

Fraternally Yours®

 **FCSLA**Life

ISSN 0897-2958

VOL. 112, NO. 7

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

APRIL 2026



*W*ERE YOU THERE
WHEN THEY
CRUCIFIED MY LORD



*O*H, SOMETIMES
IT CAUSES ME
TO TREMBLE

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

413 Oley Street, Reading, PA 19601
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

BOARD OF DIRECTORS

NATIONAL CHAPLAIN:

Reverend Monsignor Peter M. Polando
Cathedral of Saint Columba, 159 W. Rayen Ave.,
Youngstown, OH 44503. Residence: (330) 744-5233
E-Mail: ppolando@youngstowndiocese.org

CHIEF EXECUTIVE OFFICER:

Michael Agan, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642. Ext. 8000.

NATIONAL DIRECTORS:

Board Chair:

Jeanette E. Palanca, 304 W. Exchange Street,
Crete, IL 60417. Residence: (847) 770-3508.
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:

Lorraine Gibas, 24950 Chagrin Boulevard,
Beachwood, OH 44122, (800) 464-4642.
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
Barbara A. Sekerak, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.

COURT OF APPEALS:

Bonnita "Bonnie" C. Vavruska • Tabor, SD
Susan G. Moynihan • Cleveland, OH
Cynthia M. Oresik • Schererville, IN
Janet Gaydos Berkemeier • Jackson, MI
Melanie L. Leonard • Youngstown, OH



Hope Rises....

There is something about Easter that feels different from every other day of the year. It arrives quietly, even gently, yet it carries one of the most powerful messages we will ever hear: life can rise again.

Easter is not only a date on the calendar or a tradition marked by lilies and sunlight. It is a reminder that hope is never buried for long. It tells us that even after the longest night, morning still comes. Even after heartbreak, healing is possible. Even after loss, love remains.

We live in a world that often feels heavy. We carry personal crosses — worry for our families, grief we don't speak of, mistakes we wish we could undo, fears about the future. Some seasons feel like Good Friday seasons, where the sky is dark and we wonder if joy will ever return. Easter whispers to us in those moments: wait for Sunday.

Resurrection is not only a miracle story from long ago; it is a pattern woven into our lives. We see it in the stubborn courage of someone starting over. We see it in forgiveness offered when resentment would be easier. We see it in communities rebuilding, in friendships restored, in faith that refuses to give up.

Easter invites us to believe that nothing is wasted — not our tears, not our struggles, not even our failures. From the very place that looks like an ending, God can bring a beginning. From what feels sealed and immovable, something new can roll away.

But Easter is not only about comfort; it is also about calling. If we believe in resurrection, then we are called to be people who bring life wherever we go. We are called to speak encouragement into weary hearts. To choose compassion over criticism. To plant seeds of kindness in places that feel barren. To be steady lights in uncertain times.

The world does not need more noise; it needs more hope. It does not need more division; it needs more grace. Easter challenges us to live as people who truly believe that love wins — not in loud triumph, but in quiet faithfulness.

Perhaps this Easter, the invitation is simple: let something rise within you. Let gratitude rise instead of complaint. Let patience rise instead of frustration. Let forgiveness rise instead of bitterness. Let trust rise instead of fear.

The stone that needs to be rolled away in our lives may not be made of rock. It may be doubt. It may be pride. It may be an old wound we have carried too long. Whatever it is, Easter assures us that no stone is too heavy for hope.

As spring unfolds around us, the earth itself joins the celebration. Buds open where branches looked bare. Color returns to landscapes that seemed lifeless. Creation preaches its own Easter sermon: new life is possible.

Dear Friends, This Easter season, whether your heart feels light or burdened, joyful or searching, know this — resurrection is not only something we remember. It is something we are invited to live. May this Easter renew your courage. May it steady your faith. May it remind you that endings are rarely the end. And may you walk forward carrying the quiet, unshakable truth at the center of this holy day: hope rises.

Until next Month,

Warmly,
Carolyn



ANOINTED IN FAITH

The Oils of the Sick and the Catechumens

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



My dear Sisters and Brothers in Christ,

During the *Chrism Mass*, as pointed out in the March 2026 issue, the (arch) bishop consecrated the Chrism and blessed 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*. The following blessings are used only for the Oil of the Sick and the for the Oil of the Catechumens.

BLESSING OF OIL OF THE SICK

By a Bishop or Priest

*O God, Father of all consolation,
Who willed to heal the infirmities of the weak
through your Son,
listen favorably to the prayer of faith:
send forth from the heavens, we pray,
your Holy Spirit, the Paraclete,
upon this oil in all its richness,
which you have graciously brought forth from the
verdant tree to restore the body,
so that by your holy blessing +
everyone anointed with this oil
as a safeguard for body, soul, and spirit
may be freed from all pain,
all infirmity,
and all sickness.
May your holy oil, O Lord,
be blessed by you for our sake
in the name of Jesus Christ our Lord.
Who lives and reigns with you forever and ever.
Amen.*

BLESSING OF THE OIL OF CATECHUMENS

By a Bishop or Priest

*O God, strength and protection of your people
who have made the oil you created a sign of strength,
graciously bless + this oil,
and grant courage to the catechumens
who will be anointed with it,
so that, receiving divine wisdom and power,
they may understand more deeply
the Gospel of your Christ,
they may undertake with a generous heart
the labors of the Christian life, and, made worthy of
adoption
as your sons and daughters,
they may rejoice to be born anew and
to live in your Church.
Through Christ our Lord.
Amen.*

I hope that you enjoyed reading the prayers when the (arch) bishop consecrated the *Sacred Chrism* and the blessings of the *Oil of the Sick* and the *Oil of the Catechumens*!

Message from our Chief Executive Officer MICHAEL J. AGAN



When the Light Turned Green



It was a cool fall day, and a gentle mist had given way to a light rain. A young man set out for school, driving his mother's station wagon. The journey was familiar and uncomplicated, taking about fifteen minutes to cross to the other side of town. As he drove, he noticed the changing scenery—the homes transitioned

from well-maintained to less cared for, reflecting the varying circumstances of the neighborhood's residents.

In the distance, the young man spotted a middle-aged woman who appeared overweight and was carrying two brown bags filled with groceries. Her clothing showed signs of wear, suggesting they were secondhand. Despite her focus on getting home, the light rain was clearly irritating her as it began to soak both her and her groceries. Waiting at a stoplight, the young man watched as the rain weakened the grocery

bags. Suddenly, both bags broke, spilling canned goods and other food items across the sidewalk. Overwhelmed, the woman stomped her foot and buried her face in her hands, tears streaming down as her exasperation took over.

As the traffic light turned green, the young man hesitated, torn about what to do. Ultimately, he continued on to school, but the image of the woman in distress lingered in his mind throughout the day. He wrestled with his conscience, questioning what harm it would have caused if he had been late to school because he stopped to help someone in need. The incident left him pondering how easy it is to do nothing, and how sometimes, inaction can feel more troubling than making a mistake.

