

Fraternally Yours®



The logo for FCSLA Life features a stylized circular emblem to the left of the text. The emblem is composed of two curved, overlapping shapes, one in blue and one in red, forming a partial circle.

FCSLALife

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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

OCTOBER 2025



As autumn drapes the world in golds and rusts, may we feel a soft peace in our hearts—gentle reminders that even as seasons shift, the beauty of what was can still warm what is. May we also find courage to release old burdens, knowing each day holds space for something quietly new.



ZENSKÁ JEDNOTA

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Wise Words to Ponder ...

The most destructive habit...Worry

The greatest joy...Giving

The greatest loss...Loss of self-respect

The most satisfying work...Helping others

The most endangered species...Dedicated leaders

Our greatest natural resource...Our youth

The greatest "shot in the arm"...Encouragement

The greatest problem to overcome...Fear

The most effective sleeping pill...Peace of mind

The most crippling failure disease...Excuses

The most powerful force in life...Love

The most dangerous pariah...A gossip

The world's most incredible computer...The brain

The worst thing to be without...Hope

The deadliest weapon...The tongue

The two most power-filled words..."I Can"

The greatest asset...Faith

The most worthless emotion...Self-pity

The most beautiful attire...A smile!

The most prized possession...Integrity

The most contagious spirit...Enthusiasm

Dear Friends,

This month remember that, to the world, you may be one person; but to one person, you may be the world. Never doubt the impact you have on the world around you. Your action always speak louder than your words!

*Until Next Month,
Warmly,
Carolyn*



Understanding of the Nicaean-Constantinopolitan Creed

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

We are in the midst of a brief understanding of the *Nicaean-Constantinopolitan Creed*, having been approved at the first council of the Church, the Council of Nicaea, in May 20-July 25, 325, A.D. There were some additions made in several future Councils but the main part of the Creed was approved at Nicaea. In this and the next two issues of *Fraternally Yours*, my hope is that we may celebrate the seventeenth hundredth anniversary of the *Creed* by looking at its words and their meanings, the necessity of having the *Creed* for our profession of our Faith, and to better live these words in our everyday lives.

The First Person of the Blessed Trinity (the Father) was described in the August edition of the magazine. The Second Person (the Son) was explored in the September and continues in this month's editions. Hopefully, we will have more of an understanding of our Brother as He became one like us in all things but sin.

*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.*

"For our sake he was crucified under Pontius Pilate...." For me, this is an important phrase not only in salvation history but also in world history, itself. After the Last Supper, where Jesus gave to His disciples the bread and the wine that became His Body and Blood, after the His agony in the garden, His betrayal and arrest, and His stance before the Sanhedrin, Jesus stands before Pilate at least two times.

"Again Pilate addressed them, still wishing to release Jesus, but they continued their shouting, 'Crucify him! Crucify him!' Pilate addressed them a third time, 'What evil has this man done? I found him guilty of no capital crime. Therefore I shall have him flogged and then release him.' With loud shouts, however, they persisted in calling for his crucifixion, and their voices prevailed. The verdict of Pilate was that their demand should be granted." Luke 23:22-24. Also see Matthew 27:11-26, Mark 15:1-15, and John 18:28-19:22.

Outside the principle persons of the Blessed Trinity, the Father, Jesus Christ, and the Holy Spirit, there are only two other persons who mentioned in both the *Nicaean-Constantinopolitan* and *Apostles Creeds* – Mary and Pontius Pilate. Mary is mentioned because of her conception of Jesus by the Holy Spirit and giving birth to the Christ in His human form at Bethlehem. Pontius Pilate is a personality of human history. He is not only mentioned by the authors of the Gospels, but also noted as a political person in world history, in that very region of his political relationship within the Roman Empire. His time of a political association with Rome parallels the era of Jesus' life in Israel!

The Death and Burial of Jesus are described in the Synoptic Gospels (Matthew 27:45-61, Mark 15:33-47, and Luke 23:33-56) and in the *Gospel of John* 19:17-42.

The *Day of Resurrection* was on the third day when Jesus was buried – Good Friday; Holy Saturday; and, Easter Sunday. Once again, the Great Glory of the Resurrection is revealed in Matthew 28:1-10, Mark 16:1-8, Luke 24:1-12, and John 20:1-10. And the *Day of Ascension* is noted in only two of the four authors of the *Good News*. Saint Mark scribes: "So then the Lord Jesus, after he spoke to them, was taken up into heaven and took his seat at the right hand of the Father. But they went forth and preached everywhere, while the Lord worked with them and confirmed the word through the accompanying signs" (16:19-20) whereas Luke 24:50-53 concludes his Gospel with these words, "Then he led them {out} as far as Bethany, raised his hands, and blessed them. As he blessed them he parted from them and was taken up to heaven. They did him homage and then returned to Jerusalem with great joy, and they were continually in the temple praising God."

The Second Coming of the Lord is found in Mark 13:24-27, Luke 21:25-28, and Matthew 24:29-31. Matthew recalls Christ's teaching. "Immediately after the tribulation of those days, the sun will be darkened, and the moon will not give its light, and the stars will fall from the sky, and the power of the heavens will be shaken. And then the sign of the Son of Man will appear in heaven, and all the tribes of the earth will mourn, and they will see the Son of Man coming upon the clouds of heaven with power and great glory. And he will send out his angels with a trumpet blast, and they will gather his elect from the four winds, from one end of the heavens to the other." The passage makes me want to be a good boy!!! The Third Person of the Trinity is yet to come.

