

Fraternally Yours®

FCSLALife

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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

MARCH 2026



WHILE WINTER WINDS AND SHADOWS GROW,
OUR SPIRITS SHINE AMIDST THE SNOW.
IN LENTEN PRAYER, WE WAIT FOR SPRING,
AND THE RENEWED HOPE THE LIGHT WILL BRING.

ŽENSKÁ JEDNOTA

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Lenten and Spring Reflection ...

There is something beautifully fitting about the way Lent arrives just as winter begins to loosen its grip. The calendar invites us into a season of reflection at the very moment the earth is preparing to wake up. Outside, the ground is still bare and the trees are still thin, yet underneath it all, life is quietly stirring.

Lent has always been a season of small beginnings. It asks us to slow down, to look inward, to clear away what has grown cold or cluttered in our hearts. Much like spring cleaning, it is not meant to feel heavy, but honest. We take stock of our habits, our attitudes, our priorities, and gently ask whether they are helping us grow.

In everyday life, that kind of reflection can be hard to come by. We move quickly from one obligation to the next, rarely pausing long enough to notice how we are really doing. Lent offers permission to stop. It reminds us that renewal rarely happens by accident. It comes from paying attention.

And then, almost on cue, spring begins to show itself. The days grow a little longer. The air feels softer. Tiny green shoots push through soil that looked lifeless only weeks before. The world preaches its own quiet sermon about hope.

The connection between these two seasons is not accidental. Both are about transformation. Both require patience. A garden does not burst into bloom overnight, and neither do people. Growth happens gradually, often unseen, after long stretches of waiting.

What Lent invites us to do is prepare the soil of our lives. Maybe that means letting go of an old resentment, making more room for gratitude, or choosing kindness where we once chose haste. Maybe it is as simple as spending a few more minutes in silence each day, listening for what our busy minds usually drown out.

None of this requires grand gestures. Real change rarely does. Like spring itself, it usually begins with small, faithful acts repeated over time.

As the weeks move forward, the landscape around us will slowly be transformed. Brown lawns will turn green. Buds will appear on branches that seemed brittle and dead. Birds will return with their morning songs. Each year it feels like a miracle, though it is really just the steady, faithful rhythm of creation.

Perhaps we are meant to follow the same pattern. To trust that even when we feel stuck or weary, new life is possible. To believe that a fresh start is never out of reach.

Lent and spring walk hand in hand, reminding us that renewal is always on the horizon. All we have to do is be willing to begin.

Dear Friends,

Use this Lenten season to listen, reflect, and grow. Even the smallest step toward love and understanding can bring lasting change.

*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,

During this holy and penitential Season of Lent, I have prayed more fervently and humbly to the Father, Son, and Holy Spirit to assist us in our Lenten resolutions, extra prayers and sacrifices, and fervent forgiveness and reconciliation with God and one another. May the Author of all growth and spiritual progress receive our grateful blessings for the sufferings and death of His Son and through the Gifts of the Spirit, guide us to a life of grace in the Heavenly Kingdom. May these weeks of penance direct us to an intense reflection on Holy Week and the Sacred Triduum, namely, Holy Thursday, Good Friday, the blessing of food and the Easter Vigil on Holy Saturday and the holiest day of celebration - Easter, Jesus Christ's Resurrection.

You may remember that during Holy Week, the celebration of the Chrism Mass is presided over by the (arch) bishop of the (arch) diocese with representatives of priests, religious, and laity from each parish/diocesan institutions. During the Chrism Mass, the (arch) bishop consecrates the Chrism and blesses the other two oils for use in several celebrations of the Sacraments, i.e., sacred Chrism (Sacraments of Baptism, Confirmation, and Holy Orders); Oil of the Catechumenate (Sacrament of Baptism); and, Oil of the Sick (Sacrament of the Sick). The consecratory prayer for the sacred Chrism belongs exclusively to the (arch) bishop during the celebration of the Chrism Mass; he also blesses the Oil of the Catechumenate and the Oil of the Sick. However, a priest may bless these two Oils under the prescriptions of liturgical law outside the Chrism Mass.

Since three of the seven Sacraments are placed on the persons receiving those Sacraments, I thought it would be very prayerful to read these words of Consecration of the Sacred Chrism at this year's (arch) diocesan Chrism Mass.

O God, author of all growth and spiritual progress, receive in your goodness the grateful homage that the Church joyfully offers to you through our voice.

For in the beginning you commanded the earth to bring forth fruit-bearing trees, among which olive trees would arise as providers of this most rich oil, so that their fruit might serve for sacred Chrism.

In the spirit of prophecy, David foresaw the sacraments of your grace and sang of the oil that would gladden our faces.

After the world's offenses were washed away by the flood, a dove announced the restoration of peace on earth with the olive branch, foreshadowing the gift to come. In the last days all this has been clearly revealed: when every offense is removed through the waters of Baptism, the anointing with this oil causes our faces to be joyful and serene.

You also commanded your servant Moses to make his brother Aaron a priest, by pouring this oil upon him after he had been washed in water.

