

# Fraternally Yours®

**FCSLA Life**

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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

JANUARY 2026



*May the New Year greet you with fresh hope, abundant joy, and boundless opportunities to grow, celebrate, and make every moment meaningful.*

**HAPPY NEW YEAR**

ZENSKÁ JEDNOTA

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# A New Year, Without the Noise

There is something wonderfully human about our insistence on treating the New Year as a clean slate. The calendar flips, the clock ticks past midnight, and suddenly we imagine ourselves capable of living differently — more boldly, kindlier, more intentionally. Critics will say it's arbitrary. Maybe it is. But it's also a reminder that we can choose to begin again, and that choice has power.

This past year — like every year — brought its own mixture of progress and upheaval. Many of us ended it tired, proud, changed, or some blend of all three. We learned that uncertainty no longer feels like a visitor; it has become a permanent neighbor. And yet, we also learned that adaptability is a muscle we've been forced to strengthen, and connection a resource we've stopped taking for granted.

For us, as Christians, this journey wasn't walked alone. Through the highs and lows, faith served as a steady hand — Christ's presence in the middle of the ordinary and the overwhelming. Often it wasn't dramatic; it was the quiet confidence that God was at work even in moments that felt stalled or confusing. The reassurance that grace meets us where we are, not where we pretend to be.

So, what do we do with a new year? Not everything. Not all at once. The pressure to reinvent ourselves overnight is a recipe for disappointment. Instead, we can treat January not as a commandment, but as an invitation — an open door to walk through at our own pace, trusting that God walks with us into every chapter we enter.

This year, maybe we focus less on resolutions and more on daily faithfulness. Less on chasing perfection, more on embracing the slow work of the Spirit. Less on grand declarations, more on the small acts of obedience and compassion that quietly shape who we become. The world tends to reward spectacle, but Scripture reminds us that God often works in the humble, the patient, the unseen.

As we step into the new year, may we measure ourselves not by how flawlessly we perform, but by how closely our lives reflect Christ's love — imperfectly, earnestly, and with grace for ourselves and each other. May we trust that God goes before us, hems us in behind, and lights the path even when the next step is all we can see.

Here's to a year not of reinvention, but of renewal. A year of tending, building, mending, and trusting the One who holds tomorrow.

Happy New Year. May God bless it, and may He bless you in it.

*Until next month,  
Warmly, Carolyn*

# Daily Conversion: Reflecting on Saint Paul's Transformation

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

My dear Sisters and Brothers in Christ,

Happy New Year! I understand that our membership receives *Fraternally Yours* at different times of each month but my prayer is that you had a most blessed and merry Christmas in December with greetings and gatherings with family and friends. I pray that in 2026 you may experience a healthy and prosperous year filled with bountiful joy, excellent health, prayerful grace, and ongoing unity with yours and all with whom you encounter! Most importantly, please keep in daily touch with the Father, Son, and Holy Spirit; with the Mother of God; and all the saints, especially you and your family's patron saints; with Saint Anne the patroness of our Association; Saints Cyril and Methodius the patrons of the Slovaks; and, the daily saint(s) of the day who are found on your Catholic calendar.

Acknowledging the use of Catholic calendar, my favorite day of January is the twenty-fifth which Roman Catholics celebrate the Feast of the Conversion of Saint Paul the Apostle. In the *Acts of the Apostles*, Paul tells about his conversion: *I am a Jew, born in Tarsus in Cilicia, but brought up in this city. At the feet of Gamaliel I was educated strictly in our ancestral law and was zealous for God, just as all of you are today. I persecuted this Way to death, binding both men and women and delivering them to prison. Even the high priest and the whole council of elders can testify on my behalf. For from them I even received letters to the brothers and set out for Damascus to bring back to Jerusalem in chains for punishment those there as well. On that journey as I drew near to Damascus, about noon a great light from the sky suddenly shone around me. I fell to the ground and heard a voice saying to me, 'Saul, Saul, why are you persecuting me?' I replied, 'Who are you, sir?' And he said to me, 'I am Jesus the Nazorean whom you are persecuting.' My companions saw the light but did not hear the voice of the one who spoke to me. I asked, 'What shall I do, sir?' The Lord answered me, 'Get up and go into Damascus, and there you will be told about everything appointed for you to do.' Since I could see nothing because of the brightness of that light, I was led by hand by my companions and entered Damascus (22:4-11).*

This conversion of Paul reminds me of how God spiritually converts me daily in my priestly life as well as all of us in our baptismal lives. *"Peter, Peter, why are you sinning against me?" My children, my children, why are you sinning against me?"* Our baptisms have washed away our original sin but how do we keep our ordinary day lives free from sin as He reminds us, *"I am Jesus the Nazorean whom you are persecuting?"* Our daily examen, prior to retiring for the day, gives us time to thank Almighty God for the blessings we have received on the one hand and look into our hearts and souls of the wrongs that we have committed on the other. We ask God for forgiveness and seek the Holy Spirit's grace for us to avoid the sins we have committed and the need to fight sin in the future. Each evening we seek for more conversion!

The Feast of the Conversion of Saint Paul is a special and holy day in our family. My maternal grandparents were married on this day; my parents were married on this day; my father, who was the youngest child in his family was born and was named Paul; my mother's youngest sibling was named Paul, born on this day and had the *privilege* to be my godfather; and, my oldest brother's name is Paul. Finally, that brother's oldest son is named, as you may guess, Michael but his middle name is Paul!

Through the intercession of Saint Paul, may we continue to be ongoing converts to the Word of God!

O glorious Saint Paul, after persecuting the Church you became by God's grace its most zealous apostle. To carry the knowledge of Jesus, our divine Savior, to the uttermost parts of the earth you joyfully endured prison, scourging, stoning and shipwreck, as well as all manner of persecutions culminating in the shedding of the last drop of your blood for our Lord Jesus Christ. Obtain for us the grace to labor strenuously to bring the Faith to others and to accept any trials and tribulations that may come our way. Help us to be inspired by your Epistles and to partake of your indomitable love for Jesus, so that after we have finished our course we may join you in praising Him in heaven for all eternity. Amen.