That day marked a turning point for me. I made a commitment to help others whenever possible. While I recognize that it may not always be safe or practical to stop for everyone in need, I am an advocate for deliberate and random acts of kindness. Kindness costs little but can make a meaningful difference in someone's life. As the Lenten season comes to a close, choose kindness, especially in moments when it may not be easy. After all, the greatest impact often comes from acts of compassion offered freely and generously.

Michael J. Agan

Michael J. Agan
CEO



Follow Us
On Social Media

Scan Me →

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.

FCSLA Life Branch W137 members enjoy an afternoon of Wine Tasting

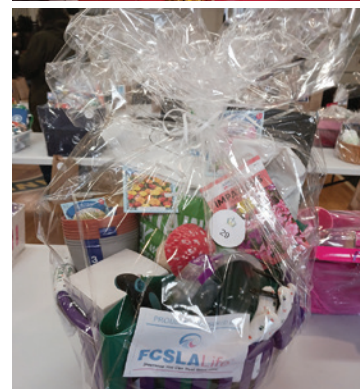
On Sunday, February 15th, FCSLA Life Branch W137 held its annual wine tasting event at Cedar Ridge winery in Swisher, Iowa. The 22 attendees enjoyed various wines, wood-fired pizzas and wings while socializing with each other.



Members enjoying each other's company while sampling wines, pizzas and snacks.

Baskets, Food, and Community Spirit

St John Neumann Regional School, Palmerton, PA held a super basket social to benefit the student tuition and school. The social was sponsored by FCSLA J387, Northampton, PA; headed by Maryanne Pohl. The number of baskets were outstanding, and the food sale had an option for take-out or eat-in service.



May the joy of Easter morning renew your spirit and strengthen your faith. As we celebrate the risen Christ, may His love surround you, His grace sustain you, and His peace remain with you and all those you hold dear. Amen.

BOARD OF DIRECTORS

NATIONAL CHAPLAIN
Very Reverend
Monsignor Peter M. Polando

CHIEF EXECUTIVE OFFICER
Mike Agan

NATIONAL DIRECTORS
Jeanette E. Palanca (Board Chair)
Kristina Menke
Kristine Midcap
Michael Beckman

NATIONAL TRUSTEES
Lorraine Gibas
Joseph T. Senko

NATIONAL AUDITORS
Mary B. Andreano
Dennis L. Povondra
Barbara A. Sekerak





**FCSLA LIFE
LOUISE M. YASH DISTRICT
BINGO**

**Members of Branches: S023, S273, S356, S376,
S633, S634, J130, J196, J334, J539**

Join us for an afternoon of excitement, camaraderie, and the thrill of the win at Bingo Games! Bingo, pizza, soft drinks and door prizes! This is a **FREE** event for all branch members. Additional bingo cards will be available with a donation.

Saturday, April 18, 2026

12:00 Social/Food 1:15 Bingo

**Our Lady of Lourdes - Church Hall
3722 S. 58th Street, Milwaukee**

Handicap Parking & Entrance - East side of Church

**Please RSVP before April 3rd (limited space)
Yash District President Laurie Muffler - 414-573-2609
fcslayashdistrict@gmail.com**

Anna Hurban Scholarship Fund Donations



The Anna Hurban Scholarship Fund was started in 2017 to make a difference in helping to make education affordable for a deserving student. Your tax deductible gift to the Anna Hurban Scholarship Fund gives our young members the opportunity to build an even stronger foundation as they begin their life journey and affirms them at a crucial time in their lives. We gratefully acknowledge those who have donated to the fund since its inception during the Association's 125th Anniversary year. Thank you for your generous donations! We will continue to recognize your donations in Fraternally Yours at least once a year.

2025 Donations

- David Komlenic – \$50.00 – In memory of Helen E. Komlenic
- Frances E. Gaspar – \$500.00 – In memory of Barbara & William Gaspar
- Mark Harcharik – \$25.00 – In memory of Anna Harcharik and in honor of Andrew Harcharik
- Mr. & Mrs. Thomas J. Wray – \$25.00 – In memory of Dennis Bootle and in honor of Jackson Rachuna
- Karen Land – \$1,000.00 – In memory of Cecelia Zilka Weibl
- Michael & Anne Stivoric – \$250.00 – In memory of Anna Hurban and in honor of Cynthia Maleski
- Lynn M. Schmitz – \$150.00 – In memory of Mary Novotney Christoff and in honor of Maryann Christoff Pedelty
- Cynthia Maleski & Andrzej Groch – \$100.00 – In memory of Joann Skvarek Banvich
- Cynthia Maleski & Andrzej Groch – \$100.00 – In memory of Jerry LaFrankie
- Jennifer MacNeil – \$200.00 – In memory of Thomas H. Kaniecki
- Carol Curry – \$100.00 – In memory of living & deceased members of FCSLA Br. S107
- Anonymous – \$350.00 – In memory of Mr. & Mrs. Karla
- Anonymous – \$500.00
- Br. 84 & 7 – \$200.00 – In memory of deceased members of S84 & J7
- Mrs. Jeanne Kipp – \$50.00 – In honor of Anna (Semancik) & Joseph Krenicky
- Richard Zittman / Br. S181 – \$100.00 – In memory of Irene & Mary Zittman
- Members of Sr. Br. 10 & Jr. 386 – \$250.00 – In honor of deceased members
- Richard Yovanovic – \$500.00 – In memory of Ann Yovanovic
- Marie Pataky – \$100.00 – In memory of my mother, Mrs. Elizabeth Pataky
- Susan Talpas – \$100.00 – In memory of Richard Talpas
- Br. S221 – \$500.00 – In memory of living & deceased members of S221 & Jr. 57
- Br. S283 / Judith Reese – \$1,000.00 – In memory of deceased members of Br. S283
- Br. 410 / Judith Sweeney – \$100.00
- Br. S414 / Regina Kanick – \$100.00 – In memory of all deceased members of S414
- Jacob & Delores Krempasky – \$100.00 – In memory of Justine Krempasky, fmr. officer of S484
- Antoinette Kravits / Br. S086 – \$500.00 – In honor of all members of S086
- FCSLA Anna Hurban Dist. of Chicago – \$1,000.00 – In honor of Cynthia Maleski
- John Knizner – \$100.00
- Anonymous – \$1,000.00
- Louise & Jim Balog – \$100.00 – In memory of Rosalene Zimny Horvath
- Anne Marie Bachman / Br. S484 – \$100.00 – In memory of deceased members of S484
- Patrice Swartz – \$50.00 – In memory of Veronica Swartz
- Anna Kwak / Br. S615 – \$100.00 – In honor of Cynthia M. Maleski
- Kathy Polanski / Brs. 334 & 232 – \$500.00
- Rebecca Coleman / Brs. S81 & J58 – \$100.00 – In memory of members of S81 & J58
- Sr. Br. 114 / Joanne Mrosko – \$100.00
- Sr. Br. 313 Natrona Hts., PA / C. Maleski – \$300.00 – In honor & memory of living & deceased members of Br. 313
- Dorene Blatt – \$10.00

