

# Fraternally Yours®

 **FCSLA**Life

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# FLAG DAY

**There is a moment, if you have ever watched a flag being raised at dawn, when everything goes quiet. The rope pulls taut, the fabric catches the air, and something unfurls that is larger than the cloth itself. It is hard to explain, exactly. But most of us have felt it.**

**That feeling is worth thinking about on Flag Day.**

June 14 is not a loud holiday. It does not come with fireworks or days off or parades that stop traffic for miles. It arrives quietly, in the middle of an ordinary June week, asking only for a moment of attention. And perhaps that quietness is fitting — because what the flag represents is not noise. It is not spectacle. It is something slower and deeper and harder to hold in your hands.

It is an idea.

The American flag was born out of revolution — out of the radical conviction that ordinary people could govern themselves, that freedom was not a privilege to be granted by kings but a birthright belonging to every human being. On June 14, 1777, the Continental Congress adopted that first flag — thirteen stars, thirteen stripes, a new constellation in a new sky. It was an act of breathtaking audacity by people who were not certain they would survive to see what they were building.

They built it anyway.

In the nearly two and a half centuries since, that flag has flown over moments of extraordinary triumph and moments of profound shame. It has been carried by soldiers into battles that saved the world and raised over ground that witnessed injustice. It has been planted on the moon. It has been folded and handed, with white gloves and trembling hands, to mothers, fathers, husbands, wives and children who waited for someone who did not come home.

The flag has seen all of it. It holds all of it.

That is what makes it complicated, sometimes. And that complication is worth sitting with honestly rather than papering over with easy sentiment. Loving your country does not mean pretending it has always lived up to its ideals. It means believing in those ideals enough to keep working toward them — to hold the nation accountable to the promises it made at its founding and has been imperfectly, persistently trying to keep ever since.

This year, with the nation's 250th birthday just weeks away, Flag Day arrives at a moment of natural reflection. What have we built? What remains to be done? What does it mean to be American in this particular, complicated, hopeful, fractured, resilient moment in history?

These are not questions with easy answers. But they are the right questions. And the flag, for all its complexity, remains a useful place to begin asking them — because it has always stood, at its best, not for what we are but for what we are trying to become. A more perfect union. That phrase was chosen carefully. The founders knew the union was imperfect. They built the aspiration right into the architecture.

**D**ear friends, this year on Flag Day, wherever you are — hang it on your porch if you have one. Pause when you see it. Let yourself feel whatever it brings up, the pride and the grief and the stubborn hope all tangled together. That tangle is not a problem to be solved. It is what it means to love something real.

And the flag, after all these years, is still flying.

Until Next Month,

Warmly, *Carolyn*



# THE POLE IN THE GARDEN

## A Lifetime of Flag and Faith

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

My dear Sisters and Brothers,

When I was growing up in the 1960's, I became enchanted by the sight of the flag of the United States. My parents always placed the flag on the front of our home for the civil holidays such as Memorial Day, Flag Day, the Fourth of July, Labor Day, and Thanksgiving Day, to name a few. During those years, our flag had forty-eight stars that did not include the stars of the new states of Alaska and Hawaii in 1959. Eventually, they obtained a new flag with all fifty state stars. As I recall, each star was sewn with white thread and each stripe was double sewn to connect the red and white stripes symbolizing the first thirteen states of the Union. I took charge of keeping the older flag and an uncle of mine asked my parents if it would be alright to give me a wooden, fifteen foot pole so that I could raise and take down the original flag on a daily basis.



We lived in the city with a yard that was about a half of an acre, with a Cape Cod home my Dad and his friends built from cellar to roof in the mid-fifties only to have an addition built in the back of the house in the sixties. In the yard, there was a tool shed; steel poles and clothing lines for Mom to hang out the laundry on Mondays (I still can recall the clean aroma of those dried clothes when Mom brought them into the house!). There was a hot box in which the seeds of tomatoes and peppers would be nourished; behind that were white and red grape vines growing on several rows of wire and poles five feet high; a humongous garden with a variety of peppers and tomatoes that would be canned in the autumn, along with beans, potatoes, corn, cucumbers, squash, onions, garlic, cabbage, carrots, lettuces, and a variety of herbs.

