

# Fraternally Yours®



**FCSLA**Life

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First Catholic Slovak Ladies Association

JUNE 2025

## FLAG DAY

JUNE 13 ★

## FATHER'S DAY

JUNE 14 ★

Wishing all our wonderful dads and father figures a joyful Father's Day. Your love, strength, and guidance inspire us every day.

ŽENSKÁ JEDNOTA

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# ATTRIBUTES OF A LEADER ...

**What are the actions and attributes of a leader?**

**What is it that makes them different from others?**

A leader is always full of praise.

A leader learns to use the phrases “thank you” and “please”.

A leader is always growing.

A leader launches forth before success is certain.

A leader is not afraid of confrontation.

A leader talks about personal mistakes before talking about someone else's.

A leader is a person of honesty and integrity.

A leader has a good name.

A leader makes others better.

A leader is quick to praise and encourage the smallest amount of improvement.

A leader is genuinely interested in others.

A leader looks for opportunities to find someone doing something right.

A leader takes others up with them.

A leader responds to their own failures and acknowledges them before others have to discover and reveal them.

A leader is specific in what they expect.

A leader holds everyone accountable, starting with themselves.

A leader does what is right rather than what is popular.

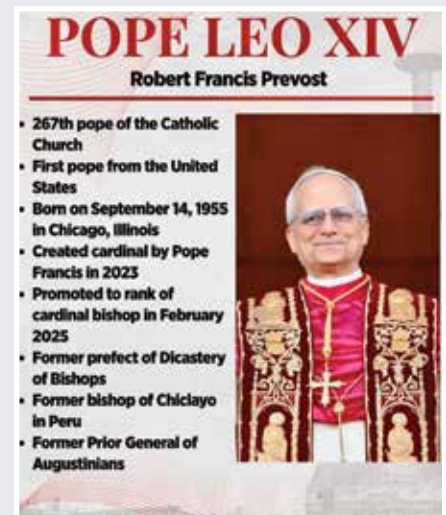
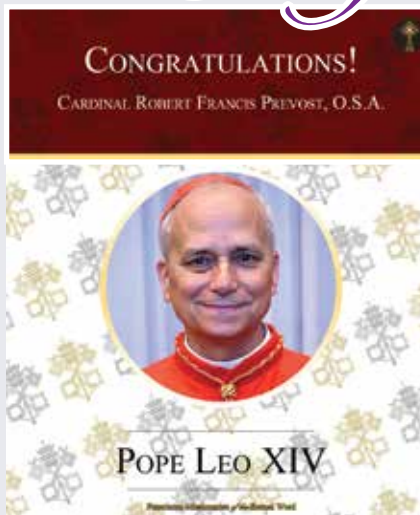
A leader is a servant.

*Dear Friends,*

this month think about the way in which you have opportunities to lead each and every day. As John Maxwell says, “Leadership is a choice you make, not a place you sit.”

Until next Month, Warmly, *Carolyn*

# Congratulations





# Papal Transition and Paternal Blessings

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

My dear Sisters and Brothers in Christ,

Can you believe that at the end of this month, we will have lived through half of the year, 2025? History and life go hand in hand during each calendar year. At the time of writing this article, it is the eve of the Cardinals entering the Papal Conclave to elect the new Pope. It was a shock to me and people around the globe of the death of our Holy Father, Francis. I watched him on the news Easter evening as he blessed the pilgrims that Easter morning, going up and down the Via della Conciliazione to the Tiber River and back. I admired his simplicity, the love for his flock, and his outreach to the poor of the world. "Eternal rest grant unto him, O Lord, and let perpetual light shine upon him. May he rest in peace. Amen. May his soul and all the souls of the faithful departed, through the mercy of God, rest in peace. Amen. My prayers have been directed to Almighty God that the Holy Spirit will be upon the Cardinals as they elect a new successor of Saint Peter and that the Father, Son, and Holy Spirit may welcome Pope Francis through the Gates of Paradise which is the goal for all of us!

On Sunday, 15 June, we celebrate Father's Day here in the United States. My hat goes out to all fathers, living and deceased. I will keep all of them in my prayers throughout the month. As you know, Saint Joseph is the Patron Saint of fathers, as he was the foster father of our Lord, Jesus Christ. With that in mind, I thought it would be spiritually fruitful for all of us to pray The Litany of Saint Joseph on Father's Day and throughout the month of June.

Lord, have mercy.

*Christ, have mercy.*

Lord, have mercy.

Christ, hear us.

*Christ, graciously hear us.*

God the Father of Heaven, \*have mercy on us.

God the Son, Redeemer of the world,

God the Holy Spirit, the Advocate,

Holy Trinity, One God,

Holy Mary, \*\*pray for us.

Saint Joseph

Renowned offspring of David,

Light of Patriarchs,

Spouse of the Mother of God,

Chaste guardian of the Virgin,

Foster father of the Son of God,

Diligent protector of Christ,

Head of the Holy Family,

Joseph most just,

Joseph most chaste,

Joseph most prudent,

Joseph most strong,

Joseph most obedient,

Joseph most faithful,

Mirror of patience,

Lover of poverty,

Model of artisans,

Glory of home life,

Guardian of virgins,

Pillar of families,

Solace of the wretched,

Hope of the sick,

Patron of the dying,

Terror of demons,

Protector of Holy Church,

Lamb of God, You take away the  
sins of the world, spare us, O Lord.

Lamb of God, you take away the  
sins of the world, graciously hear us, O Lord.

Lamb of God, you take away the  
sins of the world, have mercy on us.

He made him the lord of His household.  
And prince over all His possessions.

Let us pray. O God, in your ineffable providence You were pleased to choose Saint Joseph to be the spouse of Your most holy Mother. Grant, we beseech You, that we may be worthy to have him for our intercessor in heaven whom on earth we venerate as our Protector. We ask this through Christ our Lord. Amen.

## HAPPY FATHER'S DAY!

# Message from our Chief Executive Officer **MICHAEL J. AGAN**

## **Foundations and Future: Reflections from My First Quarter as FCSLA Life CEO**



The past three months as the CEO of FCSLA Life have been an exceptional journey, filled with new experiences and a deep sense of responsibility. It is a privilege to lead an organization with such a rich history and an even brighter future. I would like to take this opportunity to reflect on some of the key themes and milestones from my initial months in this role.

