

Fraternally Yours®



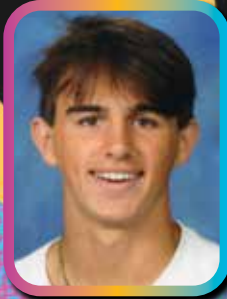
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First Catholic Slovak Ladies Association

AUGUST 2024

Congratulations **FCSLA 2024 Scholarship Recipients!**



ŽENSKÁ JEDNOTA

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"The Three Sieves"

There was a Teacher who had a great reputation of wisdom. One day, someone came to find the great philosopher and said to him: "Do you know what I just heard about your friend?"

"Hold on a moment," replied the Teacher. "Let me first look closely at what you are about to tell me. Have you passed your words through the three sieves?"

"The three sieves," questioned the man, "what is it?"

"Yes," continued the wise man. Before telling anything about the others, it's good to take the time to filter what you mean. I call it the test of the three sieves. The first sieve is the TRUTH. Have you heard it yourself or watched with your own eyes?"

"No, to tell the truth," said the man, after a moment of hesitation, "I just overheard it."

"Very good! So, you don't know if it's true. Let's continue with the second sieve, that of GOODNESS. What you want to tell me about my friend, is it something positive or good?"

"Oh, no! To the contrary, actually."

"So," questioned the Teacher, "you want to tell me bad things about him and you're not even sure they're true? Maybe you can still pass the test of the third sieve, that of NECESSARY. Is it necessary that I know what want to tell me about this friend?" Uh, no, not really."

"Well," the wise man says with a smile, "if the story you're about to tell me isn't true, good or necessary, just forget it and don't bother me with it."

Pope Francis said in an Angelus message on February 14 2014, "Jesus reminds us that words can kill! When we say that a person has the tongue of a snake, what does that mean? That their words kill! Not only is it wrong to take the life of another, but it is also wrong to bestow the poison of anger upon him, strike him with slander, and speak ill of him.

"This brings us to gossip: gossip can also kill, because it kills the reputation of the person! It is so terrible to gossip! At first it may seem like a nice thing, even amusing, like enjoying a candy. But in the end, it fills the heart with bitterness, and even poisons us."

(Pope Francis, Angelus, February 16, 2014, https://www.vatican.va/content/francesco/en/angelus/2014/documents/papa-francesco_angelus_20140216.html)

Dear Friends,

This month, think twice before spreading a rumor, or spreading gossip, about someone else. Ask yourself, would I appreciate them saying something similar about me if I was not present? Then, use the three sieves analogy to filter what you have to say. If you are not sure that what you have to say is true, good or useful, then simply don't say it at all.

Until Next Month,

Warmly,
Carolyn



“... excel ... in the love we have for you ...”

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

My dear Sisters and Brothers in Christ,

During the liturgies celebrated during the weekend of the Thirteenth Sunday in Ordinary Time (29-30 June), the Second Reading was taken from Saint Paul's Second Letter to the Corinthians (2 Corinthians 8:7, 9, 13-15). To refresh our memories, the following is the excerpt from Paul's Letter.

Brothers and sisters: As you excel in every respect, in faith, discourse, knowledge, all earnestness, and in the love we have for you, may you excel in this gracious act also. For you know the gracious act of our Lord Jesus Christ, that though he was rich, for your sake he became poor, so that by his poverty you might become rich. Not that others should have relief while you are burdened, but that as a matter of equality your abundance at the present time should supply their needs, so that their abundance may also supply your needs, that there may be equality. As it is written: Whoever had much did not have more, and whoever had little did not have less.

These are powerful words that Paul was expressing to the Church at Corinth to assist them in learning their Faith in Jesus Christ, to assist them in their new lives as Christians and devotees to the Gospel of Jesus Christ, acknowledging their sinfulness, yet becoming faithful followers of Jesus through Paul who is preaching Jesus as Brother and Savior. But let us look at the words as they are proclaimed to us from Saint Paul: excel, in faith, in discourse, in knowledge, in earnestness, in the love we have for you, rich, poor, equality. Wow! Paul's words were quite valuable to the Corinthian community because they were doing what Baptism does for those who follow Jesus: a turning away from sin and believing in the Good News.

Our Catholic Faith is so precious, so nurturing, so outstanding in connecting our entire lives to the Person of Jesus. But the words above challenge us to make the words *realities*. For example, how are you and I excelling in *knowledge* of our Faith? When was the last time that you and I have picked up the family Bible and read at least a chapter of any Book of the Hebrew or Christian

Scriptures? The Bible is a large book with many different stories, laws, orders ways of living, strengths, courage, understandings, etc. It enlightens us through ways of the past that are valuable for us in the present leading us to Life Eternal. Why are there two Letters to the Corinthians by Saint Paul (possibly two other Letters to this early Christian community that are believed to have been lost)? Maybe it would be fruitful to read the history of this community and find out the beautiful turnabout the followers of Jesus' message meant to them!

As I reread the passage, I am taken back by Paul's words that Jesus “*became poor, so that by his poverty you might become rich*”. Our Jesus, my Jesus took on our humanity so that this human Jesus, by His teachings, His death on the Cross, His resurrection and ascension, exhibit to humankind that we have the ability to become rich by listening and living His preaching and enter some day in the Kingdom that He has prepared for us. Our Brother, my Brother, was like us in all things but sin. In His richness, He shared in our poverty in all things but sin, so that we who were and are might become rich in His Richness of our Redemption through Him. How much more can we ask for in this life of ours? Through our true belief in Jesus, He sets us free from the burden of sin and gives us the grace for eternal life for all of humanity. We, followers of Him, must see to it that we all appreciate and treasure His Love and Forgiveness. *Not that others should have relief while you are burdened, but that as a matter of equality your abundance at the present time should supply their needs, so that their abundance may also supply your needs, that there may be equality.* Pan Boh zaplat!



FLAG DAY CELEBRATION AT FCSLA LIFE

On Friday, June 14th, FCSLA Life's home office in Beachwood, Ohio celebrated Flag Day and took a few minutes to recognize and honor the freedoms and liberties the flag stands for. The celebration was organized by HR Manager, Karen McHugh. McHugh created an agenda for the event, recruiting other employees to help with the festivities. She also invited Beachwood Mayor Justin Berns to join the office in their celebration. The group gathered out front of the building in view of their American Flag to say the Pledge of Allegiance and discuss why we celebrate Flag Day. FCSLA Life National President/ CEO Cynthia M. Maleski opened the floor to Mayor Berns for a short message before leading the group in singing the Star Spangled Banner. Junior Underwriter Stacey Magoch led the group in singing God Bless America and This Land is Your Land. The festivities concluded with the group gathering for a special treat, build-your-own Strawberry Shortcake.



New Phi Beta Kappa Society Member

On April 26, 2024, Andrew Drotleff was received into The Phi Beta Kappa Society at the University of South Florida. Andrew is a member of Senior Branch 10 and the grandson of Irene Drotleff, our past National Secretary. His educational focus is on Environmental Sciences. Since 1776, Phi Beta Kappa has championed education in the arts and sciences, fostered freedom of thought, and recognized academic excellence. Members include 17 U.S. Presidents, 42 Supreme Court Justices, and more than 150 Nobel Laureates.



Correction:

In the June magazine in the National President's report the "I" for Innovative was omitted.

Drawing on our historic roots, an employee team developed a set of cultural values which have been presented to employees, the board and delegates at the Quadrennial Convention.

They are:

- P – Perseverance
- R – Respect
- A – Accountability
- I – Innovative
- S – Service
- E – Ethics

100th Birthday!

Marie "Mary" Anna Patricia Pelch rodená Miklovic

Branch S101 St. Louis congratulates its oldest Branch Member who also holds the oldest Life Insurance Certificate on her 100th Birthday - July 3rd!

Aunt Mary is related to every Officer on our Branch.



On this momentous day, we gather here,
To celebrate a life so dear.

A century of wisdom, love, and grace,
Aunt Mary, you've left an indelible trace.

Your Slovak heritage, a tale so grand,
Of courage and heart, and a brave new land.
Joseph and Rose, who crossed the sea,
Their legacy lives on, beautifully in thee.