2026 Donations

- David Komlenic – \$50.00
- Theresa McFarland – \$500.00 – In memory of Mary V. Christoff
- Agnes Elias, Br. S182 – \$750.00 – In honor of living/deceased members, Order of Elizabeth, Br. S182
- Irene Grube – \$50.00 – In memory of John & Mary Palasky
- Carol Curry / Fr. 107 & J38 – \$100.00 – In honor of FCSLA Br. S107 & J038
- Jacob Ross – \$50.00

From Independence to Today – We Stand with Our Veterans

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



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

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

Sr. Branch 11 President/National Director

Kristina L. Menke

Sr. Branch 11 Secretary/Treasurer

Jim Deak

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

Mail cash or check to: Jim Deak - Sr. Branch 11, 1348 Breezewood Dr, Homestead, PA 15120
If mailing a check please make check payable to: FCSLA BR.-S011 FBO WWP



Certain Choice MYGA Series

Choose Certainty. Grow Confidently. Live Comfortably.

Key Features:

- No Automatic Renewals
- No Market Value Adjustment
- Nursing Home Rider
- Death Benefit= Contract Value
- 10% Surrender Charge Free Withdrawals in the 1st year and every year thereafter during the surrender charge period
- RMD's available surrender charge free above the 10% free withdrawals
- Minimum Guaranteed Interest Rate: 3% for the life of the contract

| | | |
|------------------------|---|-------------------|
| Minimum Deposit | Maximum Deposit (without Home Office approval) | Issue Ages |
| \$10,000 | \$2,000,000 | 18-85 |

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%

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

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

Not available in all states



Rating Date: October 2025
2025-2026 rating period
For the latest Best's Rating, access www.ambest.com

Questions?

Contact your local FCSLA Life Representative
or
Scan the QR code to contact a regional sales manager



The Tax Advantages of Owning a Whole Life Insurance Policy

Understanding the Financial Benefits Beyond Protection

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



Whole life insurance is often considered a cornerstone of sound financial planning, not only because it provides lifelong protection and a guaranteed death benefit, but also due to the unique tax advantages it offers policyholders. While many people focus on the security and peace of mind that life insurance brings, the tax benefits are sometimes overlooked and underappreciated. This article will explore five key tax advantages of owning a whole life insurance policy and provide an educational overview of how these features can enhance your long-term financial well-being.

1. Tax-Deferred Growth of Cash Value

One of the primary benefits of whole life insurance is the accumulation of a cash value component within the policy. As you pay your premiums, a portion is allocated to this cash value account, which grows over time at a rate guaranteed by the insurer. The IRS allows this cash value to grow on a tax-deferred basis, meaning you do not pay taxes on the annual growth or interest earned as long as the funds remain within the policy. This tax deferral allows your savings to compound more efficiently, similar to the tax treatment of traditional retirement accounts such as IRAs or 401(k)s. Over the years, this can result in significant growth, providing you with a source of funds that can be accessed later in life.

2. Tax-Free Death Benefit for Beneficiaries

Perhaps the most well-known tax advantage of whole life insurance is that the death benefit paid to your beneficiaries is generally income tax-free. When the insured passes away, the beneficiaries receive the policy's death benefit without having to report it as taxable income on their federal tax returns. This feature ensures that your loved ones receive the full value of the financial protection you intended, without the burden of a large tax bill. The tax-free nature of the death benefit makes whole life insurance an effective tool for estate planning, legacy building, and providing for dependents or charitable causes after your passing.

3. Tax-Advantaged Policy Loans

Whole life insurance policies allow policyholders to borrow against the cash value of their policy, often

at favorable interest rates. These policy loans are not considered taxable events as long as the policy remains in force and does not lapse. Unlike traditional loans, there is no credit check or approval process, and you can use the funds for any purpose—whether it's covering emergency expenses, funding a child's education, or supplementing retirement income. Importantly, because these loans are not taxed as income, they offer a way to access liquidity without triggering immediate tax liability. However, it's crucial to manage these loans responsibly, as unpaid balances can reduce the death benefit or cause the policy to lapse if not repaid. If a life insurance policy is considered a Modified Endowment Contract (MEC), there are special rules that apply to accessing the cash value within the policy. These rules can affect how and when policyholders are able to take distributions from their policies and may have important tax implications.

4. Tax-Free Dividends (in Most Cases)

Many whole life insurance policies, particularly those issued by mutual insurance companies, are eligible to receive dividends. These dividends represent a share of the insurer's profits and can be used in several ways, such as purchasing additional coverage, reducing premiums, or being taken as cash. In most cases, dividends paid by a whole life insurance policy are considered a return of premium and are not taxable as income up to the total amount of premiums you have paid into the policy. Only when dividends exceed your total premium payments do they become subject to taxation. This tax advantage allows policyholders to benefit from the insurer's

performance without worrying about annual tax consequences.

5. Estate Tax Planning Benefits

Whole life insurance can play a strategic role in estate planning by providing liquidity to pay estate taxes and other settlement costs upon your death. While the death benefit itself is generally not subject to income tax, it may be included in your taxable estate if you are the policy owner. However, with proper planning—such as transferring ownership to an irrevocable life insurance trust (ILIT)—the death benefit can be excluded from your estate, potentially reducing or eliminating federal and state estate taxes for your heirs. This strategic use of whole life insurance helps ensure that your legacy is preserved and that your beneficiaries receive the maximum benefit from your estate.

Conclusion

Owning a whole life insurance policy offers more than just lifelong protection—it provides a range of tax advantages that can enhance your financial flexibility, support your legacy goals, and protect your loved ones from unexpected tax burdens. By understanding these benefits, policyholders can make more informed decisions about their insurance and estate planning strategies. As always, it is wise to consult with a qualified financial advisor or tax professional to tailor a plan that aligns with your unique circumstances and maximizes the advantages of whole life insurance.

For more information contact your local FCSLA representative or contact the FCSLA sales team at: sales@fcsla.com or visit: <https://www.fcsla.com/about/rsm/>

You can also scan this QR code to take you to the FCSLA sales team contact information page:



FCSLA Life Branch W137 Members lift spirits with an afternoon of Christmas Caroling

FCSLA Life Branch W137 Cedar Rapids, Iowa members Christmas caroled on Sunday, December 21st to branch members and St. Ludmila parishioners in 6 care centers in the Cedar Rapids area.



FCSLA Life W137 member Bernie Drahozal, 94, joined with the group in Christmas caroling.

W060 Christmas Luncheon



The First Catholic Slovak Ladies Association Branch W60 held their annual Christmas Party on December 7, 2025. A potluck lunch was served at noon at the VFW in Scotland SD. After lunch Bingo was played for prizes donated by the members. A meeting was held after Bingo. A door prize was awarded to James Osienger.