From the moment I joined FCSLA Life, I have been struck by the warmth, professionalism, and dedication of the people here. The associates and board members have gone above and beyond to make me feel welcome, and their commitment to the organization's mission is steadfast. It's clear that the strength of FCSLA Life lies in its people, who work tirelessly to serve our members and uphold the values that define us as a fraternal benefit society.

One of the most reassuring aspects of stepping into this role is the strong financial health of the organization. FCSLA Life is on solid footing, a testament to the prudent stewardship of those who came before me. This does not mean we are without challenges. To maintain this financial stability, we need to evolve, keep up with the industry and focus on continuous improvement.

One of the most enlightening aspects of these first months has been my deepening understanding of the concept of fraternalism. As someone relatively new to this unique model, I have found it both interesting and inspiring. Fraternal benefit societies like FCSLA Life are more than just financial organizations; they are communities built on mutual aid, shared values, and a commitment to service.

To lay the groundwork for meaningful progress, I have spent much of my time conducting a thorough review of the organization's operations, structure, and processes. This has involved examining nearly every aspect of how we function. The goal has been to identify what we are doing well, where there is room for improvement, and how we can align our efforts more closely with our strategic objectives.

This review has filled me and the team with insights that will shape our path forward. It has also been an opportunity to engage with associates across departments and gain their

perspectives, which are invaluable in understanding both the strengths and challenges of our current environment.

As part of this review, I have been focused on developing a plan to implement as many best practices as possible across the organization. Whether it is enhancing our use of technology, streamlining our processes, or adopting innovative approaches to member engagement, the aim is to ensure that FCSLA Life operates as effectively and efficiently as possible.

This emphasis on best practices is not just about improving our internal operations; it is about delivering greater value to our members. By optimizing how we work, we can better fulfill our mission and continue to provide the exceptional service and benefits that our members deserve.

Reflecting on these past three months, I am filled with optimism and gratitude. Optimism for the opportunities that lie ahead and gratitude for the incredible team that I have the privilege to work with. Together, I believe we can build on the strong foundation of FCSLA Life and take the organization to new heights.

I am also deeply honored to be part of an organization that stands for something greater than itself. The commitment to fraternalism, community, and service that defines FCSLA Life is something truly special, and I am proud to play a role in carrying that legacy forward.

In closing, I want to express how happy I am to be here. Leading FCSLA Life is both a responsibility and a gift, and I am eager to continue working with our associates, board, and members to achieve our shared goals. The journey is just beginning, and I look forward to all that we will accomplish together in the months and years to come.

Thank you to everyone who has made these first three months so rewarding. Here's to a future filled with growth, innovation, and unwavering commitment to our mission.

*Michael J. Agan*



## Slovaks of Western PA to Celebrate 102<sup>nd</sup> Anniversary in Kennywood Park

At the beginning of the last century, many immigrants left their beloved homeland in search of better opportunities in a new land across the ocean. Many Slovaks built that new life in the coal mines, mills and railroads of Pittsburgh and Southwestern Pennsylvania. Despite the dangerous working conditions and long working hours, once a year they came together in a public place to reminisce and share their experiences. "Kenny's Grove" as it was known back then provided the perfect opportunity.

Slovaks from the Tri-State area and beyond will once again present our rich Slovak heritage with a day long celebration in Kennywood Park on Thursday, July 17th. Slovak music will be heard, Slovak dishes will be offered, and souvenirs will be sold.

The Slovak kitchen will begin serving favorite homemade traditional food at 12:30 p.m. There will be games and prizes for the children as well! Musical entertainment will be provided by the "Gypsy Strings" throughout the afternoon. Following a short program in the afternoon, Clergy from the Pittsburgh and Greensburg Dioceses' will join to celebrate Mass at 4:00 p.m. in the Main Pavilion. Songs and dances representing our rich cultural heritage will round out the day with a program by the "Pittsburgh Slovaks."

Join the celebration on July 17th as our heritage is showcased at the 102nd Slovak Day in Kennywood. For more information or discount tickets contact Mary Lou at: (412) 462-1957 or Sue at: (412) 421-1204.

## TICKET ORDER FORM

Make all checks payable to:  
**W. PA. SLOVAK DAY ASSOC.**

# of Slovak Day Tickets: \_\_\_\_\_ x \$33 = \_\_\_\_\_  
**Good on July 17th ONLY**

# of FLEX Date Tickets: \_\_\_\_\_ x \$40 = \_\_\_\_\_  
**Good for ALL Summer**

TOTAL PAYMENT \_\_\_\_\_

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

**MAIL TO:**  
**S. Ondrejco, 234 ILION St., Pittsburgh, PA 15207**

## SAVE THE DATE ST. ANNE'S DAY CELEBRATION: JULY 20, 2025

**Join the Frances Jakabcin District of Eastern Pennsylvania in celebrating St. Anne's Day**

Mass – 1:00 PM  
Immaculate Conception Church  
Jim Thorpe, PA

Followed by Lunch at 3:00 PM  
Macaluso's Restaurant  
Nesquehoning, PA

**Please RSVP by July 10, 2025 to  
District President Michele Mrazik Grasso  
at 610-762-1973.**

## Three Decades of Excellence: Dorothy Urbanowicz Claims Top Recommender Honor Again



Dorothy Urbanowicz was awarded the highest recommender for sales throughout the USA for 2024. She has received this prestigious award every year for the past 30 years. Pictured are National Sales Manager Paul Smithers, Dorothy and National CEO Michael Agan.





## Frances Jakabcin District of Eastern PA Holds Spring Meeting

Members from the Frances Jakabcin District of Eastern PA gathered on March 30th, at DeSales University, Center Valley, where they enjoyed a wonderful meal thanks to host Branch 319, Allentown, PA and an insightful presentation by guest speaker, Sylvia Havlish, grief counselor. In remembrance, a special memorial display was created, honoring those we have lost. Attendees also had the opportunity to participate in a raffle featuring exciting prizes.

*Looking ahead, mark your calendars for our upcoming events:*

- July 10th – A fun-filled day at Knoebels Amusement Park
- July 20th – St. Anne's Day celebration

In other news, a new magazine issue is on the way, featuring highlights from recent gatherings and FCSLA information, specifically President, Cynthia Maleski's retirement and news from our new CEO, Michael Agan.

The upcoming District President's meeting will see Louis Dunstan and Hanka Martinkova attending in place of Michele Mrazik Grasso. As for our next fraternal district meeting, it will take place September 14, 2025, at Capriotti's Catering, 1 Banks Avenue, McAdoo, PA 18237 hosted by Mahanoy City, Shenandoah, and Hazleton, PA branches.