Still greater dignity was added to this when your Son Jesus Christ, our Lord, insisted that he be washed by John in the waters of the Jordan: you sent the Holy Spirit from on high in the likeness of a dove; you declared by the witness of the voice that followed, that you were well pleased in him, your Only Begotten Son; and you were seen to confirm clearly what the prophet David had foretold in song, that Christ would be anointed with the oil of gladness above his companions.

Therefore we beseech you, Lord: be pleased to sanctify with your + blessing this oil in its richness, and to pour into it the strength of the Holy Spirit, with the powerful working of your Christ. From his holy name it has received the name of Chrism, and with it you have anointed your priests, prophets, kings, and martyrs.

May you confirm the Chrism you have created as a sacred sign of perfect salvation and life for those to be made new in the spiritual waters of Baptism.

May those formed into a temple of your majesty by the holiness infused through this anointing and by the cleansing of the stain of their first birth be made fragrant with the innocence of a life pleasing to you.

May those anointed with royal, priestly, and prophetic dignity be clothed with the garment of an incorruptible gift in keeping with the Sacrament you have established.

May this oil be the Chrism of salvation for those born again of water and the Holy Spirit, and may it make them partakers of eternal life and sharers of heavenly glory. Through Christ our Lord. Amen.

May your Lenten Season be a time of forgiveness and reconciliation. May the Sorrowful Mother be an example of physical strength and spiritual holiness, a model of prayer and devotion of her Son, and may she assist you in piety and a heart of love to her Son!

Message from our Chief Executive Officer MICHAEL J. AGAN



March: A month of Renewal, Recommitment, and Growth

March ushers in a season of renewal, offering us a chance to reflect, recommit, and foster growth in all aspects of our lives. As the days grow longer and spring approaches, it's the perfect time to revisit what's meaningful to us, both personally and within our community.

While my articles usually center around operational topics, this month, I want to share some personal reflections. As we renew our dedication to the FCSLA Life mission—ensuring the financial security of our members while embracing our Catholic values and Slavic traditions—let's also consider the ways we can recommit to what matters most in our personal lives.

Areas to consider recommitting yourself:

- **Family and Friends:** Take a moment to reach out to someone you care about but haven't spoken to in a while. A simple gesture can strengthen bonds and brighten someone's day.
- **Spiritual Life:** In the midst of Lent, as we prepare for Easter, focus on forgiveness—for others and yourself. Let this season be one of spiritual renewal and deeper faith.

- **Personal Health:** Commit to healthier eating habits and regular exercise. Small, consistent changes can lead to lasting improvements in your well-being.
- **Financial Wellness:** Review your savings and expenses, set new financial goals, and plan for something special—whether it's a treat for yourself, a loved one, or an act of generosity toward an organization. Thoughtful financial planning can create memorable experiences and lasting security.

Recommitting to the things that matter most nurtures not only your own growth but also the well-being of those around you. Remember, the positive impact of your actions often extends far beyond what you can see.

Celebrating Women's History Month

March is also Women's History Month—a time to honor the remarkable women who inspire and enrich our lives. Reflect on the achievements of leaders like Anna Hurban and the visionary women who founded and fortified our Association over our rich history, shaping it into one of the nation's leading fraternal organizations. Take this opportunity to recognize the mothers, grandmothers, daughters, friends, colleagues, and all influential women who make a profound difference every day. Their contributions are invaluable and their impact immeasurable.

May this spring be a season of renewal, recommitment, and growth for you and your loved ones. Let's embrace the opportunities before us, honor our traditions, and support one another as we move forward together.



Michael J. Agan
Michael J. Agan
CEO



Eastern PA Frances Jakabcin Spring District Meeting Announcement

The next district meeting will be held on April 26, 2026, at the Northampton Community Center, located at 1601 Laubach Ave., Northampton, PA 18067.

The meeting will be hosted by Branch 230. Interested members are asked to RSVP to Michele Mrazik Grasso by April 10 at 610-762-1973.

PACCF 2026 SCHOLARSHIP ANNOUNCEMENT

The Polish American Congress Charitable Foundation is proud to announce that the 2026/2027 period to apply for scholarships is now open.

We are again offering the Richard C. Gorecki Scholarships and the Majer & Lakowski Families Memorial Scholarships.

Please go to our website at www.paccf.org under the "Scholarship" tab for the Requirements, Application, Media Release Form and applicable deadlines. If you have any questions, please email us at paccf@paccf.org.

- The Officers & Directors of PACCF.

Polish American Congress Charitable Foundation

Website: www.paccf.org | Email: paccf@paccf.org | 773.763.9942
6645 North Oliphant Avenue, Suite A | Chicago, IL 60631
The PACCF is a 501(C) 3 Tax Exempt Organization.



2026 Slovakia Heritage Tour

Celebrate the fall harvest and the beautiful culture, history and countryside of Slovakia, up close and personal, on the 2026 Slovakia Heritage ten-day, small group tour. From September 11-20, we'll explore age-old cities, medieval towns and historic sites as well as folk-life museums, the Tatry mountains and picturesque villages. We'll join in the harvest festivals that bring alive Slovakia's long music and craft traditions. Optional genealogical research, and ancestral village and family visits available. **For more information:** Visit www.slovakiaheritage.com or contact Judith Northup-Bennett, Slovakia Heritage Tours, 978-544-5144 slovakiaheritagetours@gmail.com

SUSAN KESSLER PROMOTED TO JONES DAY PARTNER

Susan Kessler, Vandergrift PA Branch S262, was promoted to partner at Jones Day, a multinational law firm. She is a 2016 magna cum laude graduate of the University of Pittsburgh law school and is admitted to the bar of the United States District Court for the Western District of Pennsylvania.