By the garden, my Dad placed a steel pipe in the ground about a foot in depth in which I was able to place wooden pole in until the frost began in the autumn. Mom and Dad had some rocks left over from her rock garden and made a circular flower garden around the pole. Needless to say, I was happy with the new place for hanging the flag and the pole was there for years to come, including new flags when necessary. Every time I enter the church in which I am about to celebrate the Sacraments, I am reminded of my childhood and teenage years of having a place in my heart for our flag, second only to the Home of the Blessed Sacrament and the Word of God.

I have always had a profound respect for our flag! The colors of our flag elicit the type of people we are in these United States: Red – bravery, hardiness, and valor; White – innocence and purity; and, Blue – justice, perseverance, and vigilance. Although through the riots of the Sixties/Seventies when our country was split on the war; when young people had longer hair and had something more than cigarettes to smoke; when the black, red, and white races got more and more divided; when the Democrats, Republicans, and Independents seem to grow farther away from each other and downright frightful; and, when soldiers of our country are called to assist in wars in Southeast Asia and in other war torn places on our planet such in the Middle East, our flag is a major symbol of the UNITED States of America now and in the years to come!



# Message from our Chief Executive Officer MICHAEL J. AGAN



## Pause Before You Pay: Your Defense Against AI-Powered Fraud



Fraud and financial scams are not new but the tools being used by criminals are becoming more sophisticated every year. Advances in technology, particularly artificial intelligence (AI), have made it easier than ever for scammers to sound legitimate, look trustworthy, and act convincingly.

Six years ago, my personal information was leaked as part of a data breach. A few months later a fraudulent tax return was filed with the IRS. Through notifications I received I knew something was wrong and immediately addressed the issue. I was able to prevent a problem, but it required a significant amount of work on my part.

At FCCLA Life, protecting our members is a core responsibility. That protection does not stop with the financial safeguards we maintain; it also includes helping you stay informed and vigilant.

Today's scam attempts often look nothing like the obvious spam messages many of us learned to ignore years ago. Criminals can now:

- Create emails and text messages with perfect grammar and familiar language.
- Mimic voices of family members, coworkers, or trusted institutions.
- Generate realistic websites and documents that appear official.
- Personalize messages using publicly available information.

These developments make it more important than ever to slow down, ask questions, and verify before acting.

Some of the most common fraud attempts targeting individuals today include:

- **Impersonation scams:** Calls, emails, or texts that appear to come from banks, insurance companies, government agencies, or even loved ones.
- **Urgent payment requests:** Messages pressuring you to act immediately to “avoid penalties” or “protect your account”. The sense of urgency for a response is one of the biggest tells that it is potential fraud.
- **Account takeover attempts:** Requests to reset passwords or confirm personal information.
- **Investment or prize scams:** Promising unusually high returns or unexpected winnings in exchange for personal data or upfront payments. If it sounds too good to be true it is.

Legitimate organizations and institutions, including FCCLA Life, will never pressure you to act immediately or request sensitive information through unsolicited messages.

There are several simple but effective actions you can take to reduce your risk of fraud:

1. **Pause Before You Respond:** Scammers rely on urgency and emotion. Take a moment to think. If something feels rushed, threatening, or “too good to be true,” it probably is.
2. **Verify Independently:** Do not click links or call numbers provided in unexpected messages. Instead, contact the organization using a phone number or website you already trust.
3. **Protect Your Personal Information:** Never share Social Security numbers, policy numbers, passwords, or one-time security codes unless you initiated the contact and are certain of who you are speaking with.
4. **Strengthen Your Digital Security:** Use strong, unique passwords for each account. Enable

continued on the next page

multi-factor authentication whenever available. Keep your devices and software up to date.