Please contact President Michele Mrazik Grasso at 610-762-1973 for more details and updates.

Stay connected!





## Rockin' with Fraternal Spirit: FCSLA Life Team at AFA Symposium



Some members of the FCSLA Life board and staff recently attended the AFA Spring Symposium in Cleveland, Ohio. The opening night networking session had a rock and roll theme with attendees asked to wear a tee shirt from a first or favorite concert. Pictured are: Barbara Sekerak, Cynthia Maleski, Jeanette Palanca, Mike Agan, Mary Andreano, Kristina Menka and Kim Graham.

## S235's Rudinsky Achieves Notre Dame Engineering Acceptance



Jonathan Rudinsky, S235, has been accepted to the University of Notre Dame class of 2029. He will be studying Mechanical Engineering. In June Jonathan will graduate from Westside Christian High School in Portland, Oregon. He is also a finalist in the National Merit Scholarship program.

## WALK MS for TEAM SALLY



On April 12, 2025, a bright, sunny but brisk Saturday morning in Pittsburgh, a group of members of S590 and J512 joined thousands of other enthusiastic individuals coming together to make a difference in the lives of those affected with multiple sclerosis. They gathered together to support a lifelong "member of the FCSLA, Sally Myler. The "Walk MS" sponsored by the National Multiple Sclerosis Society is more than just an event, it's a movement filled with hope, strength, and determination. The "Walk MS" unites the MS community to raise funds and make a difference for everyone living with MS. This year "Team Sally" raised more than \$6,000 for this worthy cause.

### 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.



# A Matching Funds Project Makes a Difference

On a chilly and rainy morning on April 12, 2025, one of our members and her team started an event that they participate in every year. Every year for 25 years in fact. Carol Curry and her group of 35 friends, family, neighbors, and Branch S107 members met at Point State Park in Pittsburgh for the National Multiple Sclerosis Society's MS Walk. With 224 teams, almost 2,000 participants, and over \$355,000 raised, Carol and her team's fundraising efforts were so monumental, they were named on the Pittsburgh MS Society's website as one of the top 10 teams!

The Fraternal Department took a little time to talk to Carol about the MS Walk, her initiative in raising money, and why it is such a special cause to her.

**Q: Can you share the story behind your fundraising initiative?**

**A:** I have MS. I have had it for 25 years. After about a year of being diagnosed and seeing the MS Walk on my local TV, I said to my family I wanted to participate. That year 13 of us walked and raised a little over \$1,000.

**Q: What inspired you to start this fundraising campaign?**

**A:** At first, I didn't know what to expect. The MS Society was so instrumental and supportive when I was first diagnosed. They helped me with education on what to know, what to expect, different programs that could help me. When I first started walking, I

**“When I first started walking, I started because I wanted to give back to the society and have those same resources available to other people.”**

started because I wanted to give back to the society and have those same resources available to other people. In the last 4 or 5 years, there has been so much research and trials in trying to cure MS. In 2025, it will be our 25th walk. What was once a hope that

[continued on next page](#)





## A Matching Funds Project Makes a Difference ... continued

others would have the same resources as I had has now transformed into participating in the MS Walk so that there might really be a cure in my lifetime.

**Q: What strategies have you implemented to raise funds?**

**A:** We use social media, specifically the donor link on Facebook. I mail letters out to our family, friends, and neighbors giving them updates on myself and ask for donations. We use word of mouth and just talking to people about MS and how they can donate.

**Q: What advice would you give other branches who want to start their own Matching Funds fundraising campaign?**

**A:** It doesn't have to be a large initiative. Any little bit adds up for the same cause. The people at the MS Society were very sweet and helpful to give direction on how to get started.

**Q: Can you share any memorable experiences or interactions with supporters?**

**A:** At the end of the walk, you pass over the bridge into Point State Park and they give out medals and my doctor has been at the end of the walk encouraging me and he puts the medal around my neck and gives me a hug. My family is always there, and my dad, until he passed away in 2017, would shake my doctor's hand and thank him for taking care of me. Now, this is something my husband and children do. On that day, having the community around me; coming out early and supporting me and walking makes me feel very grateful.

## 47<sup>TH</sup> ANNUAL SAINTS CYRIL AND METHODIUS APPEAL UPDATE

The Saints Cyril and Methodius Appeal is in its 47th year raising money to assist the Pontifical Slovak Institute and College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

**As of March 14, the 2025 Appeal has received \$10,022.00 from 120 donors.** Among the 35 donations received from Catholic Slovak Fraternal Branches and Districts, Branches S10 & J386, Branch S88, Branches S107 & J38, Branch S233, Branches S301 & J143, Branch S475, Branches S481 & J374, and Branch S615 of the FCSLA have donated a combined total of \$935. Donations to date have also been received from 2 churches, 18 clergy and religious, and 65 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

All wishing to contribute to the 2025 Appeal are 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, 2025 will be credited toward the 2026 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. Hvozdevic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Our Lady of Victory Parish, Harveys 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, Pennndel, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.*



### 47<sup>th</sup> Annual Saints Cyril and Methodius Appeal

Name \_\_\_\_\_

Address \_\_\_\_\_

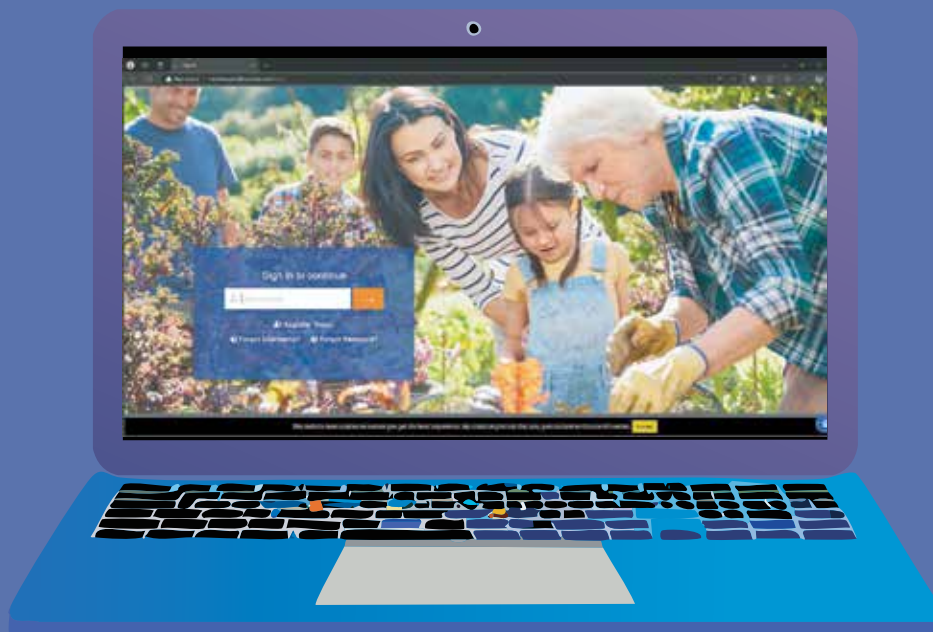
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

