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First Catholic Slovak Ladies Association

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ŽENSKÁ JEDNOTA

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Dancing With God ...

When I meditated on the word Guidance, I kept seeing “dance” at the end of the word. I remember reading that doing God’s will is a lot like dancing.

When two people try to lead, nothing feels right. The movement doesn’t flow with the music, and everything is quite uncomfortable and jerky.

When one person realizes that, and lets the other lead, both bodies begin to flow with the music.

One gives gentle cues, perhaps with a nudge to the back or by pressing lightly in one direction or another.

It’s as if two become one body, moving beautifully. The dance takes surrender, willingness, and attentiveness from one person and gentle guidance and skill from the other.

My eyes drew back to the word Guidance. When I saw “G” I thought of God, followed by “u” and “i”. “God,” “u” and “i” dance.” God, you and I dance.

As I lowered my head, I became willing to trust that I would get guidance about my life. Once again, I became willing to let God lead.

My prayer for you today is that God’s blessings and mercies be upon you on this day and every day. May you abide in God as God abides in you.

Dear Friends,

this month consider trying to dance together with God, trusting God to lead and to guide you through each season of your life.

Until next Month, Warmly, Carolyn

*"You changed my mourning
into dancing..."*

Ps 30:11 (NRSV)

Reflections on Time, Travel, and Faith: A Midsummer Message

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

Welcome to July! We have now reached the second half of the calendar year and quite frankly, I cannot believe where the first half went – like a blink of an eye!?! I am beginning to believe that “time flies” and the Shakespearian quote by one of his characters declaring “I doth wasted time, now time doth wasted me” are reality checks of my existence. The years have passed by quickly and only speeding by faster. I am grateful to Almighty God for the many, many graces and gifts He has bestowed upon me, the challenges that have been brought to fruition, and acknowledge the many times that I have failed and sinned, only humbling to seek the need of forgiveness and reconciliation. Freedom from failure and the aura of sanctifying grace in order to walk the path of righteousness and peace, assist me to the goal to eternal life. Many times I have declared spiritually to myself, “If I can just squeeze my foot past the gate of heaven, I know I am on the way to eternal freedom”. My hope is that it comes to an eternal reality! In order to do so, I have to keep on the straight and narrow path now and every day as I have done in the past!

In the meantime, I hope that you and your family are able to take some time off to enjoy the summer and get away for a vacation whether for a day, a weekend, and/or even a week. I know how much my family and I looked forward to several days in Canada to visit my great aunt and uncle which I explored with you several years ago in one of my monthly articles. It was plain and simple but it was a few days just to be with family and enjoy the company in another environment. I have had the privileges in my years of vacationing in many parts of the United States and Canada, the Caribbean, Western and Eastern Europe, the British Isles, and Tanzania in the African continent. I found the marvelous existence of the diversity of foods, languages, traditions, religious denominations, etc. in my travels which brought about a plethora differences and similarities that made me aware of the diversity of cultures, languages, traditions, and the like. It is inspirational to view the differences even within Catholicity by expressions of music, bodily movement, and time differences in the celebrations of Mass and some of the other Sacraments.

For the last several months, I have been dilly-dallying with the thought of a 10-14 day trip to Greece and Istanbul,

entitled, “The Footsteps of Saint Paul”. The Greek itinerary is the Pauline part of the trip. It begins and ends in the city of Athens with visits to a number of cities, several of which the Saint visited and wrote letters (epistles) to those whom he evangelized with the Good News of Jesus and baptized into the Christian Faith. They include Ephesus (Letter to the Ephesians), Corinth (I and II Letters to the Corinthians), Thessaloniki (I and II Letters to the Thessalonians, and Philippi (Letter to the Philippians). Also, there is a day trip to the island of Patmos in the Aegean Sea where tradition has it as the place where the Blessed Virgin Mary died under the guidance of the Apostle John. It was there that he scribed his biblical writings of the New Testament. “Standing by the cross of Jesus were his mother and his mother’s sister, Mary the wife of Clopas, and Mary of Magdala. When Jesus saw his mother and the disciple there whom he loved, he said to his mother, ‘woman, behold, your son.’ Then he said to the disciple, ‘Behold, your mother.’ And from that hour the disciple took her into his home” (John 19:26-27).

I would like to spend several days in Istanbul mainly to visit *Hagia Sophia*, one the main Church of Eastern Christianity but now Moslem place of worship.

My prayer and hope is that you and your families may have the opportunity to take some time off from your day to day ways of life. No matter how far or close to home you may be, it is precious time just to be together as family and enjoy one another with peace, love and happiness. Be thankful to Almighty God for the blessings over your family and may the peace of God remain with all through Jesus His Son and through the wonderful gifts of the Holy Spirit.

Here is a brief blessing of travelers from the *Book of Blessings* (p, 277) that you may desire to pray before, during and after your travels: *All powerful and ever-living God, when Abraham left his own land and departed from his own people, you kept him safe all through his journey. Protect us, who also are your servants: walk by our side to help us; be our companion and our strength on the road and our refuge in every adversity. Lead us, O Lord, so that we will reach our destination in safety and happily return to our homes. We ask this through Christ our Lord. Amen.*

Message from our Chief Executive Officer MICHAEL J. AGAN

Embracing the Digital Age: FCSLA's Social Media Evolution



As times change, so do we. Technology has significantly transformed our communication methods. Most individuals now obtain news and entertainment through their phones, tablets, and smart TVs, leading to a decline in print media. We are adapting accordingly. Katherine Bowes, along with her media team members Carolyn Bazik, Stephanie Koval, and Jaidin Knipp, is diligently working to enhance our social media presence. They are enriching the content across multiple platforms, including Facebook, Instagram, TikTok, and LinkedIn, to effectively promote FCSLA.

The primary aim of our social media activities is to digitally connect with users, facilitating information sharing, networking, and communication. Our specific objectives include:

- Encouraging engagement with individuals of all age groups, both members and non-members.
- Specifically targeting younger demographics who are highly active online.
- Increasing the visibility of FCSLA through targeted advertisements.
- Maintaining relevance in the digital era.

Content on each social media platform is customized to suit its audience. We use visually engaging,

entertaining posts with trending content and music to attract younger users. We also feature traditional posts about the association, life insurance, annuities, and FCSLA-sponsored events, as well as educational content from Life Happens, a nonprofit organization dedicated to life insurance awareness.

The team monitors total impressions, engagements, follower growth, and demographics. Currently, Facebook and Instagram show the highest levels of engagement.

We also maintain a YouTube channel that features three updated financial literacy videos. It will host longer-format content, including a financial literacy series for young adults and Slavic cooking videos.

Our team is well-positioned to elevate FCSLA's digital presence. Stay tuned for new content over the coming weeks. Follow us on the platform of your choice using the QR codes and links below. Please sign up and share with your friends.

Michael J. Agan



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.