5. **Be Cautious With Voice and Video Requests:** AI can now replicate voices and even faces. If a call or video message asks for money or sensitive information, even from someone you know, verify through another method.
6. **Monitor Your Accounts Regularly:** Review bank statements, insurance communications, and credit reports for suspicious activity. Catching problems early makes a difference.

FCSLA Life takes fraud prevention seriously. We invest in security systems, internal controls, and extensive employee training to protect member information. Just as importantly, we believe informed members are safer members.

If you ever receive a communication you are unsure about, especially if it appears to come from FCSLA Life, please contact us directly before taking action. We are always happy to help verify legitimacy.

Fraud prevention works best when organizations and individuals work together. By staying alert, asking questions, and using common-sense precautions, you can significantly reduce your risk.

*Michael J. Agan*

Michael J. Agan  
CEO



## Editors Father's Day Reflection

Father's Day means something different to everyone. For some, it's a day of celebration and gratitude. For others, it brings grief, memories, or reflection.

Good fathers — and father figures — often shape our lives in quiet ways: through sacrifice, guidance, humor, patience, and simply being there when it mattered most.

And even after they're gone, their lessons and love remain with us.

This Father's Day, celebrate the good men in your life, remember those you miss, and don't miss the chance to say "thank you" while you still can.



## First Holy Communion

Sean Danise (J046) made his First Holy Communion on Saturday, May 2, 2026 at St. Martin's Church in Gaithersburg, MD. Sean is pictured with his parents John & Nicole (S140), paternal grandparents John & Delores Danise, and great aunts, Carolyn Bazik(S140), Tina O'Rourke and Barbara Waller (S140).



# ASK YOURSELF:

“Who is the beneficiary of my life insurance policy?”

## IS IT:

An ex-spouse?

An estranged child?

Your deceased parents?

**Remember:** your Will does not dictate who receives your life insurance, your **beneficiary designation** does.

**Contact:** [lifecclaims@fcscla.com](mailto:lifecclaims@fcscla.com)  
or 1-800-464-4642 ext.1052  
to update yours today.



# PA Fraternal Alliance Legislative Dinner

Past National President, Cynthia Maleski and her husband Dr. Andrzej Groch, Past National Trustee Barbara Waller, and National Editor, Carolyn Bazik attended the PA Fraternal Alliance Legislative Dinner on Tuesday evening, April 28, 2026 at the Tavern on the Hill, in Enola, PA. The evening was a great opportunity to talk with PA representatives about the important work fraternal do in our communities. The Alliance honored Representative Tim Brennan with the Keystone Award.



## First Holy Communion

Natasha Leftwige, W077 made her First Holy Communion on April 25, 2026.



## FCSLA Life W137 holds Game Palooza

FCSLA Life Branch W137 held its Game Palooza on Sunday, April 19th at the downtown Cedar Rapids Iowa Library. Everyone enjoyed bingo, board games and cards. There were snacks for everyone.



## Zachary Paul Straube Achieves Eagle Scout Rank

Zachary Paul Straube, S485, has officially achieved the highest rank in Scouting America (formerly Boy Scouts of America), the Eagle Scout Rank on April 22, 2026.

Reaching the rank of Eagle is an extraordinary milestone that requires years of hard work, leadership, and a commitment to serving others. It is also incredibly rare: historically, only about 4 to 6 percent of all youth who join Scouting ever reach this prestigious level.

From leading a complex community service project to earning at least 21 merit badges, Zachary has demonstrated outstanding dedication and character.

We congratulate him on this rare achievement and look forward to seeing him carry the values of an Eagle Scout throughout his life.

Zachary is out of Troop 95 located in Elk Grove Village, IL



## First Holy Communion

Piper Mae Watson from Jr. Branch 11 St. Louis, MO made her First Holy Communion on April 19, 2026 at Our Lady of Providence Catholic Church. Reverend Michael J. Esswein is the Pastor and was in charge of the Sacrament, Piper is the daughter of CJ and Tracy Watson. Piper is in 2nd grade at Clark School in Webster Groves, MO.