Branch S 376 Milwaukee, WI Christmas Outing

On December 13, 2025, FCSLA Branch S376 in Milwaukee, Wisconsin treated its members to a festive Christmas outing filled with holiday cheer and great company. Twenty-two members boarded a bus for a fun day trip that began with a stop at Jones Dairy, where everyone enjoyed shopping for family-farm holiday goodies and gifts. From there, the group continued on to the Fireside Theatre in Fort Atkinson, Wisconsin, to enjoy *A Wonderful Life*—a live performance that The Fireside is proud to present as a stunning musical stage version of Frank Capra’s beloved film. Before the show, members gathered for a delicious three-course meal with beverages and had time to browse the Fireside Theatre’s charming little shops for Christmas gifts. *A Wonderful Life* captured all the magic of the classic movie and truly shined with the spirit of Christmas, making the day a wonderful mix of good food, shopping, entertainment, and holiday spirit.



Breedlove Baptism

FCSLA member, Colby Breedlove (J066), son of member Katherine Breedlove, was baptized into the Catholic Church on October 18, 2025. The Breedlove family is overjoyed to be able to share this moment with the FCSLA family.



FCSLA S177 and J115 Scholarship Luncheon

Clairton, PA Branch S177 and J115 celebrated their scholarship winners on Sunday, August 17, 2025, with a luncheon at Caporella's Ristorante in Uniontown, Pa. Benjamin E. Cook is our Junior Branch Scholarship winner and is going to seventh grade at St. Francis De Sales Central High School in Morgantown, West Virginia. He is the son of Joshua and Jennifer Cook of Morgantown, West Virginia. Emma Stover is our Senior Branch Scholarship winner is going to be a sophomore at Penn State University, University Park, Pa. Emma is the daughter of Heather, S177 Vice President and Kevin Stover and granddaughter of Monica LaFrankie, Pittsburgh District Auditor and Senior Branch S177 and Junior Branch J115 Financial Secretary. Emma was given a gift from Branch S177, and Benjamin was given a gift from Branch J115. Congratulations to our scholar winners.



First row: Nick, Benjamin and Julia Cook, Second row: Monica LaFrankie, Joshua and Jennifer Cook, Benjamin's parents and Larry and Barbara Smith, Benjamin's grandparents.

MATCHING FUNDS ACTIVITIES

BRANCH S313, NATRONA HTS., PENNSYLVANIA Ladies of Charity, Guardian Angels Parish

Former National President and Branch 313 President Cynthia Maleski presents a matching funds check to Ladies of Charity, Guardian Angels Parish, OLOV Church, Harwick, Pennsylvania. Father Andrew Fischer, Chaplain for Ladies of Charity, and Barbara Gajdosik are also shown in the photo. S313 has been providing funds to the Ladies of Charity for their vital mission work for many years.



Monica LaFrankie presenting the gift to Emma Stover and Heather Stover presenting the gift to Benjamin Cook.

MATCHING FUNDS ACTIVITIES

BRANCHES S409 AND J317, SCHERERVILLE, INDIANA Holy Spirit Catholic Church Food Pantry

A cold, cold sunny day greeted 48 loyal FCSLA members and guests to Andorras Restaurant in Schererville, IN for their Annual Christmas festivities. Everyone was greeted by Sr. Branch 409 -Jr. 317 Branch officers, Agnes Chervenak (President), Janice Vasquez (Secretary) and Agnes DeRolf (Auditor). A delicious meal was served but of course Jr. members were more interested in Santa bringing gifts of purses with goodies, remote cars, Minnie Mouse and gift cards for ages 11 – 16. Joann Noce brought Christmas themed eyeglasses, and the home office sent gliders for Jr. members and picnic utensils for Sr. members.

A Matching Fund was held for the Holy Spirit Catholic Church Food Pantry in Winfield, IN. The collection from branches and membership was \$681.00. Sr. Branch 409 will also receive \$600.00 for the food pantry. Our good friend Ed Seykowski from Thrivent Action Team (Betty Ortiz and I know Ed from the former INDIANA FRATERNAL ALLIANCE) contacted me asking if we are doing a Matching Fund, I said yes, he asked for contact person for Holy Spirit Catholic Church also donated a \$250.00 gift card. Ed delivered a Thrivent donation directly to the food pantry. Peggy (contact person) called me with grateful appreciation for the donation. She said there are many kind people in the world.

Many Thank you goes out to all the helpers, Janice Vasquez and Tabatha entertaining Jr. members with craft, Aggie DeRolf for picking up desserts, Maggie Russo for taking photos and Jr member buyer and cannot forget Santa (Scott Parente) and of course my go to helpers Elizabeth and JoAnn Ortiz Sr. Branch 452. If Agnes is in trouble, just call Betty and Annie? THANK YOU ALL – PAN BOH ZAPLAT!!!





MATCHING FUNDS ACTIVITIES

BRANCH S086, KINGSTON, PENNSYLVANIA Sleep in Heavenly Peace

On a snowy afternoon in December, FCSLA Life Branch S086 held a Matching Funds Activity with the Fraternal Societies of Northeast PA (FSNEPA). A raffle was held at the Annual Christmas Meeting of FSNEPA. Each year a charity organization is selected to receive the proceeds of a raffle that is held at the meeting. This year the charity chosen was Sleep in Heavenly Peace. It is an organization that builds beds for children and gives each child new bedding for the bed.

Each person in attendance was asked to donate a gift for the raffle. Members from FCSLA Life Branch S 086 sold the tickets for the raffle. The flyer for the event was sent to the Branch Officers of the Magdalen I. Iskra District. Matching Funds Signs were displayed and Giveaways from the Home Office were distributed. Proceeds from the raffle and donations in the amount of \$600.00 were presented to representatives from Sleep In Heavenly Peace.



Members of FCSLA Life in attendance with representatives from Sleep in Heavenly Peace - Charlotte Androckitis; Denise Ogurkis, Sleep in Heavenly Peace; Anna Hudock; Debbie Thompson; Antoinette Kravits; Magdalen Iskra; Dan Riley, Sleep in Heavenly Peace; Martha Iskra; and Rev. Patrick Albert



Presentation to Representatives of Sleep in Heavenly Peace - Anna Hudock, Second Vice President FSNEPA and Treasurer, FCSLA Life S086; Theresa Kluchinski, President FSNEPA; Denise Ogurkis, Sleep in Heavenly Peace; Dan Riley, Sleep in Heavenly Peace; Martha Zavada, First Vice President FSNEPA; and Antoinette Kravits, President/Secretary FCSLA Life S086



Branch Officers of FCSLA Life S086 - Anna Hudock, Treasurer and Antoinette Kravits, President/Secretary



ANNOUNCEMENT

Effective immediately please snail mail any information for *Fraternally Yours* to:
Carolyn Bazik, Editor, 413 Oley Street, Reading, PA 19601-2531
Post Office Box 1617 is no longer available to receive mail.