Toward 2026: Reflecting on America's 250th and FCSLA's Journey



On July 4, 2026, our nation will commemorate and celebrate the 250th anniversary of the signing of the Declaration of Independence. The journey toward this historic milestone is an opportunity to pause and reflect on our nation's past, honor the contributions of all Americans, and look ahead toward the future we want to create for the next generation and beyond. FCSLA Life looks forward to celebrating this milestone, as we reflect on our own rich 133-year history of providing financial security to our members while embracing our Catholic values and Slavic traditions. Our members fraternal activities and contributions across 48 states and Washington, D.C. are woven into the fabric of our nation's history, as the motto and common aim of the Association state – "FOR GOD AND COUNTRY."

CONGRATULATIONS!

John ("Jack") Harrison Kirk, S590 (Pittsburgh, PA) graduated with honors from McLean High School in McLean, Virginia, on June 3, 2025. He was a varsity rower and member of the National Honor Society, History Honor Society, and Latin Honor Society. In his sophomore year, he achieved the esteemed rank of Eagle Scout. Jack is excited to accept an appointment to the United States Air Force Academy in Colorado Springs, Colorado, where he plans to study Geospatial Science. Jack is a fourth-generation member of FCSLA. He is the son of David and Maribeth Kirk. He is pictured with his grandparents, Drs. Thomas and Judith Figura of Pittsburgh, PA.



93rd Annual Slovak-American Day Sunday, July 27, 2025

11:00am – 5:00pm
HOLY MASS at 12:00 Noon
CULTURAL PRESENTATION
featuring the Tatra Slovak Dancers

FREE ADMISSION
Croatian Park • 9100 S. 76th Street • Franklin, WI

Food, Bakery and Refreshments including imported beer will be available.

FCSLA Life Sr. Br. 319 & Jr. Br. 187 Allentown, PA

Annual Baseball Outing

July 26, 2025



IronPigs versus Norfolk Tides

Where: Coca Cola Park Allentown

Gates open at 5:15pm ~ Game Begins at 6:35 pm

Free for Members ~ Non-Members \$37.00

Includes free parking, Seating in the Tiki Terrace

Buffet and Soft Drinks included

Call Michele Mrazik Grasso 610-762-1973 for more info.



Space is Limited! Call today. R.S.V.P by July 19, 2025

Minors must be accompanied by adult or legal guardian.

First **Catholic** Slovak Ladies **Association** Of the United States of America

24950 Chagrin Blvd., Beachwood, Ohio 44122 (800) 464-4642 www.fcsla.com

PRIVACY NOTICE

AN IMPORTANT NOTICE CONCERNING MEMBER PRIVACY

In compliance with federal law and regulation, we are required to provide each member with information regarding the practices we have in place to protect the privacy of our members. This notice explains the types of data about you that we collect and disclose, with whom that data may be shared, and how we protect your data. We recognize that the protection of our members' privacy is of the utmost importance.

INFORMATION WE COLLECT

In the process of becoming our member you (or someone representing you) provided FCSLA with certain nonpublic personal information, such as your name, date of birth, address, marital status and Social Security number. If you have applied for life insurance, you may also have provided us with employment and medical information and may have authorized us to obtain further information concerning your health history. With your authorization, we will check available medical information that you have submitted through other insurance or medical sources and authorized release through such sources. We will collect only the minimum amount of information necessary to underwrite your application.

INFORMATION SECURITY

We maintain the highest levels of confidentiality concerning your nonpublic personal information. Our employees have been trained in the careful handling and protection of such information. Only individuals who are trained to safeguard your data may use data about you. Those who use your data must follow established standards, procedures and laws. They understand that improper disclosure of nonpublic personal information is a serious matter with severe consequences. If we should find it necessary to retain another organization to assist us with our operations, we will require that it maintains the same strict standards of confidentiality as we do. In addition, we maintain physical, electronic, and procedural safeguards to protect the nonpublic financial information of our members.

INFORMATION WE DISCLOSE

We are a fraternal benefit society that has always been committed to protecting the privacy of its members. There are no affiliated financial institutions, third party affiliates or third party nonaffiliates which have access to your nonpublic personal information, except pursuant to your authorization. We do not share data about you with other organizations, except as permitted by law. For example, we are permitted to share data about you to (i) help us underwrite your insurance, (ii) open your account, (iii) process transactions and administer your claims, (iv) share with organizations that act for us or on our behalf, (v) comply with an inquiry by a government agency or regulator or in connection with civil or criminal litigation, or (vi) assist us in providing benefits to you as part of your membership. We will not sell any list of our members' names or addresses.

Our policy of protecting the security of nonpublic personal information also extends to certificate holders who no longer have coverage with us. Please be assured that the information in our insurance and annuity files will always be available to our members for corrections and changes when a written request is submitted. The request will be fulfilled within thirty business days from the date such a request is received. In accordance with state law, we may charge a reasonable fee to cover the costs incurred by providing a copy of your recorded personal information.

As stated above we do not disclose any nonpublic personal information to nonaffiliated third parties. However, if we were to begin sharing such information it is your right under state law to opt out of the disclosure of your nonpublic personal financial information to nonaffiliated third parties. Should we begin sharing nonpublic personal information to nonaffiliated third parties, we will notify you of such an event and how you may opt out of the sharing of such information.

We are pleased to have you as a member and will work diligently to maintain your trust.

Effective 7/1/2025

MEMORIAL DAY REPORT:

Four Generations of the Miklovic Family from FCSLA St. Louis Branches Senior S-101 & Junior J-011 Honored the Fallen Heroes at Jefferson Barracks National Cemetery.



On the solemn Memorial Day, four generations of the Miklovic family—descendants of proud Catholic Slovak ancestry—gathered at Jefferson Barracks National Cemetery to honor those who gave everything in service to our nation. With deep reverence and patriotic commitment, the Miklovics, which included two United States Marine Corps veterans, three Eagle Scouts, and even a seven-month-old FCSLA member, joined together in the sacred task of “positioning” American flags at the headstones of the fallen. Jefferson Barracks National Cemetery is one of the most historic and expansive military cemeteries in the United States, with over 237,000+ interments. Established in 1826 and designated as a national cemetery in 1866, it spans 331 acres and serves as the final resting place for veterans from every major U.S. conflict. For the Miklovic family, this act of remembrance was more than tradition—it was testimony. Two members who served in the United States Marine Corps stood shoulder to shoulder with over 5,000 Scouts – Scouting America’s 76th anniversary - many who had earned the rank of Eagle, united in faith, family, and duty. The presence of the youngest family member, Santino, barely able to walk, symbolized a living legacy—proof that remembrance must be passed on with love, not only in stories, but also in action. As flags were placed one by one, their colors sharp against the solemn stones, the Miklovics honored the truth of Memorial Day: that freedom is never free. These brave souls—men and women from every background, creed, and generation—gave up their tomorrows so that we may enjoy ours. Jefferson Barracks National Cemetery stands as a tribute not just to the past, but to the living gratitude of families like the Miklovics who continue to serve, remember, and pray. Their day’s work — “positioning” thousands of flags—was both an offering and a promise: We will not forget. God bless the fallen, and God bless the families who honor them.