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

Life Insurance and Member Services Departments ... Key's to the Association's Success



At the core of our Association's success lies the unwavering dedication of our life insurance and member services departments. These teams play a vital role in supporting our mission and ensuring that our members receive the highest level of care and service.

Our life insurance area is a cornerstone of the Association, supporting numerous facets of our operations. Under the capable leadership of Insurance Manager Paula Dalpiaz, this department ensures that our insurance offerings remain robust, compliant, and member-focused.

The Member Services Department, led by Cheryl Magyari and Barbara Kelly, is instrumental in maintaining strong communication between FCSLA and its members. Their attention to detail and commitment to member engagement make them an indispensable part of our organization.

Once a life insurance policy is issued, the Policy Services team—comprised of Karen Brezski, Dave Marvin, and Dakota Butts—takes over to ensure

its continued accuracy and compliance. This approachable and knowledgeable group handles a wide range of policy-related matters. Their work ensures that members receive timely and accurate information throughout the life of their policies.

The Death Claim & Beneficiary Department, staffed by Lauren Huetter, Tonya Brown, and Emma Taylor-Johnson, brings empathy and precision to one of the most sensitive areas of our work. They manage beneficiary records and process death claims with care and efficiency, guiding beneficiaries through each step of the process. Their commitment to accuracy and compassion ensures that claims are handled promptly and respectfully. They also prioritize helping policy owners keep beneficiary information up to date.

Led by Jacqueline Gates and Patricia Bowles, the Billing Department manages all aspects of premium and loan payments. Their meticulous work ensures that financial transactions are handled smoothly and accurately.

Each of these individuals brings expertise, integrity, and heart to their roles. Their collective efforts form the foundation of our Association's success, and we are proud to recognize and celebrate their contributions.

Michael J. Agan

Michael J. Agan
CEO



LOOK FOR NEW
MULTI-YEAR GUARANTEE
ANNUITIES
COMING SOON FROM


St. Ann's Lodge Br. S-114 Annual Bingo Social



St. Ann's Lodge Br. S-114 in Lorain OH will hold its Annual Bingo Social on Sunday October 19th at 1:00 PM at the American Slovak Club 2915 Broadway. All members are invited and encouraged to attend. There will be prizes for Bingo winners and lunch will be served. Please make your reservations by calling Bernie at 440-960-2605. Deadline for reservations is Tuesday October 14th.

Members can join us now on



FCSLA St Ann's Lodge, Lorain OH



fcscla_st.anns_lodge

Debutante Ball

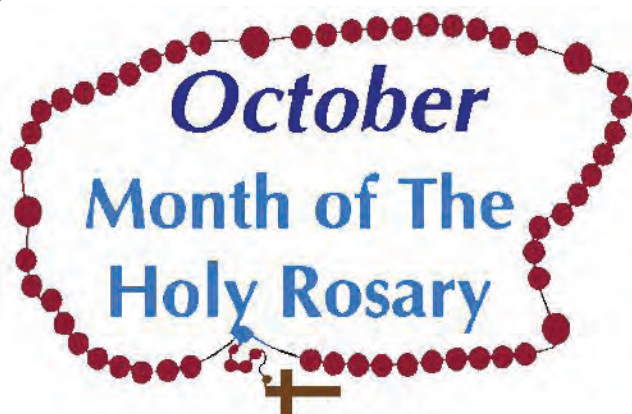
The 2024 Debutante Ball participants Escort Mr. Tyler Tarnalicki, Debutante Miss Sadie Catherine Erling, Debutante Miss Emma Judge, Escort Mr. Daniel Armbruster, Page Girl Miss Mia Grace Graham, Page Boy Master Paxton William Rumensky, and Page Girl Miss Emberlyn Pisanchyn highlight the best part of our Debutante Ball tradition. They were the beautiful and handsome participants of our 2024 ball. Planning is underway for the 2025 Debutante Ball "A Fall Foliage Memory" to be held on Saturday, November 1st, 2025, at the Best Western Genetti Hotel, Wilkes Barre, PA. Tickets are \$40 adult / \$20 children 10 years and under. Please contact FCSLA or the event chair (Emily Stefanac) directly for more information or to purchase tickets at 570-466-7789. Come celebrate our 2025 Debutante Ball participants with us.



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.





Invites You To The Annual

ST. NICHOLAS FAMILY PARTY

Join the FCSLA Chicago District Branches

**As We Celebrate St. Nicholas
Sunday, November 9th, 2025**

11:00 A.M. to 3:00 P.M.

St. Faustina Kowalska Ward Hall

5157 S. McVicker, Chicago, IL 60632

**All ages are welcome to join in the games,
crafts, BINGO, a super raffle and lunch!**

See St. Nicholas himself!

● \$20.00 Members ● \$25.00 Non-members

**Please contact your Branch Officer or the Chicago District
at fcslachicagodistrict@gmail.com
for information on how to attend.**

HELP THE CHICAGO DISTRICT GIVE BACK!


SUPPORT THE PEDIATRIC ONCOLOGY TREASURE CHEST

Every child deserves moments of happiness – even in the toughest battles. The Pediatric Oncology Treasure Chest delivers comfort and joy to children and teens fighting cancer by providing age-appropriate toys, gift cards, and treasures during their treatment.

These small treasures make a big difference. A toy can turn fear into courage. A gift card can bring a smile during chemotherapy. With your help, we can reach more children across our area. Together we can turn treatment days into brighter days.