Piper enjoys Arts and Crafts, Girl Scouts, Gymnastics & Aerial Silks. She enjoys being with her brother Barrett, cousins & friends. Her very proud Grandma is Jeannie Venker, St. Louis MO Branch S101.



## 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.**

# Frances Jakabcin District Holds Spring Meeting in Northampton

*Branch 230 of Catasauqua hosts 41 members for a day of fellowship and fraternal business*



The Jakabcin District of Eastern Pennsylvania held its Spring Meeting on April 26th at the Northampton Community Center, with Branch 230 of Catasauqua serving as host. Branch President Jean Strohl welcomed the 41 members in attendance, setting a warm and collegial tone for the day.

A highlight of the meeting was guest speaker Katherine Bowes, Director of Fraternal, Marketing and Communication, from the Home Office, who offered members a direct connection to the national organization. Her visit was warmly received and sparked lively discussion among those in attendance.

The luncheon also featured a raffle and a 50/50 drawing, all contributing to an atmosphere of good cheer. Members also took time to share how they are making use of the matching funds program in their communities, offering inspiring examples of the fraternal spirit in action.

The district was pleased to recognize Barbara Hadnagy on her installation as Treasurer for the Nesquehoning, Branch 410 and congratulations were extended to her by all present.

Looking ahead, members are encouraged to join in upcoming events including a trip to **Knoebels Amusement Resort** and **St. Anne's Day** in July. The district is also looking toward the 2027 National Convention in Ohio. Mark your calendars! The next district meeting will be held in the fall of 2026, hosted by Coaldale Branch.



# 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

# Religious Woman of the Year for 2026

Sister Agnes Marie Winters, SS.C.M. was recently recognized as the Religious Woman of the Year for 2026 by the South Carolina Council of Catholic Women at their 2026 Convention. Sister Agnes Marie is originally from Lebanon, PA, and has been a member of the Sisters of Saints Cyril and Methodius for more than 50 years.



Sister Agnes Marie has served in the Diocese of Charleston, South Carolina, since 2007 in many capacities. She was a middle school teacher at St. Gregory the Great Catholic School in Bluffton, an office assistant at St Peter Catholic School in Beaufort, and since 2020 has been manager of the Thrift Shop at the St Francis Center on St Helena Island, SC., Sister Agnes Marie has also been an active member and mentor of the Sisters of Saints Cyril and Methodius lay Associate Program in Bluffton, SC. Before being missioned to South Carolina Sister Agnes Marie served as teacher and catechist at elementary schools in Pennsylvania and upstate New York. She also was on the faculty of business departments at St. Cyril Academy in Danville, PA, Lebanon Catholic High School in Lebanon, PA and Andrean Catholic High School in Merrillville, Indiana—where she also assisted the guidance department.

## PLEASE NOTE

FCSLA Life is a trade name and service mark of First Catholic Slovak Ladies Association of the United States of America. Our association has not changed its legal name which remains First Catholic Slovak Ladies Association of the United States of America.

We have adopted and may use FCSLA Life as a trade name for our organization and as a mark for services that we render.

## 48<sup>TH</sup> 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 April 13, the 2026 Appeal has received \$17,319.00 from 128 donors.** Among the 36 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 7 churches, 17 clergy and religious, and 68 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. Hvozdvic, 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.*

### 48<sup>th</sup> Annual Saints Cyril and Methodius Appeal

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

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

Amount \$ \_\_\_\_\_

Email \_\_\_\_\_

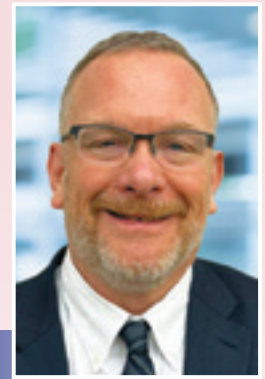
*Please make check payable to  
Slovak Catholic Federation and mail to:*

