

Fraternally Yours®



FCSLA Life

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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

FEBRUARY 2026

HAPPY
Valentine's Day

*Not all of us can do great things.
But we can do small things with great love.*

— Mother Teresa



**SAINTS CYRIL
AND
METHODIUS
FEAST DAY
FEBRUARY 14**

ŽENSKÁ JEDNOTA

OFFICE HOURS — HOME OFFICE

Monday through Friday — 8:00 a.m. to 4:30 p.m.
Phone: (216) 464-8015 • Toll Free: 800-464-4642
Fax: (216) 464-9260 • Website: www.fcsla.com

EDITOR: Carolyn Bazik

P.O. Box 1617, Reading, PA 19603
E-mail: zjbazik@comcast.net
Phone (610) 373-2743 • Fax (610) 375-8333

FCSLA LIFE

24950 Chagrin Boulevard, Beachwood, Ohio 44122
Chief Executive Officer /CEO: Mike Agan (216) 468-8000
National Secretary/COO: Kimberly Graham (216) 468-1012

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Cathedral of Saint Columba, 159 W. Rayen Ave.,
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E-Mail: ppolando@youngstowndiocese.org.

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Email: jeanetteeve@outlook.com.

Kristina Menke, 24950 Chagrin Boulevard,
Beachwood, OH 44122, (216) 223-8220.
Email: kristinamenke53@gmail.com.

Kristine Midcap, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.
Email: kristinamenke53@gmail.com.

Michael Beckman, 24950 Chagrin Boulevard,
Beachwood, OH 44122, (800) 464-4642.
Email: Mikebeckman83@yahoo.com.

NATIONAL TRUSTEES:

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Joseph T. Senko, 24950 Chagrin Boulevard,
Beachwood, OH 44122 (800) 464-4642.

NATIONAL AUDITORS:

Mary B. Andreano, 24950 Chagrin Boulevard,
Beachwood, OH 44122 (800) 464-4642.

Dennis L. Povondra, 102 South Janda Avenue,
Tabor, SD 57063. (605) 661-6508.
Email: povondra@hcinet.net

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Living with Heart

Living with heart is not about being loud with your feelings or perfect in your kindness. It's quieter than that. It's the daily choice to remain open in a world that often teaches us to close ourselves off.

To live with heart is to feel deeply — even when it would be easier not to. It means caring when indifference feels safer. It means listening, really listening, not just to respond but to understand. In a culture that rushes past pain, living with heart asks us to slow down and notice one another.

Living with heart shows up in small ways. It's the pause before speaking harshly. The patience we offer when someone is struggling. The grace we extend to ourselves when we fall short. It's choosing compassion over judgment, again and again, even when no one is watching.

It also takes courage. An open heart risks disappointment, loss, and hurt. But it is also the only way to truly experience joy, connection, and love. When we live guarded, we may avoid pain — but we also miss the depth that makes life meaningful. An open heart allows us to be moved, changed, softened.

Living with heart doesn't mean saying yes to everything or everyone. It includes boundaries. It means honoring your own worth, while still seeing the humanity in others. A heart-led life is not weak; it is strong in a quiet, steady way.

There will be days when living with heart feels heavy. When kindness isn't returned. When love isn't understood. On those days, remember this: your heart is not wasted simply because it wasn't received the way you hoped. What you offer with sincerity always matters.

In a world that often rewards hardness, choosing to live with heart is an act of hope. It says, *I will not let bitterness define me. I will not let fear make me small.* It says, *I choose love — not because it is easy, but because it is true.*

And perhaps that is the greatest gift of living with heart: it keeps us human. It keeps us connected. It keeps us aligned with who we truly are — people meant not just to survive, but to love well.

Dear Friends,

February marks American Heart Month, a great time to commit to a healthy lifestyle and make small changes that can lead to a lifetime of heart health; and also, a good time to ponder what living with heart means to you. Keep love in your heart for a life without it is like a sunless garden when the flowers are dead.