Donate today and be the reason a child smiles tomorrow. Please bring your checks to the party or contact the Chicago district at fcslachicagodistrict@gmail.com for information on how to mail in donations. Your donation will be matched through the Home Office Matching Funds program to the extent allowed.





FCSLA LIFE SR. BRANCH 88 125TH ANNIVERSARY/CHRISTMAS PARTY

Please join us for this **VERY SPECIAL OCCASION**. This combined party will be held on Sunday, December 7, 2025 at the Clubhouse Grille, Cedarbrook Golf Club, Rt. 981, Belle Vernon, Pa.

Doors will open at 1:15 p.m. with Appetizers served at 2:00 p.m. and a very special dinner served at 2:30 p.m. Each member present will be awarded a cash or gift certificate door prize. A \$15.00 is required for each member reservation. If you attend, your check will be returned at the door.

Reservations are due by November 19, 2025. No reservations will be accepted after this date. Send reservations to: Dorothy Urbanowicz, 27 Crescent Dr., Monessen, Pa. 15062. Make check payable to: FCSLA Sr. Branch 88. Our parties are for members only. If you know someone who would like to come, call me at 724-684-8243 for information on becoming a member.

You WILL NOT receive party notices in the mail in the future. All Notices will be published in "Fraternally Yours". If you do not receive this publication, call 1-800-464-4642 to be added to their list.

Hope you are able to join us for this very special occasion.

Fraternally Yours
Officers of Sr. Branch 88

CHART YOUR COURSE



10 YEAR PLATINUM ELITE ANNUITY***

5.20% APY current credited interest rate effective June 1, 2025*

3.00% APY minimum guaranteed rate

- Flexible Premium Deferred Annuity (Contract FPA(10)-0415)
- 10 year withdrawal penalty (9% 1st and 2nd year, decreased by 1% each subsequent year)**
- Maximum issue age 79

7 YEAR GOLD ELITE ANNUITY

5.10% APY current credited interest rate effective June 1, 2025*

3.00% APY minimum guaranteed rate

- Flexible Premium Deferred Annuity (Contract FPA(7)-0713)
- 7 year withdrawal penalty (8% 1st year, decreased by 1% each subsequent year)**
- Maximum issue age 85

5 YEAR SILVER ELITE ANNUITY

5.00% APY current credited interest rate effective June 1, 2025*

3.00% APY minimum guaranteed rate

- Flexible Premium Deferred Annuity (Contract FPA(5)-0713)
- 5 year withdrawal penalty (6% 1st year, decreased by 1% each subsequent year)**
- Maximum issue age 85

The Following Apply to All Annuities Above:

- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 10% one time per year penalty free withdrawal is available in the first year of the contract and every subsequent year during the surrender period or, receive interest only (minimum \$1000)

*Interest rates can change at any time but crediting rates will not go below the minimum guaranteed rate.

**A 10% federal tax penalty may apply to certain distributions if taken before the owner is age 59^{1/2}.

***10 Year Platinum Elite FPDA [FPA(10)0415] is not available in New York. Please contact the FCSLA Life sales team or home office for information on an alternative 10 Year annuity product that is available in New York.



Rating Date: October 2024
2024-2025 rating period
For the latest Best's Rating,
access www.ambest.com

From Independence to Today – We Stand with Our Veterans

Senior Branch 11 Fundraising Drive for the Wounded Warrior Project
Donate - Now through June 30, 2026



In 2026, our nation will proudly celebrate **250 years of independence** - a milestone made possible by the courage and sacrifice of those who have served and defended our freedoms. To honor this historic occasion, **Senior Branch 11** is hosting a **Matching Funds Fundraising Drive** to benefit the **Wounded Warrior Project (WWP)**. Founded in 2003, the Wounded Warrior Project is a **501(c)(3) nonprofit organization** that provides **no-cost programs, services, and events** to support wounded veterans and their families. Their mission is to help those who have served live with dignity, strength, and independence. In 2023, with your support, **Senior Branch 11** raised **\$3,000** for this remarkable cause. As we approach the nation's **250th** anniversary, we are setting our sight even higher—with the goal of **doubling that impact**.

All funds raised will be presented in **July 2026** to the **Wounded Warrior Project**. Together, we can celebrate our nation's independence by honoring and supporting those who sacrificed for it. Thank you!

Sr. Branch 11 President/National Director

Kristina L. Menke

Sr. Branch 11 Secretary/Treasurer

Jim Deak

★ ★ ★ ★ ★ **Donate today. Give hope. Change lives.** ★ ★ ★ ★ ★

Mail cash or check to: Jim Deak - Sr. Branch 11, 1348 Breezewood Dr, Homestead, PA 15120

If mailing a check please make check payable to: FCSLA BR.-S011 FBO WWP

National Youth of the Year

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

Guidelines

- Any FCSLA Life member may submit a nominee for this award.
- Nominee must be an FCSLA Life member for at least three years.
- Nominee must be between 12-22 years old. (received date will determine the age)
- Family members of Home Office staff and National Officers are eligible to be nominated.
- Previous awardees are not eligible.
- Service projects and volunteerism included on nomination form can only be from 2021-2025.
- A headshot photo of the nominee must be included with nomination.
- Nominations must be received at Home Office by October 13th, 2025.
- Decisions are final.
- The winner will receive \$250 and be featured in *Fraternally Yours*, our website, and social media!