Susan represents clients in a broad range of industries and has extensive experience representing financial institutions in high-stakes litigations. In addition to practicing law, Susan serves as secretary on the board of the River City Brass Band and is also on the board of Bunker Projects, a nonprofit artist residency and experimental gallery located in Pittsburgh, Pennsylvania.



ANNOUNCEMENT

Effective immediately please snail mail any information for
Fraternally Yours to:

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Post Office Box 1617
is no longer available
to receive mail.

W137 – Cedar Rapids, IA Branch Event

On Sunday, January 25th, a blustery, sub-zero day, 25 hearty FCSLA Life W137 members in Cedar Rapids, Iowa, gathered at May City Lanes to enjoy an afternoon of bowling, pizza, snacks and socializing with fellow FCSLA members.



Sam Miklovic S101 Receives Dr. Martin Luther King Jr. Model of Justice Award

Congratulations to Senior Sam Miklovic, St. Louis Senior Branch S-101, who was one of 29 students from Catholic parishes and high schools in the St. Louis Archdiocese who was honored with the Dr. Martin Luther King Jr. Model of Justice Award on Jan. 18 at the Cathedral Basilica of Saint Louis. The awards ceremony is a highlight of the 50th annual Mass for the Preservation of Peace and Justice, which commemorates King's birth and legacy.



SLOVAK HERITAGE SOCIETY OF N.E. PA
P.O. Box 5004, Station "A"
Wilkes-Barre, Pa. 18710-5004

LENTEN SLOVAK HYMN SING AND SLOVAK STATIONS OF THE CROSS

The Slovak Heritage Society of Northeastern Pennsylvania held their monthly meeting on January 14, 2026. At the meeting, plans were finalized for their annual **Lenten Slovak Hymn Sing** and **Slovak Stations of the Cross**.

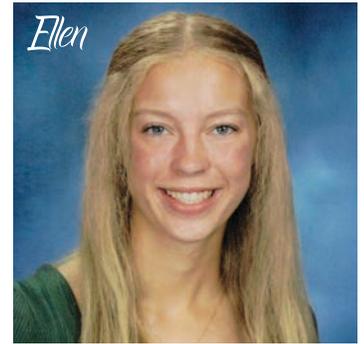
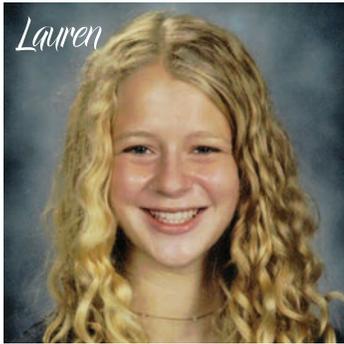
The society will sponsor the **Lenten Slovak Hymn Sing** and traditional **Slovak Stations of the Cross** on **Sunday, March 15, 2026**, at **St. Ignatius Loyola Church**, 339 North Maple Avenue, Kingston, PA. The church is handicapped accessible via elevator. The service will begin at **2:00 P.M.** with congregational singing of **Lenten Hymns**. The words and translations of this rich hymnology will be provided. The **Stations of the Cross in Slovak** led by members of the Society will follow. Booklets will be available for full participation in the service.

The service will conclude with **Benediction**. After the service, refreshments will be served, followed by fellowship. The public is invited to participate free of charge. A free will offering will be accepted. For further information, call Anna at 570-510-1655.

W001 Awards Scholarships

Branch W001, New Prague, MN recently awarded branch scholarships to members furthering their education after high school. The winners are:

- Anne Draine, attending University of Wisconsin, LaCrosse
- Lauren Miriovsky, attending University of Wisconsin, LaCrosse
- Kathryn Miriovsky, attending Concordia University, St. Paul
- Lucia Draine, attending Wartburg College
- Ellen Miriovsky, attending College of St. Scholastica



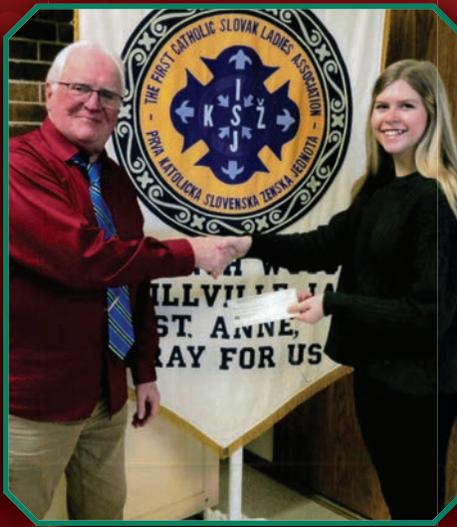
Meghan Rezendes, Z499 Receives First Holy Communion