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

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

Rev. Thomas A. Nasta, National First Vice President  
Slovak Catholic Federation  
Our Lady of Grace Church  
225 Bellevue Avenue  
Pennndel, PA 19047-4052

# INTRODUCING YOUR NEW MEMBER PORTAL



Access your FCSLA Life accounts **24/7!**

As part of our continuing efforts to provide members with new tools and resources, we've launched phase one of our brand new membership platform! Log in to your account, view financial information, access online resources, and more. Stay tuned for phase two.



## EXCLUSIVE ONLINE RESOURCES

Access important documents, view your monthly mailed statements, find printable forms for all your needs, and contact member services with any questions.

## VIEW YOUR FINANCIAL INFORMATION

Find policy summaries with details including issue dates, balances, face amounts, and certificate numbers. Access your billing information, monthly statements, and even view your beneficiaries.



Contact 1-800-464-4642 x 1055 or email  
[memberportal@fcscla.com](mailto:memberportal@fcscla.com) for more information.





# INTRODUCING YOUR NEW MEMBER PORTAL

## INSTRUCTIONS:

- Go to FCSLA Life website <https://www.fcsla.com>
- Click the Member Portal Button
- Click to 'Register Today'
- Fill in Information ex. Zip code, last 4 of your SSN, Birth Date, and Certificate Number
- Get your login code sent to your email
- Login to your account

\*Member portal access is for policy owners age 16 and up.\*

Contact 1-800-464-4642 x 1055 or email  
memberportal@fcsla.com for more information.



# Junior Branches J362 and J042 in Wilkes-Barre, PA Celebrate the Birth of Jesus

In honor of the birth of our Savior Jesus, born in Bethlehem over 2,000 years ago, Junior Branches J362 and J042 celebrated Jesus's birthday with a nutritional dinner to branch members and guests. A program was planned by District President Magdalen I. Iskra, which began with registration and ended with gifts from the Home Office, making the party enjoyable for all. Junior members unable to attend the party were sent a monetary gift.



L-R: Diane Gregor, President/Secretray J042; Robert Gregor, Treasurer, J042; Magdalen I. Iskra, District President; Santa; Martha Iskra, President J362; Theresa Ceklosky, Secretary/Treasurer J362



L-R: Martha Iskra; Theresa Ceklosky; Linda Shemansky, J362 Activity Director; Lauren Shemansky, J362 member read, "The First Christmas Night"



Raffle of 34 items held to benefit the Meadows of Maria Josph Continuing Care Community of the Sisters of Saints Cyril & Methodius, Danville, PA



The Frank & Therea Ceklosky Family



## FIRST CATHOLIC SLOVAK LADIES ASSOCIATION JUNIOR BRANCHES 362 AND 042 CHRISTMAS PARTY SATURDAY, DECEMBER 7, 2024

Registration

Welcome and Introduction

Prayer Before Meal

LUNCH

THE FIRST CHRISTMAS NIGHT

Sing-along

Raffle

Gifts

Visit by SANTA from the NORTH POLE

Invitation



Ring Toss game enjoyed by participants



L-R: Anna Hendershot; Magdalen Iskra; Elizabeth Daisle; Santa; Gavin Jollimore; Margaret Jollimore; Martha Iskra; Margaret Jollimore



J362 President Martha Iskra speaks to those in attendance



Mason Kelly telling Santa his Christmas wishes.



The Christmas Tree Wrap





## *S156 2024 Christmas Party*

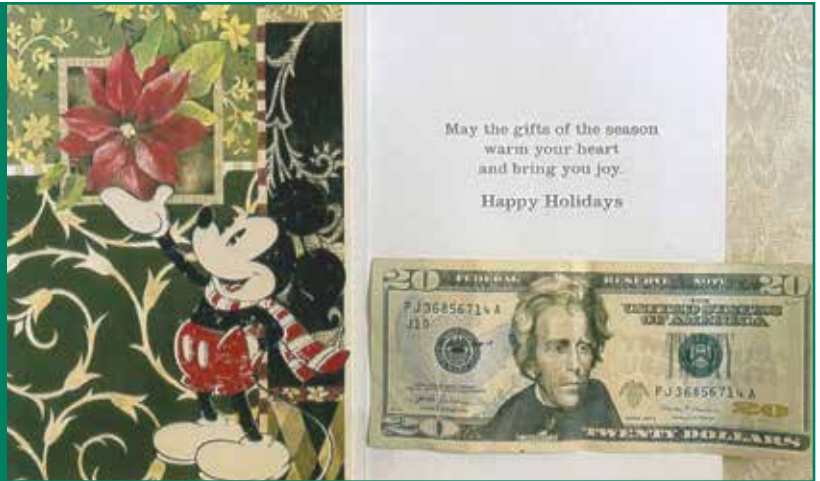
On December 14, 2024, at Rachel's Restaurant, eighty (80) members of Branch S156 (Canfield, Ohio), gathered for their annual Christmas Party. They enjoyed a menu of chicken francese, meat balls, pasta, fish, mashed potatoes, green beans with almonds, and the best wedding soup ever! Cupcakes were served for dessert. The day was pleasant and included time for socializing, a 50-50 raffle, lots of door prizes and every member receiving a gift certificate from the branch, along with gifts from the home office. Branch President Patti Granchay is grateful to the many who helped her make the party a success!





# J066 Christmas Card Mailing

Branch J066 (Canfield, Ohio) mails Christmas cards to their members with a monetary gift each year. The card and gift are well received with many members taking the time to send thank you notes to the branch.