Aunt Mary, as we celebrate your 100th year,
We're filled with gratitude, joy, and cheer.
Your wisdom, love, and unwavering care,
Have touched our hearts beyond compare.

"Aby sme nezabudli—aby sme nezabudli !"

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.

2024 District Presidents' Meeting

On May 8 and 9th, FCSLA hosted the annual District Presidents' Meeting in Cleveland. District Presidents or their representatives attended a delicious dinner on May 8th and a daylong meeting the 9th. At the meeting, President Maleski gave a short recap of FCSLA in 2023 and then each district president or representative talked about their district in an open forum. Each person described their district, its activities, goals and challenges, and answered questions from other attendees. Information on the fraternal aspects of the current strategic plan led into a discussion on how the districts may look in the future. A wealth of ideas and opinions were shared with the collective goal to better our districts.



Pictured in the photo are first row, from left to right: District 9 Wisconsin- Laurie Muffler, District 12 Iowa- Marcella (Sally) Hejlik, National President Cynthia Maleski, District 16 North Dakota- David Sadowsky, District 13 South Dakota- Dennis Povondra, District 11 Nebraska- Clarice Sabata

Back row, from left to right, District 6 Lake County Indiana/Joliet, IL- Lillian Zaborske, District 14 Texas- Donald Cernosek, District 1 Cleveland, OH- Jo Anne Youngblood, Monsignor Peter Polando, District 3 Pittsburgh, PA- Marian Gatto, District 7 Chicago, IL- Lorriane Gibas, and District 10 Wilkes Barre, PA- Diane Gregor.

W018 Annual Branch Picnic

On Sunday, June 23, Branch W018, Omaha, NE, held its annual Branch Picnic at Nebraska's Mahoney State Park. Seventy members joined the Board for a relaxing, fun-filled day. Before eating hamburgers and hotdogs and a variety of delicious side dishes and desserts provided by members, Julianne Popelka, Scholarship Chair, announced the winners of the Branch scholarships. Those who attended were introduced and given their certificates.

After lunch, members stayed and enjoyed conversation and the cool breeze present at the Lakeview Shelter, played miniature golf, enjoyed rides on the paddle boats, took a dip in the pool or went fishing at the lake.

Again, this year, members were asked to bring socks to the picnic and the Branch delivered them to the St. Vincent de Paul donation center in Omaha.



Aspen Herdzina with her Scholarship Certificate and Julianne Popelka.

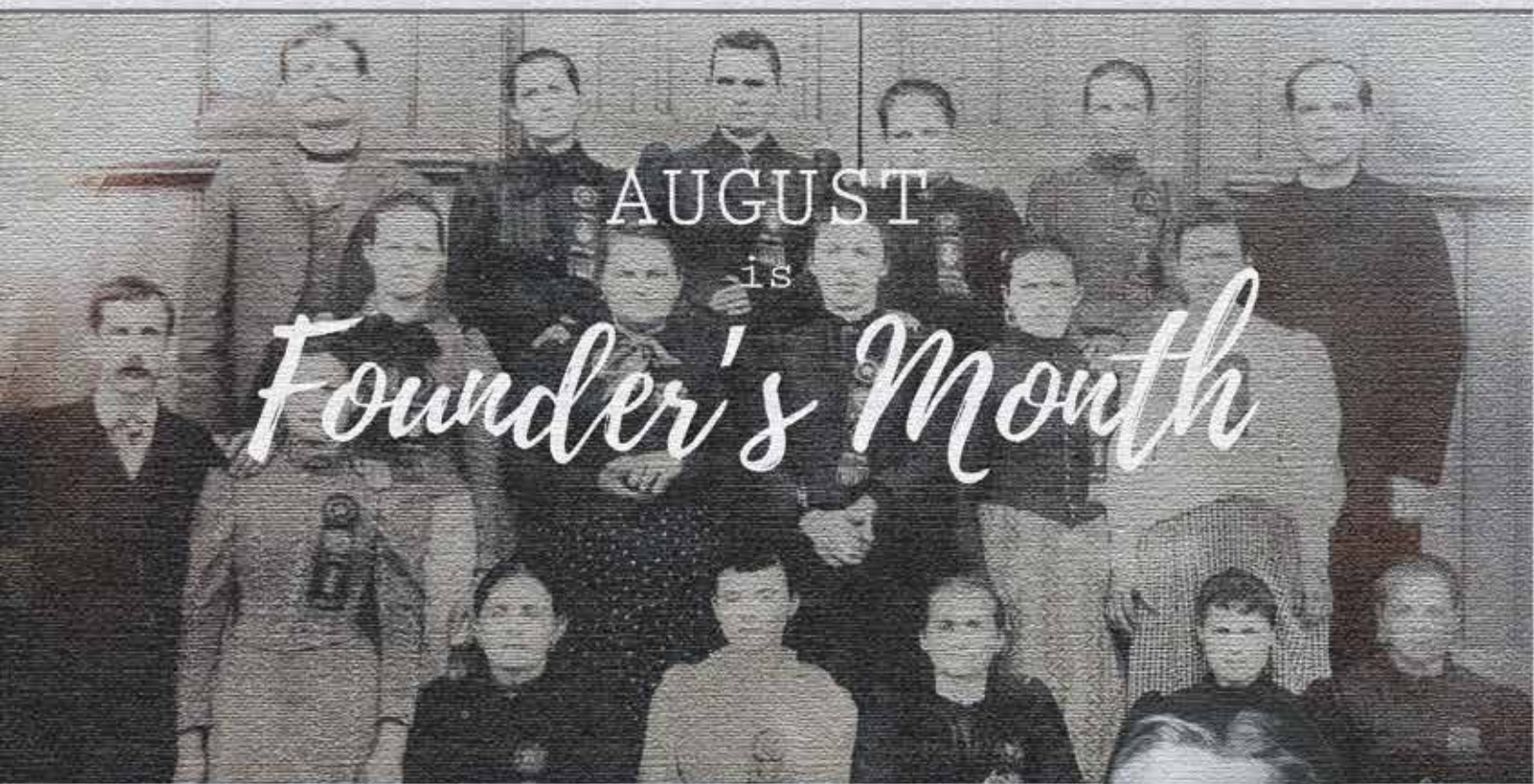


Emily Steinkraus with her Scholarship Certificate and Julianne Popelka.

In President Maleski's July 2024 article, "FOR GOD AND COUNTRY", the first sentence of the third paragraph was inadvertently omitted. The corrected paragraph appears below.

On June 6, 2024, our country and our Allies celebrated the 80th anniversary of D-Day, when Allied troops began the World War II invasion in the European theatre in World War II. Religious identity and practices were infused into each step along the way. 1Faith mattered to military morale. During the war, as many as 18,000 uniformed chaplains served the troops. Soldiers wore identity tags indicating their religious affiliation. General Dwight D. Eisenhower named the invasion "The Great Crusade" and asked for the blessing of "Almighty God", with urgency.

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION



AUGUST
is
Founder's Month

In Honor of the nine courageous Slovak immigrant women who founded First Catholic Slovak Ladies Association in 1892, any FCSLA Life agent or recommender who sells at least three (3) of our life insurance products during the month of August will receive \$100 and special Founders Month recognition, presented by National President/CEO Cynthia M. Maleski. The application needs to be dated during the month of August 2024 and cannot be a replacement.



Anna Hurban



Recommenders, including limited license recommenders, must abide by state licensure laws including limits on total sales.



42nd Annual Debutante Ball

On November 4th, 2023, FCSLA had the honor of hosting the 42nd Annual Debutante Ball "A Returning Night of Elegance" in Wilkes Barre, PA. The 122 guests enjoyed an evening of dinner, dancing, and partaking in the presentation of the 8 Debutantes of 2023, their escorts and families. Congratulations to Miss Jordan Ceklosky of Wapwallopen, PA escorted that evening by Nathan Simpson, Miss Giada Gowden of Mosis, PA escorted by Thomas Natale, Miss Alexa Maria Knapp of Palmyra, PA escorted by Mason Lutz, Miss Alexandra Pehala of Dallas, PA escorted by James Antall, Miss Genevieve Elise Powell of Madison Township, PA escorted by Phillip McLaine, Miss Gwendolyn Elizabeth Powell of Madison Township, PA escorted by Roland McLaine, Miss Kaiya Reisinger of Kingston, PA escorted by Jason Hilderand, and Miss Makayla Skye Szezorak of Peckville, PA escorted by Jeffrey Hivish. FCSLA, along with the Debutante Ball Committee, were thrilled to present each girl that evening, celebrate their accomplishments thus far and provide well wishes for all of their future endeavors in life!