***Message from our Chief Executive Officer***

**MICHAEL J. AGAN**

# **The Operations Team: Excellence in Service and Leadership**



At the heart of FCSLA Life's operational success is Kim Graham and her team. Her team not only directs key operating activities in alignment with the Association's mission and goals, but also exemplifies collaborative leadership, working closely with the entire management team. As National Secretary and Chief Operating Officer, Kim Graham ensures that statutory responsibilities are met with precision and integrity.

What sets the operations team apart is their unwavering commitment to service excellence for all stakeholders. Together with Paula Dalpiaz, Insurance Manager, Kim Graham oversees critical functions such as billing, death claims, policy administration, and member services—areas where compassion and accuracy are paramount. The team's leadership extends to new business and underwriting, with Stacy Magoch and David Shank ensuring that every life application is processed with care, efficiency, and a focus on delivering an exceptional experience to members and agents alike.



The annuity division, led by Alex Semon and a dedicated team including Ruth Ann Havasi, Michelle Trent, and Monica Gilles, exemplifies the same high standards. Their collaborative approach ensures that every annuity application is handled with professionalism and a personal touch, reinforcing FCSLA Life's reputation for member-centric service.

Beyond day-to-day operations, the operations team focus on maintaining regulatory compliance, supporting product innovation, and fostering cross-departmental collaboration with Sales, Marketing, and Fraternal teams. Kim, along with Paula, co-chair the Policyholder Administrative System project team, to identify new systems that will modernize our operation while enhancing organizational efficiency and effectiveness.

The collective efforts of the operational team safeguard both the operational backbone and the forward momentum of FCSLA Life. Their dedication not only supports the Association's current success but also lays the groundwork for future growth and innovation.

*Michael J. Agan*

Michael J. Agan  
CEO

 **FCSLA**Life®



# MILWAUKEE FASIANGY PRE-LENTEN DANCE SET FOR FEBRUARY 7<sup>TH</sup>

The Milwaukee Fasiangy (Pre-Lenten Dance) sponsored by Slovak League of America, Milwaukee - Assembly 20 will be held on Saturday, February 7, 2026 at 3 PM at Sacred Heart Church Hall, 917 N. 49th Street, Milwaukee, Wisconsin. Slovak food and bakery will be available. A live band will provide music for dancing and your listening pleasure. The Tatra Slovak Dancers will have a performance. Donation is \$5.00 per person. For more info, contact Betty at 414-425-6137 or Ellen at 262-893-7483. We are inviting all Branch 376 members and guests to this event.

## Branch W187, Valparaiso, NE Adult Activity

Branch W187 recently held their adult activity that began with Mass, followed by a lovely brunch. Special guests were Bailey and Kendol Benes who reported on their mission trip to New Mexico and Steubenville, Ohio. The branch supported their travel to both events.



## Scholarship Program - 2026 - See New Eligibility Criteria

FCSLA Life is pleased to announce its 2026-27 Scholarship Program. An eligible candidate for an FCSLA Life Fraternal Scholarship Award shall be a member of good standing for at least three years prior to date of application and hold a \$1,000 permanent life insurance certificate, a \$5,000 term certificate or an annuity certificate in his or her name. See the full application for additional rules of eligibility. Winners will be chosen by a committee of impartial judges from the educational field, based on the following: Academic Standing, Church/Community Service Value and School Involvement/Essay.

**127 College Scholarship Awards - \$1,250 Each**

**19 Graduate Awards - \$1,750 Each**

**36 High School Awards - \$1,000 Each**

**2 Florence Hovanec Memorial Awards - \$1,250 Each**

**32 Elementary School Awards - \$750 Each**

**2 John & Geraldine Gaydos Awards - \$1,250 Each**

**32 Early Elementary School Awards - \$750 Each**

**7 Vocational/Trade/Technical School Awards - \$1,250 Each**

**Application submission deadline is Tuesday, February 10, 2026.**

**Electronic copies (PDF file) and faxed copies are acceptable.**

**Applications postmarked or electronically received after such date will not be considered.**

### **APPLICATIONS AND FURTHER DETAILS FOR THIS PROGRAM MAY BE OBTAINED BY:**

- Visit our website at [www.fcsla.com](http://www.fcsla.com) • E-mail us at [Scholarship@FCSLA.com](mailto:Scholarship@FCSLA.com) • Fax the form at 216-464-9260
  - Call the home office at 800-464-4642, ext.1054

Complete the form and mail it to:

FCSLA Life Scholarship Department • 24950 Chagrin Blvd. • Beachwood, OH 44122-5634

# \$1,250 VOCATIONAL / TRADE / TECHNICAL SCHOOL SCHOLARSHIPS ARE AVAILABLE!!!



The Vocational/Trade/Technical Scholarship is intended to help members planning to attend a community college, vocational school, trade school or other short-term training program in fields such as automotive technology, plumbing, heating, construction, welding, advanced manufacturing, cosmetology, computer repair as well as other fields. To learn more about the scholarship see our Vocational/Trade/Technical School Scholarship Application available online at [FCSLA.com](http://FCSLA.com).

The deadline for this scholarship category is **February 10, 2026**.  
Winners will be notified in May.

If you have questions, call us at  
800-464-4642 extension 1054  
or email us at [Scholarship@fcsla.com](mailto:Scholarship@fcsla.com).



# Branch 81 Hosts “Luncheon With a Purpose”



November 2, 2025, was a perfect day for gathering as FCSLA Branch 81 members and guests came together for our annual Fall Fundraiser Luncheon at Dynasty Banquets. Outside it was warm and sunny but inside Fall was in the air and the feeling of helping others was abundant. The room was filled with our very generous members and guests, wishing to help the children of Damar.

Damar Services, a nonprofit organization in East Chicago formerly known as the Carmelite Home, provides vital care, structure, and emotional support to children in need. This cherished annual luncheon not only brings our members together for good food and camaraderie—it also strengthens our mission of service and caring for our community's most vulnerable. We were honored to welcome Mr. Shawn Collinsworth, President of Damar, who traveled from Indianapolis to share the organization's history and the remarkable work being done for the children they serve. His presentation was both informative and inspiring. Funds raised from this event will help support new playground equipment for the East Chicago facility. We also thank Jeanette Palanca for updating us on the latest news from the home office—her insights are always appreciated.