## MATCHING FUNDS ACTIVITIES

### BRANCH W093, TABOR, SD

#### Pink Ladies

Receiving a First Catholic Slovak Ladies Association Matching Funds Grant check of \$600 from FCSLA Life National Auditor Dennis Povondra were Pink Ladies Committee members Mary Ann Kloucek, Tracie Sestak, and Danie Syrovatka, not pictured Jen Carda. The amount was earned at the Pink Ladies Cancer Fund Raising event held at the Beseda Hall in Tabor on November 16, 2024. The committee raised \$5,554 from a Free Will Offering at the door for the Angie Kriz Polka Dance along with a Silent Auction and General Donations to receive the FCSLA Life Matching Funds Grant of \$600. Proceeds will be used for various cancer related support.



### BRANCH S044, MT. PLEASANT, PA

#### Cash Purse Bash Bingo

Branch S044, Mt. Pleasant, PA held a matching funds cash purse bash bingo on March 2, 2025. The event was a huge success with 250 people in attendance. There was an assortment of food available, from chicken tenders, homemade piroghis, appetizers and desserts to enjoy. Visitation Church benefitted from the event which raised \$10,000.



L-R: Kathy Topley, Kathryn Janesko, Elizabeth Butler, Barb Golobish, and Patsy Sofranko.



# MATCHING FUNDS ACTIVITIES

## BRANCH W093, TABOR, SD

### Beseda Hall

First Catholic Slovak Ladies Association presents a Matching Funds Grant check of \$600 from FCSLA Life National Auditor Dennis L. Povondra. The amount earned at the event held at the Beseda Hall in Tabor on December 31, 2024, was \$921 by a Free Will offering at the door when entering. The Beseda Hall board receiving the \$600 check were from the left: Mark Povondra, Manager; Andy Hejna, Board; Joe Kronaizl, Board; Dennis Povondra, National FCSLA Life Auditor; Board President Tom Kronaizl; Sarah Anderson, Board; and Barb Rezac. Board. Not pictured Matt Hunhoff, Board.

Anyone living within the 57063 Zip Code or are members of an organization operating in the 57063 Zip Code are automatically members of Beseda Hall, Inc. and can serve on the Board and attend any meetings of the 501(c)3 organization. The Beseda Hall was just recently named to the National Register of Historic Places by the United States Department of the Interior. The Public Family Fun Night at Beseda Hall included a dance by the Kaul Boys Band, playing games, playing cards, and general visiting and socializing by those in attendance. The purpose of the family fun night was to allow the whole family to come and celebrate bringing in the New Year as a family. The purpose of the gathering is to bring back the community involvement since Covid hit.

The Tabor Branch W093 of FCSLA Life sponsored the Matching Funds Grant fund raiser for Beseda Hall. The Hall just installed a new roof and has remodeled the bathrooms, installed new ceiling tiles and new windows in the south annex. The cost of the projects was over \$100,000 for these upgrade projects. Support for the Beseda Hall comes from activities held in the hall, from public donations, and grants. Community support is essential for keeping this community building open and available for use.



## BRANCH W137, CEDAR RAPIDS, IA

### Cedar Rapids Czech School Chili Supper

On Saturday, March 8, 2025, FCSLA Life W137 was the Matching Funds event sponsor for the Cedar Rapids Czech School Chili Supper. The event was held at St. Ludmila Catholic Church in Cedar Rapids, Iowa. Eighty-five (85) people dined on chili, rye bread, relishes, cake and drinks. W137 members collected money, helped with chili making, served the food and did both set up and clean up.



*Top: W137 members: Hallie, Matt, Devin and Amanda served rye bread, cake and drinks.*

*Bottom: Czech School Board members and chili chefs Linda and Marie prepare the chili.*

# MATCHING FUNDS ACTIVITIES

## BRANCH S553, CLEVELAND, OH

### French Toast Breakfast

Catholic War Veterans Southeast Suburban Post 1812 held a French Toast Breakfast on April 6, 2025, at St. Anthony Parish in Parma, Ohio.

Senior Branch 553 of Cleveland Ohio sponsored the event as a Matching Funds Project. The funds generated will be used to support Veterans at the Fisher House, USO, Veterans Food Pantry, Veterans Homeless Shelter, Veterans Hospitals and many more. The Veterans of CWV Post 1812 are grateful to the FCSLA for their support of Veterans.



## BRANCH J157, MONESSEN, PA

### St. Sebastian Church

Recently J157 of Monessen, PA completed a Matching Funds project for St. Sebastian Church in Belle Vernon, Pa. Lunch was served, folks played Bunco, baskets were raffled, and half-take tickets were sold. The efforts resulted in a profit of \$2,300 for the afternoon.





# MATCHING FUNDS ACTIVITIES

## BRANCH W187, VALPARAISO, NE Spaghetti Dinner and Bucket Raffle

Branch W187, Valparaiso, NE recently held a Spaghetti Dinner and Bucket Raffle. Over 100 people were served and about \$2,500 was raised to help repair the Church Hall foundation. Between fundraisers, grants, scholarships, and other activities, W187 has raised over \$100,000 for our church, members and community. Thank you FCSLA Life.



# MATCHING FUNDS ACTIVITIES

## BRANCH S88, MONESSEN, PA Epiphany of Our Lord Parish

Recently Senior Branch 88 of Monessen, PA completed a Matching Funds Project for Epiphany of Our Lord Parish in Monessen. Members assisted in a Fish Fry at the church and the day resulted in \$7,000 in sales.



## Slovak-American Cook Book

This edition contains your favorite Slovak recipes published in the first edition over half a century ago. We are thrilled to offer this cookbook as one of the many ways we promote and preserve our Slovak heritage and culture among our members and community.

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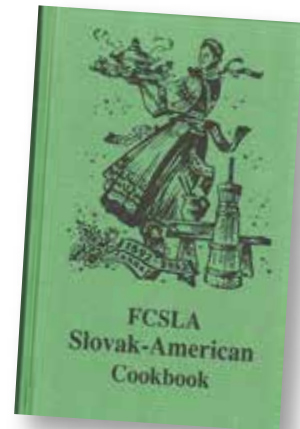
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# Your Life Has Changed. Has Your Life Insurance?

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



A certainty about life is that it is always changing. You adjust in a lot of areas to adapt to life's changes. Your life insurance policies shouldn't just be stashed in a drawer for decades, they need to be reviewed with a professional to make sure they are still providing you with the coverage you need.