Cynthia Maleski, Esq. honored at Farewell Dinner

Cynthia Maleski, Esquire, former FCSLA Life National President/CEO/Chair of the Board and National Trustee, was honored at a farewell dinner on May 6th, 2025, at Fahrenheit Restaurant in Cleveland, Ohio. Over 70 people were in attendance representing family, friends, FCSLA Life board members past and present, professional colleagues, including 12 fraternal organizations, and the American Fraternal Alliance (AFA). Allison Koppel, Chief Executive Officer of The American Fraternal Alliance presented Cynthia with a lovely gift to honor her for her service to the AFA as a past board and committee member, as well as past Chair of the Board. The Alliance advances the fraternal benefit society movement by uniting members through advocacy, education, and networking. In addition, Michael Agan, CEO of FCSLA Life presented Ms. Maleski with tokens of appreciation for her years of outstanding service, and current board chair and national director, Jeanette Palance, echoed her thanks for the many lessons learned working with Cynthia. Kim Graham, COO of FCSLA Life also spoke of her positive experiences working alongside President Maleski and shared a proclamation from the city of Beachwood, Ohio and many messages from those not able to attend the dinner.





GRADUATION FROM WHARTON SCHOOL OF BUSINESS AT THE UNIVERSITY OF PENNSYLVANIA

On May 18, 2025, Elizabeth Groetsch—daughter of David and Julianne Groetsch and granddaughter of Drs. Tom and Judith Figura—graduated summa cum laude from the Wharton School of the University of Pennsylvania with a degree in Finance and Operations, Information, and Decisions. At Penn, Elizabeth was a four-year varsity athlete on the women's basketball team and served as team captain her senior year. She was also actively involved in the Student-Athlete Advisory Committee and the Penn Athletics Wharton Leadership Academy. This summer, she will move to New York City to begin her career in investment banking at Macquarie. Elizabeth is a fourth-generation member of FCSLA S590 (Pittsburgh, PA) and was a recipient of an FCSLA scholarship during her junior year at the University of Pennsylvania.



FCSLA Cleveland District 1 Join Hands Day



FCSLA Cleveland District 1 joined hands with Light of Hearts Villa Senior Living and Senior Care in Bedford for the annual Join Hands Day Project May 17, 2025. Flowers were planted and summer beauty was brought to the already peaceful grounds. Under the caring and watchful eyes of Sr Regina Kusnir, SC were Betty Hinkle, Elaine Bugada, Kathy Stedronsky, Mike Youngblood, JoAnn Youngblood, Sr Sandy Emrich, Christine Kiggins, Breanne Cavileer, and Sr Regina.

SLOVAK FAMILY TOUR to INDIANA and KENTUCKY

On their way to Knoxville, TN, for a White Coat Ceremony, Frank & Janet Berkemeier of Jackson, MI S-456 stopped at her cousin Tom Hovanec of Indianapolis from S-81 who surprised them with the KRIZOM KRAZOM Slovincina A2 book which he purchased for Janet while in Slovakia last summer while visiting other Hovanec family members in Bratislava and Bardejov, Slovakia. Janet has been studying Slovak in a small



group from her Instructor Lucia Din of Banska Bystrica who teaches by Skype or TEAMS. Next stop was to the Abbey of Gethsemani to visit Janet's cousin Father Anton Rusnak, a Trappist priest and Prior of the Abbey. Standing in the reception area at the Trappist Monastery in front of the murals with Trappist history are Frank Berkemeier, Father Anton Rusnak and Janet Berkemeier.



FIRST COMMUNION CELEBRATION and A DRESS WITH HISTORY

Vivian Simon, member of Branch W001 in New Prague, MN received her First Holy Communion at St. Wenceslaus Catholic Church in New Prague on Sunday, May 4th. She is pictured with her parents, Andy and Megan Simon.



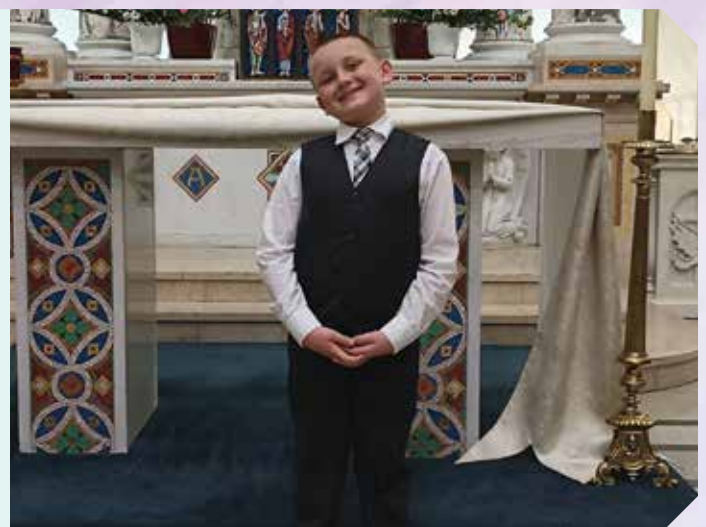
Vivian Simon wore a First Communion dress that was originally purchased back in 1962 by her Great-Grandmother, Gert Meger. It was first worn by Vivian's Great Aunt, Connie (Meger) VonBank in 1962. Vivian's Grandmother, JoAnne (Meger) Maruska wore it in 1972. It was worn by all 6 of Gert's daughters and all 9 of her daughters' daughters. Vivian is the 2nd Great-Granddaughter to wear the dress. It has been worn by 17 girls on their First Communion Day.

Shown in the below photo is Connie VonBank, Vivian Simon and JoAnne Maruska. All are members of Branch W001 in New Prague, MN.



1st Communion

On Saturday, May 3rd, 2025, Elijah Brondon received his 1st Communion at St. John's Catholic Church, Middletown, Ohio. He is a member of FCSLA Life Branch W137, Cedar Rapids, Iowa.



47TH 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 May 13, the 2025 Appeal has received \$15,807.00 from 144 donors. Among the 47 donations received from Catholic Slovak Fraternal Branches and Districts, Branches S10 & J386, Branch S86, Branch S88, Branches S107 & J38, Branch S233, Branches S301 & J143, Branches S414 & J272, Branch S475, Branches S481 & J374, Branch S615 and the Magdalen I. Iskra District of the FCSLA have donated a combined total of \$1,185. Donations to date have also been received from 4 churches, 20 clergy and religious, and 73 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. Hvozdozovic, 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.