*Until next month,
Warmly, Carolyn*

The Lenten Season

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

My dear Sisters and Brothers in Christ,

As we approach the beginning of the Lenten Season on Ash Wednesday, 18 February, I think that it would be appropriate to encourage all of us to take a few minutes to read a few chapters of a Gospel or one of the Letters/Writings in the Christian Scriptures. Or, you may desire to read the First Reading (and/or the Second Reading on Sundays) and the Gospel of the daily Lenten Mass. Not only would this enhance your basis in your Faith but also bring you to an awareness of our Christian history of the past that enables us for a better understanding of God's work in the present, and assist us for our journey to the future, hopefully becoming one of the members of the communion of saints! You and I must make an effort not only to "give up something" for Lent, but also "learn something more" about our Faith that leads to more Hope in our lives so that we may Love more and more those of our families, friends and those persons we may have hurt us in the past.

The feast of *The Chair of Saint Peter the Apostle* is on 22 February each year and is not celebrated this year because it falls on the *First Sunday in Lent* which liturgically takes a priority in the Church's *Liturgical Calendar*. However, I am going to have you read the *First Letter of Saint Peter 5:1-4*, and the *Gospel of Saint Matthew 16:13-19* that gives you a picture of this celebration's epistle and gospel of the Mass.

In the first reading, Peter scribes, "*To the elders among you I, a fellow elder, a witness of Christ's sufferings and sharer in the glory that is to be revealed, make this appeal. God's flock is in your midst; give it a shepherd's care. Watch over it willingly as God would have you do, not under coercion; and not for shameful profit either, but generously. Be examples of the flock, not lording it over those assigned to you, so that when the chief shepherd appears you will win for yourselves the unfading crown of glory.*"

Matthew writes in his Gospel, "*When Jesus came to the neighborhood of Caesarea Philippi, he asked his disciples this question: "Who do people say that the son of Man is?" They replied, "Some say John the Baptizer; others Elijah, still others say Jeremiah or one of the prophets." "And you," he said to them, "who do you say that I am?" "You are the Messiah," Simon Peter answered, "the Son of the living God!" Jesus replied, "Blest are you, Simon son of John! No mere person has revealed this to you, but my heavenly*

Father. I for my part declare to you, you are 'Rock,' and on this rock I will build my church and the jaws of death shall not prevail against it. I will entrust to you the keys of the kingdom of heaven. Whatever you declare bound on earth shall be bound in heaven; whatever you declare loosed on earth shall be loosed in heaven."

The words of Saint Peter are bearing witness to the *Good News* to Peter, himself, the other apostles, and all the baptized believers of the time: Help each other as you all must be generous in your thoughts, actions and words as followers of Jesus, especially to those who have not heard of the preachings and teachings of Jesus. Be generous in bearing witness to Jesus by following in His footsteps in times of peace and persecution. In your actions, be meek, humble, obedient, and the like. In doing so, you are not only being a person of humility but also "*you will win for yourselves the unfading crown of glory.*"

All of us, because of our Baptisms, are endowed with three characteristics that we promote by thought, word, action, and devotion. We are all *priests, prophets, and share lives of royalty*: i.e., *priests* as we proclaim Jesus as Lord within our entire lives; *prophets* that we know what our future is as we follow Jesus – heaven, forever; and *royal lives* define us as queens and kings within the supremacy of the Father, Son, and Holy Spirit in the communion of Saints.

In his Gospel, Matthew is exhibiting Jesus as building His foundation of the Church in the person of Saint Peter. Peter is the major figure of the apostles in the Gospels and I suspect that this particular part of the Gospels is one of several apexes of Peter's life with Jesus, Himself. The "Rock", Peter, is the apostolic foundation (Chair) of the Church, literally and figuratively. God is the center of this Church and the apostolic ministry of It through Almighty God will be in the person of Peter and his successors. Thus, "*Whatever you declare bound on earth shall be bound in heaven; whatever you declare loosed on earth shall be loosed in heaven.*"

I have had the privilege of travelling to Rome many times in my lifetime. On my arriving to Rome, my first visit is always to the Vatican and the Basilica of Saint Peter. As one enters the Basilica and continues to walk down the great esplanade towards the main altar, on the right side, there is a bronze statue of Peter sitting on his Chair, the first Pope. Pope Leo XIV is the 267th Pope and first American to be elected.

