

# Fraternally Yours®

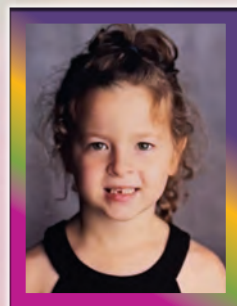
## FCSLA Life

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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

AUGUST 2025



**Congratulations**  
***FCSLA 2025 Scholarship Recipients!***

ŽENSKÁ JEDNOTA



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# FIND SOMETHING BEAUTIFUL ....

I had a very special professor in college many years ago whose husband unexpectedly died of a heart attack. About a week after his death, she shared some of her insight with a classroom of students.

As the late afternoon sunlight came streaming in through the classroom windows and the class was nearly over, she moved a few things aside on the edge of her desk and sat down there. With a gentle look of reflection on her face, she paused and said, "Before class is over, I would like to share with all of you a thought that is unrelated to class, but which I feel is very important.

"Each of us is put here on earth to learn, share, love, appreciate and give of ourselves. None of us knows when our fantastic life experience will end. It can be taken away at any moment. Perhaps this is God's way of telling us that we must make the most out of every single day."

Her eyes were beginning to water as she went on to say, "I would like you all to make me a promise. From now on, on your way to class or on your way home, find something beautiful to notice. It doesn't have to be something you see, it could be a scent-perhaps of freshly cut grass, or it could be the sound of the breeze slightly rustling the leaves in the trees, or the beauty of gently falling snow, or the way the morning light catches one autumn leaf as it falls gently to the ground.

"Please, look for these little things, and cherish them. For, although it may sound trite to some, these things are the "stuff" of life. The little things we are put here on earth to enjoy. The things we often take for granted. We must make it important to notice them, for at any time... it can all be taken away."

The class was completely quiet. We all picked up our books and filed out of the room silently. That afternoon, I noticed more things on my way home from class than I had that whole semester and those comments left an impression on me. Every once in a while, I think of that professor and remember what an impression she made on all of us, and I try to appreciate all of those things little that sometimes we all overlook.

*Dear Friends,* this month, stop and take notice of all special little things you see around you. Go barefoot. Or walk on the beach at sunset. Stop off on your way home to get a double-dip ice cream cone. For as we get older, it is not the things we did that we often regret, but rather, the things we didn't do.

*Until Next Month, Warmly, Carolyn*



# Celebrating the Creed: Reflecting on 1700 Years of Faith

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

Throughout the years, I have always been interested in the histories of the Catholic Church and the United States. My college majors were within these histories and there have been many times in my travels that I have taken on the opportunities to read more about nations, rulers, religions, and peoples' ways in order to maintain my hunger for who, what, when, where, and why of the cultures. My major hunger, however, has always been the histories of the Catholic Church. I am sure that it surprises you!?!

One of the major historical events of the Catholic Church during my lifetime was the Second Vatican Council that opened in 1962 and ended in 1965 (I was in second to fifth grades). Councils are called by the Holy Father to gather bishops from around the world to update and refresh rules and regulations in relationship to Church doctrine. Saint Pope John XXIII convoked the Council and Saint Pope Paul VI closed the Council. The foundations, definitions, and other works of that Council continue to guide us today and will do so in the future. This brings me to an anniversary that we are celebrating this year in the Catholic Church.

I thought you may like to some learn some information of the first Council of the Church - the Council of Nicaea - which took place on May 20-July 25, 325, A.D. Historically, this is a very important Council not only because it is the first Council of the Church (East and West) but also because of its major document that we profess at every Sunday, Holy Day, and Solemnity Mass that we celebrate, *the Nicæan-Constantinople Creed*. The First Council of Constantinople in 381 reviewed the *Creed*, after which became the *Creed*, we pray up to the modern day. I thought that in this and the next several issues of *Fraternally Yours*, we could celebrate the seventeenth hundredth anniversary of the *Creed* by looking at its words and how we pray them, and their meaning for us in our everyday life.

*I believe in one God,  
the Father almighty,  
maker of heaven and earth,  
of all things visible and invisible.*

Hey, what is with this? The Father in charge only gets four lines, nineteen words! Ah, the Father in charge is *really* in charge! Wow, what a Father He is who watches over us and guides us. On 10 July this past month, I ran into the gardener who takes care of the outdoor settings of our Cathedral,

diocesan offices and rectory. I always joke around with him and we got into a conversation about life, how we are getting older and not younger, and how God created us, and now we come to the final years. The horticulturist assists us of having wonderful plants during the growing seasons. A priest attempts to keep God's presence among the People of God by his proclamation of the Good News. How great the Father has been in the creation of the universe, the planets, the earth and all its creatures, the history of humanity, free will, the Faith, Hope in His Son, and the Inspiration of the Holy Spirit, the love of husband and wife, single people, to say the least. The Father is always with us!

In the first book of the Pentateuch, the Book of Genesis, chapter one, we read of the days of creation by Yahweh (God), *maker and heaven and earth*. To refresh our knowledge of those seven days, they are:

1. Let there be light, and there was light...God called the light "day" and the darkness he called "night"; 2. Let there be a dome in the middle of the waters to separate one body of water from the other...God called the dome "sky"; 3. Let the water under the sky be gathered into a single basin, so that the dry land shall appear...God called the dry land "earth," and the basin of water he called "sea"; 4. Let there be lights in the dome of the sky, to separate day from night... God made the two great lights, the greater one to govern the day, and the lesser to govern the night and the stars; 5. Let the water teem with an abundance of living creatures, and on the earth let birds fly beneath the dome of the sky; 6. Let the earth bring forth every kind of living creature: tame animals, crawling things, and every kind of wild animal...God created mankind in his image; in the image of God he created them; male and female he created them; and, 7. On the seventh day God completed the work he had been doing; he rested on the seventh day from all the work he had undertaken. God blessed the seventh day and made it holy because on it he rested from all the work he had done in creation. *Book of Genesis, ch. 1*

The First Person of the Blessed Trinity is truly OUR FATHER, OUR CREATOR. I ask you to look at those first four lines of the *Creed*. Our Father is the *maker of heaven and earth*, a continuing process that only the Father knows - we do not know *exactly* when it all began and when it *exactly* will come

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# Message from our Chief Executive Officer MICHAEL J. AGAN

## People are Our Number One Asset



People are our number one asset and culture trumps strategy every day of the week as culture will determine whether strategy and strategic initiatives succeed or fail. FCSLA Life is committed to developing a culture of success and excellence by providing an exceptional workplace environment for both current and prospective employees. Recognizing that individuals often spend as much time with colleagues as with their own families, we aim to ensure that FCSLA Life and its facilities are supportive and attractive to all associates. Our goal is to foster a positive experience and work environment that everyone values. As circumstances evolve, our team is dedicated to adapting accordingly. This significant responsibility is managed by our Head of Human Resources, Karen McHugh, Office Manager Jean Buday, and Receptionist Jamie Iorillo, who collectively shape the associate experience and create a welcoming first impression for all who enter our facility.

The following is an update of the important things going on within the HR department. HR policies are currently being reviewed and updated to align with organizational objectives and the needs of the workforce for 2025. These updates aim to ensure policies remain current and effective.

Safety is a top priority. Enhanced safety and security efforts are in progress to create a more secure entry at the workplace. This change will improve employee safety and reduce waiting times in unsecured areas. We will be installing a key fob system for employee entrances as well as cameras and security lighting covering the exterior spaces of our building.

We are changing how we process employee and board expenses. Expense reports have transitioned to all electronic. This replaces paper forms, and manual processing, including paper checks from Accounts Payable. The digital system will streamline workflows and reduce paper usage.