47th 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

White Coat Ceremony



In December 2024 in Knoxville, Tennessee, South College held its White Coat Ceremony for its 1st year Physician Assistant students. Pictured from L to R at South College are all FCSLA, Life members of Branch S-456 and also Marisa Plagens' fan club who could celebrate her Summa Cum Laude record so far: Drs Uncle Steven Daniel & Aunt Joanne Gaydos Daniel of Murfreesboro, TN, Dr Julie Gaydos Plagens, Marisa, Ret Col Ray Plagens of Elkhart, IN, Aunt Janet & Uncle Frank Berkemeier of Jackson, MI. Keep up the good work, Marisa! We are proud of you and your dedication of service to helping others. Ad majorem Dei gloriam! Pictured L to R from S-456 are proud mother Julie (Gaydos) Plagens, South College Physician Assistant student Marisa Plagens, proud Auntie Janet (Gaydos) Berkemeier.

2024 Debutante Ball “An Autumn Elegance”

FCSLA and the former Polish Union of USA hosted the 43rd Annual Debutante Ball on September 7th, 2024. That evening we presented to society two beautiful debutantes: Miss Sadie Catherine Erling and Miss Emma Judge. Debutante Miss Sadie is the daughter of Mrs. Debra and Mr. Brian Erling of Pittstown, NJ. She was escorted that evening by Mr. Tyler Tarnalicki, son of Mr. Tony and Mrs. Beth Tarnalicki of Plains, PA. Debutante Miss Emma is the daughter of Mr. David and Mrs. Tina Judge of Hunlock Creek, PA. She was escorted that evening by Mr. Daniel Armbruster of Dallas, PA.



The Debutante Ball Committee would also like to thank our Pages who participated that evening, to highlight our upcoming youth. Our 2024 Page Girls were Miss Mia Grace Graham, daughter of Ms. Molly Graham of Dalton, PA and Miss Emberlyn Pisanchyn, daughter of Ms. Carol Zielinski of West Scranton, PA. Our 2024 Page Boy was Master Paxton William Rumensky, son of Mr. and Mrs. Paul and Marlena Rumensky of Dickson City, PA. Family, friends, and guests enjoyed an evening of celebrating our youth, dancing to the musical selections from DJ Joey Mac, and spending time socializing together at this elegant affair. Congratulations to all of our Debutantes, Escorts, Page Girls, Page Boy, and their families. Thank you for participating in this beautiful affair, we feel honored that you joined us that evening to continue this tradition.

The Debutante Ball Committee is currently working on planning the 2025 Debutante Ball. Applications are available, please call FCSLA or the event Chair (Emily Stefanac) directly at 570-466-7789 with any questions. The 2025 Debutante Ball will be held on Saturday, November 1st, 2025 at the Best Western Genetti Hotel, Wilkes Barre, PA. We would love to have you attend! Come join us for a night to celebrate our youth, witness the presentation of the 2025 Marion Vrabel Scholarship winner to one of our new Debutantes, and enjoy dinner, drinks, and dancing for an evening.



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.*

For more information, please contact one of our knowledgeable representatives.



First Catholic Slovak Ladies Association of the United States of America
a fraternal benefit society domiciled in Beachwood, OH

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



Rating Date: October 2024
2024-2025 rating period

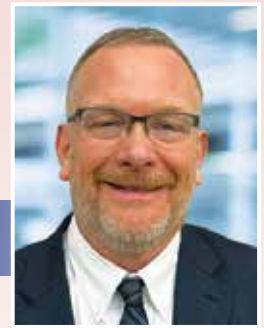
For the latest Best's Rating, access www.ambest.com



Not All Annuities Are Created Equal

Be Wary of Offers That Seem Too Good to Be True

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



Annuities are unique financial instruments that can provide tax-deferred growth of principal and offer ways to spread the tax burden over many years when distributing income. They are particularly popular, especially among seniors, as they can offer long-term growth and income during retirement. However, it is important to note that not all annuities are created equal.

A Financial Tool for Stability and Peace of Mind

As individuals approach their later years, financial security becomes increasingly significant. Seniors often seek investment options that offer stability, predictable income, and protection against market volatility. Among the various choices available, fixed deferred annuities stand out as a particularly advantageous tool. With their ability to provide guaranteed income, tax-deferred growth, and peace of mind, fixed deferred annuities deserve serious consideration in any senior's financial planning strategy.

FCSLA offers fixed deferred annuities to our members as part of our mission to provide financial security for our members.

Two other types of annuities being promoted in the marketplace are Fixed Index Annuities and Variable Annuities. Both fixed index and variable annuities often carry high fees, including management fees, mortality and expense charges, and rider fees for optional benefits. These fees can erode returns on investments, diminishing the income seniors expect to receive. The complexity of these fee structures can also make it challenging for seniors to fully understand what they are paying for and how it impacts their financial future. While these types of annuities are often marketed

for their potential to provide high returns, there are numerous factors that can prevent these returns from materializing.

FCSLA offers our members simple and easy-to-understand products that can provide solid year-over-year returns and offer peace of mind.

For detailed information in FCSLA products, please contact your local FCSLA agent or recommender that is licensed to sell annuities or contact the FCSLA sales team directly. Contact details can be found here: <https://www.fcsla.com/about/rsm/> or scan this QR code:



Paul Smithers CLU ChFC ChSNC
National Sales Manager



Baptism

Logan Mille, J046 (Lansford, PA) was recently baptized at St. Elizabeth Ann Seton Church in Baldwinsville NY. He is a 5th generation FCSLA member! Logan is the son of Claire Stoms Miller and Kyle Miller of Baldwinsville NY. The Godparents were Margaret Stoms and Gil Garcia. Logan's grandmother is Joanna Pavlis Stoms formerly of Lansford, PA.



First Catholic Slovak Ladies Association

Executive Committee

First Quarterly Meeting

Home Office, Beachwood OH | February 13, 2025

Call to Order/Prayer/Pledge of Allegiance

The Board of Directors Chair Jeanette Palanca called the meeting to order at 9:37 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 via virtual meeting in a secure location:

Monsignor Peter M. Polando	National Chaplain
Cynthia M. Maleski	National President
Jeanette E. Palanca	National Director
Kristina L. Menke	National Director
Kristine V. Midcap	National Director
Lorraine Gibas	National Trustee
Joseph T. Senko	National Trustee
Michael J. Agan	CEO

Secretary Graham noted all members were present. Secretary Graham and Interim National Treasurer Frank L. Rando were also present and in attendance in a secure location.

Approval of Agenda

Chair Palanca noted the agenda was circulated in advance and unless there are any amendments, corrections, additions or deletions, the February 13, 2025 agenda will stand approved as circulated.

Approval of the Minutes

Chair Palanca noted the November 13, 2024 minutes were circulated in advance and unless there are any amendments, corrections, additions, or deletions the November 13, 2024 minutes will stand approved as circulated. Secretary Graham stated one of the directors contacted her and provided some minor grammatical changes to the minutes. Director Menke moved to accept the minutes with the noted changes and seconded by National Trustee Lorraine Gibas.

MOTION ADOPTED

National President Cynthia M. Maleski and Director Menke left the meeting at 9:45 a.m.