Guests were invited to take part in a variety of raffles, including a share-the-pot drawing, themed

gift baskets, two coveted homemade Slovak delicacy baskets, and an assortment of ethnic baked goods. Special thanks go to Susie Kwasman and Andrea Lucas, whose faithful donations of homemade bread and nut roll continue to make these baskets truly special. Officers also baked to ensure the baskets looked beautiful and tasted delicious. A limited selection of homemade bakery items was available for purchase—and they sold out quickly! One of the day's most touching moments was celebrating our member, Rose Beaulieu, who will turn 100 years young in December 2025—a truly extraordinary milestone. She was presented with a dozen roses, a birthday balloon, and a card in honor of her upcoming celebration. Rose was visibly touched and shared her story about how long she has been a member of Branch 81. All attendees who brought donations were entered into a special drawing, which was won by Bernie Miner, who graciously gifted it back to Damar. After the raffles concluded and the centerpieces found new homes, guests gathered for photos and lingered to enjoy fellowship before heading home. Branch 81 remains deeply grateful for our dedicated members, whose kindness, enthusiasm, and generosity continue to make this holiday-season tradition so meaningful. Your support brings joy not only to our organization, but to the children whose lives are brighter because of you.

# S114 October Fall Party Event

St. Ann's Lodge S114 held their annual Fall Party on Sunday, October 19, 2025, at the American Slovak Club in Lorian, Ohio. After welcoming all members, several Bingo games were played for prizes. Afterward, a delicious lunch was served, and everyone socialized with each other and had a great time.



## Sue Moynihan elected OFA President

On October 18, 2025, FCSLA Life proudly participated in the 108th Annual Session of the Ohio Fraternal Alliance (OFA), a gathering that celebrates unity, leadership, and the shared mission of fraternal organizations across the state.

During the session, Susan Moynihan was elected as President of the Ohio Fraternal Alliance. Sue has been a dedicated member of the organization for many years and previously served as Third Vice President. Her son, John Moynihan, was also elected as Second Vice President. Sue Ann M. Seich, representing FCSLA Life, was elected as Chaplain.



Former FCSLA Life National President Cynthia Maleski proudly swore in all officers and directors, sharing thoughtful words of encouragement as she welcomed the organization's newly elected board.

The session also included a heartfelt memorial service honoring the memory of members who have passed, including Suzanne Strohl, Joann Skvarek Banvich and Bernie Demechko, reflecting on their contributions and celebrating the lives they lived in faithful service to their organization and communities.

The event was a wonderful reminder of the strength and dedication within the fraternal community. FCSLA Life congratulates all the newly elected officers and remains committed to supporting the mission and values of the Ohio Fraternal Alliance.

# Helen Kocan District “Boos It Up” in Style

The weather may not have been frightful, but some of our junior members certainly showed off their spookiest side! Many kiddos look forward to this yearly event, and on October 5th, the excitement was undeniable as children from the Helen Kocan District in Indiana gathered at Set 'Em Up Lanes in Griffith for a festive costume bowling party. Families were welcomed with bowling shoes, bumper lanes, and plenty of upbeat energy. Even the youngest participants—some as young as two—were encouraged to try their hand at bowling. And bowl they did! Taking turns, cheering on friends, and celebrating every pin knocked down, the kids filled the lanes with laughter and bright smiles.

Refreshments were waiting on the tables until it was time for the buffet lunch, complete with pizza, chicken nuggets, fries, cheese sticks, and a tempting selection of desserts. Each member received take-home crafts and personalized treat bags packed full of goodies, including Home Office kites. Special thanks to Patti Bielak, for the custom FCSLA Life Halloween treat bags, they added a unique and personalized touch to our event. Every child also left with a Target gift card to pick out something special. Before heading home, the last stop was the treat table, where participants scooped up a few extra pieces of candy and prizes—the perfect ending to a fun-packed annual tradition eagerly anticipated year after year.





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Rating Date: October 2025  
2025-2026 rating period  
For the latest Best's Rating,  
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**FCSLA Life**  
First Catholic Slovak Ladies Association  
of the United States of America  
a Fraternal Benefit Society domiciled in Beachwood, OH  
FRATERNAL LIFE INSURANCE AND ANNUITIES

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



A multi-year guaranteed annuity (MYGA) is a fixed annuity that locks in an interest rate for a set time frame. MYGAs are gaining traction with people who want a safe, reliable way to grow their retirement savings. FCSLA is proud to announce the release of the Certain Choice MYGA series featuring guaranteed rates for periods of 3, 5, and 7 years.

## Guaranteed Interest Rates and Principal Security

One of the standout advantages of a MYGA is its locked-in interest rate. While other financial products may depend on market ups and downs, the Certain Choice Annuity promises a stable return throughout the surrender period. This predictability makes it easier for you to plan, knowing precisely how your money will grow. Plus, the FCSLA Certain Choice MYGA has no Market Value Adjustment, so your annuity's value won't be unexpectedly impacted.

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## Summary

The FCSLA Certain Choice MYGA blends security, certainty, and tax benefits, making it a compelling option for those looking for consistent growth and income. With guaranteed rates, principal protection, tax-deferral, and adaptable terms, this product addresses many worries facing retirees and cautious investors. By including the FCSLA Certain Choice MYGA in your financial plan, you can work towards greater peace of mind and future stability.

For more information contact your local FCSLA representative or call home office at 800-464-4642. You can also contact a member of the FCSLA Sales Team by going to: <https://www.fcsla.com/about/rsm/>

You can also scan this QR code to find contact information for the FCSLA Sales Team:



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



## FCSLA S-289, Gary IN. Holds Fall Social

On Sunday September 28, 2025, FCSLA S-289, Gary IN. had its fall social. A buffet brunch was served at Innsbrook Country Club. It was a perfect fall day and everyone had a great time. Members renewed old acquaintances. In an effort to spur new membership all FCSLA members who RSVP were told to consider bringing a guest who was not a current FCSLA member. Several non-member guests attended and the benefits of being a FCSLA member were explained to them. Numerous FCSLA members said they cannot wait for next year's social event.