As part of our ongoing efforts to strengthen employee engagement, we kicked off the summer with a cookout at the Home Office on July 3rd, featuring food prepared by management and activities such as corn hole and bocce ball. There were plenty of laughs and singing along to festive tunes.

To support ongoing training and development for employees, we will be offering educational sessions each quarter for all associates. Topics we will tackle include financials, fraternal, sales and bylaws/governance.

At FCSLA Life, we believe that a thriving workplace is built on continuous improvement, thoughtful leadership, and a shared commitment to excellence. The recent initiatives led by our HR team reflect our dedication to creating a secure, efficient, and engaging environment for all associates. As we move forward, we remain focused on fostering a culture where every individual feels valued, supported, and empowered to be successful. Together, we are shaping a workplace that not only meets today's needs but also anticipates tomorrow's opportunities.

*Michael J. Agan*



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to the end. Likewise, humanity does not completely know all *things that are visible or invisible*. However, I believe that the world comes to an end when I breathed my last. Our Father, my Creator, allows me to enter His eternal world, sinner that I am, if I truly believed in those nineteen words. Jesus stated on the Cross, "Forgive them, Father, for they know not what they do". May my last words be, "Forgive me, Father, for I am a sinner in words, actions and thoughts, *visible and invisible!*"

*I believe in one Lord Jesus Christ,  
the Only Begotten Son of God,  
born of the Father before all ages.  
God from God, Light from Light,  
true God from true God,  
begotten, not made, consubstantial with the Father;  
through him all things were made.  
For us men and for our salvation  
he came down from heaven,  
and by the Holy Spirit was incarnate of the Virgin Mary,*

*and became man.*

*For our sake he was crucified under Pontius Pilate,  
he suffered death and was buried,  
and rose again on the third day  
in accordance with the Scriptures.*

*He ascended into heaven  
and is seated at the right hand of the Father.  
He will come again in glory  
to judge the living and the dead  
and his kingdom will have no end.*

*I believe in the Holy Spirit, the Lord, the giver of life,  
who proceeds from the Father and the Son,  
who with the Father and the Son is adored and glorified,  
who has spoken through the prophets.*

*I believe in one, holy, catholic and apostolic Church.  
I confess one Baptism for the forgiveness of sins  
and I look forward to the resurrection of the dead  
and the life of the world to come.*

*Amen.*



FCSLA Life is proud to present the 27th printing of the original  
**Slovak-American Cook Book**  
featuring hundreds of well-loved, time-tested recipes  
to keep tradition alive in your kitchen!

Please call (800) 464-4642 x1080 with any questions.

- \_\_\_\_\_ Cookbooks (\$15 each)
- \_\_\_\_\_ USPS Media Mail (+\$5 PER BOOK)
- \_\_\_\_\_ USPS Priority Mail (+\$12 PER BOOK)

\$\_\_\_\_\_ Total

**\$15.00**  
plus shipping



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**Please make check payable to FCSLA Life.**  
Enclose check or money order and mail this order form to:  
**FCSLA Life, Attention: Cookbook Department**  
**24950 Chagrin Blvd., Beachwood, OH 44122**

Please call (800) 464-4642 x1080 with any questions.

## Slovak Catholic Federation

### Pilgrimage to the Basilica of the National Shrine of the Immaculate Conception, Washington, DC

Saturday, September 13, 2025

Hazelton pick-up @ St John Bosco Church, Sugarloaf 4:45 – 5:00

Park-n-Ride Rt 309 Wilkes-Barre pick-up 5:30 – 5:45

**Departing Washington, DC 4:00**

Dinner at Mountain Gate Buffet, Thurmont, MD 5:40 – 6:45

Drop off – Wilkes Barre 9:45 – Hazelton 10:20

LPSCU members \$60.00 Non members \$85.00

For reservations – call or text Margaret Jollimore (570) 760-9790

Payment due by August 22<sup>nd</sup> – Instructions given at booking

**Checks made payable to: LPSCU**

\*\*\*\*\*

Arrival in Washington, DC 9:30

Welcome by Basilica Director of Pilgrimages 11:30

Overall tour of the Basilica – Upper Church 11:45 – 12:00

Lunch – Confessions Memorial Hall 12:00 – 1:15

Mass- Upper Church 1:30

Procession to the Chapel of Our Mother of Sorrows 2:30

Departure 4:00



# AUGUST is *Founder's Month*



*Anna Hurban*

*In Honor of* the nine courageous and progressive Slovak immigrant women who founded First Catholic Slovak Ladies Association in 1892, any FCSLA Life agent or recommender\* who sells at least three (3) of our whole life insurance products during the month of August will receive \$100 and special Founder's Month recognition, presented by CEO Michael Agan. The application needs to be dated during the month of August 2025 and cannot be a replacement.



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



# BRANCH 137 ENJOYS ANNUAL FAMILY BIKE RIDE ALONG CEDAR RIVER

FCSLA Life Branch 137 held its annual family bike on Saturday, June 21st along the Cedar River bike trail. 25 people participated in the ride and lunch which followed. Riders had the choice of riding up to 20 miles.



*Bike riders ready to hit the trail.*



*Everyone enjoying the grilled hotdogs and brats, chips, cookies and drinks after the ride.*

## YOUNG ADULT LEADERSHIP COUNCIL MEETING

On June 20-21, some members of our Young Adult Leadership Council came to the Home Office for an in-person meeting to celebrate the end of their term on the council. A fun dinner was had at a local restaurant on Friday, a catered lunch was shared on Saturday, and there was also a tour of the Home Office. Discussions were held on what the fraternal of the future might look like and the recruiting and retention of young members. FCSLA would like to thank all the young adults for their hard work and dedication in furthering our mission and vision these past two years. *Pictured from left to right: Katherine Bowes (National Fraternal and Youth Director); Liz Ortiz (District 6, Indiana/Illinois); Cassandra Muffler (District 9, Wisconsin); and Ian McNeely (at large). Other members not pictured are John Moynihan (District 1, Cleveland); Aimee Perri (District 3, Pittsburgh); Marie Schmehl (District 4, Eastern PA); Laura Drake Rotella (District 5, Olyphant/Scranton PA); Terese Gibas (District 7, Chicago); and Monica Berkemeier DelMedico (at large).*



## Branch W001 Members Tee Off at St. Wenceslaus Golf Tournament

Members of Branch W001 in New Prague, MN enjoyed golfing at the St. Wenceslaus Golf Tournament on June 6, 2025. Paul Maruska, Andrew Maruska, Nick Simon and Andy Simon are shown by the hole sponsored by FCSLA Life.





## 50<sup>th</sup> Wedding Anniversary

Stephan and Andrea (Golarz) Ziembra were married on June 14, 1975, in Hammond, Indiana. They recently celebrated with their son, Paul, and his family at a Mass of Thanksgiving at Holy Cross Parrish in Colony, Texas. Andrea has been a member of Branch Z128 since birth. Steve and Andrea currently live in Frisco, Texas.



## SAINT IGNATIUS HIGH SCHOOL RUGBY WINS (D1) HIGH SCHOOL NATIONAL RUGBY CHAMPIONSHIP

Rocco Capuano, S176, is a member of the Saint Ignatius High School Rugby team that won the High School National Rugby Championship (D1). The tournament took place in Elkhart, IN during the weekend of May 22-24. Teams from all over the United States were invited to play. Saint Ignatius defeated Herriman High School from Utah 20-17 in a fabulous and tough battle. Rocco is a flanker on the Ignatius Varsity team. He has also won multiple awards for his rugby skills and dedication to the sport. He will be attending West Virginia University and will be continuing his rugby career on the WVU rugby team. Rocco, along with other members of his family, is a proud member of FCSLA Life Branch S176.