A special thank you to our 2023 Presenter of Debutantes, Mr. Brenton Rielly, and also our 2023 Page Girl and Page Boy, Miss Akera Airelle Kuczynski of Harleysville, PA and Master Austin Nicholas Walter Stefanac of Spring Brook Township, PA.

Congratulations to the 2023 recipient of the Marion Vrabel Scholarship, presented live that evening by her daughter's Elaine Larronde and Deborah Osborne. The scholarship winner was Debutante Miss Genevieve Elise Powell, daughter of Dr. Daniel and Dr. Loreen Powell of Madison Township, PA.



The Debutante Ball Committee would like to formally call on all members of the ages 15 - 19 years old who would like to participate in this year's 2024 Debutante Ball to be held at Genetti's, Wilkes Barre, PA on Saturday, September 7th, 2024. Applications are out and available. Please contact the chair, Emily Stefanac, for any questions (570)466-7789. The event is open to the public, so anyone is welcome to come out for an elegant evening celebrating our youth, specifically our aspiring young women. We hope to see you there!



National Youth of the Year

Do you know of a young member who exemplifies youth leadership and service? Someone who stands out as a role model for others? FCSLA Life has a long history of encouraging and supporting youth and we continue the tradition of youth engagement with the National Youth of the Year award. This is your opportunity to nominate that outstanding young person. Our young members are the future of FCSLA Life!

Guidelines

- * Any FCSLA Life member may submit a nominee for this award.
- * Nominee must be an FCSLA Life member for at least three years.
- * Nominee must be between 12 - 22 years old. (Received date will determine the age.)
- * Family members of Home Office staff and National Officers are eligible to be nominated.
- * Previous awardees are not eligible.
- * Service projects and volunteerism included on nomination form can only be from 2020 - 2024.
- * A headshot photo of the nominee must be included with the nomination.
- * Nominations must be received at the Home Office by Tuesday, September 17, 2024.
- * Decisions are final.
- * The winner will receive \$250 and be featured in *Fraternally Yours*, on our website, and social media pages!



Nomination forms can be found at www.fcsla.com
or by contacting the Fraternal Department at
(800) 464-4642 x1051 or fraternal@fcsla.com.

National Fraternalist of the Year

The National Fraternalist of the Year award is an honor presented to an individual in our association who, through example and accomplishment, has provided outstanding volunteer service to their branch, church, and community.

Guidelines

- * Any FCSLA Life member may submit a nominee for this award.
- * Nominee must be at least 23 years old (received date will determine age).
- * Previous winners, Home Office staff, and national officers are not eligible to be nominated.
- * A headshot photo of the nominee must be included with the nomination.
- * Decisions are final.
- * Nominations must be received at the Home Office by Tuesday, September 17, 2024.
- * The winner will receive \$250 and be featured in *Fraternally Yours*, on our website, and social media pages!



FCSLA LIFE 2024 PHOTO CONTEST

Send Us Your Best Photos!



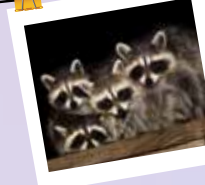
FOOD



BLACK & WHITE PHOTOGRAPHY



LAUGHTER



FOUR



MODE OF TRANSPORTATION

Categories

Food
Black & White Photography
Laughter
Four
Mode of Transportation

Description

Any food you find tasty
Black & white only, no color
Capturing the tickling of a funny bone
Four of anything
Vehicles that take us from here to there

Category Prizes

1st Place - \$75.00 Gift Card
2nd Place - \$50.00 Gift Card
3rd Place - \$25.00 Gift Card

Entries will be judged on artistic expression, creativity, adherence to category, and quality.
Winning photos will be published in *Fraternally Yours*, on fcscla.com and on our social media pages!
All entrants will be acknowledged in *Fraternally Yours*.

Contest Eligibility

- Open to FCSLA Life members in **two** age categories: **A (13-17) and B (18 & up)**.
- Photo must have been taken in the years 2023 or 2024.

Contest Rules

- Photo must be taken by the member entering it.
- A member is someone who holds a current policy in their own name.
- Only one entry per member.
- No professional or studio photos. This is an amateur photography contest.
- Photo may be in color or black & white.
- Photo must be 4x6, unmounted, and on photo paper.
- No digitally enhanced photos permitted. Cropping is acceptable.
- Photo must be accompanied by a completed entry form (below).
- Previously winning photos are not eligible.
- Entries without a checked category or with more than one won't be judged.
- Decisions are final.

Entry Deadline

Monday, October 14, 2024

Emailed entries not accepted

Mail to: FCSLA Photo Contest
24950 Chagrin Blvd
Beachwood, OH 44122

Questions?

fraternal@fcscla.com
or (800) 464-4642 x1025

FCSLA Life 2024 Photo Contest

Entry must be received by Monday, October 14, 2024

By submitting a photo, you acknowledge you have personally taken the photo and it may be published.

PLEASE PRINT

Name _____ Branch# _____

Complete mailing address _____

Phone _____ Email _____ Circle one: Age Group A (13-17) or B (18 & Up)

PHOTO CATEGORY (check one)

☐ Food ☐ B&W Photography ☐ Laughter ☐ Four ☐ Mode of Transportation

Month and Year taken _____ Brief description of photo if separated from entry form _____

FCSLA ANNOUNCES 2024 SCHOLARSHIP AWARDS

I am pleased to present the 2024 FCSLA Life scholarship award recipients. These young members from across the country have impressed us with their scholastic achievements, aspirations, and acts of volunteerism. Award recipients were selected based on their academic standing, church and community service, school involvement and their essay. We are proud of you, and we wish you all the best in your future academic endeavors.

– Paula Dalpiaz, Insurance Manager

SEMINARIAN - DIACONATE - RELIGIOUS AWARD

\$1,750 Each

Brandon M. Yurcisin
Branch S156
Summerville, SC
Saint Charles Borromeo Seminary

VOCATIONAL - TECHNICAL TRADE AWARDS

\$1,250 Each



Tobias J. Jordan
Branch W191
Lincoln, NE
Southeast Community
College



Hudson A. Prososki
Branch S623
Osceola, NE
Northeast Community
College



Robert R. Pytlik
Branch W016
Brainard, NE
Northeast Community
College

COLLEGE GRADUATE AWARDS

\$1,750 Each



Michele Marie Barbaro
Branch S287
Orland Park, IL
University of Saint Francis

Chelsea E. Brandt
Branch S114
Geneva, IL
Des Moines University

Sara C. Dzialowy
Branch S287
Summit Argo, IL
Miami University



Haley Lynne Faust
Branch S140
Center Valley, PA
Georgia State University



Maura L. Gdovic
Branch S077
Jefferson Hills, PA
Kent State University



Macie E. Hricovec
Branch S524
Avon, OH
Case Western Reserve
University
Ashley E. Hudak



Branch S319
Schwenksville, PA
Millersville University



Abigail R. Kolessar
Branch S615
Exeter, PA
Lund University



Rachel E. Kujawa
Branch S452
Saint John, IN
Valparaiso University



Rachel E. Neuherz
Branch S433
Wilmington, NC
Campbell University



Riley C. Noble
Branch S555
Ann Arbor, MI
Cornell University



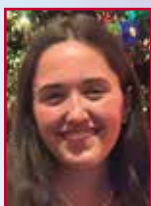
Gunnar T. Norberg
Branch S107
Glenshaw, PA
Kent State University



Luke Joseph Novak
Branch S156
Matthews, NC
Penn State University



Kamryn E. Pokorney
Branch W013
Shelby, NE
University of Nebraska
Medical Center-Omaha