CEO's Comments

CEO Michael J. Agan remarked on several highlights of his report and will provide a more comprehensive report at the March Board of Directors meeting.

1. CEO Agan welcomed National Director Kristine V. Midcap to the Executive Committee for this year.
2. CEO Agan commented on the fourth quarter financials stating we have \$1 million in net income and approximately \$1 million in surplus. CEO Agan noted that this was driven by a reserve change he made with a block of business for the new annuities issued in June of 2024 after consulting with the reserving actuaries. CEO Agan changed the reserving method from full fund value to what was accepted by the Commissioners Annuity Reserve Valuation Method (CARVM) as the newly reserve valuation method which is really the standard actuarial procedure and also an adequate reserve for us. CEO Agan noted excessive over reserving is an inefficient use of capital.
3. Regarding Staffing and Company Communications, CEO Agan stated we hired a new Policyholder Services Specialist Aubri Brickman. Several interviews were conducted for the Assistant Controller position per CEO Agan. CEO Agan said his top priority is to fill the CFO position with the right person.
4. Every Thursday at 9:00 a.m., CEO Agan remarked we have an all company meeting where every manager reports on what is taking place in their area. CEO Agan also provides commentary regarding expectations and is pushing empowerment.
5. CEO Agan provided a strategy update on how we will focus our efforts on items we can complete in the next one to three years.
6. The ODI exam is in progress and should be completed by the end of May 2025 per CEO Agan.
7. CEO Agan commented on the sales goals for 2025 and we are also working on product development particularly developing a product that has positive impacts on the cash flow of the company. Questions were asked and answered.

Supplement 1

National Treasurer's Report

Comments from Wellington

Andrew Paone, Liz Kleinerman, Abigail Clare, and Joseph Marie joined the virtual meeting at 10:06 a.m. to provide an overview of the 2024 fourth quarter results. Ms. Kleinerman reviewed what is happening in the market and how that affected our portfolio.

Questions were asked and answered.

Supplement 2

Mr. Paone, Mrs. Kleinerman, Ms. Clare, and Mr. Marie left the meeting at 10:28 a.m.

CEO's Comments – Cont'd

CEO Agan stated he will reserve the rest of his comments for the board meeting. Chair Palanca asked for a motion to accept the CEO's report. Trustee Gibas moved to accept the CEO's report and National Trustee Joseph T. Senko seconded the motion.

MOTION ADOPTED

National Treasurer's Report – Cont'd

Interim National Treasurer Frank L. Rando presented the preliminary Treasurer's Report as of December 31, 2024. Interim Treasurer Rando reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Operating Income before Fraternal Expenses and 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, 2024, our admitted assets were at \$1,079 billion, and our surplus was \$109 million.

Interim Treasurer Rando reviewed the preliminary Balance Sheet, and Income Statement as of December 31, 2024. Questions were asked and answered.

Fourth Quarter 2024 Budget vs Actual

Interim Treasurer Rando reviewed the fourth quarter 2024 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 \$15,906,000 million of acquired securities in the fourth quarter. Interim Treasurer Rando also reviewed the quarterly credit watch

list, and the disposed securities report as of December 31, 2024. Questions were asked and answered.

Supplement 3

CEO Agan moved to accept the Interim National Treasurer's report and Chaplain Monsignor Polando seconded the motion.

MOTION ADOPTED

Unfinished Business/New Business

Annuity Interest Yield

Interim Treasurer Rando said at this time he doesn't recommend changing our current annuity crediting rates.

Board Vacancy

Chair Palanca noted after the Executive Committee meeting that there will be a Special Board meeting where we will hear from the National Director candidates and then the board will vote for the open National Director position.

Modernize Board Committees

Chair Palanca noted we need to modernize our board committees and some additional committees. Chair Palanca is recommending the following committees:

Board ERM Committee
Bylaw Committee
Compensation Committee
Nominating Committee
Investment Committee

Date Change of the May 22, 2025 Executive Committee

Chair Palanca stated there was a request to move the May 22, 2025 Executive Committee due to a conflicting meeting. Discussion ensued and a decision was reached to move the meeting to May 8, 2025.

Executive Committee Meeting Dates

May 8, 2025
August 21, 2025
November 6, 2025

Adjournment and Prayer

CEO Agan moved, and Trustee Gibas seconded to adjourn the meeting. The meeting adjourned at 11:53 a.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

Jeanette E. Palanca, Director

ATTEST:

Monsignor Peter M. Polando, Chaplain
Kristine V. Midcap, Director
Lorraine Gibas, Trustee
Joseph T. Senko, Trustee
Michael J. Agan, CEO

First Communion Tradition

In 1966, Mary Jane Miller, W001 (New Prague MN) made a dress for her daughter, Kayleen, for her 1st Holy Communion. In 1998 her daughter, Kora, wore the dress for her 1st Holy Communion. In 2020, Kora's daughter, Briley also wore the dress for her 1st Holy Communion. This year, 2025, Kora's youngest daughter Kate, again wore the dress for her 1st Holy Communion. Many family members are part of the FCSLA family. They are grateful to their agent Ron McBroom for great service.



Carlton and Mary Jane with daughter, Kayleen, wearing the dress, Mary Jane made for her 1st Holy Communion.



Kayleen's daughter, Kora. (Mary Jane's granddaughter.)



Kora's daughter, Briley. (Kayleen's granddaughter, Mary Jane's great granddaughter.) With Mary Jane, Kayleen, Briley, and Kora.



Kora's youngest daughter, Kate. (Kayleen's granddaughter and Mary Jane's great granddaughter.) With Mary Jane, Kayleen, Briley, Kora, and Kate.

Confirmation

Bryant Charles Ziemba, and Lucy Rae Ziemba, Z128, recently received Confirmation at St Gabriel Church in McKinney, Texas. They are the children of Paul and Lauren Ziemba, and grandchildren of Stephan and Andrea (Golarz) Ziemba. Paul and his four children have been members of Branch Z128 since birth following in Andrea's footsteps and now the FCSLA. The twins attend Jones Middle School. Bryant participates on the Jaguar basketball and football teams plus plays baseball on the Prosper Missions 14U team. Lucy participates on the Jaguar volleyball team and also their drama club. They will be freshman in the fall attending Rockhill High School.



Congratulations to our 2024 Marion Vrabel Scholarship Winner!

Debutante Miss Emma Judge was the 2024 Marion Vrabel Scholarship Winner. Emma is the daughter of Mr. David and Mrs. Tina Judge of Hunlock Creek, PA. Miley is a member of the FCSLA Life Branch S172, and is extremely proud of her ethnic heritage which includes Slovak, Russian, Polish and Irish routes. She cherishes the traditions she has learned through her heritage, celebrating in the traditional Vigilia Dinner at Christmas time, decorating Pysanki Eggs for Easter and taking her basket with her mom for a blessing at church each year. After graduation, Miley hopes to attend college, possibly Marywood University, to pursue a degree in music performance and education. She was awarded the scholarship in a live presentation the night of the Debutante Ball. On behalf Elaine Larronde and Deborah Osborne, the daughters of the late Marion Vrabel, we congratulate Miss Emma and wish her luck on her future educational endeavors.