*Pictured are Sue Moynihan, member of the FCSLA National Court of Appeals, Rocco Capuano, and John Moynihan, member of the Youth Committee.*







## Branch 81 and Rosary Society Combine Efforts

FCSLA Branch 81 in Whiting, Indiana teamed up with The St John Rosary Society for a Spring Bake Sale on May 18th, 2025. Parishioners came to the school cafeteria after masses to purchase the famous "Munster Donuts" with coffee or tea. There was a table of religious giveaways, and a small token from the home office to express our thanks to all who patronized the sale. Everyone had a chance to buy raffle tickets for cash prizes, basket and gift raffles. The main attraction was the many tables filled with baked treasures. There was a variety of baked goods, including nut rolls, homemade breads, cakes, roshky, kolachky. Customers took advantage of the superb variety displayed. Everyone left with a smile on their faces. Some having won raffles, others just happy to have baked goods to share with family and friends. Our branch used this as one of our matching funds projects. What a great way to raise money for our parish. Thank you to the Home Office for allowing us to give our parish an extra \$600!



## DISTRICT PRESIDENTS MEETING

On April 30 and May 1st, the District Presidents or their representative participated in the 24th Annual District Presidents' Dinner and Meeting at The Hyatt in Lyndhurst, Ohio. On the evening of April 30th, a Social Hour was held followed by a delicious dinner where everybody reconnected with old friends and welcomed new. The following day, everyone gathered to discuss topics that were important to FCSLA districts. The new CEO, Mike Agan, introduced himself and spoke on his business philosophy, then he answered questions posed by the attendees. Monsignor Polando celebrated Mass and led the May Crowning. A presentation was given by our Promotions and Marketing team, Jaidin Knipp and Stephanie Koval. After lunch, a roundtable session was held with topics such as the Young Adults Leadership Council, branch benefits, and how to move FCSLA forward. A big thank all who joined us and gave their thoughts on how FCSLA can move into the future.





# FCSLA ANNOUNCES 2025 SCHOLARSHIP AWARDS

*I am pleased to present the 2025 FCSLA Life scholarship award recipients. These young members from across the country have impressed us with their scholastic achievements, aspirations, and acts of volunteerism. Award recipients were selected based on their academic standing, church and community service, school involvement and their essay. We are proud of you, and we wish you all the best in your future academic endeavors*

*– Paula Dalpiaz, Insurance Manager*

## SEMINARIAN - DIACONATE - RELIGIOUS AWARD \$1,750 Each



Brandon M. Yurcisin  
Branch S156  
Ambler, PA  
Saint Charles Borromeo  
Seminary



Wyatt S. Malina  
Branch W013  
Wahoo, NE  
Missouri Welding Institute



Dalton William Pokorney  
Branch W013  
Shelby, NE  
Northeast Community  
College



Sarah J. Sousek  
Branch W017  
Ceresco, NE  
Southeast Community  
College



Elizabeth A. Buksa  
Branch S620  
Munster, IN  
Purdue University  
Northwest



Mary P. Buksa  
Branch S620  
Munster, IN  
Purdue University  
Northwest



Jordan M. Fairman  
Branch S262  
Leechburg, PA  
Seton Hill University

## VOCATIONAL - TECHNICAL TRADE AWARDS \$1,250 Each

Daniel G. Balas  
Branch S172  
Sugar Notch, PA  
Luzerne County Community College



Jeffrey A. Bruining  
Branch S421  
Lockport, IL



Isabelle M. Fulton  
Branch W018  
Nebraska City, NE  
Southeast Community  
College

## COLLEGE GRADUATE AWARDS \$1,750 Each



Daniel J. Bajek  
Branch S287  
Sugar Grove, IL  
American College Of  
Education



Robert J. Bohinski Jr  
Branch U406  
Graham, NC  
Univ Of North Carolina  
Greensboro

Rachael M. Funtal  
Branch S088  
Finleyville, PA  
Millersville University



Joshua E. Gasper  
Branch S627  
Gretna, NE  
Clarkson College



Terese Gibas  
Branch S421  
Lisle, IL  
University Of Virginia



Amber J. Kavan  
Branch W013  
Wahoo, NE  
University Of Nebraska  
Omaha



## FCSLA ANNOUNCES 2025 SCHOLARSHIP AWARDS



Janet L. Hall Kuchinski  
Branch S013  
Eastaboga, AL  
Jacksonville State  
University



Kaitlyn M. Zarny  
Branch S161  
Aurora, OH  
Ohio State University



Andrew J. Soos  
Branch S141  
Seven Hills, OH  
John Carroll University



Emma K. Levon  
Branch S433  
Chesterfield, VA  
Shenandoah University

### COLLEGE SENIOR AWARDS

\$1,250 Each



Therese M. Missiaen  
Branch S023  
Muskego, WI  
Univ Of Wisconsin  
Milwaukee

Sara E. Opat  
Branch W033  
Oshkosh, WI  
Univ Of Wisconsin Oshkosh



Camille M. Pelan  
Branch S623  
Columbus, NE  
Univ Of Nebraska  
Medical Center



Rebecca Stachowicz  
Branch U240  
Easthampton, MA  
Univ Of Massachusetts  
Amherst



Richard L. Strache  
Branch S421  
Chicago Ridge, IL  
Governors State  
University



Taylor A. Szumski  
Branch S519  
Kent, OH  
Kent State University

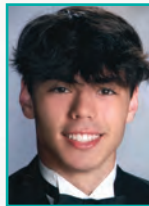
Grace E. Washney  
Branch S350  
West Wyoming, PA  
Thomas Jefferson University



Gianna M. Capuano  
Branch S176  
Cleveland, OH  
Ohio State University



Patrick J. Flynn  
Branch S410  
Conshohocken, PA  
Lehigh University



Kade W. Henninger  
Branch S055  
Orwigsburg, PA  
Kings College



Madeleine Kemmick  
Branch S319  
Mount Joy, PA  
Slippery Rock University



Madison J. Onderwater  
Branch S180  
Orland Park, IL  
Lewis University



Bridget E. Rupprecht  
Branch W080  
Clarkson, NE  
Wayne State College

### COLLEGE JUNIOR AWARDS

\$1,250 Each

Leah Christine Bajnok  
Branch S618  
Newton Falls, OH  
Kent State University



Anthony J. Demharter  
Branch S313  
Sarver, PA  
University Of Pittsburgh  
at Greensburg



Miranda Lynn Karoscik  
Branch U163  
Olyphant, PA  
Duquesne University



Michael Hamilton Larson  
Branch S452  
Forest Hill, MD  
High Point University



Rebekah Jane Schroeder  
Branch W133  
Paradise, KS  
Benedictine College

Owen W. Simanek  
Branch W013  
Prague, NE  
Kansas State University

Justin H. Wininger  
Branch S289  
Greenwood, IN  
Pennsylvania State University

continued on next page





Lida C. Wos  
Branch S107  
Oakmont, PA  
Academy Of Art  
University



Sophia R. Zakovic  
Branch S002  
Roslyn Heights, NY  
Pennsylvania State  
University

## COLLEGE SOPHOMORE AWARDS

\$1,250 Each



John Richard Ames  
Branch S424  
Harrisburg, PA  
Penn State University  
Harrisburg



Kristine Becker  
Branch W014  
Hartington, NE  
Univ Of South Dakota  
Vermillion