## Back-to-School Parish Picnic Brings Community Together

On Sunday, September 14th, St. John Parish in Whiting, Indiana kicked off the new school year with a lively parish picnic and fundraiser. This event marked the start of a new series of monthly gatherings designed to strengthen the feeling of family and community among parishioners. Proceeds from the picnic support the capital campaign, helping fund much-needed repairs to the heating system. Guests enjoyed a wide variety of food—hamburgers, hot dogs, pierogies, sausage and kraut, and plenty of kid-friendly sides. Children spent the afternoon having their faces painted, bouncing in inflatable houses, chalking colorful artwork across the sidewalks, and simply enjoying time with friends. Adults relaxed outdoors with a large-screen TV broadcasting the Chicago Bears game. The day also featured multiple raffles with cash prizes. FCSLA Branches 58 and 81 contributed by preparing and selling over 50 dozen pierogies, other members sold tickets, took orders and served meals. As part of the matching-funds initiative, St. John will receive an additional \$600 from the home office. A big thank-you to everyone who helped make this year's picnic a warm, welcoming, and family-friendly success.



# Saint Cyril Students Learn About Pilgrim Life and Crafts

Visitors to Saint Cyril Preschool and Kindergarten in Danville, PA explained about how the Pilgrims lived, and demonstrated spinning and weaving wool.



## Branch W130 Clutier, Iowa Makes Donation

Branch W130 Secretary Dave Svoboda presents a \$500 check to Rebecca Chyma who is in charge of the South Tama County Food Pantry. This is one of several annual donations the branch makes to support critical community causes.



## NOTIFICATION OF BOARD RESOLUTIONS

The following summary reflects the resolutions annually reviewed and declared at the December 3, 2025, board meeting for FCSLA Life:

There are no changes in the dividend scales for 2026. Dividends will be paid at the same scales as 2025.

For death claims in 2026 on FCSLA eligible policies issued before May 1, 2005, the fraternal postmortem benefit will be 10% of the entire face amount of the insurance policy including any paid-up additional life insurance associated with the permanent life insurance coverage. For death claims in 2026 on FCSLA eligible policies issued on or after May 1, 2005, and prior to January 1, 2013, the fraternal postmortem benefit will be 10% of the first \$100,000 of permanent life insurance and on any paid-up additional life insurance associated with the first \$100,000 of permanent life insurance coverage. For death claims in 2026 on FCSLA eligible policies issued on or after January 1, 2013, and prior to January 1, 2026, the fraternal postmortem benefit will be 10% of the first \$50,000 of permanent life insurance and on any paid-up additional life insurance associated with the first \$50,000 of permanent life insurance coverage. Any policies or conversions issued on or after January 1, 2026, are not eligible for a fraternal postmortem benefit. Fraternal postmortem benefits are not guaranteed and can be terminated immediately by the Board of Directors at any time.

## 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.

# Celebrating Culinary Creativity with Team Luncheons

Submitted by Michael Agan, CEO

Over the past few months, we turned up the heat with a fun team-building event that brought out the inner chefs in all of us. Our home office staff was divided into four teams and given a budget to create a menu to share with everyone each month. This event was more than just a culinary contest—it was a celebration of teamwork, creativity, and camaraderie.

After some friendly competition and plenty of delicious dishes, here are our winners:



## Team #1 – The Pot Stirrers

Winning Dish:

Butternut Squash Soup

Chef: David Shank



## Team #2 – The SopRANDO's

Winning Dish:

Nutty Buddy Dessert

Chef: Dave Marvin



## Team #3 – Team Taco

Winning Dish: Chicken Tacos

Chef: Katherine Bowes



## Team #4 – FCSLA International

Winning Dish: Mici & Polenta

Chef: Leon Zegrea



We are proud to share the winning recipes (with the exception of Katherine Bowes' secret family recipe) along with photos capturing the spirit of collaboration that makes our organization thrive! Congratulations to all participants for making the luncheons a memorable success!





# Slow-Cooker Butternut Squash Soup

By David Shank

Prep Time 15 minutes | Total 6 hours 45 minutes | Servings 6

## Ingredients

- 2 tablespoons butter or margarine
- 1 medium onion, chopped (1/2 cup)
- 1 butternut squash (2 lb), peeled, cubed
- 2 cups water
- 1/2 teaspoon dried marjoram leaves
- 1/4 teaspoon ground black pepper
- 1/8 teaspoon ground red pepper (cayenne)
- 4 chicken bouillon cubes
- 1 package (8 oz) cream cheese, cubed

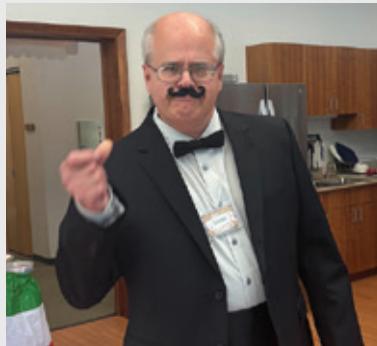


## Instructions

1. In 10-inch skillet, melt butter over medium heat. Add onion; cook, stirring occasionally, until crisp-tender.
2. In 3-to 4-quart slow cooker, mix onion and remaining ingredients except cream cheese.
3. Cover; cook on Low heat setting 6 to 8 hours.
4. In blender or food processor, place one-third to one-half of mixture at a time. Cover; blend on high speed until smooth. Return mixture to slow cooker. Stir in cream cheese. Cover; cook on Low heat setting about 30 minutes longer or until cheese is melted, stirring with wire whisk until smooth.

## Recipe Tips

- Cutting the squash in half and roasting first is recommended to make removal of the skin easier and to add more depth of flavor.
- An immersion blender makes the blending process in Step 4 much easier.