IN MEMORIAM

Conrad Plodwick, U401



Conrad Plodwick passed away on Oct. 6, 2025. Born in Honey Pot, Pa., Conrad was the son of the late Francis and Leocadia (Robaczewski) Plodwick. He graduated from St. Mary's Parochial School in 1954 and from Nanticoke High School in 1958, remaining active in class reunions. Conrad is survived by his beloved wife of 62 years, Regina, his high school sweetheart, whom he cherished and placed on a pedestal throughout their life together. He is also survived by his only daughter, Dawn Marie, her husband Joseph Chalk, and his two grandsons, Corey and Cameron Chalk, who brought him endless joy; his sister, Claudette George, and her husband, Thomas; along with nieces and nephews. He proudly served in Vietnam aboard the USS Oxford, a communications security vessel, departing Norfolk, Va., in January 1965. He held a top security clearance and was honorably discharged in Washington, D.C., as Petty Officer Second Class (CTM2-E5). His decorations included the Vietnam Service Medal, the Good Conduct Medal (1st award), and the National Defense Service Medal (1st award). After his military service, Conrad began his career with the Bell Telephone Company as a lineman, later advancing to PBX engineer. In 1984, after constructing the family home largely with his own hands and with Regina's help, he chose to become self-employed because family always came first. Conrad was deeply devoted to his wife, daughter and grandchildren/Conrad served his community as an elected member of the Nuangola Borough Council and as an alternate on the Zoning Committee. He was also a devoted Catholic, a member of St. Faustina Kowalska Parish in Nanticoke, and a former member of St. Mary's Church, St. Stanislaus Church and St. Ann's Chapel in Nuangola.

Robert Joseph Malena, W080



Robert Joseph Malena, 90, of Clarkson, Nebraska, died on November 14, 2025. Robert was born March 9, 1935, in Colfax County, Nebraska, to Anton and Adella (Korecky) Malena. He grew up in the Clarkson area and attended Colfax County Schools and Clarkson High School. Robert served in the United States Army. Upon his discharge, he returned home and on September 14,

1963, was united in marriage to Elaine Bazata in Howells. The couple made their home on the family farm until moving into Clarkson in 2004. Farming was Robert's life and he continued to drive out to the farm to "check on things" up until the last few months of his life. He loved his "Czech" heritage and could speak and loved to sing in Czech. He was a member of the American Legion Post 155 of Howells, SS Cyril & Methodius Catholic Church, Knights of Columbus, and FCLA.

Robert was a devoted husband and father and searched the world over for a cure for his daughters. He and Elaine would become "snowbirds" during the winter and spend three months in Texas. In his younger years, he enjoyed playing Santa and going fishing. Robert is survived by his wife, Elaine Malena of Clarkson, NE; sister, Alice Garvey of Omaha, NE; and nieces and nephews.

Ann L. Okerstrom (nee Perhach), S081



Ann L. Okerstrom (nee Perhach) age 102, of Whiting, IN passed away peacefully on the early morning of Tuesday, December 16, 2025. She was the beloved wife of 63 years to the late Arthur E. Okerstrom, who passed away March 17, 2024; loving mother of Art Okerstrom.; dearest sister of the late John (late Agnes) Dvorscak, Joe (late Ann) Perhach, Sophie (late John) Gresko and Helen (late Joseph) Mikula; many dear nieces and nephews. Ann Okerstrom was born on February 5, 1923 in Whiting, Indiana to John and Susanna (Falat) Perhach. She was a lifelong resident and was a graduate of Whiting High School, Class of 1941. She was a member of St. John the Baptist Catholic Church, Whiting and the St. John Rosary Society. A devoted member of the First Catholic Slovak Ladies Association, BR. 81 with whom she served as the financial secretary of Junior Branch, 58 for 35 years. She was a former employee of the Standard Oil Company and enjoyed crocheting, cooking, oil painting and sketching. Ann was the most devoted mother anyone could be blessed with. She was hard working, a great role model and always put God and family first. She will be deeply missed by all who knew and loved her.

Charles John (Chuck) Adam, SZJ0

Charles John (Chuck) Adam, 80, of Cedar Park, Texas, was born to Ann and Charles Adam. Chuck met his

(continued on page 18)



love, Janet, at a Valentine's dance at Benedictine High School in Cleveland, Ohio. After Chuck graduated from college, they married at Nativity B. V. M. Church, a historic Slovak Catholic church. Chuck graduated from The Ohio State University (B.S. in Production Management, MBA in Logistics). The couple moved to Ogden, Utah, where Janet finished her B.S. in Education. Chuck served in the US Air Force, was an Honor Graduate of Procurement Officer School, Outstanding Air Force Procurement Officer, three-time Air Force Commendation Medal recipient, and honorably discharged as Captain. He attended Pilot Training at Reese Air Force Base in Lubbock, Texas, where Christi was born. The family moved to Pennsylvania where Chuck worked at Westinghouse Bettis Atomic Power Laboratory as Manager of Nuclear Core and Valve Procurement, and Supervisor of Light Water Breeder Reactor Component Procurement. Greg was born in Pennsylvania. Chuck became VP of Marketing/Distribution for Unit Parts Company, in Oklahoma City. He ventured into entrepreneurship, owning and operating businesses from Norman, Oklahoma, and Wichita Falls, Texas, including Taco Mayo restaurants. Chuck and Janet retired and moved to Cedar Park, became parishioners of St. Thomas More Catholic Church, and were blessed with 58 years of marriage. Chuck is survived by his wife, Janet; stepsister, Susan (James) DeCaro; stepbrother, John Adam; daughter, Christi (Dan) Mondrik; son Greg (Susan) Adam, and grandchildren: Emily, Nicholas, and Elizabeth.

Elaine F Malena, W080



Elaine F. Malena, 86, of Clarkson, Nebraska, died, December 20, 2025. She was born on December 10, 1939, in Dodge, Nebraska, to Frank and Blanche (Diesterhaupt) Bazata. She graduated from Dodge High School in 1957 and attended cosmetology school in Fremont. On September 14, 1963, Elaine was united in marriage to Robert Malena in Howells. The couple made their home on the Malena family farm until moving into Clarkson in 2004. Elaine operated Elaine's Beauty Shop for five years. Elaine was Bob's right hand in the farming operation. She had a large garden, did her own canning, soap making, sewing, butchering, milking, making her own butter, etc. Elaine was a hard-working farm wife, devoted to her husband and raising her two girls. Together, Elaine and Bob traveled the world over searching for a cure for their daughters. They later became "snowbirds" during the winter months, spending time in Texas. She was a faithful member the SS Cyril

& Methodius Catholic Church where she had served on the altar society. Elaine is survived by sister-in-law, Agnes Bazata of Howells, NE, and nieces and nephews.