MATCHING FUNDS ACTIVITIES

BRANCH J032, McKEESPORT, PA

"Music in Our Schools" month

On Saturday, March 29, McKeesport Branch J032 sponsored a matching funds event with the Serra Catholic High School's music department celebrating "Music in Our Schools" month. Middle School band members from various Catholic schools joined Serra Catholic's concert band in a Side-by-Side concert. Students displayed their talents in playing numerous musical instruments. A preview of this year's musical, Peter Pan, was performed.



BRANCH S433, EAST PITTSBURGH, PA

Carson's Hope Foundation

Branch S433, East Pittsburgh, PA, participated in a matching funds event on Saturday, 3-1-25. A Night at the Races to benefit the Carson's Hope Foundation. Carson's Hope raises money to support families dealing with pediatric cancer, as well as cancer research. The event was a huge success raising \$27,250.00 plus our \$600.00 matching funds. We are pleased to be a part of such a worthy cause.



BRANCH S456/J368 JACKSON, MI

2024 Advent Tea

A successful matching fund at St Mary Star of Sea Church was the 2024 Advent Tea which raised \$884 for Religious Education. One member sponsored a table, decorated it and invited family and friends. The money raised will pay for Catholic religious education workbooks, paper copies for the little children who listen to Children's Liturgy, and Vacation Bible School held in the summer. Three generation FCSLA, Life family represented are Grandma Janet (Gaydos) Berkemeier, granddaughter Louis Brelje, daughter Dr Andrea (Berkemeier) Brelje. Seated from L to R are: Dr Andrea Brelje with daughter Louise, Godmother Gretchen Mikelonis, Veronica Stack, Sylvia Quillen, Betty Walrath, Janet Berkemeier & Associate Pastor Tyler Arens of St Mary Star of Sea Church.



MATCHING FUNDS ACTIVITIES

BRANCH S456/J368 JACKSON, MI Race for Education



Pictured walking in the RACE FOR EDUCATION among the students of St Mary Star of Sea Catholic (inner city) Grade School are Veronica (Turoscy) Stack, VP, and Janet (Gaydos) Berkemeier, President of S-456/J-368 from Jackson, Michigan.

After writing letters to their family and friends, the students collected more than \$7000+ for their largest annual fundraiser. Usually, the students walk the outdoor track at Lumen Christi Catholic HS, but the event was held inside LCHS gym due to inclement weather. The Band and Flag Corps performed to create an enthusiastic arena and the Football team cheered on the students. Parents and students walked nearly two miles. Thank you to FCSLA, Life for the \$600 matching funds. On December 6, 2024, the Feast Day of St Nicholas promotional airplanes were given to the kids following their Friday morning mass inside St Mary Star of Sea Church. Pictured are Veronica Stack, Janet Berkemeier and Principal Nancy O'Neill.





Slovak Day Celebration
Committee Members
Agnes Chervensak
Yuzeshko Family
John and Becky Coleman
Betty Orla
Jo Ann Orla
Iveta Havilla
Gerardine Tomaskovsky
Janice Vasquez

VITAME VÁS

Sunday, July 13th 2025

SALVATORIAN SHRINE - 5755 Pennsylvania Street - Merrillville, Indiana

10:00 A.M. HOLY SACRIFICE OF THE MASS - Our Lady of Czestochowa Shrine
Con-Celebrants: Gary Diocese & Visiting Slovak Priests

11:00 A.M. AFTER MASS: "Ethnic Foods" available for purchase - CASH BAR

1:00 P.M. BY VARIOUS TALENTED SLOVAK MUSICANS - John Pruzin Musician

2:30 P.M. CASH RAFFLE DRAWING

Winner of 2024 Cash Raffle Drawing
M. Sierkowski, Ruth Ferry, Dale Polonchak, Virginia Kusnir, Carol Olejhik

Buy and Sell YOUR Slovak Day (6) tickets and the 7th ticket is FREE!
If you cannot join us please buy / sell your ticket to support future Slovak Days!

Make your CHECK payable "Slovak Day Celebration"
Please use enclosed envelope to return your tickets!

Tickets Courtesy of : David J. Pastrick - Solan Pruzin Funeral Homes - Schererville, IN

In conjunction with our Celebration we encourage families to come enjoy an afternoon at the outdoor grotto, walk The Way of the Cross, Childrens playground and see the beautiful grounds.
Picnic areas are also available.



Boh žehnaj



IN MEMORIAM

Ray Patt, S501



Raymond Joseph Patt, 26, passed September 6, 2024. Born February 25, 1998, in St Louis, MO. He graduated with honors from De Smet Jesuit High; was an active member of the Spanish and Chinese Clubs and taught himself Slovak. Received his BS from the College of Arts and Sciences at The Ohio State University, graduating Cum Laude, where he majored in neuroscience and linguistics, minored in computer science. He earned his Master of Arts and Doctorate from the College of Education and Human Development at University of Delaware (UD). A recipient of an FCSLA Scholarship and an enthusiastic gymnast. Ray had an assistantship in the UD School of Education, his research included how children learn language and coding skills in digital environments and how social teaching agent design can impact educational outcomes. Warm, funny, curious and creative, with deep interests in linguistics and computer science, he was especially interested in the intersection between linguistics, STEM and technology. Ray married Eric Shulz in October of 2023, they lived life to the fullest while relocating to Philadelphia, loving their cats Crackers and Scampers, enjoying food, travel, work, school, families and friends. Ray leaves husband Eric, his father Eric, mother Michele (Merva), brother Eric, sister-in-law Gina and nephews Dean and Otis Patt who he deeply loved, and many extended family members and in-laws who will miss him dearly. He is survived by his paternal grandparents Dean and Shirley Patt.

Janice Marie Sticha, S281



Janice Marie Sticha, age 81, of Lonsdale, MN passed away peacefully and unexpectedly, October 11, 2024, following a brief illness. Born June 12, 1943, Janice lived a life marked by quiet strength and grace. She faced adversity with courage. She was a cherished wife, mother, grandmother, sister, and friend. She leaves behind a legacy of love, friendship, caring, resilience, and wisdom. Janice was born to Emil and Tillie (Kuckinka) Fierst and grew up in Montgomery. After marrying the love of her life, Ben Sticha, they made their home in Lonsdale for 58 cherished years where they built a life filled with love. She devoted herself wholeheartedly to her family who were the joy of her life. She was a nurturing presence, always offering her support and wisdom to others. She will be remembered not only for her remarkable resilience but her gentle spirit, devotion to her family and the wisdom that she imparted on all who knew her. She was a member of the American Legion Auxiliary and spent many years volunteering with the American Red Cross blood drive. Survivors include devoted husband, Ben Sticha of Lonsdale; daughters Amy (Thom) O'Neill of Lake Elmo and JeNean (Brent) Cory of Shakopee; grandchildren Ashlyn Cory, Claire O'Neill, Elise

O'Neill, Logan Cory, and Rhiannon O'Neill; sister Sharon Lanning of Sandpoint, Idaho; sister-in-law Theresa Fierst of Northfield; and niece Lorri Fierst of Lakeville.