# Drumstick Cake (Very Good)

By Dave Marvin

## For the crust:

- 1 1/2 cup crushed vanilla wafers
- 1 cup crushed peanuts
- 1/2 cup melted butter or margarine

Mix all ingredients together and pat into a 9 x 13 pan. (for bottom crust only). Bake at 350 degrees for 10 minutes, cool completely.

## First layer:

- 8 oz. cream cheese (softened)
- 1/2 cup peanut butter (creamy or chunky)
- 1 cup powdered sugar
- 8 oz. Cool Whip

To a bowl, add the creamy peanut butter, cream cheese and powdered sugar. Mix well using a mixer. Fold in cool whip. Spread over cooled crust.

## Pudding layer:

- 1-3 oz. chocolate instant pudding
- 1-3 oz. vanilla instant pudding
- 3 cups cold milk

Mix until stiff, spread over first layer.

## Topping:

- 8 oz. cool whip
- 1/2 cup crushed peanuts
- Shaved chocolate bar

Spread cool whip over pudding layer, sprinkle with crushed peanuts and shaved chocolate. Freeze for 2 hours then refrigerate.

(continued on page 16)



## Mici & Polenta

### Ingredients

The core ingredients for mici are a combination of ground meats and specific seasonings.

- **Meats:** 1 pound ground beef (chuck is common), 1 pound ground pork. Some authentic recipes also incorporate ground lamb for a richer flavor.
- **Liquids/Binder:** ½ cup beef broth and/or a splash of beer or sparkling water.
- **Flavorings & Spices:**
  - 3-4 cloves garlic, minced
  - 1 teaspoon black pepper
  - 2 teaspoons dried thyme
  - 1 tablespoon salt
  - 1 tablespoon sweet paprika
  - Optional: 1 teaspoon allspice, ½ teaspoon ground coriander, ½ teaspoon ground caraway seeds, or a pinch of cayenne pepper.
- **Tenderizer:** 1-2 teaspoons baking soda (this is crucial for the fluffy texture).



### Instructions

1. **Prepare the Mixture:** In a large bowl, combine the ground beef and pork. In a separate cup or bowl, dissolve the salt, baking soda, and spices into the cold liquid (broth/beer/water).
2. **Mix the Meat:** Pour the liquid mixture over the meat. Knead the mixture thoroughly with your hands or use a stand mixer with a dough hook for about 5-10 minutes until it forms a sticky, smooth paste-like consistency. This extensive mixing helps bind the meat without a casing.
3. **Chill:** Cover the bowl tightly with plastic wrap to remove any air bubbles and refrigerate for at least 2 hours, or preferably overnight. Chilling allows the flavors to meld and makes the mixture easier to shape.
4. **Shape:** With slightly dampened or oiled hands, shape the mixture into small, skinless sausage rolls (mici), approximately 3-4 inches long and 1 to 1.5 inches thick.
5. **Cook:** Preheat your grill to medium-high heat. Lightly grease the grill with a bit of oil or pork fat. Place the mici on the hot grill and cook for about 10-12 minutes, turning them occasionally to ensure even cooking and a nice char on all sides. Mici can also be pan-fried or broiled.
6. **Serve:** Serve the mici hot with traditional accompaniments such as yellow mustard, fresh, crusty bread, and a cold beer on the side.

### Ingredients

- 3 cups water
- 1 teaspoon salt
- Cheese or sour cream for serving (optional)
- 1 cup coarse cornmeal (yellow)
- 1 tablespoon butter (optional)

### Instructions

1. **Boil the water:** In a medium pot, bring 3 cups of water to a boil. Add the salt.
2. **Add the cornmeal gradually:** Reduce the heat to low. Slowly sprinkle in the cornmeal while stirring constantly with a wooden spoon or whisk to prevent lumps.
3. **Cook and stir:** Continue stirring until the mixture thickens and starts pulling away from the sides of the pot (about 15-20 minutes). The texture should be smooth and firm.
4. **Optional: Add butter:** Stir in a tablespoon of butter for extra richness.
5. **Serve:** Traditionally, mămăligă is served with crumbled feta or Romanian cheese, sour cream, and sometimes alongside stews or fried eggs.



## Scholarship Program – 2026

### See the Application for New Eligibility Criteria for Z-Banches



The FCSLA Scholarship Program for 2026-27 offers awards for various educational levels. Scholarships can be used for tuition, books, fees, and course-related expenses.

An eligible candidate for an FCSLA Life Fraternal Scholarship Award shall be a member of good standing for at least three years prior to date of application and hold a \$1,000 permanent life insurance certificate, a \$5,000 term certificate or an annuity certificate in his or her name. See *the full application for additional rules of eligibility*.

Winners will be chosen by a committee of impartial judges from the educational field, based on the following: **Academic Standing, Church/Community Service Value and School Involvement/Essay**.

**127 College Scholarship Awards - \$1,250 Each**

**19 Graduate Awards - \$1,750 Each**

**36 High School Awards - \$1,000 Each**

**2 Florence Hovanec Memorial Awards - \$1,250 Each**

**32 Elementary School Awards - \$750 Each**

**2 John & Geraldine Gaydos Awards - \$1,250 Each**

**32 Early Elementary School Awards - \$750 Each**

**7 Vocational/Trade/Technical School Awards - \$1,250 Each**

**Application submission deadline is Tuesday, February 10, 2026.**

**Electronic copies (PDF file) and faxed copies are acceptable.**

**Applications postmarked or electronically received after such date will not be considered.**

#### APPLICATIONS AND FURTHER DETAILS FOR THIS PROGRAM MAY BE OBTAINED BY:

- Visit our website at [www.fcsla.com](http://www.fcsla.com) • E-mail us at [Scholarship@FCSLA.com](mailto:Scholarship@FCSLA.com) • Fax the form at 216-464-9260
- Call the home office at 800-464-4642, ext.1054 • Complete the form on this page and mail it to:

#### FCSLA Life

Scholarship Department • 24950 Chagrin Blvd. • Beachwood, OH 44122-5634

### 2026-2027 FCSLA LIFE SCHOLARSHIP APPLICATION REQUEST

Please send a scholarship application form by: \_\_\_\_\_ US Postal Mail \_\_\_\_\_ Email