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

# Incorporating Whole Life Insurance into a Financial Plan: A Strategic Backstop for Volatile Investments

## How Whole Life Insurance Enhances Stability and Flexibility for Investors

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



Investors and financial planners are constantly seeking ways to balance risk and reward within a comprehensive financial plan. While growth-oriented assets like stocks and real estate have the potential to deliver strong returns, they also come with inherent volatility. This article explores the fundamentals of whole life insurance and offers five practical examples illustrating how it can be woven into a financial plan to backstop more volatile investments.

### Whole Life Insurance Fundamentals

Whole life insurance is a permanent life insurance policy designed to provide coverage for the insured's entire lifetime, as long as premiums are paid. Unlike term life insurance, which offers protection for a set number of years, whole life combines a death benefit with a cash value component that grows over time. The cash value accumulates on a tax-deferred basis and is guaranteed to increase at a fixed rate set by the insurer, often supplemented by dividends. Policyholders can access this cash value through loans or withdrawals, providing a source of liquidity without having to liquidate other investments. Additionally, whole life insurance offers certainty—premiums, death benefits, and cash value growth are generally guaranteed by the insurer, making it a stable asset in a diversified portfolio.

### Backstopping Volatile Investments

In a financial plan, whole life insurance can serve as a counterbalance to assets that are subject to market swings. While equities and other high-risk investments can fluctuate dramatically, the cash value in a whole life policy remains steady and accessible. This stability enables investors to weather downturns, seize opportunities, and maintain peace of mind, knowing they have a reliable financial resource to support their broader strategy.

### Example 1: Using Cash Value During Market Downturns

Consider an investor whose portfolio is heavily weighted in stocks. During a market correction,

selling assets to cover expenses or emergencies could mean realizing losses. Instead, the investor can borrow against the cash value of their whole life policy, accessing needed funds without disturbing their long-term investment plan. This approach allows the portfolio time to recover, reducing the risk of locking in losses due to untimely sales.

### Example 2: Funding Opportunities When Stocks Are Down

Market downturns can also present unique buying opportunities. Suppose an investor recognizes undervalued assets but lacks the liquidity to act quickly. The cash value in a whole life policy can be tapped to fund these purchases, providing flexibility to capitalize on market lows. Later, when the investment rebounds, the investor can repay the policy loan, often at competitive interest rates, while still maintaining their insurance coverage.

### Example 3: Supplementing Retirement Income in Bear Markets

Retirees often rely on systematic withdrawals from investment accounts to fund living expenses. However, withdrawing from these accounts during a bear market can accelerate portfolio depletion. Whole life insurance offers an alternative: retirees can draw on the policy's cash value during downturns, preserving their investment balances until markets recover. This strategy helps ensure that retirement funds last longer and reduces the stress associated with market volatility.

continued on the next page

#### **Example 4: Providing Liquidity for Real Estate Investors**

Real estate investors may face periods when property values decline or rental income is disrupted. Selling properties in a down market is rarely ideal. By leveraging the cash value in a whole life policy, investors can cover mortgage payments, property taxes, or maintenance costs, avoiding forced sales. Once the market stabilizes, they can replenish the policy's cash value, preserving their real estate holdings and financial flexibility.

#### **Example 5: Supporting Business Owners During Economic Volatility**

Business owners are particularly vulnerable to economic cycles. Revenue shortfalls, unexpected expenses, or opportunities for expansion can all arise when credit is tight. Whole life insurance provides business owners with a ready source of capital through policy loans. This liquidity can be used to stabilize operations, invest in new ventures, or bridge cash flow gaps without resorting to high-interest loans or selling business assets at unfavorable prices.