Meghan Rezendes, of Branch Z-499, received her First Holy Communion through Good Shepherd Parish at St. Augustine's Church on Martha's Vineyard on May 4, 2025, with Reverend Paul C. Fedak officiating. On July 20, 2025, Meghan was selected to hold Queen Isabel's crown and lead the 97th annual Feast of the Holy Ghost parade in Oak Bluffs, Massachusetts. The Feast of the Holy Ghost dates back to a 13th-century Portuguese legend in which Queen Isabel prayed to the Holy Ghost for relief from a devastating famine. She vowed to sell her crown and jewels in exchange for a miracle. Soon after, ships carrying bread and meat arrived in the harbor, and Queen Isabel fed the masses a traditional beef broth topped with bread, known as "sopas." Meghan's maternal grandmother, Lorraine Kieras, serves as Treasurer of Branch Z-499 in Hadley, Massachusetts.

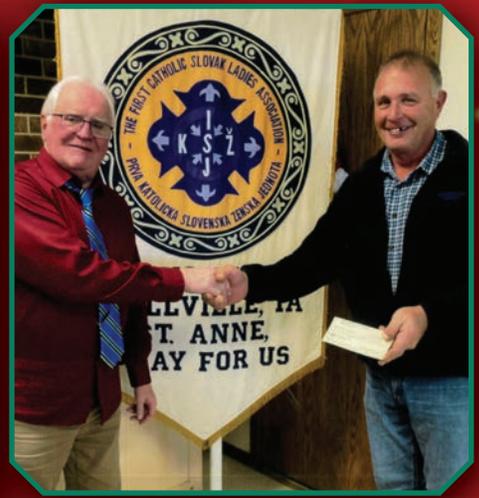




Branch VP Tom Novak presents Rory Kuennen with a \$250 branch scholarship.



Branch VP Tom Novak presents Alayna Kuennen with a \$250 branch scholarship.



Branch VP Tom Novak presents a \$250 branch scholarship check to Ron Stika for his son Josh who was unable to attend the meeting.

W033, Spillville, Iowa Christmas Party & Meeting

Twenty-nine members attended the annual Branch W033 Christmas Party and Meeting on Sunday, December 9th, 2025, at the Spillville Library, that was beautifully decorated for the Christmas holiday. The event started at 11:30 am with refreshments followed by four donation checks of \$1,000 being given to Colmar, Fort Atkinson, Protivin and Ridgeway Fire Departments with gratitude for all they do to keep our communities safe along with an invitation to stay for dinner. The day continued with the delicious potluck dinner. The branch supplied turkey, dressing, refreshments, coffee and place settings. The business meeting included annual reports, approval of minutes, and financial reports, followed by an "Annual Report and Fun with Memories" look back through minutes from 1973 to the present on the fun and fellowship shared, accomplishment highlights and donations given to many charities over the years. Scholarships of \$250 each were given out to six students by Branch VP Tom Novak. Winners were Rory Kuennen, Josh Stika, Sara Opat, Alayna Kuennen, Kashton Rielly, and Hannah Lowery. After the meeting, Santa arrived with bags of treats for everyone young and old. Bingo games followed along with a candy guessing game and time for crafts. There were lots of prizes to choose from. Door prizes were awarded to close out the day of fellowship and fun.



Branch VP Tom Novak presents \$250 branch scholarship checks to Rita Fjelstul, grandmother to winners Kashton Rielly, Hannah Lowery and Sara Opat who were unable to attend the meeting.

Accepting the \$1,000 branch donation checks to local fire departments were L-R: Brad Moudry, Protivin Fire Department; Brian Peters, Ridgeway Fire Department, Aaron Brinks, Calmar Fire Department; and Jay Schwaman and Ron Franzen, Fort Atkinson Fire Department.



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On the left Marie Schneberger and Nancy Bucheit and on the right members Martha Klimesh and Kris Burke enjoy refreshments and socializing before dinner.



On the left Lois Zajicek and Pat Zajicek and on the right Ken Zajicke and Deacon James Zajicek enjoying the potluck dinner.



Branch President Dan Silhacek and wife Gwen visiting with Santa and receiving a bag of treats.



Noah Ungs showing off a craft he made with his dad Andrew and Grandma Gwen Silhacek.



Branch Director Donna Ryant overseeing the dessert table.



On the left Rory and Alayna Kuennen and their grampa Rickie Kuhn and on the right Jeanae & husband Scott Kuennen and Brian Kuhn enjoying the delicious potluck dinner before the meeting.



Member Martha Klimesh and daughter Kris Burke receiving a treat bag from Santa.



Branch Director Donna Ryant and husband Frank receiving a treat bag from Santa



Member Brain Kuhn receiving his treat bag from Santa



Members Andew Ungs, wife Haley and children Noah and Kinsley visiting with Santa and receiving treat bags.