Regular reviews of your life insurance policies can ensure that your policies continue to meet your current needs and circumstances. Here are some key reasons for having a life insurance policy review:

- **Changes in Life Circumstances:** Significant events such as marriage, divorce, the birth of a child, or purchasing a new home can impact your insurance needs. A review helps adjust the policy to reflect these changes.
- **Financial Adjustments:** Changes in your financial situation, such as a substantial increase or decrease in income, can affect how much coverage you need. A review ensures that your policy aligns with your financial goals.
- **Policy Performance:** Periodically assessing the performance of your policy can help you make necessary adjustments to ensure it meets your expectations.
- **Beneficiary Updates:** Life changes might necessitate updating the beneficiaries named in your policy. Keeping this information current ensures that the death benefit goes to the intended recipients.
- **Health Changes:** Improvements or declines in your health can affect your life insurance needs. A review can help determine if adjustments are required based on your current health status.
- **Policy Enhancements:** Insurance products evolve over time, and newer policies may offer better benefits or lower premiums. Reviewing your policy allows you to take advantage of any new features or improvements.
- **Avoiding Lapses:** Regular reviews help prevent unintentional lapses in coverage, ensuring that your policy remains active and provides the protection you need.

Taking the time to review your life insurance policy can provide peace of mind, knowing that your coverage is up to date and tailored to your current life situation.

Outdated life insurance could cost your family – review it today.

Let us know that you would like to have a policy review completed. Use this QR Code to go to the **Contact FCSLA Life** page (or go to <https://www.fcsla.com/contact-us/>) and click the box that says 'I am requesting a life insurance policy review'



You can also contact the sales team by going to <https://www.fcsla.com/about/rsm/>

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

## We Want to Hear From You!

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

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

**E-mail: [zjbazik@comcast.net](mailto:zjbazik@comcast.net)**



# Annuity Rates

*These rates became effective for new business 6/1/2025*

## SILVER ELITE ANNUITY

- Flexible Premium Deferred Annuity (Contract FPA(5)-0713)
- **5.00% APY current credited interest rate effective June 1, 2025.\***
- **3.00% APY minimum guaranteed rate**

## PLATINUM ELITE ANNUITY\*\*

- Flexible Premium Deferred Annuity (Contract FPA(10)-0415)
- **5.20% APY current credited interest rate effective June 1, 2025.\***
- **3.00% APY minimum guaranteed rate**

## GOLD ELITE ANNUITY

- Flexible Premium Deferred Annuity (Contract FPA(7)-0713)
- **5.10% APY current credited interest rate effective June 1, 2025.\***
- **3.00% APY minimum guaranteed rate**

*\*Our credited rate may go up or down at anytime, but will never go below the minimum guaranteed rate.*

*\*\*This product is not available in New York - Call for details.*

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# IN MEMORIAM

## Marcella Stave, W013



Marcella "Marcie" (Pavel) Stava, 83 of Weston, NE, died on July 17, 2024, in Omaha. She was born December 12, 1940, in Dwight, to Joseph and Clara (Hottovy) Pavel. She was united in marriage to Donald Stava on August 24, 1963, at St. Patrick's Catholic Church in Utica, NE. She was an active member of Sts. Cyril and

Methodius Catholic Church in Plasi. She served as an officer and member of the Plasi Rosary Society and CCD teacher, a member of the American Legion Auxiliary Weston Post 308, FCSLA. She is survived by children: Susie and Carl Sousek of Prague, Nancy Stava of Wahoo, Connie and Kevin Thulin of Weston, Patrick "Rick" and Kelly Stava of Wahoo, and Dave and Tara Stava of Weston. Grandchildren: Nick and Linsey Sousek of Wahoo, Jessica and Sam Creal of Prague, Kara and Vinny Lombardo of Colon, Hannah and Matt Thulin of Weston, Joseph, Ryan, and Jacob Stava of Wahoo, and Jamison, Justin, and Jesse Stava of Weston. Great-grandchildren: Ben, Angela and Jason Creal, and Brecken Sousek; sister, Leona DiPaolo of Lincoln, many nieces, nephews and friends.

## Lydia M. Berry, S485



Lydia M. Berry, nee Massura, passed away gently in her sleep on August 23, 2024, at the age of 93. Lydia was born in Chicago, the youngest of 12 siblings, and lived her early life in the Slovak parish of St. Simon the Apostle. She was an active member of FCSLA serving as Treasurer and Financial

Secretary for St. Bernadine Branch 485 in Chicago. In 2008 she was named FCSLA National Fraternalist of the Year and was recognized for her charitable work, including organizing the first Join Hands Day project for her branch. Lydia was an active member of her parish community St. Louise de Marillac (now Holy Guardian Angels) in LaGrange Park for 60 years. She was involved in the Guardian Angels Prayer Group, Honor Guard for Funerals, Resurrection Choir, Catholic Women's Club, co-chair fundraiser for the Comboni Mission Center of LaGrange Park, preparing meals for PADS homeless shelter and more. Once retired, Lydia attended daily mass. When she was no longer able to drive, she "attended" mass online. She was delighted to say, "Today I went to mass in Toronto." Before her retirement in 1991, Lydia worked as office manager in the Dept of Psychiatry at Rush University Medical Center. She thoroughly enjoyed her 33 years of retirement and filled them with volunteering, socializing, dancing, traveling the world, cooking, hosting guests in her home, and keeping fit. Most dear to her heart was spending time with her children, grandchildren and great-grandchildren.

Lydia is survived by her sister Therese Tylus, four children, three grandchildren, two step grandchildren, five great-grandchildren and many beloved nieces and nephews.

## Eleanor A. Moreiko, Z348



Eleanor A. Moreiko, 95, of Dickson City, PA died September 10, 2024. Born in Peckville, she was the daughter of the late Anthony and Stella Szczygielski Killian, and she was a devout lifelong member of St. Mary's Visitation Church, Dickson City. She attended Mass daily at St. Mary's and she was a member of

its choir since seventh grade. She was a graduate of St. Mary's Parochial School and Dickson City High School, and she was always on the honor roll. Eleanor was the first president of the St. Mary's Christian Mothers Society, later known as the Christian Mother's PTA. Eleanor loved music, besides singing in the church choir she sang with the Catholic Choral Club, later known as the Catholic Choral Society, under the direction of Norbert Betti. She has sung with them since 1971. All together she sang for over 50 years with various groups. Eleanor enjoyed visits with her grand dog Loki whenever her daughter Norma would come to do her hair. Surviving are two daughters, Ellen, Florida; and Norma, Scranton; granddaughter, Lori Ann Kosciuk; grandson, Michael Durkin; great-granddaughter, Sophia Rose Kosciuk; nephew and caregiver, Ronald Retchko; other nieces and nephews.

