	60,219	54,888
Underwriting Expense	44,460	55,304
Life and Annuity Expenses	59,647,751	74,900,783
Revenue Less Life and Annuity Expenses	\$ 13,938,032	\$ 13,622,691
Bank Service Charges	143,180	144,881
IT Expenses	396,026	350,292
Accounting Fees	206,038	187,503
Actuarial Fees	123,080	181,339
Legal Fees	79,339	65,604
Consulting Fees	111,950	49,361
Employee Benefits	637,064	534,358
Fees - Directors	197,273	193,435
Salaries - Employees	1,732,281	1,508,138
Salaries - Officers	733,961	665,586
Temporary Office Expenses	95,193	184,176
Payroll Tax Expense	182,750	168,363
Depreciation Expense	228,016	227,427
Utility Expense	122,882	133,525
Postage and Printing	300,426	209,984
Advertising & Marketing	183,796	117,756
Travel Expense	77,481	77,501
Insurance Department Fees	128,031	132,810
Sales Related Expense	349,227	269,668
Rental Expense	416,556	418,665
Building Expense	177,222	173,623
Insurance Expense	68,082	62,336
Office Related Expense	136,280	139,134
Dues & Subscriptions	78,369	70,881
Human Resources	60,219	104,619
Other Expense	28,109	25,051
Investment Expense	690,056	28,500
Sales and Operating Expenses	7,682,889	6,424,517
Revenue Less Sales & Operating Expenses	\$ 6,255,143	\$ 7,198,174
Post Mortem Benefits	1,575,591	1,834,214
Misc. Member Benefits	110,101	97,541
Donation Expenses	150,677	136,924
Change in Accrued Convention Donations	150,000	150,000
Convention Expenses	122,436	175,044
Branch and District Funding	694,477	631,373
Fraternal Activities	201,630	126,648
Official Publications	744,722	608,802
Scholarship Awards	257,218	206,437
Direct Fraternal Expenses	4,006,852	3,966,984
Income (Loss) from Operations	\$ 2,248,291	\$ 3,231,190
Dividends to Members	1,388,727	1,397,819
Subtotal INCOME (LOSS)	\$ 859,563	\$ 1,833,371
Capital Gains (Loss)	2,755,993	(1,422,965)
NET INCOME (LOSS)	\$ 3,615,556	\$ 410,406

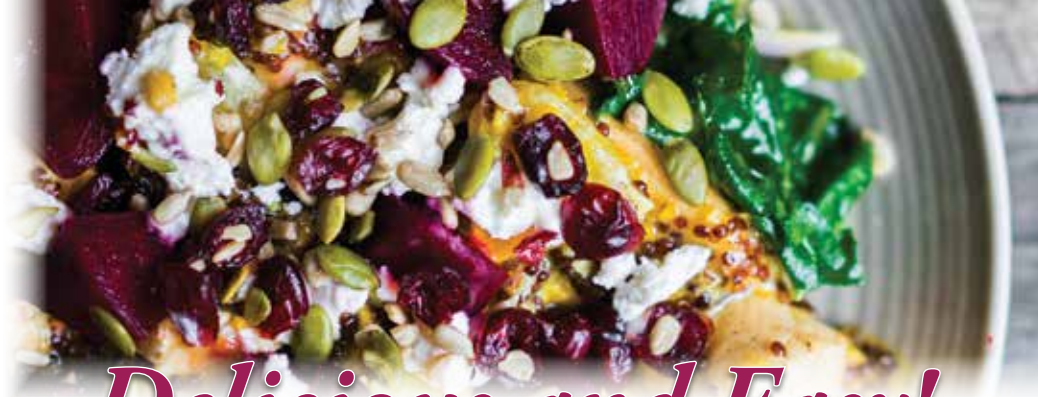
Placing a Memorial in *Fraternally Yours*



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 on-line 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.



Delicious and Easy!

GRILLED CHICKEN, KALE, BEET, AND GOAT CHEESE SALAD

Ingredients

3 tablespoons lemon juice
2 tablespoons olive oil
1/4 teaspoon kosher salt
1/4 teaspoon ground black pepper
4 cups kale, roughly chopped
2 cups whole grain croutons

Vinaigrette

2 tablespoons olive oil
2 tablespoons apple cider vinegar
1/4 teaspoon Dijon mustard
1/4 teaspoon salt
1/4 teaspoon ground black pepper
1 teaspoon honey
1/4 teaspoon cayenne pepper

Toppings

1/4 teaspoon pecans
1/2 cup red onion, thinly sliced
2 mandarin oranges, segmented
10 oz grilled chicken, sliced
3/4 teaspoon pumpkin seeds
1 cup pickled beets, chopped
1 1/2 oz goat cheese

To prepare vinaigrette, whisk together the Dijon mustard, honey, apple cider vinegar, and olive oil with salt, pepper, and cayenne pepper in a large bowl. Set aside.