Louise M. Yash District Christmas Party/ Meeting

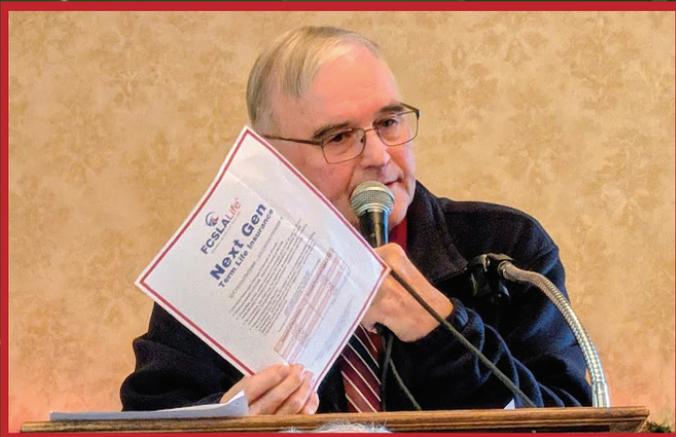
On December 6, 2025, Louise M. Yash District of FCSLA Life (Milwaukee) held their annual Christmas party/ meeting at Alioto's Restaurant in Wauwatosa, WI. District President Laurie Muffler introduced the board and welcomed members and guests. District Vice President, Cassie Muffler, offered a prayer for the sick and deceased members. District Secretary Kathy Valent then read the minutes of the previous meeting and District Treasurer Betty Novak gave her treasurer's report. Our guest speaker insurance agent, Tom Stano, spoke about FCSLA Life insurance and annuities.

The luncheon/meeting concluded with the drawing for raffle prizes. Non-perishable food items were collected and donated to a local Food Pantry.



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FCSLA Chicago District Senior Branches Celebrate the 2025 Christmas Luncheon

The First Catholic Slovak Ladies Association (FCSLA), District Anna Hurban of Chicago, continued its cherished holiday tradition with the 2025 Chicago District Senior Branches Christmas Luncheon on Saturday, December 6, 2025, at Camelot Banquets in Hickory Hills, Illinois.

This annual celebration brings together members of the Senior Branches from across the Chicago District and invited Indiana and Wisconsin District guests for an uplifting afternoon of fellowship, delicious food, and the joy of the season. Doors opened at 10:00 AM, with the program beginning at 11:00 AM, welcoming longtime members, guests, and National FCSLA leadership.

The luncheon has become more than just a meal. It is a meaningful opportunity to reconnect with friends and fellow members of the FCSLA fraternal family. After gathering throughout the year at various district functions, this festive holiday luncheon offers a chance to reflect on the year past and look forward to the year ahead in the spirit of unity and shared heritage.

Warm greetings and opening remarks from District President, Lorraine Gibas, began the program. Lorraine introduced National FCSLA CEO Michael Agan who joined the celebration this year for the first time as the new National CEO. Following Mike's inspirational comments, National Secretary Kimberly Graham updated the gathering on Home Office news.

Rev. Stanislas Bindas from the Slovak Mission in Palos Hills gave the prayer and blessing before the meal. A traditional Slavic-style Christmas lunch featuring cultural favorites was enjoyed by all. Joining the celebration this year was the Indiana District President, Rebecca Coleman, and district and branch leadership from the Indiana District. Special guests, Sr Bonaventure and Sr. Bernada from the Missionary Sisters of St Benedict in Oak Forest were introduced to the group. Sr Bonaventure thanked FCSLA and the Chicago District for sponsoring a matching fund at this event initiative to raise money for convent repairs in Oak Forest.

The Chicago District Senior Branches Christmas Luncheon remains one of the season's most beloved events for FCSLA members. Members and guests look forward to returning year after year for the opportunity to share joy, gratitude, and the lifetime bonds of fraternalism. Thank you to all who attended and to those who worked to make this event a great success.



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

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The Importance of Owning Permanent Life Insurance at Older Ages

UNDERSTANDING PROTECTION, FINANCIAL STABILITY, AND LEGACY PLANNING



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

As individuals age, their financial landscape and personal priorities evolve. One critical consideration that often arises is the role of life insurance in later years. While term life insurance provides coverage for a specific period, permanent life insurance stands out as a lifelong asset with unique benefits, especially for older adults. This article will explore the reasons why owning permanent life insurance at older ages is important, addressing aspects such as financial protection, estate planning, tax advantages, and peace of mind.

1. Lifelong Coverage: Protection That Never Expires

Unlike term policies, permanent life insurance remains in force as long as premiums are paid. For older adults, this assurance is invaluable. As life expectancy increases, so does the need for protection that lasts a lifetime. Permanent insurance guarantees a death benefit that can help loved ones pay for final expenses, outstanding debts, or medical bills. This coverage ensures that, regardless of age or health changes, beneficiaries will receive financial support when it is needed most.

2. Estate Planning and Wealth Transfer

Permanent life insurance serves as an essential tool in estate planning. At older ages, individuals often wish to ensure that their assets are distributed according to their wishes. The death benefit from a permanent policy can be used to pay estate taxes, preserving the integrity of the estate and preventing heirs from having to liquidate assets to cover these costs. Additionally, it enables tax-efficient wealth transfer, allowing policyholders to leave a financial legacy for children, grandchildren, or charitable organizations.

3. Cash Value Accumulation: A Financial Safety Net

One distinguishing feature of permanent life insurance is its cash value component. Over time, a portion of the premium paid accumulates as cash value, which can be borrowed against or withdrawn in times of need. For older adults, this can provide a valuable source of emergency funds, supplement retirement income, or cover unexpected healthcare expenses. Unlike other assets that may fluctuate in value, the cash value in a permanent policy grows steadily and is not subject to market volatility.