Katherine N. Pranti
Branch W008
Colorado Spgs, CO
Seton Hill University

Therese Marie Schirger
Branch S184
Grafton, WI
Carroll University

Natalie T. Smith
Branch S319
Breinigsville, PA
West Virginia School of Osteopathic
Medicine



Samuel Webster
Branch S010
Mentor, OH
University Of Notre Dame



Abigail E. Yatsko
Branch S088
Harding, PA
Penn State University

COLLEGE SENIOR AWARDS

\$1,250 Each



Seth Gregory Fetro
Branch U258
Montgomery, IL
University of Southern
California



Ryleigh E. Gildea
Branch S172
Westfield, NJ
University of Vermont



Elizabeth J. Groetsch
Branch S590
Sewickley, PA
University of
Pennsylvania



Jack A. Konick
Branch S177
Pittsburgh, PA
West Virginia University



Kelci C. Kuren
Branch S172
Wilkes Barre, PA
Penn State University



Ava Marie Butcher
Branch U320
Pittston, PA
Kings College



Mason J. Dekruif
Branch W051
Waseca, MN
University of Iowa



Grace Elizabeth Dolin
Branch S044
Grafton, OH
Xavier University



Edward William Josefowski
Branch S313
Venetia, PA
Indiana University
Bloomington



Megan Lally
Branch S481
Rocky River, OH
University of Dayton



Nikolas G. Loduha
Branch S376
Milwaukee, WI
Saint Norbert College



Daniel J. Mcbroom
Branch W001
New Prague, MN
University of South
Dakota



Thomas M. Mcbroom
Branch W001
New Prague, MN
University of South
Dakota

COLLEGE JUNIOR AWARDS

\$1,250 Each

Catherine G. Aberegg
Branch S247
Eighty Four, PA
University of Pittsburgh





Angelica M. Nowak
Branch Z669
Mayfield, PA
Bucknell University



Stanley Shimko Jr
Branch U070
Glen Lyon PA
Kings College



Kristina F. Parimucha
Branch S476
St Augustine, FL
High Point University



Celia J. Ray
Branch S313
Butler, PA
Penn State University



Ryan Joseph Borkowski
Branch S615
Perry Hall, MD
Pennsylvania State
University



Sara I. Braun
Branch S180
Fort Wayne, IN
Purdue University Fort
Wayne

COLLEGE SOPHOMORE AWARDS

\$1,250 Each



Casey C. Allshouse
Branch S088
Clarksburg, PA
Indiana University
of Pennsylvania



Melissa Jane Botts
Branch S009
Stow, OH
Stark State College



Megan Marie Bryk
Branch S615
Dallas, PA
Widener University

Matthew Ryan Gndt
Branch SZJ0
Virginia Beach, VA
West Virginia University

Hope Rose Heinle
Branch S010
Cleveland, OH
University of Dayton



Zoe Beth Kokot
Branch S081
Glenville, MN
South Dakota State
University



Mason Andrew Sepesky
Branch S088
Greensburg, PA
University of Pittsburgh

James Tarr Hanek
Branch W056
Woodbury, MN
University of Wisconsin-River Falls

COLLEGE FRESHMAN AWARDS

\$1,250 Each



Anna Lisa R.
Ajcalon-Garcia
Branch S618
Cleveland, OH
University of Akron



Allyson Babula
Branch S172
Mountain Top, PA
Bloomsburg University



Victoria E. Bergstedt
Branch S088
Belle Vernon, PA
Pennsylvania West
University

Grace J Buksa
Branch S620
Munster, IN
Grand Canyon University



Cole Matthew Ceklosky
Branch S172
Canonsburg, PA
University of Notre Dame

Matthew L. Chlysta
Branch SZJ0
Hudson, OH
Ohio State University



Lukas P. Dodulik
Branch S376
Wauwatosa, WI
University of Wisconsin-
Madison



Andela D. Dozier
Branch S322
Doylestown, PA
University of Pittsburgh



Lucia N. Draine
Branch W001
Prior Lake, MN
Grand Canyon University



Adeline G. Dreger
Branch S524
Avon, OH
University of Cincinnati



Katelyn C. Drop
Branch S114
Amherst, OH
Lorain County Community
College



Carley A. Guy
Branch S525
Cleveland, OH
Ohio University



Alexa Maria Knapp
Branch S177
Palmyra, PA
Elizabethtown College

Sydney H. Fantini
Branch S090
Gibsonia, PA
University of Pittsburgh

Sydney Cadence Hall
Branch U321
Pike Road, AL
University of Alabama At Birmingham

Julia L. Kocis
Branch S044
Swedesboro, NJ
University of South Carolina



Brody Simon Ferencak
Branch S262
Cincinnati, OH
University of Cincinnati

Daniel Allen Hetrick
Branch S013
Carmichaels, PA
West Virginia University



Sydney K. Kokot
Branch S081
Glenville, MN
University of South
Dakota



Skylar R. Flicek
Branch W056
Mantorville, MN
University of Wisconsin-
La Crosse



Lilly F. Houle
Branch W093
Las Vegas, NV
Southern Nazarene
University



Katie S. Kotek
Branch W056
New Prague, MN
University of Minnesota

Kyle O. Foster
Branch S421
Bartlett, IL
Purdue University



Paige Elizabeth Huber
Branch U407
Clifton Township, PA
Penn State University



Sophia Marie Kouba
Branch W024
Auburn, NE
University of Nebraska



Nathan Patrick Gdovic
Branch S077
Clairton, PA
Ohio University



Sean Xavier Jost
Branch S066
Wheaton, IL



Annika Kuehn
Branch W014
Hartington, NE
Wayne State College



James M. Gildea
Branch S172
Westfield, NJ
George Washington
University



Natalie E. Kalman
Branch S485
Hinsdale, IL
University of California,
Davis



Lauren Marie Kukucka
Branch S475
Lorain, OH
Bowling Green State
University



Giada Gowden
Branch U070
Pittston, PA
Wilkes University



Carly M. Karnish
Branch S410
Blandon, PA
Commonwealth
University-Bloomsburg



Lilian Marie Lyons
Branch S101
Saint Louis, MO

Vytis E. Gust
Branch S273
Lake Forest, IL
Loyola University Chicago



Mary Lacey Klueber
Branch S172
West Chester, PA
University of Arizona



Martin J. Meyer
Branch S177
Torrance, PA
Indiana University of
Pennsylvania



Olivia R. Mrazik
Branch S319
Whitehall, PA
Pennsylvania State
University

Briana M. Pavlik
Branch S114
Sheffield Village, OH
Lorain County Community College

Gwendolyn Elizabeth Powell
Branch U320
Madison Township, PA
Penn State University



Alina Nicole Ragan
Branch S011
North Huntingdon, PA
Robert Morris University



Chloe R. Rousseau
Branch W056
Saint Paul, MN
Saint Olaf College



Sophia A. Saxton
Branch S351
Sugar Creek, MO
Saint Olaf College



Calvin W. Schur
Branch S156
Cincinnati, OH



Katherine Claire Scott
Branch S081
Westfield, IN
Purdue University



Logan J. Sebek
Branch S044
West Newton, PA
University of Colorado
Boulder

Abigail G. Shedlock
Branch S172
Dover, PA
Lockhaven University



Connor J. Skluzacek
Branch W056
Montgomery, MN
University of Minnesota



Luke M. Skluzacek
Branch W056
Montgomery, MN
University of Minnesota



Sierra Ryli Smith
Branch S156
Eastlake, OH
Lakeland Community
College



Juliana Lorraine Soltis
Branch S452
Batavia, IN
Purdue University



Creighton L. Sterup
Branch S623
Osceola, NE
Wayne State College



Christian D. Swiecicki
Branch S627
Bellevue, NE
University of Nebraska-
Lincoln



Tristan H. Todd
Branch S088
Belle Vernon, PA
University of Pittsburgh



Abigail M. Urban
Branch S044
Somerset, PA
Shippensburg University



Brianna M. Vanwhy
Branch S615
Hanover Township, PA
Penn State University
Park



Jurni Angel Vavruska
Branch W093
Tabor, SD
South Dakota State
University



Maria J. Walsh
Branch S011
Russellton, PA
Community College of
Allegheny County



Kahla E. Wargo
Branch S140
Summit Hill, PA
Desales University



Alyvia Cecelia Yatsko
Branch S088
Harding, PA
East Stroudsburg
University



Malina E. Zolna
Branch S421
Oak Lawn, IL
University of Notre Dame

JOHN & GERALDINE GAYDOS AWARDS

\$1,250 Each

Andrew Joseph Gnanndt
Branch SZJ0
Virginia Beach, VA
Catholic High School



Cohen T. Pelan
Branch S623
Columbus, NE
Scotus Central Catholic
Schools

FLORENCE HOVANEC MEMORIAL AWARDS

\$1,250 Each



Brooke Carleen Jelinek
Branch W026
Weston, NE
Bishop Neumann Catholic
Jr Sr High School