Samuel J. Bialon  
Branch S088  
Belle Vernon, PA  
Pennsylvania State University



Josiah Brezina  
Branch S621  
Bellwood, NE  
Kansas State University

Brooke H. Chapple  
Branch S172  
Wilkes Barre, PA  
Univ Of Scranton

Connor J. Chapple  
Branch S172  
Wilkes Barre, PA  
Boston College



Andrew Stephen Daiute  
Branch S108  
Olyphant, PA  
Pennsylvania College Of  
Technology



Jessica L. Dropik  
Branch W056  
New Prague, MN  
Iowa State University



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Branch S023  
Muskego, WI  
Marquette University

Aidan James Ettleman  
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Natalie R. Figura  
Branch S590  
Wexford, PA  
Ohio State University



Jenna M. Freeberg  
Branch W045  
Cedar Rapids, IA  
Kirkwood Community  
College



Christopher T. Fullard  
Branch S424  
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Penn State Univ  
Greater Allegheny



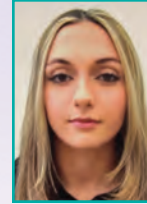
Natalie P. Goldsworthy  
Branch S013  
Harrison City, PA  
University Of Pittsburgh



George L. Gonet  
Branch S010  
North Royalton, OH  
University Of Cincinnati



Summer G. Hudak  
Branch S481  
Windsor, OH  
Warren Wilson College



Lyla Michele Josefowski  
Branch S313  
Venetia, PA  
Florida Atlantic University



Colton Klosien  
Branch W008  
Dodge, NE  
Northeast Community  
College



Lily Y. Lehtinen  
Branch S030  
Cary, NC  
North Carolina State  
University



Cecilia A. Matatics  
Branch W056  
Scranton, PA  
Marywood University



Candice C. McNeill  
Branch S230  
Mc Lean, VA  
Bowling Green State  
University



Steven J. McNeill  
Branch S230  
Mc Lean, VA  
Virginia Tech



Sophia G. Mrazik  
Branch S319  
Whitehall, PA  
Pennsylvania State  
University



## FCSLA ANNOUNCES 2025 SCHOLARSHIP AWARDS



Kaitlyn H. Oslick  
Branch S088  
Seven Fields, PA  
The Culinary Institute Of America



John Paul S. Pierce  
Branch S615  
Easton, PA  
Pennsylvania State University



Anna T. Sedlock  
Branch S423  
Charles Town, WV  
Univ Of Montana



Riley J. Shaw  
Branch W013  
Lincoln, NE  
Southeast Community College



Lauren G. Sousek  
Branch W017  
Malmo, NE  
Southeast Community College



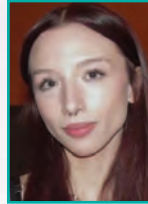
Emma Lynn Stover  
Branch S177  
McKeesport, PA  
Pennsylvania State University



Nolan L. Vanslyke  
Branch W013  
Wahoo, NE  
University Of Nebraska Lincoln



Joshua T. Weil  
Branch S630  
Buffalo, NY  
Daemen University



Grace M. Zelenak  
Branch S334  
Sterling Heights, MI  
Macomb County Community College

## COLLEGE FRESHMAN AWARDS

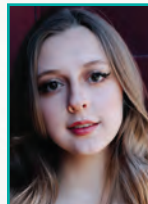
**\$1,250 Each**



Chloe M. Adam  
Branch W093  
Midland, MI  
Michigan State University



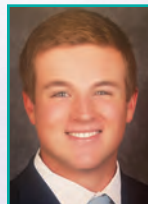
Joseph W. Adam  
Branch W093  
Pierre, SD  
Washington And Lee University



Grace Anne Allshouse  
Branch S088  
Clarksburg, PA  
Saint Vincent College



Abbigail I. Barry  
Branch W018  
Omaha, NE  
North Dakota State University



Roy L. Bauer  
Branch W013  
Louisburg, KS  
Univ Of Kansas



Hannah E. Boomhower  
Branch S262  
Pittsburgh, PA  
John Carroll University



Nathaniel W. Brinkley  
Branch SZJ0  
North Richland Hills, TX  
University Of Oklahoma

Chanel Marie Brown  
Branch S074  
Knoxville, TN  
Univ Of Tennessee



Addison Ellen Burckhardt  
Branch S258  
Orr, MN  
St Marys University Of Minnesota



Alex Bryan Burckhardt  
Branch S258  
Orr, MN  
Michigan Technological University



Rocco J Capuano  
Branch S176  
Cleveland, OH  
West Virginia University



Nicholas R. Carcelli  
Branch S156  
Highland Heights, OH  
Ashland University



Isaiah David Coufal  
Branch W184  
David City, NE  
Wayne State College



Benjamin William Debalko  
Branch S410  
Fleetwood, PA  
Kings College

Laurel Marie Dishong  
Branch S107  
Pittsburgh, PA  
Allegheny College

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## FCSLA ANNOUNCES 2025 SCHOLARSHIP AWARDS



Anne L. Draine  
Branch W001  
Prior Lake, MN  
Univ Of Wisconsin  
La Crosse



Claudia R. Giesen  
Branch W001  
New Prague, MN  
Winona State University



Jillian R. Johnson  
Branch W026  
Wahoo, NE  
Drake University



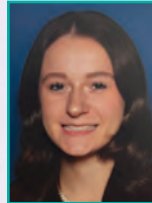
Lily Catherine Durand  
Branch S322  
Haddon Hgts, NJ  
University Of Delaware

John J. Grove  
Branch S615  
Spring, TX  
University Of Texas At Austin

Ella Kozub  
Branch S301  
Canton, OH  
Kent State University



Christopher E. Fakult  
Branch S010  
Twinsburg, OH  
Ohio State University



Rachel Marie Grzyb  
Branch S452  
Whiting, IN  
Indiana University



Summer J. Krajcir  
Branch S140  
West Haven, CT  
St Leo University



Sofia A. Fedoriouk  
Branch S553  
Seven Hills, OH  
Ohio State University



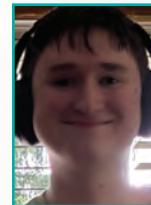
Morgan Alexis Havlovic  
Branch W013  
Prague, NE  
Univ Of Nebraska  
Lincoln

Olivia M. Lehocky  
Branch S485  
Vernon Hills, IL  
University Of Tampa

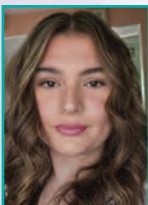


Christian D. Fiscus  
Branch W014  
Coleridge, NE  
Northeast Community  
College

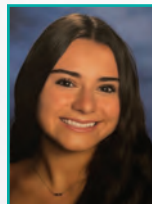
Madalynn T. Heather  
Branch W045  
Alburnett, IA  
University Of Tulsa



Nathan P. Litvak  
Branch S424  
Washington, PA  
Penn State University



Talia R. Galanis  
Branch S343  
West Mifflin, PA  
University Penn State  
Greater Allegheny



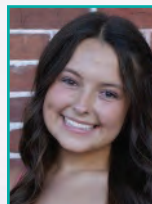
Ruby D. Henninger  
Branch S055  
Orwigsburg, PA  
Thomas Jefferson  
University



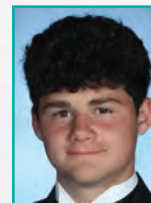
Violet J. Lowry  
Branch S081  
Mascoutah, IL  
Georgetown University