4. Tax Advantages

Permanent life insurance offers several tax benefits. The death benefit is generally paid to beneficiaries income tax-free. Additionally, the cash value grows on a tax-deferred basis, meaning policyholders do not pay taxes on gains as long as they remain within the policy. This can be an effective strategy for older adults seeking to minimize their tax burden and maximize financial security for themselves and their heirs.

5. Coverage Despite Health Changes

As people age, their health can change unexpectedly. Purchasing permanent life insurance at an older age ensures that coverage is secured before any serious medical conditions arise that could make obtaining insurance difficult or expensive. Once the policy is in place, it cannot be canceled due to changes in health, providing lasting protection and peace of mind.

6. Supporting Dependents and Loved Ones

Many older adults continue to support spouses, disabled children, or other dependents. Permanent life insurance provides a financial safety net for these individuals, ensuring their needs will be met even after the policyholder's passing. This can be particularly important for those with special needs dependents who may require lifelong care and support.

7. Charitable Giving and Philanthropy

For those interested in leaving a philanthropic legacy, permanent life insurance can be an effective vehicle for charitable giving. Policyholders can designate charities as beneficiaries, providing substantial gifts that may not have been possible otherwise. This not only supports causes they care about but also offers potential tax benefits to the estate.

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MATCHING FUNDS ACTIVITIES

BRANCHES S433 /J333, PITTSBURGH, PENNSYLVANIA Book Fair and Open House

J333, East Pittsburgh sponsored the prize table at the Open House and Book Fair at S.S. Simon and Jude Preschool. The 2-day successful events raised over a \$1,000 for the Preschool, not including the \$600 matching funds that will be received.



Gia and Enzo Gatto, members of J333 and Director Amy Baumgart.



Gia Gatto, Aimee Perri, J333 President and Amy Baumgart, Director of the Preschool

8. Peace of Mind and Emotional Security

Perhaps one of the most significant benefits of permanent life insurance at older ages is the peace of mind it brings. Knowing that loved ones will be financially protected after one's passing alleviates anxiety and allows individuals to focus on enjoying their retirement years. Permanent insurance can be a cornerstone of a well-rounded financial plan, offering security and comfort.

Conclusion

Owning permanent life insurance at older ages is more than just a financial decision—it is a strategic step toward protecting one's legacy, supporting loved ones, and ensuring long-term security. With lifelong coverage, valuable cash value accumulation, tax benefits, and flexibility for estate planning and charitable giving, permanent life insurance can play a vital role in an older adult's comprehensive financial strategy.

Paul Smithers CLU ChFC ChSNC
National Sales Manager



For more information contact your local FCSLA representative or contact the FCSLA Life sales team:

- Go to: <https://www.fcsla.com/about/rsm/>
- Email: Sales@FCSLA.com
- You can also scan this QR code for the FCSLA Life sales team contact information:



Branch S030 Christmas Celebration

St. Ann's Lodge, S030, and St. Helen's Lodge, J029, held their annual Christmas Celebration in conjunction with Okres Maria E. Grega on Sunday, November 16, 2025. Our dinner and meeting were held at Avalon Country Club--Squaw Creek in Vienna, Ohio hosted by Sandi Saluga S422. Members enjoyed the beautiful setting decorated with lovely Christmas trees and some timely snow that blanketed our area that day. Our meeting began solemnly with a prayer service recognizing the passing of our beloved District President, Bernadette Demechko, and all deceased members of our branches. Loretta Ekoniak gave the traditional Slovak Christmas Proclamation, and everyone joined in singing Silent Night (Ticha Noc) in both Slovak and English. We enjoyed a delicious dinner that concluded with door prizes and a 50/50 raffle. Everyone had a wonderful time sharing family news and being together during this special season of the year.



S023 & J130 Multi-Function Event

Branches S023 and J130 held their multi-function FCSLA Life event on November 9, 2025 at Thunder Bay Grille in Pewaukee, Wisconsin. Branch 23 President Laurie Muffler welcomed everyone and introduced the officers of Branches S23 and J130, Luanne Coyne, Katie Esterle, Martin Esterle, Katie Missiaen, Jamie Coyne and Cassie Muffler. We also honored our National scholarship recipients of Branch S023 and J13. Money was raised for Matching Funds and will be donated to Life's Connection. Everyone enjoyed the amazing brunch, raffles and gifts that were courtesy of FCSLA Life.





NOVEMBER LUNCHEON

Greeted by longtime member, accordionist and business owner Chester Johczak and President Cynthia Maleski, over 51 branch members and honored guests were treated to a sumptuous hot lunch and scenic view in the Allegheny River foothills at River Forest Country Club, Freeport, Pa. on Sunday, November 16, 2025.

Everyone generously contributed to our local food banks, filling several tables of nonperishable food items, paper products and donations. Our annual matching funds project has raised support for the food banks and the Ladies of Charity (Guardian Angels Parish) for many years. Representatives from both organizations were honored as our guests and gave reports on their needs, which are many.