Rita Troilo, S319



Rita Troilo died January 2, 2026. She was born July 3, 1922, to the Late Mary (Lopovsky)Zambelli and Bernard Zambelli, and Step-Father Andrew Burdock. Rita then went on to marry the love of her life, Francis Troilo, on November 15, 1941. They celebrated their 68th Anniversary on November 15, 2009, and Francis died shortly after, on November 28, 2009. Rita was a Good and Faithful Servant of the Lord and devoted member of Mother of Sorrows Catholic Church. She enjoyed life, travelling, gardening and playing cards. She was a very loving and caring person. Graduate of Trenton Jr. College with a 3 yr. degree in Costume Designing, Tailoring and Millinery. When Rita retired, she went to Mass and Swam every day at the YMCA until she was 94. She worked in the Auditing Department at Sears Roebuck and Company retiring in 1982. She was involved singing in Mother of Sorrows Church Choir, was member of Ashtabula Choral Society, First Catholic Slovak Ladies Association; former member of Wayside Garen Club, having served as Treasurer and President; volunteered at APMC gift shop for 22 years and served as their secretary of the Auxiliary, also belonged to the Ladies Guild. She worked with her husband Francis on numerous fundraising projects for Mother of Sorrows. Rita is survived by her children, Micheal Troilo, Francine and Bill Esposito, grandchildren Theresa and James Arnold, Lydia and Jon Horvath, great grandchildren, Joseph and Savita Arnold, Nathaniel Arnold, Vincent Horvath and Andrew Horvath, great-great grandchild Oliver Arnold, and many nieces and nephews.

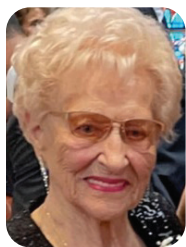
Dr. Thomas Figura, DDS, S590



Dr. Thomas R, Figura, age 88, of McCandless, passed away peacefully on January 28, 2026, after a brief illness with metastatic melanoma. Tom was born on December 15, 1937, the son of the late Andrew and Pauline (Andrascik) Figura of Penn Hills. He was the beloved husband of Dr. Judith Haschak Figura, with whom he shared 56 years of marriage, and the beloved brother of the late Norman Figura. Tom was a devoted father to Julie (Dave) Groetsch, Andrew (Laura), Adam (Nicole), and Maribeth (Dave) Kirk, and the proud grandfather to Christopher, David and Elizabeth Groetsch; Charles, Samuel and Benjamin Figura; Natalie and Adam Figura; and Jack and Sasha Kirk. A graduate of Penn Hills High

School (1955), Duquesne University (1959), and the University of Pittsburgh Dental School (1964), Tom served as a Captain in the United States Army Dental Corp, stationed in Korea, before practicing dentistry in Evans City for over thirty years. He was a lifelong member of the First Catholic Slovak Ladies Association (FCSLA) fraternal organization, where he held various officer positions including president of the Penn Hills branch. He was a longtime resident of McCandless Township and parishioner of St. Sebastian Church. For the past two decades, he enjoyed splitting his time between Pittsburgh and Naples, Florida. An avid traveler, Tom loved visiting new places. In addition to spending 400+ days cruising the world, other highlights were taking his ten grandchildren on African safaris and climbing Machu Picchu at the age of 80. He also treasured spending summers at the beach and his home in Emerald Isle, NC, where extended family was always welcome. Tom will be remembered for his deep love of family, his good nature, and his passions for crossword puzzles and gardening.

Mary Rindosh, S184



Mary Rindosh, 101, of Carteret, NJ peacefully passed away February 19, 2026, surrounded by her loving family. Born in Vyšný Slavkov, Slovakia, Mary emigrated to the United States in 1939, settling in Jersey City until calling Carteret her home for over 70 years. She was a cherished parishioner of Divine Mercy Parish in Carteret; a life member of the Carteret VFW Post 2314 Auxiliary; a member of the Carteret Senior Citizen organization, Altar Rosary Society, and devoted over 3,000 volunteer hours as a Eucharistic Minister at Raritan Bay Medical Center in Perth Amboy. Mary was a committee member for the Slovak Ethnic Day for over 26 years held at the Garden State Art Center. She held office as President of the Slovak Citizens Ladies Club; Vice President of the General Stephanic Slovak Club; Catholic Daughters; and participated in Carteret Disabilities Awareness Day having many petitions signed for Danielle’s Law, in memory of her first grandchild Danielle, a founding member of the Carteret Specials. Mary was known as “Mrs. Santa Claus” capturing news media attention, with over 4,000 different Santa’s in her collection. Surviving are her children, Diane Gruskowski, William Rindosh with his wife Victoria, Gary Rindosh and Robin Turner; grandchildren, Douglas and Derek Gruskowski, Christopher, Jason and Gregory Rindosh, Stephanie Ricciuti with her husband Michael, Larissa Jacobs with her husband Max, Christopher Oshman with his wife Hani and Michael and Susan Rindosh. Also surviving are great grandchildren, Carly, Megan, Hajoon, Ava and Alexandra along with her sister, Joan Kozzi with her husband John, and many nieces, nephews and friends.

48TH ANNUAL SAINTS CYRIL AND METHODIUS APPEAL UPDATE

The Saints Cyril and Methodius Appeal is in its 48th year raising money to assist the Pontifical Slovak Institute and College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of March 15, the 2026 Appeal has received \$13,979.00 from 112 donors. Among the 33 donations received from Catholic Slovak Fraternal Branches and Districts, Branches S10 & J386, Branches S84 and J7, Branches S107 & J38, Branch S301, Branch S313, Branches S408 & J385, Branches S414 & J272, Branch S475, Branch S615, and the Home Office of the FCSLA have donated a combined total of \$1,850. Donations to date have also been received from 2 churches, 15 clergy and religious, and 62 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

All wishing to contribute to the 2026 Appeal are asked to fill out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. **Gifts received after November 30, 2026 will be credited toward the 2027 Appeal.** Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak Fraternal Organizations for cultural, religious and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., Abbot of St. Andrew Svorad Abbey, Cleveland, OH. National President is Reverend Andrew S. HvozdoVIC, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Our Lady of Victory Parish, Harveys Lake, PA and Gate of Heaven Parish, Dallas, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Parochial Vicar with Senior Priest status at Our Lady of Grace Church, Pennndel, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

48th Annual Saints Cyril and Methodius Appeal

Name _____

Address _____

City _____

State _____ Zip _____

Amount \$ _____

Email _____

*Please make check payable to
Slovak Catholic Federation and mail to:*

Rev. Thomas A. Nasta, National First Vice President
Slovak Catholic Federation
Our Lady of Grace Church
225 Bellevue Avenue
Pennndel, PA 19047-4052

First Catholic Slovak Ladies Association Executive Committee Fourth Quarterly Meeting

Home Office, Beachwood OH | November 6, 2025

Call to Order/Prayer/Pledge of Allegiance

The Board of Directors Chair Jeanette Palanca called the meeting to order at 9:30 a.m. at the home office, Beachwood, Ohio. National Trustee Joseph T. Senko opened the meeting with prayer and National Trustee Lorraine Gibas 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:

| | |
|---------------------|-------------------|
| 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 |

National Chaplain Monsignor Peter M. Polando was excused until later in the meeting. 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 November 6, 2025 agenda will stand approved as distributed. CEO Michael J. Agan stated that we will not have a preliminary 2026 budget for review and noted we can provide a high level status. Trustee Gibas moved to accept the agenda with the one change and seconded by CEO Agan.