National Fraternalist of the Year

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

Guidelines

- Any FCSLA Life member may submit a nominee for this award.
- Nominee must be an FCSLA Life member for at least three years.
- Nominee must be at least 23 years old (received date will determine age)
- Previous winners, Home Office staff, and National Officers are not eligible to be nominated.
- A headshot photo of the nominee must be included with the nomination.
- Decisions are final.
- Nominations must be received by October 13th, 2025.
- The winner will receive \$250 and be featured in *Fraternally Yours*, our website, and social media!



Nomination forms can be found at www.fcsla.com or by contacting the Fraternal Department at (800) 464-4642 x1025 or fraternal@fcsla.com

W137 Beer Tasting

On Sunday, September 7th, FCSLA Life Branch W137 enjoyed a September Fest beer tasting event held at Clock House Brewery in Cedar Rapids, Iowa. 27 members were in attendance, sampling beers, snacking on various foods and socializing with each other. 4 lucky members won \$10 gift cards to Clock House Brewery. The next branch activity is Sunday, October 12th, 1pm at Bass Farms (Hwy 30E, across from Palisades Park). Join members for the Pumpkin Festival!



Carolyn Pluff, with Kennedy, Laurie Neuwohner, Jenny Sheka and Austin Pluff enjoy the fun.



Members toast our good fortune. Na zdravi!

Branch W133 Holds Annual Meeting

The FCSLA Life Branch W133 Timken, KS, held their annual meeting and supper recently on Sunday, Aug. 17, at the Jct 4 Diner in LaCrosse, KS. The meeting included reports, election of officers, remembering of deceased members, and charitable contributions. Supper and social time followed the meeting. Attendance was the highest it has been in several years.



FCSLA Chicago District Hosts Annual Picnic at Katherine Legge Park

On a sun-drenched Saturday, August 2nd, 2025, the FCSLA Chicago District gathered for its much-anticipated annual summer picnic at the scenic Katherine Legge Memorial Park in Hinsdale, Illinois. From 10:30 AM to 3:00 PM, almost 70 members, families, and friends came together to celebrate community, tradition, and summer fun in one of the area's most picturesque settings. The picnic featured a delicious spread of classic summer fare, refreshing beverages, and snacks and dessert. Children and adults alike participated in games and activities, from Bingo and a split the pot raffle to the always popular team event of "Cheeseball Toss", all designed to foster camaraderie and fun. The weather cooperated this year with a beautiful sunny day in the 70's, following weeks of record heat and humidity. The event was a great afternoon of food, games, and fellowship in a beautiful setting. Thank you to everyone who helped make this annual event a great success!



S114 AND J198, LORAIN, OHIO CELEBRATE BOTH ST. ANN'S DAY AND SCHOLARSHIP WINNERS AND PARTICIPANTS



On Sunday, July 20, 2025, members of branches S114 and J198 celebrated a St. Ann's Day and FCSLA Life Scholarship luncheon at American Slovak Club, Lorain, Oh. After a short meeting, President Bernie Danevich announced the applicants and winners of each branch. The senior branch applicants were Katelyn Drop, Colleen Novotny and Jordan Sullivan who, unfortunately, at this time did not win. There were 4 junior branch applicants, 3 who won Scholarships and were present with their families - Camille Cooke, 5th grade, Grace Szczepanski, 8th Grade won \$750.00 each and Grant Szczepanski 11th grade, \$1,000.00. William Shagovac applied but did not win. Pictures were taken, a monetary gift was given to them along with a present from Cheryl Deeks, junior branch treasurer. Those who were unable to attend received their checks in the mail. All were congratulated with best wishes for the coming school year. The meeting ended with a raffle and fun gift prizes followed by prayer and adjournment. A very enjoyable time was had by all.



Installation Mass Bishop of Pittsburgh



Cynthia Maleski, former FCSLA National President/CEO and her husband Dr. Andrzej Groch with His Excellency Mark A. Eckman, 13th Bishop of the Diocese of Pittsburgh, representing FCSLA. They were personally invited to the Bishop's Installation Mass which was held at St. Paul's Cathedral, Pittsburgh, Pennsylvania on Monday, July 14th, 2025.

Anna Hurban Chicago District Hosts Annual Scholarship Luncheon

The annual Chicago District scholarship luncheon was held on June 14th at Camelot Banquets in Hickory Hills, IL. Almost 60 members and guests gathered to recognize the 2025/2026 scholarship recipients from the Chicago District. In total, the District had 16 students awarded a scholarship through the national FCSLA scholarship program. We were fortunate to have 9 of those recipients and their families attend this luncheon and participate in our recognition program. Students were asked to fill out a brief questionnaire designed to help introduce them to the group. Each student was presented to the group, given a certificate of recognition, an FCSLA notebook, lapel pin, and white rose, and asked to sign the district scholarship book. Scholarship recipients ranged from a rising first grader, to graduate students. All students were appreciative of the opportunities available through the national FCSLA Scholarship program. Following the program, National Sales Manager, Paul Smithers, spoke to the group about FCSLA product offerings. A delicious luncheon followed. Thank you to everyone who helped make this annual luncheon a great success! Congratulations to our students, and the best of luck when returning to school in the fall!



Baptism

Leon Paul Maruska, Branch W001 in New Prague, MN was baptized on May 11, 2025, at Faith Point Lutheran Church in New Prague. He is pictured with his parents, Andrew and Shelby Maruska, and his sisters, Rori and Piper Maruska.