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

FCSLA Life: A Year of Transition and Exciting Progress



2025 was a transformative and energizing year for FCSLA Life. Despite broader economic challenges, we maintained a strong balance sheet—an accomplishment that reflects our unwavering commitment to financial stability and responsible stewardship. Building on this strength, we launched an ambitious 18-month operational plan designed to invigorate our culture of excellence, with a renewed focus on effectiveness, efficiency, collaboration, and modernization across the organization.

We embraced technology with purpose and enthusiasm, rolling out key initiatives to enhance both member experience and internal operations:

- Our new Member Portal, launched in April, now gives members real-time access to their accounts along with intuitive self-service tools.
- Electronic Expense Reporting through Paycor has streamlined reimbursements, boosting both accuracy and convenience.
- A comprehensive Asset Liability Management review, paired with updated investment guidelines, strengthened our long-term sustainability.
- We expanded our social media presence with more dynamic content and targeted advertising, helping us connect with current and future members.
- Work began on a brand-new policy administration system—an exciting step toward more modern and efficient service.

Our focus on product innovation also gained momentum as we continued to evolve with our members' needs:

- New premiums for our single premium whole life product
- Continued development of flexible premium annuities
- Introduction of our new Single Premium Deferred Annuity (SPDA or MYGA), created to offer greater flexibility and long-term growth.

We celebrated the dedication and accomplishments of our agents and recommenders through meaningful incentive programs—including an unforgettable agent trip to Curaçao—that helped reinforce our culture of recognition and achievement.

2025 was also a pivotal year of leadership transition, marked by the retirement of longtime CEO Cynthia Maleski. Thanks to our strong financial footing, we are moving forward with a robust operational plan centered on sales, staffing, and technological advancement—key elements in building a high-performing culture that supports excellence in every department.

Our fraternal mission remained the heart of our work. Planning began for a 2026 National Giving Campaign (more details to come), which will unite branches and members in support of meaningful causes. Alongside scholarships, donations, and the ongoing contributions of our branches and districts, these initiatives highlight our deep commitment to service and positive community impact.

As we begin 2026, FCSLA Life is energized and ready to build on the momentum of the past year. With a strong foundation, innovative product offerings, and a continued focus on elevating the member experience, we remain steadfast in our mission to provide financial security while honoring our Catholic values and Slavic traditions.

Michael J. Agan

Michael J. Agan
CEO



FCSLA's 2025 Fraternalist of the Year



Laurie Muffler is a dedicated volunteer whose leadership and service significantly enhance both FCSLA activities and her local community. As both the Louise Yash (Wisconsin) District President and the president of branches S023 and J130, she coordinates meetings and events—such as inclusive bingo nights and food pantry drives—that strengthen member engagement across all ages.

In addition to her work with FCSLA, Laurie volunteers at St. Catherine's Church, serves on the Oconomowoc Area Historical Society & Museum board, is part of the John S. Rockwell Questers Chapter, and is a member of the Oconomowoc Junior Women's Club. Her passions include photography and sharing her knowledge about the history of her community by leading tours.

Nominated by her daughter, Cassie, Laurie brings forward new ideas, encourages participation across generations, and maintains event communication through social media and websites. Her enthusiasm, leadership, and commitment continue to inspire others and contribute to the vibrancy of her community. FCSLA is so excited that Laurie is our 2025 Fraternalist of the Year!

Ash Wednesday Reflection

February 18, 2026, Ash Wednesday, marks the beginning of Lent. This day invites us into a sacred pause. As ashes mark our foreheads, we are reminded of our humanity—fragile, fleeting, deeply loved. From dust we came, and to dust we shall return, yet within that truth lives great hope. This day is not about shame, but about turning our hearts back to God. It is an invitation to release what weighs us down, to walk more simply, and to make room for grace. Lent begins not with perfection, but with honesty—and the quiet promise that renewal is always possible.



First Catholic Slovak Ladies Association of the United States of America

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 • E-mail us at 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

FCSLA's 2025 Youth of the Year



Samuel Miklovic is an active member of St. Louis MO branch S101, a high achieving student, and community leader recognized for his integrity, academic excellence, and commitment to service. A summa cum laude student at St. Mary's South Side Catholic High School, he maintains a 4.0+ GPA and is a member of the National Honor Society. He has earned multiple Legacy Scholarships and holds the rank of Eagle Scout, currently serving as Youth Scoutmaster for Troop 161. His honors include Missouri Knights of Columbus 2023 Youth of the Year, winner of the 2024 St. Louis Archdiocese ACA Essay Contest, and Treasurer at Missouri Boys State.