Nathan Matthew Gaydos  
Branch S044  
Irwin, PA  
University Of Maryland



Jenna Elise Hornsby  
Branch S258  
Wimauma, FL  
Santa Fe College



John M. Maccarella  
Branch S084  
Mullica Hill, NJ  
Cornell University



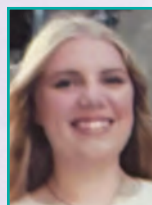
Trent A. Gearhart  
Branch S182  
Carlisle, PA  
Indiana University Of  
Pennsylvania



Connor P. Hudak  
Branch S319  
Schwenksville, PA  
Bloomsburg University



Tyler Joseph Medica  
Branch S084  
Manahawkin, NJ  
University Of North  
Carolina



Taylor J. Ingemansen  
Branch W008  
Aberdeen, SD  
Northern State University



Andrew J. Meduna  
Branch W013  
Colon, NE  
Wayne State College



## FCSLA ANNOUNCES 2025 SCHOLARSHIP AWARDS



**Ella Marie Melchior**  
Branch W121  
Bismarck, ND  
University Of Mary



**Morgan Neu**  
Branch W051  
Papillion, NE  
University Of Nebraska  
Omaha



**Anna E. Soos**  
Branch S141  
Seven Hills, OH  
Walsh University



**Sarah K. Melvin**  
Branch S053  
Streator, IL  
Parkland College



**Ava Marie Pavlinsky**  
Branch S522  
Strongsville, OH  
Univerity Of Findlay



**Marie R. Spishock**  
Branch S522  
Cleveland, OH  
Ohio Northern University



**Justin M. Metz**  
Branch S218  
Pittsburgh, PA  
Gettysburg College



**Baylee J. Post**  
Branch S088  
Monessen, PA  
Robert Morris University



**Robert C. Sweeney**  
Branch SZJ0  
East Syracuse, NY  
University Of Vermont



**Hanna J. Milaniak**  
Branch S233  
Prospect Heights, IL  
Univ Of Illinois Urbana  
Champaign



**Anna M. Rice**  
Branch W018  
Omaha, NE  
University Of Nebraska  
Lincoln



**Isabella C. Thornton**  
Branch S156  
Canfield, OH  
Ohio State University



**Ellen M. Miriovsky**  
Branch W001  
Buffalo, MN  
College Of St Scholastica



**Elizabeth Marie Roh**  
Branch W184  
Abie, NE  
Univ Of Nebraska  
Kearney



**Timothy Paul Tilton**  
Branch S475  
Mentor On The Lake, OH  
Lakeland Community  
College



**Kathryn G. Miriovsky**  
Branch W001  
Buffalo, MN  
Concordia University



**David A. Rubal**  
Branch S522  
Columbus, OH  
Ohio State University



**Michael Joseph Toth**  
Branch S484  
Schnecksville, PA  
West Chester University



**Bradley T. Monkemeyer**  
Branch S421  
Elburn, IL  
Clemson University



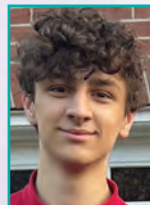
**Kirsten A. Shaw**  
Branch W013  
Lincoln, NE  
Univ Of Nebraska  
Lincoln



**Grace M. Treese**  
Branch S053  
Forest Park, IL  
Univ Of Illinois Urbana  
Champaign



**Sophia Marie Mostrog**  
Branch S409  
Zionsville, IN  
Indiana University  
Bloomington



**Joshua Michael Snyder**  
Branch S011  
Mars, PA  
Duquesne University



**Jacob David Trnka**  
Branch W056  
New Prague, MN  
Minnesota State Mankato

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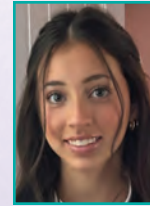
## FCSLA ANNOUNCES 2025 SCHOLARSHIP AWARDS



Cale M. Tupy  
Branch W056  
Austin, MN  
University Of Iowa State



Rose E. Treese  
Branch J083  
Forest Park, IL  
Trinity High School



Giada Gaidula  
Branch U320  
Clarks Summit, PA  
Holy Cross High School



Alec Brian Utrup  
Branch S313  
Twinsburg, OH  
Univ Of Cincinnati

### FLORENCE HOVANEC MEMORIAL AWARDS

\$1,250 Each



Mary Catherine Pierce  
Branch S615  
Easton, PA  
Norte Dame High School

Alec D. Waliczek  
Branch S053  
Morris, IL  
Univ Of South Alabama



Colin N. Zuroske  
Branch W018  
Omaha, NE  
VJ and Angela Skutt  
Catholic High School



Jacob C. Weil  
Branch S630  
Williamsville, NY  
Daemen University



Kally M. Becker  
Branch W014  
Hartington, NE  
Cedar Catholic Jr Sr High  
School

### HIGH SCHOOL JUNIOR AWARDS

\$1,000 Each



Joshua N. Zdrojewski  
Branch S088  
Belle Vernon, PA  
Penn West University



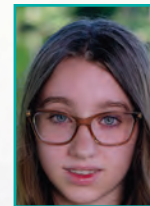
Maura T. Fitzpatrick  
Branch W055  
Lincoln, NE  
Pius X High School



Nicholas P. Zrostlik  
Branch W051  
Garner, IA  
Iowa State University

### HIGH SCHOOL SENIOR AWARDS

\$1,000 Each



Kathryn L. Brinkley  
Branch SZJ0  
North Richland Hills, TX  
Forth Worth Christian  
School



Eastyn M. Cizek  
Branch W199  
Shakopee, MN  
Holy Family Catholic High  
School

### JOHN & GERALDINE GAYDOS AWARDS

\$1,250 Each



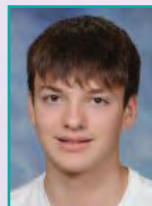
Paul A. Schroeder  
Branch W133  
Paradise, KS  
St Thomas More Prep  
Marian



Jordan M. Ceklosky  
Branch S172  
Wapwallopen, PA  
Wilkes University



Grant S. Szczepanski  
Branch J198  
Sheffield Village, OH  
Elyria Catholic High  
School



Breckon Feilmeier  
Branch W014  
Norfolk, NE  
Norfolk Catholic High  
School



## HIGH SCHOOL SOPHOMORE AWARDS

\$1,000 Each

Dawson M. Dresden  
Branch W014  
Hartington, NE  
Cedar Catholic High School



Vincent W. Horensky  
Branch J157  
Rostraver, PA  
Greensburg Central Cath  
Jr Sr High Schl



Jackson E. Jones  
Branch JHO0  
Hixson, TN  
Queen Of Heaven  
Academy



Caleb J. Jordan  
Branch W191  
Lincoln, NE  
Pius X High School

Bryson C. Merrell  
Branch J257  
Fort Wayne, IN  
Bishop Dwenger High School



Bristol R. Sousek  
Branch W013  
Prague, NE  
Bishop Neumann High  
School



Avery G. Vanslyke  
Branch W013  
Wahoo, NE  
Bishop Neumann High  
School

## HIGH SCHOOL FRESHMAN AWARDS

\$1,000 Each



Annamae Lin Baker  
Branch J184  
Merrillville, IN  
Andrean High School



Trigg D. Feilmeier  
Branch W014  
Norfolk, NE  
Norfolk Catholic High  
School



Nina M. Fulton  
Branch W018  
Nebraska City, NE  
Lourdes Central Catholic



Brecken Thomas Jelinek  
Branch W026  
Columbus, NE  
Scotus Central Cath High  
School



Melanie A. Klapp  
Branch J143  
Westerville, OH  
St Francis De Sales High  
School



Noah K. Van Ackeren  
Branch JHOH  
Anaheim, CA  
Mater Dei High School



Matthew J. Vanwhy  
Branch J526  
Hanover Township, PA  
Holy Redeemer High  
School