## Robert J. Bezdicek, W121



Bob passed away on January 11, 2025, in Dickinson, ND. Bob was born on December 31, 1930, to Joseph and Agnes (Kovash) Bezdicek. He grew up on the family farm working alongside his dad farming and ranching. He married Alice Adamski at St. Pete and Paul Catholic Church in New Hradec, ND

on November 12, 1951. The wedding reception and dance was held at the Catholic Workman Hall, as was typical then, it was an all-day affair with lunch, dinner and dancing. The newly married couple lived on the Bezdicek family farm South of Manning, ND. During their years together on the farm, Bob and Alice raised three boys and two girls: Greg, Myron, Joyce, Deb and Jeff. Along with operating a successful dairy farm, they had beautiful, big gardens, from which they shared with neighbors and friends. Bob served on the New Hradec parish school board, the Farmer's Union Creamery Board, the Credit Union Board and as an election judge. Bob and Alice were also active supporters of the Catholic Workman Hall. Besides volunteering to work at hall events, he served as a secretary for Branch W121, also as the state secretary and eight years as a trustee for the national board the Workman merged with FCSLA. Bob is survived by his sons, Greg on the farm and Myron (Rita) of Tarpon Springs, FL; daughter, Joyce Bezdicek (Milton Epstein) of Champaign IL; and grandsons, Aidan Epstein of Oakland, CA and Devin Epstein of Urbana, IL.

[continued on next page](#)

### Therese Francis Tylus, S485



Therese Frances Tylus, nee Massura, age 97, of Niles formerly of Calumet City. At rest January 20, 2025, surrounded by her loving family. Beloved wife of the late Leo J.; loving mother of Mary Therese Tylus, Sharon (Peter) LoCascio, Lois (Jerry) and Leslie Tylus; proud grandmother of Vincent Leo (Madison) and

Francis Luke LoCascio; preceded in death by her parents and 11 siblings; fond aunt of many nieces and nephews. In lieu of flowers, memorial donations preferred and appreciated to the Sisters of Sts. Cyril & Methodius, Villa Sacred Heart, 580 Railroad St., Danville, PA 17821; Misericordia Heart of Mercy ([www.misericordia.com](http://www.misericordia.com)) or Mundelein Seminary ([www.usml.edu/give/](http://www.usml.edu/give/)).

### Leonard Kabes, W080



Leonard Eugene Kabes passed quietly from this life on January 22, 2025 at age 91 years. He was born at home on the family farm in rural Stanton County on November 7, 1933 to Ladislav and Edith (Jedlicka) Kabes, the third of six children. Leonard was engaged to Marlene Pieper before he left for Army

training in 1953. With the help of his father, Leonard relied on his Army paychecks to make payments on a quarter section of land near Leigh in Colfax County. Following his military discharge, Leonard and Marlene were married at St. Joseph Catholic in Dodge, NE on August 25, 1955. Leonard and Marlene moved to Clarkson in 2011. Leonard officially retired from farming (he promised) in the fall of 2024. Leonard was perennially generous with what he could do and give to others. He pushed snow to open roads to town for neighbors, quietly looked after those who lived alone and made the rounds in what family joked was a three-county area in late summer with fresh sweet corn. Leonard's grandchildren and a still-expanding brood of great-grandchildren were the delight of his life. He loved a good laugh and will be missed most for his ornery grin. Leonard is survived by Marlene, his wife of 69 years and their six children, 11 grandchildren and 22 great-grandchildren: Kathy (Gary) Hoebelheinrich, Crofton; children, Sarah, Hannah and Paul; Mike, Leigh, children, Myles, Zach and Kenton; Laurie (Calvin) Urban, Clarkson, children, Marcus, Carrie and Thomas; Mark, Leigh; Linda (Danny) Wilke, Leigh, children Jacob and Jordan; and Kim (Shawn) Bolan, Omaha; twin sisters Marcella, Stanton, and Marjorie, West Point; brother Don (Almarine) Kabes, Clarkson; sister Elaine (Ron) Snyder, Lincoln; sister-in-law, Irene Brosch, Fremont; and; sister-in-law, Virginia Pieper, Dodge. Leonard was a life-long member of SS Cyril & Methodius Catholic Church in Clarkson.

### Georgia Vyhlidal, W013

Georgia Vyhlidal, 88, of North Bend, NE died March 22, 2025, in Omaha, NE. Georgia was born October 18, 1936, to James and Antoinette (Houfek) Vanek. She attended St. John's



Parochial School and graduated from Prague High School. After graduation, she taught school for two years at District 51. She worked as a para-educator in Morse Bluff for 23 Years and then 9 years at North Bend Elementary. On November 7, 1956, she married William Vyhlidal at St. John's Catholic Church in Prague. They owned and operated Bill's Automotive Service in North Bend for several years. She was a faithful member of St. Charles Borromeo Catholic Church in North Bend. She was a member of St. Anne's Altar Society and president of the organization for over 20 Years, a member of Christian Mother's and Circle 6. She is survived by sons, Gary (Marla) of Prague and Doug (Shelly) of North Bend; daughter, Deann (Dan) Wesely of Morse Bluff; son-in-law Bob Dvorak (Judy) of Stuart, NE, sisters, Dolores Chadek and Marlene Fujan; sisters-in-laws, Lillian Ohnoutka, Rita Vyhlidal, and Cec (Bill) Perk; 10 grandchildren and 18 great-grandchildren and twins on the way.