MOTION ADOPTED

Approval of the Minutes

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

MOTION ADOPTED

CEO's Comments

CEO Michael J. Agan remarked on several highlights of his report and will provide a more comprehensive report at the December Board

of Directors meeting. CEO Agan touched on the following topics.

1. **3rd Quarter Financials**
CEO Agan noted our assets are \$1,065 billion and our surplus is \$110,196 million; the net operating income is up over prior year \$500,000 before fraternal expenses. The net income is down a negative (\$1.4 million), which is primarily driven by the sale of one of our investments at a loss.
2. **AM Best**
CEO Agan stated we received the results of our AM Best meeting and we are rated A- (Excellent) with a negative outlook. Our balance sheet is very strong but our operating income is not. CEO Agan said we will continue to focus and execute on our 18 month operational plan.
3. **Company Culture**
The FCSLA Life culture is about empowerment, accountability and collaboration per CEO Agan. The final team building luncheon is on November 11, 2025 and the employees seem to have enjoyed working together on this activity. CEO Agan stated on July 2, 2026 we will have a 4th of July celebration for the United States 250th Anniversary and we have a committee working on the details.
4. **Merger Activity**
CEO Agan stated we continue to look at possible mergers as they are presented. The Strategic Planning Committee is meeting to establish a merger strategy.
5. **Sales Highlights**
CEO Agan said we are having a soft launch of our MYGA on November 10, 2025. The rates on the FPDA will be changing.
6. **Staffing**
CEO Agan stated we continue to search for the CFO position and have engaged a recruiter. We had a resignation in the death claims department.
7. **Technology**
We had the PAS kick-off meeting with our business analyst vendor to learn more about our current PAS and they will be back later in November to identify our future needs per CEO Agan.

8. Strategic Update
CEO Agan remarked we incorporated our current strategy document and integrated our 18-month operation plan into a GANTT chart.
9. Key Initiatives
 - * Asset Liability Matching updated for 3rd quarter
 - * Product Development
 - * Building Security
 - * Property assessment
 - * Health Insurance Review
10. Fraternal
CEO Agan we will review fraternal expenses at the December board meeting. Questions were asked and answered.
Supplement 1

National Chaplain Monsignor Peter M. Polando joined the meeting at 10:15 a.m.

National Treasurer's Report

Interim National Treasurer Frank L. Rando presented the Treasurer's Report as of September 30, 2025. Interim Treasurer Rando reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Operating Income before Fraternal Expenses and Dividends, Bond Rating, and a snapshot of our portfolio, as well as a graphical review of our revenue for the last five years. At the end of September 30, 2025, our admitted assets were at \$1.065 billion, and our surplus increased to \$110 million due to the CARVM adjustment on the annuity book.

Interim Treasurer Rando reviewed the Balance Sheet, and Income Statement as of September 30, 2025. Questions were asked and answered.

Supplement 2

Acquired Securities Report

Interim Treasurer Rando reviewed the acquired securities report and we invested \$15,945,000 in the third quarter of 2025.

Third Quarter 2025 Budget vs Actual

Interim Treasurer Rando reviewed the third 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.

Annuity Interest Yield

Interim Treasurer Rando stated there will be a change in our annuity crediting rates on November 15, 2025 for the FPDA rates as follows:

10 Year Platinum is 5% APY, 3% min guaranteed rate
5 Year Gold is 4.85% APY, 3 min guaranteed rate
3 Year Silver is 4.75% APY, 3 min guaranteed rate

Effective November 10, 2025 the new MYGA SPA rates will be as follows:

7 Year is 4.9%
5 Year is 4.8%
3 Year is 4.5%

Questions were asked and answered.

Supplement 3

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 4

Comments from Wellington

Interim Treasurer Rando provided an overview of the 2025 third quarter results of the Wellington report. Questions were asked and answered.

Supplement 5

2026 Budget

Interim Treasurer Rando reviewed how the budget process was handled this year noting we had a full day meeting with the entire management team. It was good to have the entire management team hear about the various projects they were proposing and collaborating as it will affect several department budgets. Interim Treasurer Rando stated the biggest drivers of the budget are sales, investment income and reserves.

Executive Committee Meeting Dates

TBD

Adjournment and Prayer

National Chaplain Monsignor Peter M. Polando moved to adjourn the meeting, and National Trustee Lorraine Gibas seconded the motion. The meeting adjourned at 11:06 a.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

Jeanette E. Palanca, Director

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

REPORT OF THE FCSLA NATIONAL TREASURER

Balance Sheet As of 12/31/2025

| Admitted Assets | |
|--------------------------------------|-------------------------|
| Category | 2025 |
| Cash & Short Term Investments | \$ 19,331,926 |
| Bonds | 1,013,226,368 |
| Preferred Stock | 1,020,000 |
| Common Stock | 361,201 |
| Investment Income Due & Accrued | 13,323,079 |
| Property Plant & Equipment, Net | 4,293,178 |
| Certificate Loans & Accrued Interest | 1,545,196 |
| Other Assets | 59,308 |
| Interest Maintenance Reserve | 4,404,673 |
| Total Admitted Assets | \$ 1,057,564,929 |

| Liabilities & Surplus | |
|--|-------------------------|
| Category | 2025 |
| Life Reserves | \$ 309,303,573 |
| Annuity Reserves | 613,961,790 |
| Death Claims Payable | 2,184,174 |
| Unearned Premiums | 381,919 |
| Matured Endowments | 325,501 |
| Provision for Dividends Payable | 1,400,000 |
| Accumulated Dividends & Interest | 5,459,115 |
| Accrued Convention Donations | 300,000 |
| Provision for Future Conventions | 288,839 |
| Asset Valuation Reserve | 10,852,977 |
| Other Liabilities | 2,731,915 |
| Total Liabilities | \$ 947,189,803 |
| Surplus | \$ 110,375,126 |
| Total Liabilities and Surplus Funds | \$ 1,057,564,929 |