Lucas C. Wojtysiak  
Branch J342  
Fallston, MD  
The John Carroll School

## 8<sup>TH</sup> GRADE AWARD

\$750 Each



Kieran J. Kujawa  
Branch J348  
Chicago, IL  
St John The Baptist  
School

## 7<sup>TH</sup> GRADE AWARDS

\$750 Each



Benjamin F. Cook  
Branch J115  
Morgantown, WV  
St Francis De Sales  
Central High School



Camden M. Jelinek  
Branch W026  
Columbus, NE  
Scotus Central Catholic  
School



George J. Jordan  
Branch W191  
Lincoln, NE  
St Patrick Lincoln School



Grace J. Szczepanski  
Branch J198  
Sheffield Village, OH  
St Mary Of The  
Immaculate Conception  
School

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## 6<sup>TH</sup> GRADE AWARDS

\$750 Each



Natalie A. Bowen  
Branch J057  
Louisville, KY  
St Gabriel The Archangel  
School



Natalie E. Esterle  
Branch J130  
Muskego, WI  
Holy Apostles Catholic  
School



Elizabeth M. Horensky  
Branch J157  
Rostraver, PA  
Aquinas Academy

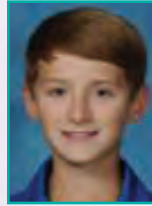
Nicole F. Kavan  
Branch W017  
Lincoln, NE  
Cathedral Of The Risen Christ School



Elle E. Rushe  
Branch J075  
Camden Wyoming, DE  
Holy Cross School



Daniel J. Coufal  
Branch W184  
David City, NE  
Aquinas Catholic  
Elementary



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



Alexis H. Goldman  
Branch J362  
Jacksonville, FL  
Parkwood Prep School



Richard W. Kaiser  
Branch J322  
Westmont, IL  
Holy Trinity Catholic  
School



Natalia A. Leftdwrige  
Branch W077  
Richardson, TX  
St Joseph Catholic  
School



Ethan J. Masek  
Branch W187  
Valparaiso, NE  
St John Nepomucene  
School



Jacob E. Wright  
Branch W130  
Clive, IA  
Sacred Heart Elementary  
School

## 4<sup>TH</sup> GRADE AWARDS

\$750 Each



James Kaiser  
Branch J322  
Westmont, IL  
Holy Trinity Catholic  
School



Laura M. Kanczes  
Branch J038  
Pittsburgh, PA  
St Therese Of Lisieux  
School



Levi R. Kresge  
Branch J318  
Summit Hill, PA  
St Jerome Regional  
School



Ethan J. Leigh  
Branch J138  
Cary, NC  
St Michaels Catholic  
School



Warren M. Stoltzfus  
Branch J138  
Lancaster, PA  
Lancaster County  
Christian School

## 5<sup>TH</sup> GRADE AWARDS

\$750 Each



Camille A. Cooke  
Branch J198  
Sheffield Village, OH  
St Mary School

## 3<sup>RD</sup> GRADE AWARDS

\$750 Each



Ignatius Beckman  
Branch J174  
Niles, IL  
Embers Academy





## 1<sup>ST</sup> GRADE AWARDS

\$750 Each



Lucy M. Benes  
Branch W187  
Valparaiso, NE  
St John Nepomucene  
School



Korbin R. Klug  
Branch W074  
Salina, KS  
St Marys Grade School



Caroline G. Kanczes  
Branch J038  
Pittsburgh, PA  
St Therese Of Lisieux  
School



Abigail M. Leigh  
Branch J138  
Cary, NC  
St Michaels Catholic  
School



Gemma R. Stoltzfus  
Branch J138  
Lancaster, PA  
Lancaster County  
Christian School



Leonard O. McMahon  
Branch J538  
Toledo, OH  
Christ King School



Leia R. Augustine  
Branch J475  
Painesville, OH  
St Mary Of The  
Assumption



Benedict L. Benes  
Branch W187  
Valparaiso, NE  
St John Nepomucene  
School



Brooks G. Brabec  
Branch W013  
Colon, NE  
St Wenceslaus Catholic  
School



Addisen G. Brichacek  
Branch J540  
Schuyler, NE  
Aquinas Catholic  
Elementary School



Benjamin V. Creal  
Branch W013  
Prague, NE  
Aquinas Elementary  
School



Autumn R. Fiscus  
Branch W014  
Coleridge, NE  
Holy Trinity Elementary  
School



Patrick S. Hrynko  
Branch J370  
West Dundee, IL  
Saint Catherine Of Siena

## 2<sup>ND</sup> GRADE AWARDS

\$750 Each



Stephen Beckman  
Branch J174  
Niles, IL  
Embers Academy



Michael J. Esterle  
Branch J130  
Muskego, WI  
Holy Apostles Catholic  
School



Lauren K. Sestak  
Branch W093  
Sioux Falls, SD  
St Mary Elementary  
School



Mary Tulley  
Branch J142  
North Bellmore, NY  
St Elizabeth Ann Seton  
Regional School

Alayna M. George  
Branch J174  
Manhattan, IL  
St Joseph's Catholic School



Evelyn A. Klatka  
Branch J016  
Strongsville, OH  
Sts Joseph & John  
School

Elliott V. Vo  
Branch W191  
Lincoln, NE  
St Patrick Catholic School



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## FCSLA ANNOUNCES 2025 SCHOLARSHIP AWARDS



Joseph R. Longenecker  
Branch W184  
Lincoln, NE  
St Peter Catholic School



Adeline R. Simon  
Branch W001  
New Prague, MN  
St Wenceslaus School



Adalynn R. Masek  
Branch W187  
Valparaiso, NE  
St John Nepomucene  
School



Kara M. Tallent  
Branch J323  
Easton, MD  
Sts Peter & Paul  
Elementary & Middle  
School



Corinne E. McCluskey  
Branch J192  
Silver Lake, OH  
Holy Family School



John C. Wright  
Branch W130  
Clive, IA  
Sacred Heart Elementary  
School



Gwenyth M. McCluskey  
Branch J192  
Silver Lake, OH  
Holy Family School



## 1st Communion



On Sunday, May 4th, 2025, Finn McCormack made his 1st Communion at Our Lady of the Angels Parish in Hanover, MA. Finn is the son of Cara and Sean McCormack and grandson of Sue and Donald McCarthy, members of Branch W137, Cedar Rapids, IA.

## 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.



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Rating Date: October 2024  
2024-2025 rating period

For the latest Best's Rating, access [www.ambest.com](http://www.ambest.com)





## IN MEMORIAM

### Mary 'Ruth' (Timko) Palamidessi, S313



Mary 'Ruth' (Timko) Palamidessi, age 95, passed on Christmas day, 2024. We value the love and memories she shared with us and we will never stop being grateful for the gift of life she gave us. Mary "Ruth" (Timko) Palamidessi was born in Cleveland, Ohio, on March 30, 1930. She is preceded in death by her husband of forty-three years, Aldo Palamidessi, her parents, Cecilia (Fador) Timko and Michael Timko (Bratislava, Czechoslovakia), and her sister, Katherine Hilovsky (Strongsville, Ohio). Prior to her marriage to Aldo Palamidessi in 1950, Ruth worked as a secretary at ALCOA in Arnold, Pennsylvania. When her daughters were young, she sold Tupperware. When they were teens she resumed work as a medical secretary, and later in the mail room, at Allegheny Valley Hospital in Natrona Heights, Pennsylvania. She enjoyed her garden, flower arranging, pottery making, and decorating her house with antiques that she often refurbished. She especially loved shopping and real estate. After her husband died, she sold her long-time home in Natrona Heights and moved to Venice, Florida, where she enjoyed living in the sun near the sea for 25 years. In Venice she volunteered in a thrift store that supported animal shelters. In 2021, she left Venice and moved north to Cumberland MD, to live with her daughter Pamela. Ruth continued to enjoy shopping, collecting cookbooks and having dinner out. She was a big fan of Martha Stewart, and watched all her TV shows. Ruth remained strongly independent until the end. Her children Christine Palamidessi (Bagedonow) of Cambridge, MA; Pamela (Palamidessi) Dimaio of Cumberland MD; sons in law Matthew Bagedonow and Brett Dimaio; and granddaughter Ruby Bagedonow of Boston, MA all mourn Ruth's passing. In lieu of flowers, memorial contributions may be made to Queen of Peace Church, 907 6th Ave., Patton, PA 16668.