Arthur Joseph Jindra, W003



Arthur J. Jindra, age 87, of Montgomery, died Saturday, November 30, 2024, at Mala Strana in New Prague, MN. Arthur was born April 7, 1937, at home in Erin Township to Edward W. and Otilia E. (Mucha) Jindra. He attended Rice County Country School District 49, Montgomery High School, and University of MN Twin Cities. Arthur served in the United States Army for seven years and was in the 103rd Infantry Band. On May 9, 1959, he married Jean C. Fierst at Holy Redeemer Catholic Church in Montgomery. Arthur served on the Holy Redeemer School Board, built addition to St. Raphaels School, was an Erin Township Clerk, sang in the Holy Redeemer Church choir, served as lector, usher and Eucharistic minister. A Knights of Columbus member since 1956, formed the KC Band, formed the KC choir, and formed the KC 1st Degree Team, worked in area councils, served as Grand Knight, and financial secretary. A member of the Fraternal Order of Eagles and an American Legion Member Post 79 member. Arthur was a second-generation farmer and also worked as a bus driver. He was an avid Green Bay Packer fan since the age of 10 when Vince Lombardi was coach. Arthur's family was his pride and joy. He is survived by his wife of 65 years, Jean Jindra; children - Steven (Mary Kay) Jindra, Mary (Todd) Rousseau, Michael (Julie) Jindra, Jeffrey (Jennifer) Jindra, Jennifer (David) Turek; 11 grandchildren; and 10 great-grandchildren.

Sister Gloria Marie Kascak, SS.C.M., S281



Sister Gloria Marie Kascak, SS.C.M. (Lorraine Kascak) died Dec. 5, 2024. She was born in Bridgeport, CT, on July 17, 1934, the only child of Mary Galya and Golly Kascak. She attended Holy Name of Jesus primary school in Stratford, CT, where the Sisters of Saints Cyril and Methodius taught, and Saint Cyril Academy in Danville. After graduating from Saint Cyril Academy in 1952, she entered the Sisters of Saints Cyril and Methodius on Feb. 2, 1953, made her first profession of vows on Aug. 3, 1955, and her final profession of vows in 1960. Sister received her bachelor's degree in education from Marywood University. Sister's 57-year career in education brought her to several places, serving as teacher and/or principal in Perth Amboy NJ; Plymouth, Hazleton, and Jessup, PA; and Stratford CT. She also served as parish minister at Holy Name of Jesus Parish in Stratford, CT, and served in the Diocesan Office of Education in Bridgeport, CT. Sister Gloria Marie returned to Danville in 2017, where she then served as sacristan at

[continued on next page](#)

Emmanuel Skilled Care and Rehabilitation Center in Danville, and also at Saint Cyril Preschool and Kindergarten where she served as an aide, and also provided after-school care. Sister Gloria Marie was well known for her beautiful smile. Donations in memory of Sister Gloria Marie can be made to the Sisters of Saints Cyril and Methodius, Villa Sacred Heart, 1002 Railroad St., Danville, PA, 17821.

Robert Ruzicka Sr., W045



Robert Ruzicka Sr., age 86, died on December 15, 2024. Born September 28, 1938, in Cedar Rapids, IA, was the second oldest of six children of Mathew (Rozy) and Mary (Nanny) Sejnoha Ruzicka. Bob is survived by his wife of 65 years, Theresa Michalec Ruzicka, and his children, Robert Jr. and Pamela (Chris) Stark and grandchildren Nick, Sam and Nicole Stark. Siblings Mike Ruzicka and Denny (Karan) Ruzicka. His In-laws, Sister Mary Frances Michalec, Rosie Harvey, Barbara Ruzicka, Alan Smejkal, Bob, Mike, Bill and Phil Michalec. Bob grew up in the Stumptown neighborhood of Cedar Rapids and met his future wife, Theresa, at St. Wenceslaus High School. After graduating, Bob worked at Collins Radio until his retirement at age 55. Bob was a lifelong member of St. Wenceslaus Catholic Church. Bob invested his time and skills that had a lasting impact. After the devastating 2008 flood, Bob led efforts to restore the church and the Glovik Parish Center. A longtime

member of FCSLA, Bob played a vital role in organizing meetings and dinners. On the day he passed, Bob was preparing for the FCSLA Christmas party at St. Wenceslaus. True to his wishes, he left this "world quickly and before Theresa", doing what he loved: serving his church and friends.

Marilyn Macholan, W013



Marilyn Macholan, 93, of Linwood, died April 9, 2025, at Edgewood Vista in Columbus. Marilyn was born July 6, 1931, to Phillip and Tillie (Kracman) Kriz in Schuyler. She attended grade school in Linwood District 2 and graduated from Schuyler High School in 1948. On November 19, 1949, she married Wilfred Macholan at Sts. Peter and Paul Catholic Church in Abie. She was a member of the Linwood Birthday Club, Eagles Auxiliary in Schuyler, Morse Bluff Legion Auxiliary and St. George Catholic Church in Morse Bluff. She is survived by her daughters, Sandra Brandl and Dawn Spence, both of Linwood, seven grandchildren; Amanda Brandl of Charleston, S.C., Casey Brandl and Aaron Nelson of North Bend, Brittny (Wade) Samek of Lincoln, Megan Machalon and Kyle Motes of Columbus, Erin Macholan of Lincoln, Colt Spence of Morse Bluff and Jordan (Joni) Kremlacek of Morse Bluff, eight great-grandchildren; her sister, Janice Egr of Linwood, sister-in-law, Darlene Macholan, Linwood and special friend, Mel Heimann of Columbus.