Sam is engaged in athletics, theater, and civic leadership. He has performed in productions including *Zoo Story* and *Aesop's Updated Fables*. He contributes to youth discussions on equity and civic responsibility through FOCUS St. Louis.

Dedicated to serving his branch, parish, school, community, and family, Sam has completed extensive service hours, including leading a major renovation of the St. Vincent de Paul Pantry at St. Cecilia's Parish. He also provides ongoing mentorship to his younger autistic brother during BSA summer camp and troop activities.

Nominated by his grandfather, Joseph Miklovic, Sam exemplifies strong character, leadership, and service. FCSLA is proud to name him the 2025 Youth of the Year!

J157 Christmas Party

Branch J157 members participated in the annual Breakfast with Santa Christmas Party on December 14, 2025 at Epiphany of Our Lord Parish in Monessen, PA. The children and their parents and grandparents enjoyed a breakfast of French toast and sausage and juice. Each child got to visit with Santa. After they told Santa what they wanted for Christmas, Mrs. Claus gave each a treat bag. After their visit with Santa, children and adults were able to enjoy a candy buffet decorated with a "Winter Candy Land" theme.



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.

Branch WO93 Christmas Party & Meeting

Branch WO93 held their December/Christmas Party meeting on December 14, 2025. A delicious pot luck was enjoyed by all. After reports were read and approved, President Sestak presented Lauren Sestak, National scholarship winner, with a gift. 50-year members were also acknowledged. President Sestak closed the meeting with a prayer for our deceased members. St. Nick then made a surprise visit bringing sacks of fruit, peanuts and candy for all in attendance. Bingo and a light lunch concluded the afternoon.



Chicago District Celebrates the traditional “Slovenská Štedra Večera” with the Slovak Catholic Mission

On December 14, 2025, FCSLA Chicago District Officers and Branch leaders were invited to celebrate the traditional Slovak Christmas Eve dinner with Rev. Stanislav Bindas and the Slovak Catholic Mission congregation. This annual celebration commenced with the Holy Mass recited in Slovak and during his Homily Rev Bindas encouraged all to prepare for the Baby Jesus to enter our hearts and souls. After Mass, guests were entertained by a Slovak Christmas Nativity program where children sang Slovak Christmas folk carols to the Holy Family. Prior to dinner, guests were formally welcomed by Rev Bindas, Chicago District President Lorraine Gibas, and the Honorary Slovak Consul of Chicago, Rosemary Wisnosky who announced her retirement and introduced incoming Consul Joseph Seliga JD who will be installed in 2026. Then, the traditional Christmas Eve dinner was initiated with prayers including the: blessed oplatky, Kapustnica (sauerkraut soup with mushrooms); breaded fish and potato salad, bobalky (sweet buns with hot milk and poppy seeds) and nut/poppy seed rolls with other sweet Slovak delicacies. All proceeds and donations were directed to help support the continued development of the new Slovak Church, mission.



Incoming SK Consul Joseph Seliga JD, his wife Vanessa Seliga, Honorary SK Consult Chicago Rosemary Wisnosky, Jarmila Hlubocky S248/J175, President Lorraine Gibas, Dr Fay Hlubocky S248/J175



Dr Fay Hlubocky S248/J175 Jarmila Hlubocky S248/J175, Reverend Stanislav Bindas, President Lorraine Gibas, Carol Rosenthal S421

S88 MONESSEN 125TH ANNIVERSARY/CHRISTMAS PARTY

A very special 125th Anniversary & Christmas Party was held on December 7, 2025, at the Clubhouse Grille at Cedarbrook Country Club. Following appetizers, Dorothy Urbanowicz introduced Ted Harhai to give the invocation. She stated that he did this at the 100th anniversary and was now asked to provide this again. Following the invocation, members were served a very special meal of Surf & Turf and Creme Brule for dessert.