During our annual meeting, a state of the society report was presented, officers chosen and several national and local items were addressed: 2023 convention and recognition of delegates present, hosting the Pittsburgh district July 2025 meeting, recognition of those celebrating special birthdays, request for volunteer help, and a memorial service for those who passed away during the year. We especially remembered our dear friend and officer, and Suzy Rapp, who lovingly served our branch for a number of years.

Several young adult members present were recognized and asked if they would like to address the group on their current experiences and their perspectives of FCSLA. Our 2025 Scholarship winners were also recognized: Anthony J. Demharter, Lyla M. Josefowski, Alex B. Utep, and Jr. Order 138 Abigail Leigh, Ethan Leigh, Gemma Stoltzfus and Warren Stoltzfus.

Before adjournment, several officers spoke to recognize the accomplishments and recent retirement of our National President/CEO Cynthia Maleski, who served in that role from 2012 through 2025, and as National Trustee from 2004 through 2012. She has served as our branch officer for many years.

Along with the music provided by Chester Jonczak, singing praying fellowship and taking photos and the raffles for our charities, we enjoyed displaying our branch mascot "Helenka" a doll dressed in Slovak folk costume which belonged to our esteemed deceased branch President Helen Skuta Josefowski.



Hearty Winter Classics

FRENCH TOAST CASSEROLE

8 large eggs hard boiled
1 loaf French bread cut into 1-inch cubes (about 10 cups)
8 large eggs
2 cups whole milk
1/2 cup heavy cream
3/4 cup granulated sugar
2 tablespoons vanilla extract
1-2 teaspoons ground cinnamon
1/4 teaspoon ground nutmeg

Topping
1/2 cup unsalted butter softened
1/2 cup light brown sugar packed
1/2 cup all-purpose flour
1/2 teaspoon ground cinnamon

Arrange the bread cubes tightly in a greased 9x13-inch baking dish.

In a large bowl, whisk together eggs, milk, heavy cream, granulated sugar, vanilla extract, cinnamon, and nutmeg. Pour this mixture evenly over the bread, ensuring all pieces are coated. Cover the dish with foil and refrigerate overnight.

In the morning, preheat your oven to 350 degrees. In a small bowl, mix together butter, brown sugar, flour, and cinnamon to make a crumbly topping. Sprinkle this evenly over the soaked bread.

Bake the casserole for about 45 minutes, or until the top is golden brown and the center is set.

Let the casserole cool for a few minutes before serving. It can be enjoyed as is, 1 or with a drizzle of maple syrup, or powdered sugar.

Make-ahead idea: Assemble casserole the night before and bake it in the morning for a stress-free, delicious breakfast.

HOT AND SOUR SOUP

1 small carrot julienned
7 ounces shiitake mushrooms sliced, stems removed
4 ounces firm tofu sliced
4 ounces bamboo shoots strips (canned)
6 cups chicken broth low sodium or no sodium added
1 teaspoon white pepper ground
1 tablespoon dark soy sauce

1/4 cup soy sauce low sodium
1/4 cup white vinegar
3 tablespoons cornstarch mixed with 3 tablespoons water
2 large eggs beaten
salt to taste

To Serve

sesame oil
2 green onions sliced on the diagonal

In a large pot or saucepan, add the carrots, mushrooms, tofu, bamboo shoots and chicken broth. Bring to a simmer over medium heat.

Add the white pepper, dark soy sauce, regular soy sauce, and vinegar. Continue simmering for another 3 minutes or until the mushrooms have softened.

Stir in the cornstarch mixture and cook for another minute until the soup has thickened.

Stirring the soup in a circular motion, drizzle in the eggs in a thin stream to create egg ribbons. Taste the soup for seasoning and adjust with salt, pepper and vinegar for a more vinegary taste.

Serve in bowls with a drizzle of sesame oil and garnish with green onions.

BROCCOLI CHEDDAR SOUP

6 tablespoons butter unsalted
1 onion chopped
6 tablespoons all-purpose flour
2 cups half and half cream
6 cups chicken broth low sodium
1 teaspoon salt
1 teaspoon white pepper
1/4 teaspoon nutmeg
1 head broccoli florets about 1 lb
1 cup velveeta cubed (*For a bolder flavor, use sharp cheddar*)
3 cups cheddar cheese shredded
2 tablespoons parsley chopped

Melt butter in a large Dutch Oven over medium heat. Add the chopped onion and cook until softened and starts to lightly brown.

Sprinkle the flour over the onion and gently whisk it with the butter and onion. Cook it for about 2 minutes to remove the raw starchy flavor.

Slowly whisk in the half and half. Once completely mixed in, pour in the chicken broth and whisk to remove lumps and to scrape away the browned bits from the bottom of the pan, if any.

Season with salt, pepper and nutmeg. Bring the mixture to a boil then add the broccoli pieces. Cook until the broccoli is tender; about 10 minutes.

Add the velveeta and 2 cups of the cheddar cheese, stirring constantly until the cheeses have completely melted. Taste for seasoning and adjust as necessary.

Top with remaining cheddar cheese and garnish with parsley.

Note

Broccoli: Fresh or frozen both work great. If using frozen, toss it in directly and cook a few minutes longer. Chop large florets into bite-sized pieces for even cooking.