Anna Hurban Chicago District Join Hands Day 2025

On Saturday May 3, 2025, 14 Anna Hurban Chicago District members and friends met with approximately 50 U.S. military veterans who are temporarily or permanently housed at Edward Hines VA to play Bingo! The Vets included former Army, Navy, Marine, and Air Force soldiers. Bingo winners were given coupon books for the local VA Canteen, and the Chicago District gave away almost \$800 to the winners. Both the Vets and the FCSLA Volunteers had a great afternoon visiting and playing Bingo! Thank you to all the members and friends who joined to make this event so special. God Bless our Veterans!



Eric Spindler Graduation



Eric Spindler graduated in April 2025 from Grand Valley State University, Grand Rapids, Michigan with a degree in Engineering. Celebrating with him from L-R: is his father, Ed; brother, Alex; grandmother Emily (Minelli); sister, Grace and mother Mary Kay (Minelli) Spindler. All are members of and support Chicago Branch S287. Emily was branch vice-president for many years.

Chicago District Lenten Day of Recollection



The annual Chicago District Day of Recollection was held at the Missionary Sisters of St. Benedict in Oak Forest, IL on March 16th. Branch Officers and guests gathered to hear speaker Bob Moynihan lead us in prayer and reflection. Inspired by Pope Francis theme of hope in this jubilee year, Mr. Moynihan brought his background in theology and his years with the Franciscan order to challenge us to have hope in difficult times. All attending this annual district Lenten event valued and appreciated his thoughtful and inspiring comments.

THE SISTERS OF SAINTS CYRIL AND METHODIUS RECENTLY ELECTED A NEW LEADERSHIP TEAM

The Sisters of Saints Cyril and Methodius recently elected a new Leadership Team: Sister Barbara Sable, General Superior; Sister Michael Ann Orlik, Assistant to the General Superior; Sister Pamela Smith, General Councilor; Sister Deborah Marie Borneman, General Councilor; Sister Linda Marie Bolinski, General Councilor. The joyful Eucharistic Liturgy and Installation were celebrated in the Basilica of Saints Cyril and Methodius in Danville. The Leadership Team's term extends through 2029.



Pictured L-R are: Sister Linda Marie Bolinski, Sister Deborah Marie Borneman, Sister Barbara Sable, Sister Michael Ann Orlik, Sister Pamela Smith.

Branch W018 Scholarship Awarded

National and branch scholarships are a major item at the annual Mahoney State Park picnic and get into nature day for FCSLA Life Branch W018, Omaha, NE. Scholarship winner Millie Kay Hladik from Sedalia, MO. could not attend. No problem, Branch Secretary/ Treasurer, Margie Hladik (Millie's Grandmother) brought the certificate to her.



Abby Dunstan, Standout Catcher



Abby Dunstan, S140 (Lansford, PA) is the granddaughter of S140 and Eastern PA District officer Louise Dunstan. Entering her senior year at Northwestern Lehigh High School, Abby has been the driving force in her team's success, contributing

to a League Championship and three consecutive State semi-final appearances. A standout catcher, Abby is a 3-time All-State honoree, a 2-time Offensive Player of the Year and also competes on the national stage with her elite travel team based out of Virginia. Abby has verbally committed to continue her academic and athletic career at Georgia Tech in Atlanta. Abby will be the first to tell you that family has played a key role in her success. The youngest of three, her older brothers Matt and Ben both played football and baseball in high school and three were just competitive by nature, but always supportive of each other. She credits her mom Michele with keeping her grounded – reminding her that while it's great to be good in sports, there is more to a person than their performance on the field. Her Dad, Paul also played a big role in her success working with her to further develop her athletic skills and always doing it in a supportive way. For Abby, it has always been about "Team Dunstan" for giving her everything she needed to succeed and succeed she has! With her commitment to Georgia Tech, she will be playing softball for a Division I team while furthering her academic career. The Dunstan's are all also part of Team FCSLA Life as members of S140, Lansford, PA. Congratulations Abby!



CONGRATULATIONS



Congratulations to Debutante Miss Emma Judge, the 2024 recipient of the late Marion Vrabel Scholarship, presented the evening of the debutante ball by Elaine Larronde and Deborah Osborne. Wishing you all the best in your future educational goals!





First Catholic Slovak Ladies Association Executive Committee Second Quarterly Meeting



Home Office, Beachwood OH | May 8, 2025

Call to Order/Prayer/Pledge of Allegiance

The Board of Directors Chair Jeanette Palanca called the meeting to order at 9:30 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando opened the meeting with prayer and National Director Kristine V. Midcap 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
Jeanette E. Palanca	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 except National Director Michael Beckman. 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 May 8, 2025 agenda will stand approved as circulated.

Approval of the Minutes

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

MOTION ADOPTED

CEO's Comments

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

1. **1st Quarter Financials**
CEO Agan noted the quarterly results had an increase in surplus although assets were down and we had modest net income. CEO Agan said there is a sense urgency to bring in more business particularly annuity sales.
2. **Company Culture**
The reorganization is complete per CEO Agan and the focus is now on cross divisional communications with weekly company and management meetings.

3. **Sales Highlights**
CEO Agan said sales are growing but they are small with a 19% increase over the previous year.
4. **Staffing**
CEO Agan noted interviews are being conducted for the CFO and in the final stages of hiring an Annuity Manager. The other open positions are Junior Underwriter and Executive Administrative Assistant.
5. **Technology**
CEO Agan stated a few projects are drafting first premium on new business, DocuSign for agent licensing, and encrypted emails and faxing of applications.

National Director Michael Beckman joined the meeting at 9:38 a.m.