#### **Example 6: Utilize FCSLA Single Premium Whole Life Plus Product**

The FCSLA Single Premium Whole Life Plus product is designed to meet the needs of risk-averse investors who prefer to avoid exposure to market volatility. This option is also suitable for individuals who want to protect certain funds from market risk while still enjoying a tax-deferred return. One of the standout features of the Single Premium Whole Life Plus product is its effectiveness as a wealth transfer tool. It provides a tax-free death benefit to your named beneficiaries, ensuring that the transfer occurs privately and securely. By choosing the FCSLA Single Premium Whole Life Plus product, you can keep your funds safe today and contribute to the financial strength of future generations.

#### **Conclusion: Strategic Benefits and Considerations**

Whole life insurance is more than just a tool for legacy planning—it offers a unique combination of stability, guaranteed growth, and liquidity that can enhance any financial plan. By serving as a backstop to more volatile investments, it empowers individuals, investors, and business owners to navigate uncertainty with confidence. As with any financial strategy, it's important to evaluate the costs, benefits, and long-term commitments associated with whole life insurance. Working with a knowledgeable financial planner can help ensure that this versatile asset is integrated effectively, tailored to the individual's goals, and used to its fullest potential. As always, be sure to consult your tax advisor as well before making any major financial decisions.

#### **For more information:**

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



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**Whole life insurance is more than just a tool for legacy planning—it offers a unique combination of stability, guaranteed growth, and liquidity that can enhance any financial plan.**



# 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 1<sup>st</sup> 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

<b>Minimum Deposit</b>	<b>Maximum Deposit (without Home Office approval)</b>	<b>Issue Ages</b>
\$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

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## Baptism

On a snowy Saturday in December, Elle Louise Jane Rotella was baptized at B.V.M Queen of Peace Church in Hawley, PA surrounded by family and friends. Elle Louise is named for her great-grandmother, the late Louise Gregorowicz (wife of the late Edward Gregorowicz), who was an active, life-long member of the FCSLA. In attendance at the baptism were three generations of FCSLA members to celebrate the newest member of J420. Baby Elle Louise is daughter to Aris and Laura Rotella, little sister of Everett Drake Rotella and Quinton Cabel Rotella, and granddaughter to John and Ann Marie (Gregorowicz) Drake. Also in attendance were aunts Madeline and Maria Drake, Uncle Jordan Vanderhooft, as well as many other family members and friends. God Bless you, Elle Louise Jane!



## Confirmation

S. William Chase Ryan (J362) received his Confirmation in October 2025, taking the name Adjutor as his middle name. St Adjutor is the patron saint of swimmers. The bishop came to BVM, Our Lady of Visitation Parish in Oaks, Pa.



## 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.

## MATCHING FUNDS ACTIVITIES

### BRANCH S141, CLEVELAND, OH St. John Bosco Parish International Festival

St. John Bosco Parish in Parma Heights held its annual international summer festival August 15–17, 2025. More than 5000 attended and enjoyed food, music, BINGO and fireworks. Volunteering at one of the food booths were Barbara Sekerak, president of Sr. Br. 141 and Nancy Parker, a St. John Bosco parishioner.



# MATCHING FUNDS ACTIVITIES

## BRANCHES S615, SWOYERSVILLE, PA Annual Cash Bingo

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



## BRANCHES S433, EAST PITTSBURGH, PA A Night at the Races

Branch S433, East Pittsburgh, PA participated in a Matching Funds Event on Saturday, 3-28-26. A Night at the Races to benefit the Carson's Hope Foundation. Carson's Hope raises money to support families dealing with pediatric cancer, as well as cancer research. The event raised \$22,000.00 plus our \$600.00 matching funds. The participants enjoyed an evening filled with food and fun while raising money for a great cause.