In a medium bowl mix lemon juice, 2 tablespoons of olive oil, and salt and pepper.

Add the kale, toss to coat, and let stand 10 minutes.

While the kale stands, chop up and prepare your toppings.

Add the onions, pecans, mandarin orange slices, grilled chicken, pumpkin seeds, beets, and goat cheese to the kale.

Season with salt and pepper and toss well with your vinaigrette. Serve with croutons.

PHILLY CHEESE STEAK MEATBALLS

Meatballs

1 small onion grated
1 1/2 pound ground beef extra lean
1/2 green bell pepper finely chopped

1/2 red bell pepper finely chopped
2 cloves garlic minced
2 tablespoon Worcestershire sauce
2 eggs

1/2 cup Parmesan cheese grated
1/2 cup Gruyere cheese shredded
2 tablespoon olive oil for frying

Cheese Sauce

2 tablespoon butter unsalted
1 tablespoon all-purpose flour
1 cup milk (2 or 3%)
1 cup Gruyere cheese shredded
1 cup cheddar cheese shredded
1/4 teaspoon salt or to taste
1/4 teaspoon pepper or to taste

In a large bowl combine all the meatball ingredients (excluding olive oil) and mix well.

Form the meatballs into small 1 inch balls.

Heat the olive oil in a large skillet over medium heat. Add the meatballs and fry until they brown all around, about 7 minutes. You will have to do this in 2 or 3 batches, so do not overcrowd the meatballs.

Transfer the meatballs onto a plate and set aside.

In the same skillet melt the butter. Add the flour and whisk to form a roux, cook for about 1 minute to get rid of the raw flour taste. Add the milk and whisk until smooth. Cook for another minute, the mixture should thicken a bit.

Reduce the heat to low and add the cheeses and whisk well until smooth. Taste for seasoning and adjust with salt and pepper as necessary. Turn off the heat.

Add the meatballs back to the skillet and spoon some of the sauce over the meatballs. Garnish with parsley if preferred. Serve warm.

SHRIMP AVOCADO SALAD

1 lb. shrimp, peeled and deveined
1 tablespoon extra-virgin olive oil
1 teaspoon garlic powder
1/2 teaspoon ground cumin
1/2 teaspoon paprika

2 cups shredded lettuce
1 avocado, thinly sliced
1/2 yellow onion, finely chopped
1 small red bell pepper, diced
1 green onion, sliced
Fresh chopped cilantro

Old Bay dressing

1/3 cup mayonnaise or plain Greek yogurt
1 1/2 teaspoon Sriracha
3/4 teaspoon fresh lime juice
1 teaspoon low sodium Old Bay seasoning, plus more for serving
Kosher salt (optional)

To make the dressing, whisk together mayonnaise or yogurt, Sriracha, lime juice, Old Bay, and 1 teaspoon water. Season with salt, if desired.

In a large bowl or shallow plate, season shrimp with paprika, cumin, and garlic powder. Stir until well combined.

Heat 1 tablespoon olive oil in a large skillet over medium heat and cook seasoned shrimp on both sides, stirring occasionally, until opaque and cooked through, about 4 minutes. Season with salt and pepper. Remove to a plate and set aside.

Assemble the salad: Add lettuce, bell pepper, onion, green onion, avocado, cilantro and shrimp to a salad bowl. Drizzle with the dressing and toss to combine. Serve immediately with more of the dressing and a sprinkle of Old Bay seasoning, if desired.

NO BAKE ECLAIR CAKE

6.8 ounces vanilla (or French vanilla) instant pudding mix
3 cups milk
8 ounce whipped topping, thawed
16 ounce graham crackers

Mix instant pudding and milk together in a large bowl. Fold in whipped topping, mixing until well combined. Set aside.

Place a layer of whole graham crackers in the bottom of a 9 x 13 dish, breaking as needed to cover the entire bottom with a single layer.

Spoon 1/2 the pudding mixture over the graham crackers and gently spread into an even layer. Top with another layer of graham crackers and then the remainder of the pudding mixture. Add a 3rd and final layer of graham crackers.

Cover with plastic wrap and refrigerate for at least 30 minutes.

Remove cake from refrigerator and pour ganache over cake and spread into an even layer.

Replace the plastic wrap and refrigerate overnight, or for at least 6 hours.

Store covered in the refrigerator for up to 4 days.



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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.