Andrew D. Puhalla
Branch S156
Youngstown, OH
Ursuline High School

HIGH SCHOOL JUNIOR AWARD

\$1,000 Each



Regina M. Jordan
Branch W191
Lincoln, NE
Pius X High School

HIGH SCHOOL SOPHOMORE AWARDS

\$1,000 Each



Jade M. Bartek
Branch JHOH
Wahoo, NE
Bishop Neumann Catholic
Jr Sr High School



Lillian Bridget Fakult
Branch J386
Twinsburg, OH
Notre Dame Cathedral
Latin School



Harrison R. Fink
Branch W109
Manassas, VA
Paul Vi High School

Cory G. Guy
Branch J458
Cleveland, OH
Villa Angela Saint Joseph High School

Kara L. Kane
Branch J157
Toledo, OH
Notre Dame Academy



Aiden J. Masek
Branch W187
Valparaiso, NE
Bishop Neumann Catholic
Jr Sr High School



Kristen Therese Mikutis
Branch J322
Oak Lawn, IL
Marist High School



Calben A. Pelan
Branch J532
Columbus, NE
Scotus Central Catholic
Schools



Jacob C. Schroeder
Branch W133
Paradise, KS
Thomas More Prep



Margaret T. Scott
Branch J058
Westfield, IN
Saint Theodore Guerin
High School



Joseph F. Stava
Branch W013
Wahoo, NE
Bishop Neumann Catholic
Jr Sr High School



Vivian R. Tindira
Branch J057
Cuyahoga Falls, OH
Walsh Jesuit High School

Adeline M. Vesely
Branch W187
Lincoln, NE
Pius X High School

Ivan J. Vesely
Branch W187
Lincoln, NE
Pius X High School

HIGH SCHOOL FRESHMAN AWARDS

\$1,000 Each



Patrick R. Brooke
Branch J192
Silver Lake, OH
Walsh Jesuit High School



Kole T. Dunn Bajnok
Branch J425
Marshall, VA
Saint Paul Vi Catholic
High School



Levi T. Fiscus
Branch W014
Coleridge, NE
Cedar Catholic Jr/Sr High School



Logan J. Leskanich
Branch J083
Streator, IL
Marquette Academy



Carlie C. Mcgilvray
Branch J538
Curtice, OH
Cardinal Stritch Catholic High School & Academy



Alyssa M. Puhalla
Branch J066
Youngstown, OH
Youngstown Ursuline High School



Ashley F. Snyder
Branch J018
Mars, PA
North Catholic High School



Brock D. Sousek
Branch W013
Prague, NE
Bishop Neumann Catholic Jr Sr High School



Mary E. Sousek
Branch W017
Ceresco, NE
Bishop Neumann Catholic Jr Sr High School

8TH GRADE AWARDS

\$750 Each



Emily E. Hunsaker
Branch W045
Cedar Rapids, IA
Lasalle Catholic Middle School



Jamison Michael Stava
Branch W013
Weston, NE
Bishop Neumann Catholic Jr Sr High School



Matthew J. Vanwhy
Branch J526
Hanover Township, PA
Good Sheperd Academy



Isabel V. Sousek
Branch W017
Ceresco, NE
Bishop Neumann Catholic Jr Sr High School

6TH GRADE AWARDS

\$750 Each



Andrew N. Bajnok
Branch J013
Marshall, VA
Linton Hall School



Harper D. Hunsaker
Branch W045
Cedar Rapids, IA
Lasalle Catholic Middle School



Alexander I. Jost
Branch J470
Wheaton, IL
Saint Michael Parish School



Louis B. Miklovic
Branch J011
Saint Louis, MO
Saint John Paul II Prep School



Megan A. Robertson
Branch J370
Arnold, MO
Abiding Savior Lutheran School

7TH GRADE AWARDS

\$750 Each

Callie N. Kane
Branch J157
Toledo, OH
Notre Dame Academy



Anna J. Kavan
Branch W017
Prague, NE
Bishop Neumann Catholic Jr Sr High School



Timothy T. Parker
Branch J066
Nashville, TN
Saint Edward School



Braedan C. Ryan
Branch J362
Philadelphia, PA
Saint Philip Neri School

Christopher H. Vo
Branch W191
Lincoln, NE
Saint Patrick Lincoln



5TH GRADE AWARDS

\$750 Each



Emily M. Carothers
Branch J115
Altoona, PA
Holy Trinity Catholic
School



Bennett Joseph Fakult
Branch J386
Twinsburg, OH
Saint Rita School



Gianna Jantzi
Branch W184
Columbus, NE
Saint Isidore Elementary
School



Jocelyn C. Jelinek
Branch W026
Weston, NE
Saint John Nepomucene
Weston



Easton L. Kavan
Branch W013
Wahoo, NE
Saint John Nepomucene
Weston



Theodore A. Kavan
Branch W013
York, NE
Saint Joseph Catholic
School



Claire M. Krein
Branch W093
Sioux Falls, SD
Saint Michael Elementary



Harper M. Mastny
Branch W006
Clarkson, NE
Howells Community
Catholic School



Reece W. McCluskey
Branch J192
Silver Lake, OH
Holy Family Elementary
School

Braelie L. Mcgilvray
Branch J538
Curtice, OH
Cardinal Stritch Catholic High School &
Academy



Oliver M. Nytes
Branch W001
New Prague, MN
Saint Wenceslaus
Catholic School



Zachary M. Ryan
Branch J362
Philadelphia, PA
Saint Philip Neri School



Michael D. Wetzel
Branch J158
Chalfont, PA
St Jude School



Haley E. Wojtysiak
Branch J342
Fallston, MD
Saint Margaret School



Elizabeth A. Wright
Branch W130
Clive, IA
Sacred Heart School

4TH GRADE AWARDS

\$750 Each



Elena R. Bishop
Branch J339
Tinley Park, IL
Saint Marys School



Declan S. Fitzpatrick
Branch W055
Lincoln, NE
Saint Teresa Elementary
School

Alexis H. Goldman
Branch J362
Jacksonville, FL
Parkwood Preparatory Academy



Gabrielle M. Parker
Branch J066
Nashville, TN
Saint Edward School



Marisa T. Pytlík
Branch W016
Brainard, NE
Aquinas Catholic
Elementary

3RD GRADE AWARDS

\$750 Each

Lynkin C. Mastny
Branch W006
Clarkson, NE
Howells Community Catholic School



Hudson P. Nytes
Branch W001
New Prague, MN
Saint Wenceslaus
Catholic School



Brennen G. Sousek
Branch W013
Prague, NE
Saint Wenceslaus Wahoo

1ST GRADE AWARDS

\$750 Each



Weston Andrew
Branch Z356
Nebraska City, NE
Lourdes Central Catholic



Colter B. Aschoff
Branch W014
Norfolk, NE
Norfolk Catholic School



Coletta C. Jantzi
Branch W184
Columbus, NE
Saint Isidore Elementary
School



Callie E. Juhre
Branch J196
Fredonia, WI
Divine Savior Catholic
School



Ezmae A. Kavan
Branch W013
Wahoo, NE
Saint John Nepomucene
Weston

Isadora C. Kavan
Branch W017
Lincoln, NE
Cathedral Of The Risen Christ



Natasha A. Leftdwirge
Branch W077
Richardson, TX
Saint Joseph Catholic
School



Bryn P. McCluskey
Branch J192
Silver Lake, OH
Holy Family Elementary
School

Peter A. Miklovic
Branch J011
Saint Louis, MO
Saint John Paul II Prep School



Ava M. Miley
Branch J057
Concord Township, OH
Saint Marys School

2ND GRADE AWARDS

\$750 Each



Eva L. Bishop
Branch J339
Tinley Park, IL
Saint Marys School



Elizabeth Masek
Branch W187
Valparaiso, NE
Saint John Nepomucene
Weston



Jesse L. Stava
Branch W013
Weston, NE
Saint John Nepomucene
Weston



Emily L. Wright
Branch W130
Clive, IA
Sacred Heart School

MATCHING FUNDS ACTIVITIES

BRANCH J157

Hoagie Sale

Recently J157 of Monessen, PA conducted a hoagie sale for a matching funds project for Monessen Fire Department #2. \$1,600 profit was made plus they will receive the additional \$600 from the home office.