### Joseph A. Ledvora, S046



Joseph A. Ledvora was called home to God's Kingdom on March 22, 2025. Joe was the fifth of six children, born on August 5, 1926, to Ignac and Karoline Ledvora. His mottos in life were always: family, faith and country, along with: only the good die young. He grew up at a time and in a family where everyone took care of each other. Joe served aboard the heavy cruiser USS Columbus during WWII. When he returned from the war, he courted his best friend's sister. His best friend, Frank Cerven, became his brother-in-law when Joe and Helen were married on February 4, 1951. Joe attended Northwestern University before he and Helen started their family. Joe was the chief financial officer for Perk Foods for 30 years before retiring to begin a new career as a pizza restaurateur. Joe and Helen owned and ran Angelo's Pizza where he was Pizza King. He spent his free time as a Toastmaster, a member of the Derbas club, golfing, a ranger at Carriage Green Golf Course, an officer for the First Catholic Slovak Ladies Association, a member of the Holy Name Society at Our Lady of Peace church, and helping to take care of anyone who needed it. Grandpa Joe was the best full-time quarterback for the annual family Turkey Bowl. He also spent time collecting food donations for the Our Lady of Peace food bank, earning the nickname, The Bread Man, from his grandchildren. He is survived by his children, Robert, Mark (Linda Harrison), Gary (Colleen Kenney), Sandra (Edlynne Bruhn), and daughter-in-law Dale Ledvora. Joe is also survived by his loving grandchildren Connie (Justin) Habenschuss, Chris (Gina) Ledvora, Amanda (Alex) Stewart, Joe (Karissa Snouffer), Patrick, Kathleen, Brenna, Barrett, and Tim Ledvora and his great-grandchildren Josef, Faye, and Lena Habenschuss, Olivia and coming-soon Sloane Ledvora. Uncle Joe is survived by numerous loving nieces, nephews, great nieces, and great nephews.



# Fresh Flavors, Simple Meals

## SPINACH FETA QUICHE

6 eggs  
1 pie crust  
2 tablespoons chopped onions  
1/2 bunch fresh spinach chopped (about 1 cup chopped)  
1/2 cup cheddar cheese shredded  
1/4 cup feta cheese crumbles  
1 tablespoon butter  
1/2 teaspoon salt  
1/4 teaspoon pepper

If pie crust is frozen, thaw out.

Poke holes in the bottom of the pie crust with a fork and pre-bake for 10 minutes at 350.

In a large bowl, whisk eggs, salt and pepper and set aside.

Place onions in pre-baked pie crust.

Add chopped spinach to pie crust.

Sprinkle cheddar cheese over spinach.

Sprinkle feta crumbles over cheddar cheese.

Slowly add egg mixture.

Set pie on cookie sheet.

Top with small pieces of the butter.

Bake at 350 degrees for 24-30 minutes until completely set.

Let cool 5 minutes before serving.

## AIR FRYER ZUCCHINI FRIES

3 small zucchini or 2 large  
1 cup panko crumbs  
1/2 cup grated parmesan cheese  
2 tablespoons Italian Seasoning  
1 teaspoon garlic powder  
1/2 teaspoon salt  
1/2 cup flour  
2 eggs  
1 tablespoon milk

Slice the zucchini into sticks.

Add the flour to a bag with the zucchini and shake it to coat them.

In a medium bowl stir together the Panko, parmesan, Italian seasoning, garlic powder, and salt.

Add the eggs and milk to a small bowl and whisk them together.

Remove the zucchini from the bag and dip them in the egg mixture then into the Panko.

Spray the air fryer basket with olive oil then place in zucchini in.

Spray the zucchini with olive oil and bake at 350 degrees for 7-12 minutes or until golden and crispy.

Serve warm with marinara or ranch.

## MARINATED WHITE BEAN AND TOMATO SALAD

1/2 cup extra-virgin olive oil  
4 garlic cloves, thinly sliced  
Two 15.5-ounce cans white beans, such as butter beans or cannellini, drained and rinsed  
Zest of 1 lemon, finely grated  
2 sprigs oregano, leaves removed (about 1 tablespoon fresh oregano leaves, or 2 tablespoons dried oregano)  
Kosher salt  
2 pints cherry tomatoes or a couple large heirloom tomatoes, or a mix of shapes and sizes

In a small pot or skillet, place the oil and garlic and heat over medium-low until the garlic is just barely starting to turn golden brown and smells fragrant, about 5 minutes.

In a large bowl or resealable container, place the drained beans, pour the hot garlic oil over and toss to combine. Add the lemon zest and oregano and season to taste with salt. Let sit at least 1 hour at room temperature, or seal and transfer to the fridge overnight. About 1 hour before serving, remove from the fridge to bring up to room temperature so that the oil isn't cold and congealed.

At 30 minutes or 1 hour before serving, halve the cherry tomatoes (or cut the heirlooms into big bite-size pieces or wedges) and season liberally with salt. This helps intensify the tomato flavor—please don't skip this step. Let them sit in a separate bowl from the beans until just before ready to serve, then lift the tomatoes out (leaving the juices behind) and toss them into the beans. Taste and adjust seasoning as needed. If you want it to taste brighter, add a splash of sherry or red wine vinegar, and maybe add a few fresh oregano leaves. If you want

a bit of spice, sprinkle in some crushed red pepper flakes. Transfer to a serving platter.

## AVOCADO-SHRIMP SALAD

1 pound cooked salad shrimp  
2 avocados, peeled, pitted, and cubed  
2 tomatoes, diced  
1 small sweet onion, chopped  
1 pinch salt and ground black pepper to taste  
2 tablespoons lime juice  
Combine shrimp, avocados, tomatoes, and onion in a large bowl; season with salt and black pepper. Stir in lime juice. Serve cold.

## CAESAR PASTA SALAD

### Dressing

1/4 cup Dijon mustard  
1/4 cup fresh lemon juice  
2 tablespoons Worcestershire sauce  
2 small avocados, pitted and peeled  
1 tablespoon minced garlic  
2 teaspoons anchovy paste  
1/2 cup extra-virgin olive oil  
1/2 cup finely grated Parmesan cheese, plus more for serving  
1/4 teaspoon freshly ground black pepper  
*Salad*

8 ounces uncooked pasta, such as rotini or penne  
2 hearts of romaine  
1 1/2 cups croutons

In a blender, combine the mustard, lemon juice, Worcestershire, avocados, garlic and anchovy paste. Pulse until blended and then, with the blender running, stream in the olive oil. Transfer the dressing to a bowl and stir in the Parmesan cheese and pepper.

Bring a large pot of salted water to a boil. Add the pasta and cook until al dente, 8 to 10 minutes, or according to package directions. Drain the pasta. Transfer to a large serving bowl to cool slightly.

Cut the romaine hearts into 1-inch pieces, then add them to the bowl with the pasta. Add the dressing and toss to combine.

Add the croutons and garnish with Parmesan cheese. Serve immediately or refrigerate, covered, until ready to serve.

Note: If you aren't serving the salad immediately, refrain from adding the croutons to avoid them getting soggy. To store the salad, cover it securely with plastic wrap and refrigerate it for up to 48 hours.

## **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.