REPORT OF THE FCSLA NATIONAL TREASURER

**Balance Sheet
As of 3/31/2025**

Admitted Assets	
Category	2025
Cash & Short Term Investments	\$ 15,640,263
Bonds	1,031,122,852
Preferred Stock	1,020,000
Common Stock	341,352
Investment Income Due & Accrued	13,618,821
Property Plant & Equipment, Net	4,175,834
Certificate Loans & Accrued Interest	1,683,815
Other Assets	5,840
Interest Maintenance Reserve	4,992,638
Total Admitted Assets	\$ 1,072,601,415
Liabilities & Surplus	
Category	2025
Life Reserves	\$ 308,985,641
Annuity Reserves	629,745,048
Death Claims Payable	2,793,884
Unearned Premiums	365,398
Matured Endowments	306,651
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,381,314
Accrued Convention Donations	225,000
Provision for Future Conventions	207,030
Asset Valuation Reserve	11,868,963
Other Liabilities	2,050,936
Total Liabilities	\$ 963,329,865
Surplus	\$ 109,271,550
Total Liabilities and Surplus Funds	\$ 1,072,601,415

**Income Statement
For Period Ending 3/31/2025**

Revenue	
Category	2025
Insurance Premiums	\$ 1,695,381
Annuity Premiums	4,094,796
Investment Income	12,423,866
Amortization of IMR	(148,137)
Rental Income	112,373
Other Revenue	27,997
Total Revenue	\$18,206,276
Direct Expenses	
Category	2025
Change in Life & Annuity Reserves	(\$ 6,453,702)
Life & Annuity Benefits	20,323,630
Salaries - Life and Annuity Employees	188,551
Underwriting & Commissions Expenses	185,267
Total Direct Expenses	\$ 14,243,746
Net Revenue before General Operating and Fraternal Expenses	\$ 3,962,530
General Operating and Fraternal Activity Summary	
Category	2025
General Operating Expenses	\$ 2,059,533
Net Income before Fraternal Expenses, Dividends, Realized Capital Gains/(Losses)	1,902,997
Less :Fraternal Expenses	1,114,991
Less :Dividend to Members	347,297
Capital Gains/(Losses)	-
Total Net Income /(Loss)	\$ 440,709



Grill, Garden, Indulge

BABY BACK RIBS

12 ounces Dr. Pepper soda or your favorite brown cola

4 ounces prepared barbecue sauce

1 slab (2 1/2-2 3/4 pounds) baby back ribs

3 tablespoons molasses

FOR THE RUB

1/2 cup dark brown sugar

2 tablespoons paprika

2 tablespoons ground celery seed

1 tablespoon chili powder

1/4 teaspoon ground allspice

1 teaspoon cayenne pepper

2 tablespoons kosher salt or coarse-ground sea salt

Pour soda into a small saucepan and bring to a simmer over medium high heat. Simmer until reduced by 3/4 or until about 3 ounces is left in the pan. Stir in barbecue sauce. Remove from the heat and set aside.

To prepare the rub, combine all ingredients in a mixing bowl. Rub the entire slab of ribs with molasses. Then evenly coat the entire surface with the rub.

Preheat oven to 250 degrees. Wrap the ribs in 2 layers of plastic wrap. Wrap again with aluminum foil. Place the ribs on a sheet pan and bake for approximately 2 1/2-3 hours, or until a bone can be easily pulled from the meat.

Remove from the oven and remove the foil and plastic wrap. Glaze the entire slab of ribs with the sauce. Raise the oven temperature to 450 degrees.

Place the ribs back in the oven, uncovered. Cook for approximately minutes, or until the sauce starts to bubble and caramelize. Remove from the oven and apply additional sauce as desired.

Using a sharp knife, slice the ribs into portions between the bones and serve.

BABY PORTOBELLO NAPOLEONS WITH FRESH MOZZARELLA

2 cups balsamic vinegar

6 baby portobello mushrooms, cleaned and stemmed

1 tablespoon extra-virgin olive oil

1 teaspoon kosher salt

1 teaspoon cracked black pepper

6 1/2-inch slices Fresh Mozzarella cheese

1 Roma tomato, sliced

6 fresh basil leaves

1/4 cup pine nuts

Pour vinegar into a saucepan and cook over high heat until reduced by half. Set aside to cool.

Preheat a grill pan over medium-high heat.

Brush mushrooms with olive oil and sprinkle with salt and pepper. Grill for 2-3 minutes on each side, or until tender.

Remove from the grill and top each mushroom with a slice of mozzarella, a slice of tomato and a basil leaf.

Sprinkle with pine nuts and drizzle with the balsamic glaze.

Serve immediately.

LINGUINE IN SUMMER SALAD

1/2 cup plus 3 tablespoons extra-virgin olive oil

4 Fresh Pork Tenders

6-8 medium fresh ripe tomatoes, cut in bite-size pieces

2 tablespoons coarsely chopped fresh basil

2 garlic cloves, finely chopped

1 stick (1/4 pound) salted butter, melted

12 ounces Brie cheese, cut in small cubes

1 pound linguine

1/2 cup Real Bacon Crumbles

Grated Parmesan cheese, to taste

Preheat oven to 300 degrees.

Heat 3 tablespoons olive oil in an ovenproof pan. Sear pork on all sides over moderate heat until brown.

Place the pan in the oven for 8-12 minutes, or until internal temperature is 140 degrees. Remove and when cool enough to handle, slice the pork and keep warm.

Mix tomatoes, basil, garlic, 1/2 cup olive oil, butter and Brie together in a large bowl.

Cook the linguine in lightly salted boiling water, drain well and add to the Brie mixture. Add bacon crumbles and sliced pork and quickly toss all together.

Serve immediately, liberally sprinkling each serving with grated Parmesan.

BERRY BLISS PIZZA

1 roll (16.5 oz) refrigerated sugar cookie dough

1 package (8 oz) cream cheese, softened

1/3 cup sugar

1/2 teaspoon vanilla

2 kiwifruit, peeled, halved lengthwise and sliced

1 cup halved or quartered fresh strawberries (6 to 8 medium)

1 cup fresh or frozen blueberries

1/2 cup apricot preserves

Heat oven to 350 degrees. Spray 12-inch pizza pan with cooking spray.

Break up cookie dough into pan; press dough evenly around the pan, leaving 1/2 inch around the edge.

Bake 16 to 20 minutes or until golden brown. Cool completely on cooling rack, about 30 minutes.

In small bowl, beat cream cheese, sugar and vanilla with electric mixer on medium speed, about 30 seconds or until fluffy. Spread mixture over cooled crust.

Arrange fruit over cream cheese. Stir jelly with a spoon or rubber spatula until smooth; brush or spoon over fruit.

Refrigerate until chilled, at least 1 hour. To serve, cut into wedges or into 4 rows by 3 rows for squares. Cover and refrigerate any remaining pizza.

RASPBERRY RED WINE SLUSHY WITH CHOCOLATE WHIPPED CREAM

FOR THE SLUSHY:

1 cup sweet Red Wine

1 cup Frozen Raspberries

1 teaspoon Sugar (optional)

1 cup Ice

FOR THE WHIPPED CREAM:

1/2 cups Heavy Whipping Cream

1 teaspoon Sugar

1 Tablespoon Cocoa Powder

To make the slushy blend the wine, frozen raspberries, and sugar (optional) for 30 seconds in a blender. Strain the slushy mixture into a bowl through a mesh strainer to remove any raspberry seeds. Place the strained slushy mixture back in the blender with the ice. Blend 30 more seconds. Place mixture in the freezer while you make the whipped cream.

For the chocolate whipped cream: Beat the heavy cream, sugar and cocoa powder in a medium sized bowl with an electric mixer for approximately 5 minutes or until stiff peaks form.

To assemble, pour slushy into glasses and top with whipped cream.

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.