MATCHING FUNDS ACTIVITIES

BRANCH S557

Strudel Sale

Branch S557 held two events. The first on 3/16 and 3/17 at St. Monica's church in Garfield Hts., OH. A strudel sale was held and it was a sell-out. All 300 boxes of strudel were sold. Thanks to the generous parishioners for their purchases and donations. A check was given to the Southeast Suburban Post 1812 Catholic War Veterans Auxiliary who help veterans and various veterans organizations.



Carnation Sale

The second S557 event was held on 5/11-5/12 at St. Anthony's Church in Parma, OH, which was a Carnation Sale. They purchased and sold carnations for Mother's Day. Another sell out. A check was given to the Pro-Life Ministry at St. Anthony's who in turn made four donations of \$500.00 each to various Pro-Life organizations in the Cleveland area. Thanks to everyone for their support in this much needed cause.



BRANCH W137

St. Ludmila Golf Tournament

On Saturday, June 15th, FCSLA Life W137, Cedar Rapids, Iowa, partnered with the St. Ludmila Golf Tournament as its Matching Funds event, held at the Airport National Golf Course. Members of W137 were on the planning committee, solicited sponsors, provided workers the day of the golf tournament and baked kolaches which were given to hole sponsors. W137 was also a proud hole sponsor. 40 people participated.



Photo of all golf participants.



W137 is the sponsor for hole #1 on the golf course.



Matt Teply, W137 member registered golfers at the course. FCSLA giveaways can be seen on the table: golf towels and sunglasses bags which were filled with 2 golf balls, for each golfer.

2023 National Fraternalist of the Year Honoree

Mark Povondra

FCSLA Life is pleased to announce that **Mark Povondra** from Branch W093 (Tabor SD) is our 2023 National Fraternalist of the Year honoree! He was nominated by Bonnie Vavruska, treasurer of Branch W093.

This is what Bonnie wrote on Mark's nomination form (lightly edited). "Mark was blessed with exceptional talent and knowledge and developed strong morals and values. He leads by example, is enthusiastic about his community, is a strong leader, and exemplifies FCSLA's mission.

Mark has been an active member in Branch W093 and FCSLA District 13 (Mark became president of the district in early 2024). He recognizes, organizes, and assists with Matching Funds projects where he has helped to raise dollars for needed repairs to our town, parish, and school, and a family in need due to illness. He shows great interest in FCSLALife as he attended past conventions as a delegate and has served on the donations committee.

Service to others is a high priority for Mark as he volunteers and serves on several different community groups. He is the Tabor Development Treasurer, Parish Council member, Beseda Hall board member, parish lector, member of the parish choir, school board member, and plays with the Tabor Alumni Polka Band. He is also a lifetime member of the Czech Heritage and is an active Beseda Dancer for our town's Czech Days celebration.



Along with all these formal committees and groups, Mark finds time to volunteer at the local amateur and Legion baseball games and runs the clock for high school football games. He utilizes his knowledge and skills to update our local web pages and keeps our town marquee up to date with announcements.

Mark has many talents and a wealth of knowledge that he utilizes in all these activities and groups to help each of them grow and thrive. For example, Czech Days is a huge event for our small town and Mark saw a need for help. Serving as the Czech Days Committee co-chair, Mark and the committee have found

innovative ways to keep this event fresh and attractive to people of all ages from around the world.

Mark does all of this while raising his two young children with his wife, Crystal, and working full time as a system support security officer.

Service, innovation, sense of community, strength, perseverance, love, and humility are all words that can describe Mark as he humbly serves his family and community."

Congratulations to you, Mark! May you continue to further the mission and vision of FCSLA and take all the gifts God has bestowed upon you to help make a difference in the world. We are proud to have you as a member of First Catholic Slovak Ladies!

MATCHING FUNDS ACTIVITIES

BRANCH S10

Saint Casimir's Sale

FCSLA Officers and members of S10, Cleveland, Ohio, participated in Saint Casimir's sale as a Matching Funds Program. It was a successful project by raising \$2,300. Many people were interested in the literature on display and Vice President of Sr Br 10, Kathleen Hallack, was present to provide valuable information. The "give aways" were enjoyed and well received.



2023 National Youth of the Year Honoree

Lauryn Rose Swantek

FCSLA Life is pleased to announce that **Lauryn Rose Swantek** from Branch J066 (Struthers OH) is our 2023 National Youth of the Year honoree! She was nominated by her grandfather, Matthew D. Mastell Sr. of Branch S156.

At the time of her nomination, Lauryn was a sophomore at Boardman High School and participated in various activities in school and in her community. Her nominator had many wonderful things to say about Lauryn's character, her attitude of service, and her leadership. Through her community, her school, and her church, Lauryn's character is exemplary.

Highlighted were some of Lauryn's works and service with others at her church, St. Christine Roman Catholic Church in Youngstown, OH. There, she works with Father Jerek. She is involved in the youth ministry, is an aide for the CCD program, volunteers in the parish kitchen, and works at the church festival wherever she is needed. She also went on a trip with the youth ministry to the Tree of Life Synagogue in Pittsburgh. Touched by the story and inspired by what was presented there, she wrote an essay for her English class that went on to win an award from the Youngstown Jewish Federation.

At her school, she is a member of the Emerging Leaders and Key Club. Athletically, she has participated



in track and field since 7th grade, cross-country since 8th grade, and she is a Junior Varsity Cheerleader. She shows fine leadership and comradery by cheering on her teammates and encouraging them when they may be struggling.

Within her community, Lauryn is employed as a dance teacher at Sandy Bee's Dance and Gymnastics mentoring and guiding young dancers with their passion. When she is not teaching dance, she volunteers at the Mahoning Valley Slovak Festival at St. Matthis Church. She also participates in the annual Turkey Trot 5k and the

Firecracker 4-mile run. She is a former Girl Scout and competitive gymnast, earning many ribbons and trophies.

Her grandfather had the following to say about Lauryn: "Lauryn's character speaks for itself. She is friendly, kind, honest, loyal, and a talented young lady. The moral values she has and the empathy she feels for others is something to be proud of. She is always happy and smiling and brings everyone around her up, which very much needed in the society we live in today."

Congratulations to you, Lauryn! May you continue to help others with your servant's heart and strive to be the best version of yourself. We are proud to have you as a member of First Catholic Slovak Ladies!

Scholarship Winners Honored

Recently scholarship winners of S88 and J157 of Monessen, PA were honored at a scholarship dinner at the Clubhouse Grille at Cedarbrook Golf Course in Rostraver, Pa.

Students honored were: Casey Allshouse, Tori Bergstedt, and Tristan Todd. Unable to attend were Madison Sepesky, Abigail Yatsko, Alyvia Yatsko, Callid Kane and Kara Kane.

Casey Allshouse is a sophomore majoring in History. He is member of IUP marching band, PBR, Tunnelton Conemaugh Twp VFW. He is the son of Teresa and Tim Allshouse.