CINNAMON CREAM CHEESE POCKETS

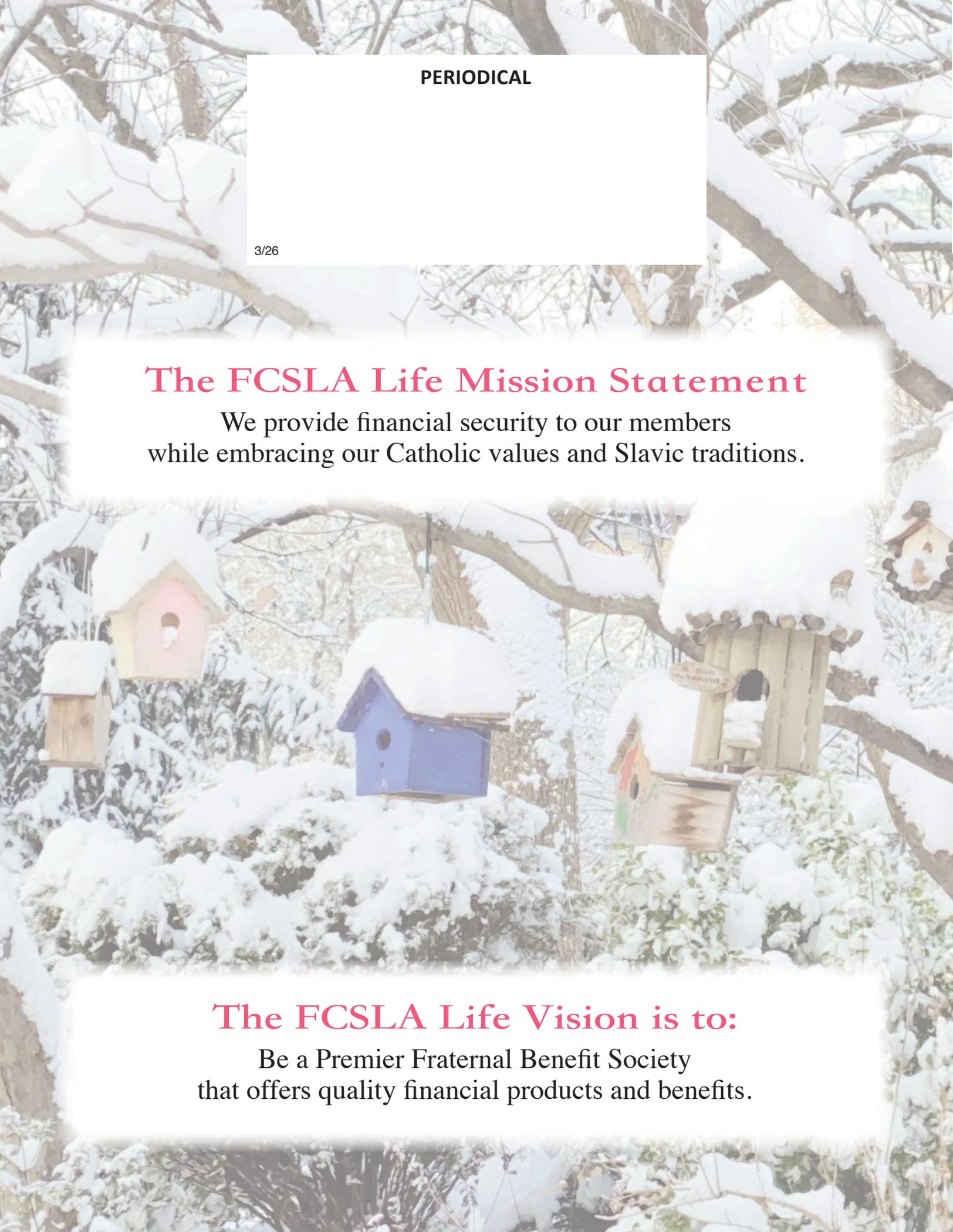
8 ounce cream cheese softened
1 cup powdered sugar same as icing sugar or confectioners' sugar
1 teaspoon vanilla extract
2 packages canned biscuits, 10 biscuits per pack
vegetable oil for frying
1/2 cup granulated sugar
2 teaspoon cinnamon ground

Beat the cream cheese in a medium sized bowl until smooth. Add half the powdered sugar and the vanilla and beat until mostly combined. Scrape down the sides, add the remaining powdered sugar, and beat until creamy.

Open the package of biscuits. Take a biscuit and roll it out until it's about 1/4" thick. Either spoon or pipe about 1-1/2 tablespoons of the cream cheese mixture into the middle of the biscuit. Fold the edges over and pinch them together. Use a fork around the edges to ensure they're fully sealed.

Heat the oil in a pot until it reaches 350 degrees. Add a few pockets at a time, not overcrowding the pot, and let them fry for 1-2 minutes. Flip and fry for another 1-2 minutes, or until they're golden brown. Remove with a slotted spoon and into a paper towel lined bowl.

Stir the sugar and cinnamon together. While the pockets are still warm, but not too hot to touch, roll them through the cinnamon sugar to coat. Allow them to cool for 10-15 minutes before serving.



PERIODICAL

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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.