Dorothy then presented a brief history of Brancy 88 stating that original members were Anna Tesack (grandmother of Marilyn Chuprinko in attendance and Great Grandmother of Rebecca Barkely & Dorothy Urbanowicz, Catherine Hroey, Mary Wargo, Philomenia Sowko Anna Skurkay & Mary Skurkay. She also noted that when she and her mother took over the branch in 1994, the branch had 248 members and has now grown over 1,320 members with 1,664 accounts.

Dorothy then recognizer branch officers: Flora Funtal - Recording Secretary, & Kathleen Harhai & Cindy Pawelec - Auditors. She noted that we had 8 scholarship winners. They were Grace Allhouse, Samuel Bialon, Rachael Funtal, Kaitlyn Oslick, Baylee Post and Joshua Zdrojewski. J157 had one high school winner-Vincent Horesky and one elementary winner, Elizabeth Horesky.

Fifty-year members recognized were David Liegey, Thomas Urcho and Gina Zandarelli.

The senior and junior branches completed 4 matching funds projects. They were for St. Sebastian church - Bunco, Seven Dolors Church - Super, Epiphany of Our Lord- Fish Fry and Greater Monessen Historical Society - Dinner.

Dorothy reminded everyone of the importance of keeping beneficiaries up to date and then introduced special guest Mick Agan National CEO. Mike pointed out that life was different in 1900. Life expectancy was about 48 for white Americans and even less for African Americans. Most families lived without indoor plumbing or cars, and many children worked in factories instead of attending school. He then presented Dorothy with a check for the branch and a gift and check for her sales during Founders Month.

Door prize numbers were then drawn and Dorothy reminded everyone to hold their tickets for a special drawing. In honor of the anniversary, the final prize was for \$125.00.

Dorothy then reminded all that Christmas is God's gift to us. She stated that may its blessings bring you joy and peace the whole year through.



(continued on page 9)

S88 Monessen 125th Anniversary/Christmas Party (continued from page 8)





Certain Choice MYGA Series

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Key Features:

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- No Market Value Adjustment
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Minimum Deposit	Maximum Deposit (without Home Office approval)	Issue Ages
\$10,000	\$2,000,000	18-85

Initial Guarantee Rate

3 year- 4.5% APY
5 year- 4.8% APY
7 year- 4.9% APY

The FCSLA Certain Choice Annuity is a Single Premium Deferred Annuity
Not available in all states

10% surrender charge free withdrawals are available in the first year of the contract and all subsequent years during the surrender charge period

RMD distributions are available surrender charge free in the first year of the contract and all subsequent years during the surrender charge period in addition to the 10% surrender charge free withdrawals

Interest rates on new issues of the FCSLA Certain Choice SPDA products can change at any time

Surrender Charges

Certain Choice MYGA 3- ICC25-SPA(3)-0925
9%, 8%, 7%

Certain Choice MYGA 5- ICC25-SPA(5)-0925
9%, 8%, 7%, 6%, 5%

Certain Choice MYGA 7- ICC25-SPA(7)-0925
9%, 8%, 7%, 6%, 5%, 4%, 3%

SC
3- 25-SPA(3)-0925
5- 25-SPA(5)-0925
7- 25-SPA(7)-0925

FL
3- 25-SPA(3)-0925-FL
5- 25-SPA(5)-0925-FL
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2025-2026 rating period
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Scan the QR code to contact
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a Fraternal Benefit Society domiciled in Beachwood, OH
FRATERNAL LIFE INSURANCE AND ANNUITIES

Why Young People Should Consider Owning a Fixed Deferred Annuity

SECURING YOUR FINANCIAL FUTURE STARTS NOW

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



In today's fast-paced world, financial planning often takes a backseat to more immediate concerns for young people. With student loans, rent, and everyday expenses consuming much of their attention, it's understandable why long-term strategies like annuities might not be a top priority. However, one of the most powerful moves young adults can make to secure their financial future is to own a fixed deferred annuity. This article explores why this financial tool is uniquely advantageous for the younger generation.