Tori Bergstedt is a graduate of Belle Vernon High School class of 2024, was co-captain of the varsity cheer team, National Honors Society, Social Studies National Honors, and highest honors society

She plans to attend PennWest California University to major in early childhood elementary education. She is the daughter of Dana and David Bergstedt.

Tristan Todd is a 2024 graduate of Belle Vernon High School. He is a member of the National Honors Society Club. He was a member of the BVA marching band, BVA Bowling Team and BVA E-Sports Club. He was also an altar server at the Epiphany of Our Lord Church. He plans to attend University of Pittsburgh - Greensburg. He is the son of Beth Todd.



L to R: Casey Allshouse, Tristan Todd, Victoria Bergstedt, Dorothy Urbanowicz-Branch President and Flora Funtal - Branch Rec. Secretary

First Catholic Slovak Ladies Association

Executive Committee

First Quarterly Meeting

Home Office, Beachwood, OH • February 28, 2024

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:26 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando opened the meeting with prayer and National Director Kristina L. Menke 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:

Monsignor Peter M. Polando	National Chaplain
Cynthia M. Maleski	National President
Jeanette E. Palanca	National Director
Kristina L. Menke	National Director
Lorraine Gibas	National Trustee
Joseph T. Senko	National Trustee

Secretary Graham noted all members were present. Secretary Kimberly A. Graham and Interim National Treasurer Frank L. Rando were also present and in attendance.

Approval of Agenda

President Maleski noted the agenda was circulated in advance and unless there are any amendments, corrections, additions, or deletions, the February 28, 2024, agenda will stand approved as circulated.

Approval of the Minutes

President Maleski noted the November 9, 2023 minutes were circulated for informational purposes as these minutes were approved at the January 17, 2024 transitional meeting by the former Executive Committee.

Approval of 43rd Quadrennial Convention Minutes

The draft convention minutes were presented. The Executive Committee made several corrections on the Convention Minutes. National Director Jeanette E. Palanca made a motion to approve the Minutes of the 43rd Quadrennial Convention with the recommended corrections and with the copy editor changes and seconded by Chaplain Monsignor Polando.

Chaplain Monsignor Polando moved to submit the minutes without the comments and then we attach the reports as an addendum so the delegates could see what was taken out of the minutes as this is not in alignment with Roberts Rules of Order and in the future, we plan to follow this path and seconded by Director Palanca.

MOTION ADOPTED

National Trustee Lorraine Gibas moved to approve the minutes of the 43rd Quadrennial Convention with the addendum from the previous motion and seconded by Chaplain Monsignor Polando.

MOTION ADOPTED WITH 1 NAY

National President's Comments

President Maleski welcomed our two rotating National Directors Jeanette Palanca and Kristina Menke to this body. President Maleski thanked the Bylaws Conformity Committee made up of Jeanette Palanca, Carolyn Bazik, and Kim Graham. President Maleski stated the bylaws had been submitted to the primary states (Ohio, California, and New York) as those states require prior approval. All the other states do not require prior approval and are for informational purposes.

President Maleski noted that some preliminary work has been done on the CEO Search Committee. President Maleski asked Trustee Gibas who is the chair of this committee to provide a brief report. Trustee Gibas stated the committee has been formed, they had their first meeting and set their objective, scope, and time frame and the next step is to work on the job description, job requirements and expectations.

President Maleski remarked that we have an operating fraternal committee made up of Katherine Bowes who is the chair, and this committee consists of Carolyn Bazik, Kim Graham, and Cynthia Maleski. The committee put together a priority list of what needs to be done immediately because of a motion or action from the convention.

The selection of the 44th Quadrennial Convention site was mentioned by President Maleski as our events planner stated based on our requirements, we need to move quickly on the site selection and identified the cities. The consensus of the Executive Committee was to bring it to the next board meeting for a decision.

Regarding product development, President Maleski noted we have been working on a project for flexibility for new business with our annuity products with a consultant and our actuary and it is budgeted to launch in July 2024. Interim National Treasurer Frank L. Rando is the lead on this project and provided the details to the Executive Committee.

President Maleski stated we extended the Balance Growth contract through December 31, 2024.

President Maleski said in recent meetings with the National Sales Manager measures for Regional Sales Manager performance have been recommended and the need to increase meetings with producers and agencies. In the past year, the sales department's focus has been operational improvements, including the use of Hub Spot, new illustration and e-app system, virtual meeting platform, agent authorization system development and net at risk underwriting and AccuPoint.

President Maleski remarked the recommendation from our IT Manager is to move to a new exchange since Microsoft has

indicated the on-prem exchange will not be available after 2025. The Executive Committee recommended IT Manager, the IT Projects on her strategy map.

President Maleski provided a status update on the recruiting of the National Treasurer/CFO. Questions were asked and answered.

A fifteen-minute break was called at 11:15 am and the Executive committee reconvened at 11:30 am.

President Maleski held a discussion with the Executive Committee regarding the newly submitted bylaws and developing a strategy for approval. A discussion ensued regarding the fraternal changes from motions and actions presented at the convention. Director Palanca asked that National Fraternal and Youth Director Katherine Bowes be added as a speaker for the June meeting of the Board of Directors.

Supplement 1

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 Palanca moved to accept the National President's report and Director Menke seconded the motion.

MOTION ADOPTED

A lunch break was called at 11:59 am and the Executive committee reconvened at 12:20 pm.

National Treasurer's Report

Interim Treasurer Rando presented the preliminary Treasurer's Report as of December 31, 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 December 31, 2023, our admitted assets were at \$1.099 billion, and our surplus was \$109 million.

Interim Treasurer Rando reviewed the preliminary Balance Sheet, and Income Statement as of December 31, 2023. Questions were asked and answered.

Fourth Quarter 2023 Budget vs Actual

Interim Treasurer Rando reviewed the fourth 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 \$43,089,206 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 December 31, 2023. Questions were asked and answered.

Supplement 2

A fifteen-minute break was called at 1:30 pm and the Executive committee reconvened at 1:47 pm.

Investment Strategy

Interim Treasurer Rando stated the investment strategy needs to be updated with Wellington and they should present their strategy at the April 3, 2024 board meeting.

Supplement 3

Chaplain Monsignor Polando moved to accept the Interim Treasurer's report and Director Menke seconded the motion.

MOTION ADOPTED

Unfinished/New Business

Annuity Interest Yield

Interim Treasurer Rando discussed strategies and solutions we are working on 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 second quarter of 2024. The current rates are:

Silver Elite (5 Year)	3.75%
Gold Elite (7 Year)	3.85%
Platinum Elite (10 Year)	4.00%

Supplement 4

Interim Treasurer Rando recommended not to adjust or raise our existing rates for the second quarter of 2024.

MOTION ADOPTED

Guidelines for Donations

President Maleski stated we need to review and clarify our current guidelines for donations and suggested adding milestones as well as adding the 50-year member awards. President Maleski recommended this program should be communicated to the branches.

Supplement 5

Director Palanca moved to recommend to the board to update the guidelines for donations and seconded by National Trustee Joseph T. Senko.