Application requested for the following award category (please check):

College    Graduate    High School    Religious (Seminary)  
 Grades 1-4    Grades 5-8    Vocational/Tech/Trade School

(PLEASE PRINT)

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Phone \_\_\_\_\_ E-mail \_\_\_\_\_

**THIS FORM IS NOT THE APPLICATION**



# First Catholic Slovak Ladies Association

## Executive Committee

### Third Quarterly Meeting

Home Office, Beachwood OH | August 21, 2025

#### Call to Order/Prayer/Pledge of Allegiance

The Board of Directors Chair Jeanette Palanca called the meeting to order at 9:31 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando opened the meeting with prayer and Chaplain Monsignor Polando 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
Michael Beckman	National Director
Lorraine Gibas	National Trustee
Joseph T. Senko	National Trustee
Michael J. Agan	CEO

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

##### **Approval of Agenda**

Chair Palanca noted the agenda was circulated in advance and unless there are any amendments, corrections, additions or deletions, the August 21, 2025 agenda will stand approved as distributed.

##### **Approval of the Minutes**

Chair Palanca noted the May 8, 2025 minutes were circulated in advance and unless there are any amendments, corrections, additions, or deletions the May 8, 2025 minutes will stand approved as circulated. National Director Kristine V. Midcap noted one minor change.

Chair Palanca asked for a motion to accept the May 8, 2025 minutes. Chaplain Monsignor Polando moved to accept the May 8, 2025 with the one correction and National Trustee Lorraine Gibas seconded the motion.

**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 September Board of Directors meeting. CEO Agan touched on the following topics.

1. **2<sup>nd</sup> Quarter Financials**  
CEO Agan noted the quarterly results had gross operating income of \$2.2 million and net income will be a challenge this year and we are down a negative (\$449,304) which is driven by a decrease in assets and surplus is flat. CEO Agan said at the end of the year we will have negative net income but we will add to surplus.
2. **AM Best**  
CEO Agan stated yesterday was the annual AM Best meeting. The 3 officers flew to NJ for an in person meeting and were joined by our actuary Tom Wurfel and investment manager Andrew Paone. CEO Agan stated the team delivered the message that we have plans in place to thrive and not just survive.
3. **Company Culture**  
The FCSLA Life culture is about empowerment, accountability and collaboration per CEO Agan. The employees will be involved in team building activities over the next few months. CEO Agan stated a committee has been formed to plan a 4<sup>th</sup> of July celebration for the United States 250<sup>th</sup> Anniversary.
4. **Sales Highlights**  
CEO Agan said we are up \$1.6 million in life sales and \$1.8 million in annuity sales. Although the sales numbers are small and we are continuing to work on product development.
5. **Staffing**  
CEO Agan stated we are fully staffed except for the CFO position. The agent administrator and policyholder services specialist position were recently filled.
6. **Technology**  
Multi-Factor Authentication (MFA) has been implemented for all employees on their computers in house per CEO Agan.

7. Strategic Update

CEO Ágan remarked Carolyn Bazik will present an update at the next board meeting and that the 18-month operational plan is fully integrated.

8. Key Initiatives

- \* Asset Liability Matching updated for 2<sup>nd</sup> quarter
- \* Product Development
- \* Building Security
- \* Property assessment
- \* Health Insurance Review

9. Ohio Department of Insurance (ODI) Exam

CEO Agan stated the five year exam is now finalized and complete.

10. Fraud/Legal

One had an incident of fraud and it is still under investigation.

Questions were asked and answered.

**Supplement 1**

**Second Quarter 2025 Budget vs Actual**

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

**Supplement 3**

**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**

Interim Treasurer Rando reviewed the Asset Liability Management (ALM) report which matches assets to our liabilities. Questions were asked and answered.

**Supplement 5**

**New Business**

**Annuity Interest Yield**

Interim Treasurer Rando stated there will be no change in our annuity crediting rates at this time. Questions were asked and answered.

**Supplement 4**

**Unfinished Business**

Trustee Gibas asked for the status of mergers and acquisitions strategy. CEO Agan said we should have a formal acquisition plan by year end.

**Executive Committee Meeting Dates**

November 6, 2025

**Adjournment and Prayer**

Trustee Senko moved, and CEO Agan seconded to adjourn the meeting. The meeting adjourned at 12:05 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 J046, LANSFORD, PENNSYLVANIA

### Walk-a-Thon

St. John Neumann, has been a staple of the Palmerton community, so when the students strut their colors around town people take notice. The last Friday in October all the students of St. John Neumann school ask for pledges from around the community to keep the school moving forward. This year was no exception, all of the students, teachers, parents and FCSLA members walked through the town and the central park. Three hours later the students and faculty enjoyed pizza, drinks and snacks (some provided by FCSLA members). We hope to be a part of the walk-a-thon next year.



# MATCHING FUNDS ACTIVITIES

## BRANCH W187, VALPARAISO, NEBRASKA

### Breakfast and Raffle

Branch W187, Valparaiso, NE recently held a Matching Fuds Breakfast to raise money for their church landscaping. In conjunction with the breakfast, a matching funds raffle was also held. Top prize was an afghan made and donated by member Agnes Masek. Agnes has graciously provided an afghan for branch raffles for many years.



## IN MEMORIAM

### Susan M. Abbott (nee Pihulic), S081

 Susan M. Abbott (nee Pihulic), age 76, of Highland, Indiana, passed away on October 30, 2025, after a brief battle with pancreatic cancer. She is survived by her daughters, Kristin (Jeff) Bagull of Hinsdale, Illinois, and Kourtney Fisher of Munster, Indiana; two granddaughters; three grandsons; sister, Sarah (Jim) Wojcik; significant other, Eric Abbott; and numerous cousins. She was born in East Chicago, Indiana, and grew up in Whiting and Munster, Indiana, as well as Pittsburgh, Pennsylvania. Susan graduated from Bishop Noll Institute in 1967. She then attended Indiana University Bloomington, where she was a proud member of Gamma Phi Beta sorority, and graduated with a bachelor's degree in Home Economics. She went on to receive her master's degree in education from Purdue University Calumet. Susan followed in her mother and dear aunt's footsteps and pursued a lifelong career in teaching. She passionately taught home economics at both high school and middle school levels for over 40 years in Highland, Crown Point, and Hammond. Over the course of her career, she served as class sponsor, worked numerous school sporting events, taught summer school, mentored students, and

established close friendships with her teaching colleagues. In her retirement, Susan spent long periods of time at her second home in Fort Lauderdale, Florida, where she had an active social life and served on the Board of Directors. She was a lifelong member of the First Catholic Slovak Ladies Association; St. Thomas More Parish in Munster, Indiana; and St. Pius X Parish in Ft. Lauderdale, Florida. She always said that her personal heroes were her parents, because they taught her to have a strong character and work ethic. Her family takes a great deal of comfort in knowing that she is reunited with her parents and likely already playing card games with them again.