Understanding the Fixed Deferred Annuity

A fixed deferred annuity is a contract with an insurance company where you make a lump-sum payment or a series of payments, and the insurer guarantees you a fixed rate of interest over a specified period. The "deferred" aspect means that payouts begin at a future date, typically during retirement. This product blends long-term growth with security, offering both capital preservation and predictable returns.

The Power of Compound Interest Over Time

One of the greatest financial advantages young people have is time. When you invest in a fixed deferred annuity early in life, your money earns interest not only on your initial contributions but also on the interest that accumulates—a phenomenon known as compound interest. The longer your money is left to grow, the more you benefit from compounding. For example, a 25-year-old investing in an annuity has decades for their savings to multiply, potentially resulting in a much larger nest egg by retirement than someone who starts later.

Guaranteed Safety and Stability

Unlike many investment vehicles that fluctuate with the market, a fixed deferred annuity guarantees a fixed rate of return. This means that even if the stock market takes a downturn, your annuity value will not decrease due to market volatility. For young people who may not have the risk tolerance or investment knowledge to navigate unpredictable markets, this stability can be extremely reassuring. It provides a foundation for financial security, especially when other parts of a portfolio are exposed to risk.

Freedom from Market Worries

Market timing is a notoriously difficult, if not impossible, strategy for even seasoned investors. Young people who are just starting their careers, may not have the time or resources to constantly monitor and adjust their investments. With a fixed deferred annuity, you don't have to worry about market swings or economic downturns impacting your savings. The predictable growth can give you peace of mind, helping you focus on other life goals without the stress of daily financial decisions.

Tax-Deferred Growth

Another compelling reason for young people to consider a fixed deferred annuity is the benefit of tax-deferred growth. Unlike regular savings accounts or taxable investment accounts, the earnings on your annuity are not taxed until you begin withdrawals. This allows your investment to grow more efficiently over time since you're not losing a portion of your earnings to taxes each year. When you eventually start receiving payments, you may even be in a lower tax bracket, reducing your tax liability further.

Flexible Payout Options for Future Needs

Life is unpredictable, and your financial needs may change as you age. Fixed deferred annuities offer flexibility in how and when you receive your payouts, allowing you to tailor income streams to your retirement plans or other long-term goals. This adaptability makes annuities a versatile tool for young people, who may not yet know what their future holds but want to ensure they have options.

Building Good Financial Habits Early

Committing to a long-term savings product like a fixed deferred annuity instills disciplined saving habits. By

(continued on page 12)

MATCHING FUNDS ACTIVITIES

BRANCH S077, McKEESPORT, PENNSYLVANIA

Walk-a-Thon

On Saturday, September 13, 2025, McKeesport Branch S077 participated in the annual "Joan Burns Fun Walk for Kane". The event raises funds to enhance the lives of Kane residents with activities and outings. Businesses and community members participate and walk with Kane residents, helping with wheelchair patients. Following the walk there is a picnic, entertainment and a basket auction. McKeesport Branch S077 has been participating in the "Fun Walk 4 Kane" event for many years. Our name, along with other large donors, is engraved on a plaque that is prominently displayed at the Kane Community Living Center in McKeesport.



Why Young People Should Consider Owning a Fixed Deferred Annuity (continued from page 11)

regularly contributing to your annuity, you're prioritizing your future self and building a financial foundation that can support your dreams. This proactive attitude toward saving pays dividends not only in financial terms but also in personal growth and peace of mind.

Protection Against Outliving Your Savings

A very real concern for retirees is the possibility of outliving their savings. Fixed deferred annuities can offer lifetime income options, ensuring you never run out of money no matter how long you live. For young people, starting early means you can build a substantial guaranteed income stream for your later years, reducing anxiety about longevity risk and providing lasting security.

Conclusion: Investing in Peace of Mind

While it may be tempting to postpone long-term financial planning, owning a fixed deferred annuity offers young people a unique combination of security, growth potential, and peace of mind. By harnessing the power of compound interest, benefiting from tax-deferred growth, and insulating your savings from market volatility, you're laying the groundwork for a comfortable and confident future. Start early, invest wisely, and give yourself the gift of financial security that lasts a lifetime by making a fixed deferred annuity from FCSLA Life a part of your overall financial plan.

If you are a parent or grandparent of young adults, please share this article with them. You can also start an annuity in their name to get them started.