### Monica M. Paca, W051



Monica M. Paca, 94, of Garner passed away Saturday, January 7, 2023. She was the daughter of Joe and Mildred (Kopacek) Wellik, was born May 4, 1928, on her parents' farm west of Duncan. She attended schools in Britt and Liberty Township. On April 25, 1951, she was united in marriage to Leonard Paca at St. Wenceslaus Catholic Church in Duncan. After their marriage, they moved to the farm south of Duncan until they retired in July 1988 and purchased a home in Garner. Every Saturday was spent baking kolachies, rohlicky and other types of bread for the week. She enjoyed sewing and made several quilts for her children and grandchildren. Every year she had a huge garden and strawberry patch. Monica's greatest love was for her husband, children, grandchildren and great-grandchildren, going to their activities, and especially her Catholic faith. She

will be remembered for her sense of humor and her kind and gentle soul. Monica was a member of St. Wenceslaus Catholic Church, a member and held several offices in the St. Wenceslaus Rosary Society. She was also a member of the Liberty Bells, Britt American Auxiliary, and the Polka Dance Club. Monica is survived by her seven children, Thomas (Jeri) Paca of Norwalk, Jane (Vance) Johnson of Britt, Doris (Kurt) Dallman of Garner, Eileen Plathe of Wesley, Kevin (Lynn) Paca of Britt, Bonnie (Mike) Johnson of Kanawha, and Daniel (Chris) Paca of Solon; 18 grandchildren; 22 great-grandchildren; her brothers, Joe (Gloria) Wellik, Marvin (Kay) Wellik, Jerry (Kathy) Wellik; sisters, Vivian (Bill) Pritchard and Millie (Paul) Horstman; brother-in law, Kenneth (Dianne) Paca; and many nieces and nephews.

### Sister Irene Rose Kmetz, SS.C.M., S281



Sister Irene Rose Kmetz, SS.C.M., died Tuesday, December 24, 2024, in Danville. She was born in Gary, IN. on March 13, 1934, the daughter of John and Elizabeth (Hreha) Kmetz. Sister Irene Rose grew up in a large, close family of 7, her Mother and Father and 5 children. Sister often said that one great joy as a Sister included the wonderful family of Sisters in Community with whom she lived each year. She graduated in 1951 from St. Cyril Academy in Danville, PA. She entered the Sisters of Saints Cyril and Methodius on Sept. 8, 1951, was received as a novice on Aug. 13, 1952, and professed vows on Aug. 9, 1954. Sister Irene Rose received a Bachelor of Arts degree in education from Marywood University in Scranton and a Master's in Reading from Cardinal Stritch College in Milwaukee, WI. Sister Irene Rose served in education for many years. She was both Teacher and Principal in the Diocese of Harrisburg and Greensburg PA, Gary, IN and Chicago, IL. Sister also had a great love for serving the elderly and did so for nearly 25 years at Villa Saint Cyril and St Benedict Home, both in IL. When Sister Irene Rose was missioned to Maria Hall in Danville, PA she served in various capacities, most notably as coordinator of the Religious Articles Shop, which she managed with her sister, Sister Rosanne. Donations in memory of Sister Irene Rose can be made to the Sisters of Saints Cyril and Methodius, Villa Sacred Heart, 1002 Railroad Street, Danville, PA 17821.



### Dorothy L. Polus, Z211

Dorothy L. Polus, age 101, of Calumet City, Illinois passed away February 6, 2025 in Munster, Indiana. Dorothy was a long-time serving President of Polish Women's Alliance District 1 in Illinois, as well as a Group and Council Officer. She was born to Joseph P. and Barbara D. (nee Dombrowski) Litzan on September 1,

[continued on next page](#)



1923 in West Hammond, Illinois. Dorothy is survived by her daughter Barbara Polus Warner; daughter-in-law Elaine Polus; grandchildren: Sue (Zac) Warner Dawson, Paul (Heather Jeschke) Warner, Emily Warner, Jennifer Polus and Deborah Robson; great-grandchildren: Jake, Alex and Molly Warner, Megan Robson, Jaliyah McNeill and Nick Stewart; sister Josephine Clark; numerous nieces and nephews. Dorothy was preceded in death by her husband Paul P. Polus, son Paul G. Polus, sister Joan Litzan, son-in-law John Warner, and brother-in-law Myron Clark. Dorothy was a lifelong parishioner of St. Andrew the Apostle Church. She was the Administrative Secretary to the Superintendent of Thornton District 215. Dorothy always gave her time as a volunteer to her church and community. She served as State President of the Polish Women's Alliance and President of Archdiocesan Council of Catholic Women, President of National Association of Education Personnel, among her other leadership affiliations. May she rest in Peace.



### Ken Kuna, S485

Kenneth Joseph Kuna was born on August 22, 1946, and passed away on February 26, 2025, after courageously battling Parkinson's disease for many years. He leaves behind his sisters, Kathleen Kuna Gilbert (Steven) and Kristine Kuna Beaudette (Robert); his

wife, Kathleen Wingle Gannon Kuna; and his former wife, Mary Lynn Snow Kuna Walsh. He is also survived by his children, Alicia Kuna (David Beauvais) and Randall Kuna; stepchildren, Jennifer Gannon Bogner (Thomas) and Brian Gannon (Darlene); and nine grandchildren. He earned his Bachelor of Science degree, followed by a Master of Science in ceramic engineering in December 1969 from University of Illinois at Urbana-Champaign. Ken began his career at Ford Motor Company in September 1969 at the Lincoln Park, MI Glass Tech Center. Over the years, he advanced through a variety of plant and staff assignments within the Glass Division, including roles in Nashville, TN, and Niagara Falls, ONT. In May 1977, he earned an MBA from the University of Michigan in Ann Arbor. He retired from Ford in 1998. After a brief break, Ken joined Delta USA in Monroe, MI, the U.S. subsidiary of Delta Kogyo, Hiroshima, Japan, where he served as senior vice president of sales and manufacturing. In 2007, Ken joined the staff at the University of Detroit Mercy, where he served as associate dean in the School of Business, focusing on external relations. He retired from university in 2014. While Ken had an accomplished career, he believed that no achievement was ever accomplished alone. Beyond his professional life, Ken found joy in meaningful relationships with family and friends, celebrating traditions, events, and milestones.