### Hattie Pavlicek, W121



Hattie passed away peacefully on October 24, 2025 at her home where she lived most of her life. Hattie was born February 17, 1937 to Anton and Emma (Zastoupil) Kostelecky. She was the second youngest of a family of seven. She grew up on a farm Southwest of Dickinson near the airport. She attended school through the ninth grade. Hattie's dad would haul her and her siblings to school. She later rode a bus. Hattie was a nanny for two different families after school. Hattie married Louie J Pavlicek on October 25, 1956

(continued on page 22)

at St. Wenceslaus Catholic Church in Dickinson. The couple made their home on the farm where Louie grew up. This is where they were blessed to raise their four children, Duane, Linda, Curt, Angie. Hattie was a member of Sts. Peter and Paul Catholic Church and a member of FCSLA W121. She enjoyed gardening, cooking, reading, baking and canning. She was good at making bread and the smell of her fresh bread was the best smell! She is survived by her husband, Louie Pavlicek; children, Duane Pavlicek, Linda (Rod) Tofte, Curt (Josefina) Pavlicek, Angie (Clay) Dubovoy; five grandchildren, nine great-grandchildren, and one great-great-grandchild; sister-in-law, Catherine Kostelecky.

Bernadette Jane Demechko, S161



A black and white portrait of Bernadette Jane Demechko. She is a woman with short, dark, curly hair, wearing glasses, a dark jacket over a light-colored turtleneck, and a dark necklace. She is smiling at the camera.

Bernadette Jane Demechko passed away peacefully in her sleep on October 8, 2025, at age 91. Bernadette was born in Diamond, Ohio and lived on a farm until 8th grade, and later moved to Youngstown where she lived until her death. She attended Vincentian High School in Pittsburgh, PA and Youngstown State University. She worked under a General at the Ravenna Arsenal. Bernie married Edward Demechko on May 12, 1956. They had five children. Bernie was a wonderful homemaker and loved doing things with her family. They took many family vacations, mostly to

historical places or beach houses. After raising her children, Bernie went to work at Youngstown State University and retired after twenty years. Bernie enjoyed many activities such as going to the theater, belonging to the Civil War Roundtable, square dancing and singing in a symphony choir. She loved reading and working crossword puzzles. Bernie served as Financial Secretary of Saint Elizabeth and Saint Cecelia Societies, First Catholic Slovak Ladies Association "FCSLA", President of Maria E. Grega District "FCSLA", National Board Member of "FCSLA", Secretary of Youngstown Sister Cities Inc., was a member of Slovak Catholic Sokols, Mahoning County Civil War Round Table, Saint Matthias Sacred Heart and Rosemary Society, American Slovak Cultural Association and Saint Matthias Infant Jesus of Prague Guild. Bernie was extremely proud of her Slovak heritage and worked to keep the tradition alive through her children. Bernie was an amazing mother, and grandmother and will be greatly missed by all who knew her. Bernadette is survived by her husband of 69 years, Edward J Demechko of Youngstown, daughter Paula Langston (Larry) of Oklahoma City, OK, daughter Laura Kaplan (Ron) of Spicewood, TX, son Edward Demechko of Medina, OH, daughter Mary Shelley (Grant) of Youngstown, OH, and son Mark Demechko (Rudi) of Akron, OH. She will also be missed by her nine grandchildren; six great and many other family members.

# REPORT OF THE FCSLA NATIONAL TREASURER

## Balance Sheet As of 9/30/2025

<b>Admitted Assets</b>	
<b>Category</b>	<b>2025</b>
Cash & Short Term Investments	\$ 22,301,445
Bonds	1,017,882,451
Preferred Stock	1,020,000
Common Stock	363,889
Investment Income Due & Accrued	13,522,218
Property Plant & Equipment, Net	4,075,449
Certificate Loans & Accrued Interest	1,577,988
Other Assets	124,248
Interest Maintenance Reserve	4,641,884
<b>Total Admitted Assets</b>	<b>\$ 1,065,509,572</b>

<b>Liabilities &amp; Surplus</b>	
<b>Category</b>	<b>2025</b>
Life Reserves	\$ 310,454,111
Annuity Reserves	621,010,666
Death Claims Payable	2,595,235
Unearned Premiums	341,972
Matured Endowments	319,904
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,413,951
Accrued Convention Donations	100,000
Provision for Future Conventions	245,090
Asset Valuation Reserve	11,066,633
Other Liabilities	2,246,248
<b>Total Liabilities</b>	<b>\$ 955,193,810</b>
<b>Surplus</b>	<b>\$ 110,315,762</b>
<b>Total Liabilities and Surplus Funds</b>	<b>\$ 1,065,509,572</b>