6. **Strategic Update**
CEO Agan remarked the management team met with Balanced Growth to narrow the focus on our strategies. The management is working on a 12-18 month operational plan per CEO Agan.
7. **Key Initiatives**
 - *Key Performance Indicators (KPI's)
 - * Investment Guidelines
 - * Asset Liability Matching
 - * Product Development
 - *Pricing Guidelines
 - * District President's meeting
 - * Building Security
 - * Health Insurance Review
8. **Ohio Department of Insurance (ODI) Exam status**
CEO Agan stated the five year exam has been going well with the interviews now complete and the ODI Examiners will be back in the office this month to complete the exam in May.
9. **AM Best**
CEO Agan has met virtually with our AM Best analysts and our annual meeting is scheduled for August 20, 2025. The AM Best team will hold an in person meeting with us in our office. Questions were asked and answered.

Supplement 1

Chair Palanca asked for a motion to accept the CEO's report. Trustee Joseph T. Senko moved to accept the CEO's report and National Director Michael Beckman seconded the motion.

MOTION ADOPTED

continued on next page

National Treasurer's Report

Interim National Treasurer Frank L. Rando presented the preliminary Treasurer's Report as of March 31, 2025. 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 March 31, 2025, our admitted assets were at \$1.072 billion, and our surplus was \$109 million.

Interim Treasurer Rando reviewed the preliminary Balance Sheet, and Income Statement as of March 31, 2025. Questions were asked and answered.

First Quarter 2025 Budget vs Actual

Interim Treasurer Rando reviewed the first quarter of 2025 Budget vs Actual report by discussing the life business, annuity business, general expenses, and highlighted variances. Questions 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.

Asset Liability Management Report

CEO Agan stated he worked with our Actuary Tom Wurfel and Wellington to come up with this new Asset Liability Management (ALM) report which matches assets vs our liabilities.

Supplement 2

Comments from Wellington

Andrew Paone, Liz Kleinerman, Abigail Clare, and Joseph Marie joined the virtual meeting at 11:09 a.m. to provide an overview of the 2025 first quarter results. Ms. Kleinerman reviewed what is happening in the market and how that affected our portfolio with the new administration and the tariffs. Ms. Kleinerman also reviewed our watch list with a particular focus on consumer focus and retail sector which are impacted by tariffs. Questions were asked and answered.

Supplement 3

Mr. Paone, Mrs. Kleinerman, Ms. Clare, and Mr. Marie left the meeting at 11:35 a.m.

Acquired Securities Report

Interim Treasurer Rando noted we did not acquire or dispose of any securities in the first quarter of 2025.

Chaplain Monsignor Polando moved to accept the Interim National Treasurer's report and National Trustee Lorraine Gibas seconded the motion.

MOTION ADOPTED

New Business

Annuity Interest Yield

CEO Agan stated as an operation we want to be able to act nimbly and make good decisions. We should have guidelines and that we operate within those guidelines. CEO Agan remarked there is an urgent need to bring in more annuity premium now and is recommending opening up the prior plans of 5%, 5.1% and 5.25%. The Executive Committee had a discussion about allowing CEO Agan the flexibility to manage the interest rates on the annuities. The committee agreed to give CEO Agan that flexibility. Questions were asked and answered.

Supplement 4

Unfinished Business

Trustee Gibas asked for a status of the compliance review. CEO Agan said we should receive a report by May 15, 2025 from Rector and Associates now Noble Consulting. In addition, Audit Chair Barbara A. Sekerak will discuss the findings at the June 12, 2025 board meeting.

Executive Committee Meeting Dates

August 21, 2025

November 6, 2025

Adjournment and Prayer

Trustee Senko moved, and CEO Agan seconded to adjourn the meeting. The meeting adjourned at 12:10 p.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

Jeanette E. Palanca, Director
Date

ATTEST:

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

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

Kimberly A. Graham, Secretary

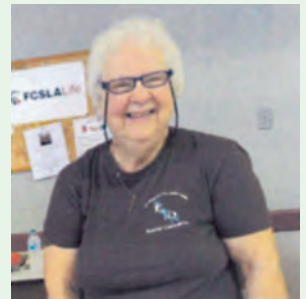
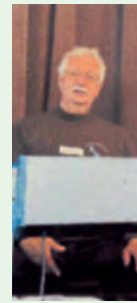


MATCHING FUNDS ACTIVITIES

BRANCH S615, SWOYERSVILLE, PENNSYLVANIA

Annual Cash Bingo

The Social Concerns Committee of St. Elizabeth Ann Seton Parish of Swoyersville, PA, is a busy organization. Their mission is to assist those in need in both the parish and the community. The major fundraising means of the committee is an Annual Cash Bingo, which was held on April 6, 2025. There were approximately 250 people in attendance. Activities included a bake sale, basket raffle, 50/50 chances and a special game in which the winner was the recipient of a designer purse. To assist the Social Concerns Committee, Sr. Branch 615 completed a Matching Funds Project, through the purchase, preparation and serving of luncheon foods and beverages. A total of six branch members staffed the kitchen during the event. In addition, specialty foods, which included tomato pizza, soft pretzels, pasta fagioli, and rolls were made and sold by a friend of the parish. Contributions of Gift Cards by Community sponsors were used as door prizes. Through the dedicated efforts and generosity of the Committee and the FCSLA Life, the fundraising goal of this bingo was exceeded. The success of this event will assist in fulfilling the mission of the Social Concerns Committee.