Executive Committee Meeting Dates

Second Quarterly Meeting – May 15, 2024

Third Quarterly Meeting – August 22, 2024

Fourth Quarterly Meeting – November 13, 2024

Adjournment and Prayer

Director Palanca moved, and Trustee Senko seconded to adjourn the meeting. The meeting adjourned at 2:26 p.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

Cynthia M. Maleski, President

ATTEST:

Monsignor Peter M. Polando, Chaplain

Jeanette E. Palanca, Director

Kristina L. Menke, Director

Lorraine Gibas, Trustee

Joseph T. Senko, 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

REPORT OF THE FCSLA NATIONAL TREASURER

Balance Sheet

	03/31/2024
Assets	
Cash & Short Term Investments	\$ 30,099,899
Bonds	1,040,047,718
Preferred Stock	1,020,000
Common Stock	340,625
Investment Income Due & Accrued	14,200,839
Property Plant & Equipment, Net	4,500,814
Certificate Loans & Accrued Interest	1,709,739
Other Assets	765,017
Total Assets	\$ 1,092,684,650
Liabilities	
Life Reserves	\$ 306,985,222
Annuity Reserves	656,186,772
Death Claims Payable	3,080,131
Unearned Premiums	380,229
Matured Endowments	354,305
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,256,994
Accrued Convention Donations	75,000
Provision for Future Conventions	87,498
Asset Valuation Reserve	12,233,485
Interest Maintenance Reserve	(4,428,619)
Other Liabilities	1,876,044
Total Liabilities	\$ 983,487,062
Surplus	109,197,588
Total Liabilities and Surplus Funds	\$ 1,092,684,650

Income Statement For Period Ended

	03/31/2024
Revenue	
Insurance Premiums	\$ 706,376
Annuity Premiums	3,609,549
Investment Income	12,764,381
Amortization of Interest Maintenance Reserve	(112,894)
Rental Income	108,689
Other Revenue	21,301
Total Revenue	\$ 17,097,402
Expense	
Increase in Reserves - Life	\$ (541,859)
Increase in Reserves - Annuity	(6,188,900)
Insurance Benefits	2,446,646
Annuity Benefits	16,588,211
Commission Expense	109,614
Surrender Benefits	869,272
Matured Endowments	2,826
Interest Expense	115,703
Salaries - Employees	157,590
Payroll Tax Expense	14,168
Underwriting Expense	8,216
Life and Annuity Expenses	13,581,488
Revenue Less Life and Annuity Expenses	\$ 3,515,914
Bank Service Charges	35,326
IT Expenses	92,199
Accounting Fees	52,746
Actuarial Fees	94,003
Legal Fees	18,750
Consulting Fees	19,146
Employee Benefits	244,166
Fees - Directors	65,988
Salaries - Employees	372,830
Salaries - Officers	150,734
Temporary Office Expenses	13,260
Payroll Tax Expense	52,274
Depreciation Expense	64,319
Utility Expense	31,595
Postage and Printing	68,566
Advertising & Marketing	44,299
Travel Expense	11,717
Insurance Department Fees	15,267
Sales Related Expense	79,723
Rental Expense	108,689
Building Expense	47,774
Insurance Expense	14,358
Office Related Expense	43,136
Dues & Subscriptions	30,256
Human Resources	24,951
Other Expense	2,212
Investment Expense	167,788
Sales and Operating Expenses	1,966,073
Revenue Less Sales & Operating Expenses	\$ 1,549,841
Post Mortem Benefits	470,119
Misc. Member Benefits	11,721
Donation Expenses	13,905
Change in Accrued Convention Donations	37,500
Convention Expenses	43,749
Branch and District Funding	196,500
Fraternal Activities	(9,150)
Official Publications	175,309
Scholarship Awards	141,875
Direct Fraternal Expenses	1,081,528
Income (Loss) from Operations	\$ 468,314
Dividends to Members	349,786
Subtotal INCOME (LOSS)	\$ 118,528
Capital Gains (Loss)	825,121
NET INCOME (LOSS)	\$ 943,648

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.



So Delicious!

CHICKEN KABOBS WITH PINEAPPLE

For the Marinade:

3/4 cup pineapple juice; 6 ounce can
2 tablespoon chopped cilantro
1/4 cup minced red onion
1/3 cup teriyaki sauce
2 tablespoon honey
2 tablespoon olive oil
2 tablespoon brown sugar
1 tablespoon chopped garlic
Salt and pepper to taste

For the Kabobs:

2 boneless skinless chicken breasts; cut into chunks
About 4 cups assorted vegetables; green, orange, red peppers, red onions,
Canned pineapple chunks; 8 ounce size can

Place the cut up chicken into a container with a lid. Set aside while you prepare the marinade.

Combine the ingredients for the marinade together in a small bowl.

Pour the marinade over the chicken, cover and allow to marinate for at least 30 minutes to one hour in the refrigerator.

Soak the wooden bamboo skewers in water for at least 30 minutes while the chicken marinades.

Assemble the kabobs by adding the chicken pieces, pineapple chunks and vegetables to the bamboo skewers.

Place the skewers on a preheated outdoor grill and cook for 5-7 minutes on each side or until chicken is cooked through and reaches an internal temperature of 165 degrees.

Remove the chicken and vegetables from the skewers onto serving plate.

LEMON GARLIC SWORDFISH

For the Lemon Garlic Mixture:

2 tablespoon salted butter, softened to room temp
1 tablespoon freshly chopped chives
2 tablespoon garlic cloves, minced
1/8 teaspoon kosher salt
1/4 teaspoon freshly ground black pepper
1 tablespoon juice from fresh lemon

1 tablespoon grated lemon peel

For the Fish:

2 tablespoon olive oil
2 (1-inch thick each) swordfish fillets, about 6-7 oz each
kosher salt and freshly ground black pepper

Preheat oven to 400 degrees with rack on middle position. In a small pan, combine all lemon garlic mixture ingredients and stir to fully combine. Set aside.

Use paper towels to pat-dry all excess moisture from the swordfish fillets. Evenly sprinkle both sides of fillets with pinches of kosher salt and freshly ground black pepper. Set aside.

In a large, oven-proof pan, heat the olive oil over medium high heat. Once oil is hot, add the swordfish fillets to pan and let cook until browned on one side, about 3 minutes (do not move fish around much.) Carefully flip fish fillets over to the other side, turn stove off, and immediately transfer pan into hot oven.

Let fish roast about 5-6 minutes or just until the top is golden and center is just cooked through. Take care not to overcook. A minute before fish is done cooking in oven, cook small pan of prepared lemon-garlic mixture over medium high heat, constantly stirring, just until melted and bubbly. Immediately turn heat off and pour mixture over the cooked fish. Be sure to pour on any juices from the swordfish pan as well.

PEACH LEMONADE

20 oz peaches (3 large peaches)
1.5 cups white granulated sugar
1 teaspoon vanilla extract
2 cups water
1 cup freshly squeezed lemon juice (5-6 ripe lemons)
2 cups cold water

Juice lemons, strain and set aside the lemon juice.

Peel peaches, take out the pits, and slice them. Add peaches into a sauce pot and combine with sugar, vanilla extract, and 2 cups of water.

Stir and bring the mixture to simmer

over medium heat. Lower the heat a little and let peaches cook until softened.

Pour the peach mixture into a pitcher through a strainer. You can add some of the peaches to the pitcher or all of them. Add remaining 2 cups cold water to the pitcher and fresh squeezed lemon juice.

Stir everything together and refrigerate until cold.

NONNA'S PEACH COBLER

3 cups sliced peaches
6 tablespoon sugar
1 tablespoon self-rising flour
1/2 cup milk
1/2 cup sugar
1/2 cup self-rising flour
1/2 stick of butter melted
cinnamon

Preheat the oven to 375 degrees.

Peel and slice the peaches.

Add 6 tablespoons of sugar and 1 tablespoon of flour to the peaches and stir.

Pour peaches in a 10.5 x 7 greased baking dish, or a 9 x 9 pan.

Combine 1/2 stick melted butter, 1/2 cup milk, 1/2 cup self-rising flour, and 1/2 cup sugar into a bowl. Stir until smooth.

Pour over peaches, but do not stir.

Sprinkle the desired amount of cinnamon over the top.

Bake for 38-45 minutes or until golden brown.

STRAWBERRY OOEY GOOEY CAKE

1 package strawberry cake mix
1/2 cup butter, melted
4 large eggs, divided
1 package (8-ounce) cream cheese, softened
2 cups confectioners' sugar
3/4 cup chopped fresh strawberries
confectioners' sugar for dusting

Preheat oven to 350 degrees.

Lightly grease a 9 x 3-inch round springform baking pan, (or can also use a 9 x 13 pan).

In a large bowl, combine cake mix, butter, and 1 egg.

Press mixture into bottom of prepared pan.

In a separate large bowl, beat cream cheese and 3 eggs at medium speed with an electric mixer until smooth.

Gradually beat in confectioners' sugar until combined.

Stir in strawberries.

Pour mixture over cake mixture; bake for 35 to 40 minutes, or until center is just about set. (It should still be jiggly. An inserted toothpick should appear wet.)

Cool before cutting.

Garnish with a dusting of the confectioners' sugar.

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.