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



For more information:

- Contact your local FCSLA Life representative
- Call the FCSLA Life home office: 800-464-4642
- Email Sales@FCSLA.com
- Go to <https://www.fcsla.com/about/rsm/> for the FCSLA Life sales team contact information
- Scan this QR code for the sales team contact information:



\$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.

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.



BRANCH S077 CHRISTMAS PARTY

On December 6, 2025, McKeesport Branch S077 hosted its annual Christmas Party at the Sunset Room in Elizabeth, PA. President Jerry Holmes honored all of the branch members who passed away in 2025. Appetizers were placed on each table and members enjoyed a delicious dinner. Drawings were held and prizes given. Entertainment was provided by Branch S077 favorite, Gypsy Stringz.



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 • E-mail us at 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

FCSLA Chicago District Celebrates Annual St. Nicholas Party

Each year, the FCSLA Chicago District welcomes the Christmas season with its cherished St. Nicholas Party – a festive tradition celebrating community, generosity, and fellowship. Rooted in Slavic culture, the event honors St. Nicholas and continues to grow, drawing members and families of all ages.

The 2025 celebration was held on November 6, at St. Faustina Kowalska Ward Hall in Chicago, with support from the district board, branches, and dedicated volunteers. Guests enjoyed a hot buffet meal, holiday crafts for children, and favorite activities like the “Hooligan” dice game, bingo, and raffles – ensuring fun for everyone.

A highlight of the afternoon was the arrival of St. Nicholas, who shared stories of kindness and generosity, reminding all of the values that unite the fraternal community.

The event also gave back through a district matching fund benefitting the Pediatric Oncology Treasure Chest, supporting children and teens undergoing cancer treatment.

The St. Nicholas party remains a meaningful celebration of tradition, service and togetherness. Thank you to all who attended and helped make the 2025 party such a success.



(continued on page 17)

www.fcsla.com

FCSLA Chicago District Celebrates Annual St. Nicholas Party (continued from page 16)

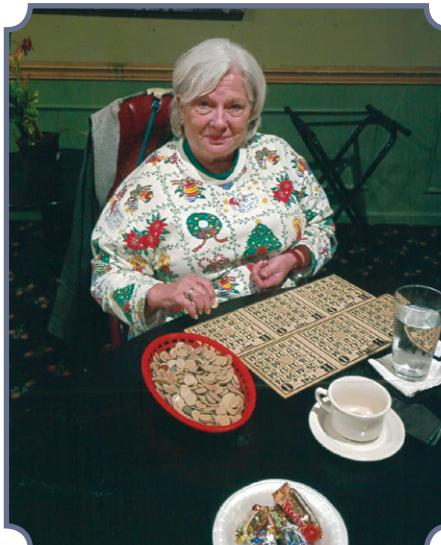


St. Ann's Lodge S153, Farrell, PA Christmas Party

Branch S153 held their annual Christmas Party on November 9, 2025 at Park Inn By Radisson, West Middlesex, PA. Members were treated to a delicious sit-down dinner. Afterwards, bingo was played for prizes and door prizes were awarded along with individual handouts from the branch. Also, members received handout gifts from the headquarters. This has been a tradition that goes way back many, many years and is still enjoyed by all. Sticking with tradition, at least one Christmas Carol is sung in Slovak each year and thankfully there are enough members who can still lead those in attendance in Slovak song. Prayers for all deceased members were offered. Everyone enjoyed the afternoon of fraternal fellowship.



All members please mark your calendars for November 8, 2026, the second Sunday in November at 1pm, location to be determined for next year's event which is open to all members.



Fresh, Hearty, And Sweet



CREAMY CROCKPOT WHITE CHICKEN CHILI

1 lb boneless skinless chicken breasts
trimmed of excess fat
1 yellow onion diced
2 cloves garlic minced
24 oz. chicken broth (low sodium)
2 15 oz cans great Northern beans
drained and rinsed
2 4 oz cans diced green chiles (either hot
or mild)
1 15 oz can whole kernel corn drained
1 tsp salt
1/2 tsp black pepper
1 tsp cumin
3/4 tsp oregano
1/2 tsp chili powder
1/4 tsp cayenne pepper
small handful fresh cilantro chopped
4 oz reduced fat cream cheese softened
1/4 cup half and half

TOPPINGS:

sliced jalapenos
sliced avocados
dollop of sour cream
minced fresh cilantro
tortilla strips
shredded Monterey jack or Mexican
cheese

Add chicken breasts to bottom of slow cooker, top with salt, pepper, cumin, oregano, chili powder, and cayenne pepper.