MATCHING FUNDS ACTIVITIES

BRANCH J011, ST. LOUIS, MISSOURI

Double the Blessing: Supply a Soul, Shape a Future

Double the Blessing: Supply a Soul, Shape a Future: St. John Paul II South Preparatory School Back-to-School Fundraiser with FCSLA Branch J011, St. Louis, Missouri Matching Gift Opportunity



For as many years that mine & Susan's grandchildren have been in school – we have bought their school supplies and clothing for school. When the July BUZZ came out & I read the submittal about Matching Funds for school supplies, a HUGE light bulb went off in my head as to what a great idea this would be for our grandchildren's school.

Recently, in a conversation with FCSLA'S Marissa Smith and Principal Sebastian Garren of John Paul II School, a faith-based school where two of my grandkids attend—I realized there was a need for something like this. John Paul II is a small community school, fewer than 100 students from kindergarten through 12th grade, but its impact on young lives is immeasurable. Like so many schools of its kind, it relies heavily on the community for donations.

The principal and I put the following neighboring Parishes' communications into effect called **"Double the Blessing: Supply a Soul, Shape a Future: St. John Paul II South Preparatory School Announces Back-to-School Fundraiser with Matching Gift Opportunity."**

This summer, St. John Paul II Preparatory School (JP II South) invited the community to join us in preparing our students for a new school year rooted in faith, family, and formation. Until the end of August, JP II South held a school supply fundraiser to ensure that every classroom and student is equipped with the tools needed to thrive academically and spiritually.

The supplies purchased will support our school as they embark on another year of learning: Monetary donations of \$626.50 plus \$100 from Knights of Columbus, 8 desks, 20 chairs, and 2 whiteboards. The school supply shelves are now fully stocked, and 2 students were able to get new uniforms. At JP II, our mission is clear: to know, love, and serve God in all things. We recognize that parents are the primary educators of their children, and our school exists to support that vocation by fostering an environment rich in Catholic formation and academic excellence. What starts as a box of pencils and crayons becomes a powerful witness to faith in action.

We imagined a school supplies collection, engaging the community in donating supplies or money. With additional Matching Funds of up to \$600, the potential impact doubles. This fundraiser is not just about supplies—it's about investing in the future of young souls striving to glorify God. By using the Matching Funds program, we can help prepare students for success and strengthen in our Catholic communities.

Fraternal Note: A huge thank you to Joe Miklovic and all who helped coordinate our first call to action for our branches in challenging them to think outside the box when it comes to fundraising initiatives that can help their community. Our theme in July was "Back to School" and Joe delivered in a big way! This is just but one branch. Think of the difference that can be made if all branches made this commitment! Keep an eye out for our next branch challenge. We very much hope that you will join us!

FRATERNALLY YOURS

Opt in/Opt out

LET US KNOW HOW YOU PREFER TO READ OUR
MAGAZINE!



*FILL OUT THE ONLINE
SURVEY ON OUR
WEBSITE OR THE PAPER
SURVEY LOCATED IN
THE 2025 AUGUST AND
OCTOBER EDITIONS OF
FRATERNALLY YOURS*

*PLEASE COMPLETE THIS
SURVEY NO LATER THAN
OCTOBER 31ST, 2025.*



Slovak-American Cook Book

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

_____ Cookbooks (\$15 each)
_____ USPS Media Mail (+\$5 PER BOOK)
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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.

REPORT OF THE FCSLA NATIONAL TREASURER

Balance Sheet As of 5/31/2025

Admitted Assets	
Category	2025
Cash & Short Term Investments	\$ 14,855,064
Bonds	1,026,539,985
Preferred Stock	1,020,000
Common Stock	353,994
Investment Income Due & Accrued	13,653,995
Property Plant & Equipment, Net	4,110,708
Certificate Loans & Accrued Interest	1,614,850
Other Assets	29,200
Interest Maintenance Reserve	4,844,501
Total Admitted Assets	\$ 1,067,022,297

Liabilities & Surplus	
Category	2025
Life Reserves	\$ 309,852,567
Annuity Reserves	624,822,735
Death Claims Payable	2,298,672
Unearned Premiums	352,777
Matured Endowments	306,932
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,390,106
Accrued Convention Donations	100,000
Provision for Future Conventions	201,341
Asset Valuation Reserve	11,768,741
Other Liabilities	2,018,678
Total Liabilities	\$ 958,512,549
Surplus	\$ 108,509,748
Total Liabilities and Surplus Funds	\$ 1,067,022,297

Income Statement For Period Ending 5/31/2025

Revenue	
Category	2025
Insurance Premiums	\$ 3,248,147
Annuity Premiums	9,025,848
Investment Income	24,865,160
Amortization of IMR	(296,274)
Rental Income	234,008
Other Revenue	34,123
Total Revenue	\$37,111,012
Direct Expenses	
Category	2025
Change in Life & Annuity Reserves	\$(10,509,089)
Life & Annuity Benefits	40,057,675
Salaries - Life and Annuity Employees	460,070
Underwriting & Commissions Expenses	452,877
Total Direct Expenses	\$ 30,461,533
Net Revenue before General Operating and Fraternal Expenses	\$ 6,649,479
General Operating and Fraternal Activity Summary	
Category	2025
General Operating Expenses	\$ 4,376,935
Net Income before Fraternal Expenses, Dividends, Realized Capital Gains/(Losses)	2,272,544
Less :Fraternal Expenses	2,024,402
Less :Dividend to Members	710,094
Capital Gains/(Losses)	12648
Total Net Income /(Loss)	\$(449,304)



Cozy Fall Recipes

MOM'S BERRY CRUMBLE

Crumble:

2 cups all-purpose flour
3/4 cup white sugar
3/4 teaspoon baking powder
1/4 teaspoon fine salt
3/4 cup frozen unsalted butter
2 large egg yolks
1 1/2 teaspoons vanilla extract
1 teaspoon apple cider vinegar, or as needed

Fruit Filling:

1 cup blueberries
1 cup raspberries
1 cup blackberries
1/3 cup white sugar
2 teaspoons cornstarch
2 teaspoons fresh lemon juice
1 teaspoon lemon zest
1 pinch cayenne pepper

Preheat the oven to 375 degrees.