## REPORT OF THE FCSLA NATIONAL TREASURER

### Balance Sheet As of 4/30/2025

Admitted Assets	
Category	2025
Cash & Short Term Investments	\$ 15,889,722
Bonds	1,030,425,720
Preferred Stock	1,020,000
Common Stock	339,195
Investment Income Due & Accrued	13,388,390
Property Plant & Equipment, Net	4,181,404
Certificate Loans & Accrued Interest	1,670,369
Other Assets	7,592
Interest Maintenance Reserve	4,943,259
<b>Total Admitted Assets</b>	<b>\$ 1,071,865,651</b>

Liabilities & Surplus	
Category	2025
Life Reserves	\$ 309,987,710
Annuity Reserves	628,971,385
Death Claims Payable	2,554,854
Unearned Premiums	359,274
Matured Endowments	314,222
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,390,860
Accrued Convention Donations	237,500
Provision for Future Conventions	221,613
Asset Valuation Reserve	11,875,822
Other Liabilities	2,139,386
<b>Total Liabilities</b>	<b>\$ 963,452,626</b>
<b>Surplus</b>	<b>\$ 108,413,025</b>
<b>Total Liabilities and Surplus Funds</b>	<b>\$ 1,071,865,651</b>

### Income Statement For Period Ending 4/30/2025

Revenue	
Category	2025
Insurance Premiums	\$ 2,534,219
Annuity Premiums	6,246,072
Investment Income	16,603,917
Amortization of IMR	(197,516)
Rental Income	152,932
Other Revenue	31,996
<b>Total Revenue</b>	<b>\$25,371,620</b>
Direct Expenses	
Category	2025
Change in Life & Annuity Reserves	\$(6,225,296)
Life & Annuity Benefits	26,549,561
Salaries - Life and Annuity Employees	276,676
Underwriting & Commissions Expenses	306,896
<b>Total Direct Expenses</b>	<b>\$ 20,907,837</b>
<b>Net Revenue before General Operating and Fraternal Expenses</b>	<b>\$ 4,463,783</b>
General Operating and Fraternal Activity Summary	
Category	2025
General Operating Expenses	\$ 2,870,103
<b>Net Income before Fraternal Expenses, Dividends, Realized Capital Gains/(Losses)</b>	<b>1,593,680</b>
<b>Less :Fraternal Expenses</b>	<b>1,470,429</b>
<b>Less :Dividend to Members</b>	<b>510,851</b>
<b>Capital Gains/(Losses)</b>	<b>-</b>
<b>Total Net Income /(Loss)</b>	<b>\$(387,600)</b>





# Summer Favorites

## STRAWBERRY-BLUEBERRY CRISP

*For the Filling:*

6 cups mixed fresh strawberries and blueberries (about 3 pints)  
1/2 cup granulated sugar  
1 tablespoon cornstarch  
1 teaspoon fresh lemon juice  
1/4 teaspoon coarse salt

*For the Topping:*

3/4 cup all-purpose flour  
1/2 cup rolled oats (or chopped nuts, such as almonds)  
1/2 teaspoon baking powder  
1/2 teaspoon coarse salt  
6 tablespoons unsalted butter, softened  
1/3 cup granulated sugar

Preheat your oven to 375 degrees.

In a bowl, mix the berries, sugar, cornstarch, lemon juice, and salt.

Transfer this mixture to an 8-inch square or round baking dish.

In a separate bowl, combine flour, oats (or nuts), baking powder, and salt.

Cream the butter and sugar together until pale and fluffy.

Add the dry ingredients to the butter mixture and mix until the topping forms clumps.

Evenly sprinkle the topping over the berry filling.

Bake for about 1 hour, or until the topping is golden brown and the filling is bubbling.

Let it cool for 30 minutes before serving.

## GRILLED LEMON HERB CHICKEN WITH QUINOA SALAD

2 boneless, skinless chicken breast  
1 teaspoon dried rosemary  
2 lemons  
salt & pepper to taste  
2 tablespoons olive oil  
3/4 cups quinoa  
1 small red pepper, diced  
1/2 cucumber, diced  
2 spring onions, thinly sliced  
10 cherry tomatoes, halved  
2 tablespoons lemon juice

Preheat your grill to medium-high heat.

In a small bowl, zest one lemon and squeeze the juice from both lemons. Set aside.

In a separate bowl, combine the olive oil, dried rosemary, salt, and pepper. Mix well.

Place the chicken breasts in a shallow dish and pour the lemon and herb marinade over them. Ensure the chicken is evenly coated. Let it marinate for about 10-12 minutes.

While the chicken is marinating, rinse the quinoa under cold water to remove any bitterness. Cook the quinoa according to package instructions.

In a large mixing bowl, combine the cooked quinoa, diced cucumber, diced red bell pepper, sliced spring onions, cherry tomatoes, lemon juice, and extra virgin olive oil. Toss well to combine. Season with salt and pepper to taste.

Grill the marinated chicken breasts for about 6-8 minutes per side or until cooked through. The internal temperature should reach 165 degrees.

Once cooked, remove the chicken from the grill and let it rest for a couple of minutes. Then, slice the chicken into thin strips.

Serve the grilled lemon herb chicken on top of the quinoa salad. Garnish with additional chopped herbs if desired.

## MAINE LOBSTER ROLLS

1 pound cooked lobster meat (shelled, drained, and cooled)  
3-4 tablespoons mayonnaise  
1/4 cup finely chopped celery (optional)  
freshly-squeezed lemon juice (optional)  
kosher or sea salt and freshly-ground black pepper  
4 large lettuce leaves, such as Bibb  
4 split-top, flat-sided hotdog buns ("New England" style)  
2 tablespoons unsalted butter, softened

Remove and discard any stray bits of shell or cartilage from the lobster meat and cut it into large chunks (about 3/4-inch).

In a bowl, gently toss lobster with

3 tablespoons mayonnaise and celery (if using). The lobster should be lightly-coated, but not weighed down by the mayonnaise. Add an additional tablespoon of mayonnaise, if needed.

Taste the lobster salad. Some brands of mayo are a bit tangier than others. If the salad needs more brightness, add a squeeze of fresh lemon juice. Season to taste with salt and pepper.

Cover the lobster salad and refrigerate for 30 minutes, or up to 6-8 hours if prepping ahead.

To assemble the lobster rolls, preheat a griddle over medium heat. Butter the flat sides of the hotdog buns and grill for just a couple of minutes per side, until toasted.

Place lettuce (if using) onto each bun and mound with 1/4 of the lobster salad. Place whole claw meat across the top of the roll for an impressive presentation.

## WATERMELON FETA SALAD

6 cups cubed watermelon  
1/2 red onion, chopped  
1/2 cup feta cheese  
1/3 cup fresh mint leaves, chopped  
Balsamic vinegar or balsamic glaze, optional

In a large bowl combine cubed watermelon, red onion, feta, and mint. Stir until ingredients are well combined. Drizzle lightly with balsamic vinegar or glaze, if using. Serve chilled.

## PINEAPPLE PUDDING CAKE

1 package (9 ounces) yellow cake mix  
1-1/2 cups cold milk  
1 package (3.4 ounces) instant vanilla pudding mix  
1 package (8 ounces) cream cheese  
1 can (20 ounces) unsweetened crushed pineapple, well drained  
1 carton (8 ounces) frozen whipped topping, thawed  
1/4 cup chopped walnuts, toasted  
20 maraschino cherries, well drained

Preheat oven to 350 degrees. Prepare cake mix batter according to package directions; pour into a greased 13 x 9-in. baking pan. Bake as directed, until a toothpick inserted near the center comes out clean. Cool completely on a wire rack.

In a large bowl, whisk milk and pudding mix for 2 minutes. Let stand 2 minutes or until soft-set.

In a small bowl, beat cream cheese until smooth. Beat in pudding mixture until blended. Spread evenly over cake. Sprinkle with pineapple; spread with whipped topping. Refrigerate at least 30 minutes; sprinkle with walnuts and cherries before serving.



## 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.