## Income Statement For Period ending 9/30/2025

Revenue	
Category	2025
Insurance Premiums	\$ 4,445,697
Annuity Premiums	13,559,810
Investment Income	37,182,679
Amortization of IMR	(436,425)
Rental Income	340,155
Other Revenue	35,402
<b>Total Revenue</b>	<b>\$55,127,318</b>
Direct Expenses	
Category	2025
Change in Life & Annuity Reserves	\$(11,463,055)
Life & Annuity Benefits	55,282,915
Salaries - Life and Annuity Employees	696,362
Underwriting & Commissions Expenses	709,554
<b>Total Direct Expenses</b>	<b>\$ 45,225,776</b>
<b>Net Revenue before General Operating and Fraternal Expenses</b>	<b>\$ 9,901,542</b>
General Operating and Fraternal Activity Summary	
Category	2025
General Operating Expenses	\$ 6,431,627
<b>Net Income before Fraternal Expenses, Dividends, Realized Capital Gains/(Losses)</b>	<b>3,469,915</b>
<b>Less :Fraternal Expenses</b>	<b>2,933,151</b>
<b>Less :Dividend to Members</b>	<b>1,052,437</b>
<b>Capital Gains/(Losses)</b>	<b>-885887</b>
<b>Total Net Income /(Loss)</b>	<b>\$ (1,401,560)</b>

# Hearty Favorites

## ZUCCHINI CASSEROLE

### (with Bisquick)

4 cups Shredded Zucchini, 3 Medium Zucchini

4 Large Eggs

1 cup Bisquick

1/4 cup Olive Oil

1 Onion Chopped

1 cup Cheddar Cheese

1/2 cup Parmesan Cheese

1 teaspoon Italian Seasoning

Salt and Pepper To Taste

Preheat the oven to 350 degrees. Spray a 9x13 inch baking dish with nonstick cooking spray. Set that aside.

Grate the zucchini and chop the onions. Set that aside.

In a large bowl, add the eggs, olive oil, and Bisquick. Mix well.

Add the shredded zucchini, chopped onion, cheddar cheese, parmesan cheese, and seasonings. Mix until fully combined.

Pour the mixture into the prepared baking dish. Bake for 40 minutes or until the top of the casserole is golden brown. Allow the casserole to cool slightly and then cut into squares.

#### Notes

For a thicker casserole, use an 8x8 baking dish or a pie dish.

Keep leftovers in an airtight container for up to 4 days. Reheat the leftovers in the oven for 5-10 minutes.

## SALISBURY STEAK MEATBALLS

### For Meatballs

1 1/2 pound ground beef lean

1/2 cup Panko breadcrumbs

1 egg

1/4 cup ketchup

1/4 cup mustard coarse grain

1 tablespoon Worcestershire sauce

1 teaspoon seasoning salt

1/2 teaspoon pepper

1 teaspoon onion powder

2 tablespoons olive oil for frying

### For Gravy

2 tablespoons butter unsalted

1 large onion chopped

2 tablespoons all-purpose flour or

cornstarch

1 cup beef broth or chicken broth, low sodium or no sodium added

1 tablespoon Worcestershire sauce

1/2 teaspoon seasoning salt

1 tablespoon ketchup

1 tablespoon fresh parsley chopped, for garnish

Add all the meatball ingredients (excluding the olive oil) to a large bowl and mix well, use your hands. Shape into 1 inch meatballs. You should get about 30 meatballs.

Add the olive oil to a large skillet and heat over medium to high heat. Add meatballs and cook. If you're using a large skillet all meatballs should fit in one batch otherwise, you might have to fry them in a couple batches. Cook the meatballs on all sides, add more oil if needed. Remove meatballs from skillet and set aside.

To the same skillet add butter and melt. Add onion and cook until onion is soft and translucent.

Sprinkle the flour over the onion and stir. Cook for about 1 minute to remove the raw flour taste. (If using cornstarch make a slurry with equal amounts water and cornstarch) Add broth and remaining gravy ingredients to skillet, and cook for about 3 to 5 minutes, sauce should thicken. If the sauce is too thick add a bit more beef broth. Taste for seasoning and adjust as necessary.

When the gravy is done add the meatballs back to the skillet and toss them around so they're covered in the gravy. Garnish with parsley.

## ONE POT BEEF STROGANOFF

1 tablespoon olive oil

8 ounce mushrooms stems trimmed and sliced, such as cremini or white mushrooms

2 tablespoons butter unsalted

1 medium onion chopped

2 cloves garlic minced

1 pound ground beef

3 tablespoons all-purpose flour

1 teaspoon paprika

1/4 cup white wine dry

4 cups beef broth low sodium

1/4 teaspoon salt or to taste

1/2 teaspoon pepper or to taste

8 ounces egg noodles or other dry pasta

3/4 cup sour cream

1 tablespoon parsley chopped

Heat the olive oil in a large heavy-bottomed pot or Dutch oven over medium-high heat. Add the mushrooms, season with salt and pepper, and cook, stirring occasionally until browned. Transfer to a plate and set aside.

Add the butter to the same pan then the ground beef. Brown the beef till it is no longer pink, about 5 to 6 minutes. If using regular ground beef, drain the excess fat.

Add the onions and garlic and cook till soft with some salt and pepper. Sprinkle in the flour and paprika, stir and cook for about 1 minute until the raw flavor has cooked off the flour. Add the wine and cook, scraping up any browned bits that have accumulated on the bottom of the pot, until almost evaporated. Add the broth and stir to combine. Increase the heat to medium high and bring to a simmer.

Add the noodles and mushrooms along with their juices and stir to combine. Reduce the heat to medium low and simmer covered, stirring occasionally, until the noodles are al dente. Remove from heat and stir in the sour cream. Garnish with parsley and serve!

## NO BAKE PEANUT BUTTER CHOCOLATE BARS

1 cup peanut butter smooth

1/2 cup honey

1/2 cup coconut oil

2 cup rolled oats

1 cup sweetened shredded coconut

1/2 cup walnuts chopped

1 1/4 cups dark chocolate chips

1 teaspoon vanilla extract

In a medium saucepan add the peanut butter, honey and coconut oil. Melt over medium-low heat. Stir until smooth and remove from heat.

Add in the rolled oats, shredded coconut, walnuts, chocolate chips and vanilla extract. Stir until all the chocolate has melted completely and everything is well incorporated.

Line a 8x8 inch baking pan with parchment paper, so that it's easier to get the bars out.

Pour the mixture into the prepared pan and smooth out the top. Refrigerate for about 3 hours until it sets.

Remove from the fridge and using the parchment paper to pull it out. Cut it into squares and serve.

## 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.