Combine flour, sugar, baking powder, and salt in a large bowl. Whisk until thoroughly combined. Grate in frozen butter, stopping occasionally to toss butter into flour mixture until coated.

Stir in egg yolks and vanilla with a fork until egg is mostly absorbed. Add 1 teaspoon vinegar; mix briefly. Use your hands to finish mixing, squeezing until clumps form, but mixture remains mostly dry. Add more vinegar if needed. Set crumble aside.

Combine blueberries, raspberries, and blackberries in another large bowl. Add sugar, cornstarch, lemon juice, lemon zest, and cayenne pepper. Mix gently until well combined and sugar and cornstarch are mostly dissolved.

Place about 1/2 of the crumble mixture into the bottom of a 2-quart baking dish. Press mixture down using a flat cup until well compacted. Spread berry filling on top. Sprinkle remaining crumble mixture over berries, squeezing some of the crumble into clumps.

Bake in the preheated oven until top is beautifully browned and berry filling

bubbles, 40 to 45 minutes. Let cool to room temperature before serving, about 30 minutes.

CHICKEN AND SWISS STUFFING BAKE

1 can (10-3/4 ounces) condensed cream of mushroom soup, undiluted
1 cup 2% milk
1 package (6 ounces) stuffing mix
2 cups cubed cooked chicken breast
2 cups fresh broccoli florets, cooked
2 celery ribs, finely chopped
1-1/2 cups shredded Swiss cheese, divided

In a large bowl, combine soup and milk until blended. Add the stuffing mix with contents of seasoning packet, chicken, broccoli, celery and 1 cup cheese. Transfer to a greased 13x9-in. baking dish.

Bake, uncovered, at 375 degrees for 20 minutes or until heated through. Sprinkle with remaining cheese; bake 5 minutes longer or until cheese is melted.

CABBAGE ROLL CASSEROLE

2 pounds ground beef
1 large onion, chopped
3 garlic cloves, minced
2 cans (15 ounces each) tomato sauce, divided
1 teaspoon dried thyme
1/2 teaspoon dill weed
1/2 teaspoon rubbed sage
1/4 teaspoon salt
1/4 teaspoon pepper
1/4 teaspoon cayenne pepper
2 cups cooked rice
4 bacon strips, cooked and crumbled
1 medium head cabbage (2 pounds), shredded
1 cup shredded part-skim mozzarella cheese

Coarsely ground pepper, optional

Preheat oven to 375 degrees. In a large skillet, cook beef and onion over medium heat until meat is no longer pink, breaking

beef into crumbles. Add garlic; cook 1 minute longer. Drain. Stir in 1 can tomato sauce and next 6 ingredients. Bring to a boil. Reduce heat; simmer, covered, 5 minutes. Stir in rice and bacon; remove from heat.

Layer a third of the cabbage in a greased 13x9-in. baking dish. Top with half the meat mixture. Repeat layers; top with remaining cabbage. Pour remaining tomato sauce over top.

Cover and bake 45 minutes. Uncover; sprinkle with cheese. Bake until cheese is melted, about 10 minutes. Let stand 5 minutes before serving. If desired, sprinkle with coarsely ground pepper.

PUMPKIN SAUSAGE SOUP

1 pound bulk Italian sausage
2 cups sliced fresh mushrooms
1 medium onion, finely chopped
4 garlic cloves, minced
1 carton (32 ounces) unsalted chicken stock
1 can (15 ounces) pumpkin
1 tablespoon sugar or sugar substitute equivalent
1/2 teaspoon ground cinnamon
2 teaspoons Italian seasoning
1 teaspoon ground turmeric
1/2 teaspoon ground ginger
1/4 to 1/2 teaspoon ground nutmeg
1/2 cup heavy whipping cream
1/3 cup cold water
1/3 cup cornstarch
2 cups shredded smoked cheddar cheese

In a Dutch oven, cook sausage, mushrooms and onion over medium-high heat until sausage is no longer pink and vegetables are tender, 8-10 minutes, breaking up sausage into crumbles; drain. Add garlic; cook 1 minute longer. Add stock, pumpkin, sugar and seasonings. Bring to a boil; reduce heat. Cover and simmer 10 minutes.

Stir in cream. In a small bowl, mix water and cornstarch until smooth. Stir into pan. Bring to a boil; cook and stir until thickened, 1-2 minutes. Add cheese; cook and stir until melted.

PUMPKIN ESPRESSO MARTINI

Ice cubes
1-1/2 ounces vodka
1-1/2 ounces coffee liqueur
1 ounce brewed espresso
1 ounce refrigerated vanilla dairy creamer
1 tablespoon canned pumpkin
1/2 teaspoon pumpkin pie spice

Place ice cubes in a cocktail shaker. Add vodka, coffee liqueur, espresso, creamer, canned pumpkin and pumpkin pie spice. Place top on cocktail shaker; shake until liquid is very cold. Pour into a martini glass; discard ice. Serve immediately.



PERIODICAL

10/25

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.