Top with diced onion, minced garlic, great Northern beans, green chiles, corn, chicken broth and cilantro. Stir.

Cover and cook on low for 8 hours or on high for 3-4 hours.

Remove chicken to large mixing bowl, shred, then return to slow cooker.

Add cream cheese and half and half, stir, then cover and cook on high for 15 minutes, or until chili is creamy and slightly thickened.

To ensure a smooth blend of the cream cheese, add the softened cream cheese to a small mixing bowl, then add a few ladles of the chili from the slow cooker. Whisk

until smooth, then stir that mixture into the slow cooker and proceed with adding the half and half and cooking on high for 15 minutes.

Stir well and serve with desired toppings.

GREEK PASTA SALAD

16 ounces rotini or other medium pasta
3/4 English cucumber diced
1 pint grape tomatoes halved
1 bell pepper red or orange, diced
1/2 cup sliced pitted Kalamata olives
1/2 cup crumbled feta cheese
1/3 cup diced red onion
Dressing
1/4 cup red wine vinegar
1/3 cup olive oil
1/2 teaspoon garlic powder
1 teaspoon dried oregano
salt and pepper to taste

Whisk together dressing ingredients. Cook pasta al dente according to package directions. Rinse under cold water.

Combine all ingredients in a large bowl. Add dressing and toss.

Refrigerate at least 2 hours before serving.

BEEF AND BROCCOLI STIR FRY

Sauce

1/2 cup soy sauce low sodium
2 tablespoons cornstarch
3 cloves garlic minced
3 tablespoons cooking wine such as Shaoxing
3 tablespoons honey
1 teaspoon fresh ginger minced
2 tablespoon sesame oil
1/4 teaspoon red pepper flakes
1 tablespoon Sriracha sauce or to taste
1/4 cup beef broth or chicken broth, low sodium or no sodium

Beef and Broccoli

1 tablespoon olive oil
1 pound flank steak trimmed of fat and

sliced thin against the grain

1 head broccoli cut into small florets

Cut the beef in really thin pieces.

Mix all the sauce ingredients together. Sear the beef for about 3 to 4 minutes over medium-high heat in a little bit of olive oil, just until it starts to brown then you add that yummy sauce. You should see it start to thicken almost immediately from the cornstarch. If you don't like or want to use cornstarch, you could use flour instead.

Add the broccoli florets and cook everything for another 2 minutes, or until the broccoli is tender.

Serve over rice or noodles.

Notes

A good substitute for the sherry would be apple cider.

To easily slice the steak, place it in the freezer for about 20 minutes before slicing. This will make it so much easier to slice it as thinly as possible. Always slice the beef against the grain.

EARTHQUAKE CAKE

1 box German Chocolate Cake Mix (do not prepare as directed on box, prepare as directed below)
1/3 cup oil
3 eggs
1 and 1/3 cup water
2/3 cup shredded coconut
2/3 cup chocolate chips
1/2 cup chopped pecans
1/2 cup butter
8 oz cream cheese
1 pound powdered sugar (3 and 3/4 cups)

Preheat the oven to 350 degrees.

Grease a 9 x 13 inch pan.

Sprinkle the coconut, chocolate chips, and pecans on the bottom of the pan.

Mix the German chocolate cake mix with the oil, eggs, and water.

Pour the cake mix on top of the coconut/chocolate chip/pecan layer.

In a saucepan, melt the butter and cream cheese.

Beat in 1 pound of powdered sugar until it's smooth to the butter/cream cheese.

Spread this mixture on top of the uncooked German chocolate cake in the pan, and swirl into the cake mix using a knife.

Bake for 35-45 minutes. It is done when it doesn't wobble in the pan if you shake it. The toothpick test shouldn't work because the cake should be more gooey in nature.

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.