Income Statement For Period ending 12/31/2025

| Revenue | |
|---|----------------------|
| Category | 2025 |
| Insurance Premiums | \$ 5,175,801 |
| Annuity Premiums | 19,353,751 |
| Investment Income | 49,412,246 |
| Amortization of IMR | (762,064) |
| Rental Income | 483,370 |
| Other Revenue | 45,670 |
| Total Revenue | \$73,708,774 |
| Direct Expenses | |
| Category | 2025 |
| Change in Life & Annuity Reserves | \$(20,678,135) |
| Life & Annuity Benefits | 78,037,044 |
| Salaries - Life and Annuity Employees | 1,018,479 |
| Underwriting & Commissions Expenses | 960,198 |
| Total Direct Expenses | \$ 59,337,586 |
| Net Revenue before General Operating and Fraternal Expenses | \$ 14,371,188 |
| General Operating and Fraternal Activity Summary | |
| Category | 2025 |
| General Operating Expenses | \$ 8,640,210 |
| Net Income before Fraternal Expenses, Dividends, Realized Capital Gains/(Losses) | 5,730,978 |
| Less :Fraternal Expenses | 4,105,664 |
| Less :Dividend to Members | 1,393,180 |
| Capital Gains/(Losses) | (880,308) |
| Total Net Income /(Loss) | \$(648,174) |



First Catholic Slovak Ladies Association of the United States of America

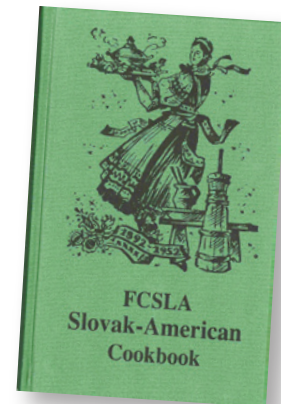
Insurance You Can Trust Since 1892.

Slovak-American Cook Book

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

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

\$15.00
plus shipping



\$ _____ Total

Mail to: _____

Address: _____

Phone: _____

Email: _____

Ordered by if different than Mail to: _____

Please make check payable to FCSLA Life.

Enclose check or money order and mail this order form to: FCSLA Life, Attention: Cookbook Department, 24950 Chagrin Blvd., Beachwood, OH 44122
Please call (800) 464-4642 x1080 with any questions.



An Artisanal Morning Spread

BEIGNETS

1 (.25 ounce) package active dry yeast
1 1/2 cups warm water (110 degrees F/45 degrees)
1 cup evaporated milk
1/2 cup white sugar
2 large eggs
1 teaspoon salt
7 cups all-purpose flour, divided
1/4 cup shortening
1 quart vegetable oil for frying
1/4 cup confectioners' sugar

Gather all ingredients.

Dissolve yeast in warm water. Pour into a large bowl and stir in evaporated milk, white sugar, eggs, and salt. Add 4 cups flour and beat until smooth.

Mix in shortening. Mix in remaining 3 cups flour. Cover and refrigerate for at least 2 hours, or up to 24 hours.

Roll dough out on floured surface to 1/8-inch thick. Cut into 2 1/2-inch squares.

Heat oil in a deep pot to 360 degrees. Fry beignets in batches until browned and puffed. (If beignets sink and do not pop up, oil is not hot enough.) Remove from oil with a slotted spoon and drain on paper towels.

Shake confectioners' sugar over hot beignets. Serve immediately.

CRÈME BRÛLÉE FRENCH TOAST

1/2 cup unsalted butter
1 cup packed brown sugar
2 tablespoons corn syrup
6 (1-inch thick) slices Challah or French bread (stale bread is best)
4 large eggs
1 cups half-and-half cream
1 tablespoon vanilla extract
1/4 brandy-based orange liqueur (such as Grand Marnier)
1/4 teaspoon salt
cinnamon

Melt butter in a small saucepan over medium heat. Add brown sugar and corn syrup; stir until sugar is dissolved. Pour into a 9x13-inch baking dish.

Remove crusts from bread and arrange in the baking dish in a single layer. Whisk eggs, half and half, vanilla, brandy, and salt together in a bowl. Pour over the bread.

Sprinkle with cinnamon. Cover and chill at least 8 hours, or overnight.

Remove baking dish from the refrigerator and bring to room temperature.

Once oven is preheated to 350 degrees, bake, uncovered, until puffed and lightly browned, 35 to 40 minutes.

ONION QUICHE

1 tablespoon butter
1 large onion, diced
3 eggs
1/3 cup heavy cream
1/3 cup shredded Swiss cheese
1 (9 inch) unbaked pie crust
Preheat oven to 375 degrees.

Over medium-low heat melt butter in a large saucepan. Add onions and cook slowly, stirring occasionally, until onions are soft.

In a small bowl, beat together eggs and cream. Stir in cheese. Spread onions in bottom of pastry shell. Pour egg mixture over onions.

Bake in preheated oven for 30 minutes, or until eggs have set.

MAPLE BACON MONKEY BREAD

cooking spray
1 (12 ounce) package bacon
1/2 cup margarine
3/4 cup packed dark brown sugar
1/2 cup maple syrup
3/4 cup white sugar
2 teaspoons ground cinnamon
2 (16.3 ounce) packages refrigerated biscuit dough, separated and cut into quarters

Preheat the oven to 350 degrees

Coat the inside of a 9-inch fluted tube pan (such as Bundt) with cooking spray.

Cook bacon in a large skillet over medium-high heat, turning occasionally, until evenly browned, about 10 minutes. Drain on paper towels. Crumble when cool enough to handle; discard any pieces that are all fat.

Melt margarine in a small saucepan over medium heat; stir in brown sugar and maple syrup and bring to a boil. Cook and stir until mixture begins to foam, about 1 minute.

Remove from the heat.

Mix white sugar and cinnamon in a resealable plastic bag. Add 6 to 8 biscuit pieces at a time to the bag; shake until well coated. Place sugared biscuits onto a plate and repeat to coat the rest.

Empty any sugar mixture from the resealable bag into maple syrup mixture; place the saucepan over medium heat and stir until sugar dissolves, 2 to 3 minutes.

Make four layers of ingredients in the prepared pan as follows: bacon, maple syrup mixture, biscuits. Finish with the last drizzle of maple syrup mixture.

Bake in the preheated oven until biscuits are cooked through, about 35 minutes. Allow to cool in the pan for 10 to 20 minutes, then invert onto a serving plate.

BREAKFAST CHEESECAKE

2 (8 ounce) packages refrigerated crescent rolls, divided
2 (8 ounce) packages cream cheese, softened
3/4 cup white sugar
1 large egg, separated
1 teaspoon fresh lemon juice
1/2 teaspoon vanilla extract

Preheat the oven to 350 degrees.

Press 1 package unseparated crescent rolls into bottom of a greased 9x12-inch baking dish.

Beat cream cheese, sugar, egg yolk, lemon juice, and vanilla extract in a bowl with an electric mixer until fluffy; spread onto crescent roll "crust" in the baking dish.

Cover cream cheese filling with remaining package unseparated crescent roll dough; brush with egg white.

Bake in the preheated oven until puffed and golden, 25 to 35 minutes. Cool before cutting.

BLUEBERRY BANANA SUNRISE SMOOTHIE

2 frozen bananas, skins removed and cut in chunks
1/2 cup frozen blueberries
1 cup orange juice
1 tablespoon honey
1 teaspoon vanilla extract

Place bananas, blueberries and juice in a blender, puree. Use honey and vanilla to taste. Use more or less liquid depending on the thickness you want for your smoothie.

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.