# MATCHING FUNDS ACTIVITIES

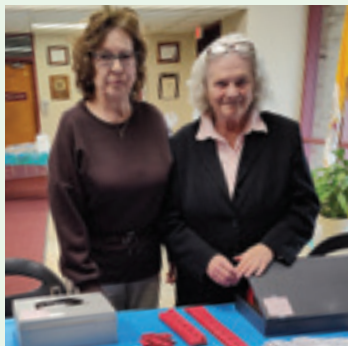
## BRANCHES J032, MCKEESPORT, PA "Music in Our Schools" month



On Saturday, March 21, 2026, McKeesport Branch J032 sponsored a matching funds event with the Serra Catholic High School's music department celebrating "Music in Our Schools" month. Bands from

various Catholic schools joined Serra Catholic's concert band in a Side-by-Side concert. Students displayed their talents and love for music by singing and playing numerous musical instruments. A preview of this year's musical, The Little Mermaid, was performed.

Parents and volunteers participated in a bake sale, basket raffle and 50/50 drawing.



## BRANCHES S141, CLEVELAND, OH Wreaths Across America

Sr. Br. 141 has raised \$2176 to place wreaths at Ohio Western Reserve National Cemetery, Calvary Cemetery and All Saints Cemetery on December 13, 2025. Wreaths Across America has sent a Certificate of Appreciation for participating in this annual program.

Volunteering to place the wreaths were Barbara Sekerak, a Sr. Br. 141 officer, branch member Jim Sekerak, Jr., and Michael Mooney, godson of deceased veteran James Sekerak, Sr. Sr. Br. 423 officer, Cathy Nadolski and her daughter Kim also volunteered, and all five were treated to breakfast following the event.

Sr. Br. 9 Officer, Richard Golias placed the wreaths on the graves of monks from St. Andrew Abbey in Cleveland who served in the military.



At breakfast afterwards are Michael Mooney (left), Barb Sekerak, Sr. Br. 141, and Kim and Cathy Nadolski of Sr. Br. 423



Three of the many wreaths placed by FCSLA volunteers.

Although it was cold, Wreaths Across America was a success, with 17 wreaths laid at the Western Reserve National Cemetery, including one being laid by Michael Mooney, godson of Jim Sekerak, Sr., whom Mooney called the "best godfather a guy could hope for."



# MATCHING FUNDS ACTIVITIES

## BRANCHES J014, CLEVELAND, OH Adopt a Child for Christmas

For more than 50 years, St. Leo the Great Parish in Cleveland, OH, has sponsored Adopt-a-Child for Christmas, a gift-giving program for needy children. In recent years FCSSLALife JrBr014 has cosponsored this program as a successful Matching Funds activity.

More than 500 gifts and \$4620 in funds were donated to:

- The St. Aloysius School Santa Shop
- Families from Zelig's Home, a shelter for mothers and young children
- The St. Leo St. Vincent dePaul Society
- Providence House
- The St. Colman Refugee Resource Center
- Malachi Center and other groups that help benefit children.

FCSLA's \$600 Matching Funds donation brought our total to \$5220, and we are so very grateful to FCSSLALife and the individual branches and members who responded so generously. God's Blessings to all!

**Jeanne Sabol SrBr 141, program coordinator, and John Sabol, SrBr 141** (and the seven Sabol grandchildren in JrBr014 and SrBr141: Andrew, Amelia, Annabelle, Evan, Emily, Sammy and Louisa)



John Sabol (left) and Rick Kraft (both from FCSSLALife S141) are joined by Sammy Sabol and Emily King Sabol (J 014) and Brian Umerley, a St. Leo volunteer who helps deliver gifts every year.



Members of FCSSLALife S 141 and J 014 are joined by St. Leo parishioners in sorting more than 500 gifts that were distributed as part of St. Leo's 2026 Adopt-a-Child program.



The St. Leo School cafeteria, where a portion of more than 500 gifts awaits distribution to needy children.

## BRANCHES S313, NATRONA HEIGHTS, PA Allegheny Valley Association of Churches Food Pantry

Sr. Branch 313, Natrona Heights, Pennsylvania officers Cynthia Maleski (former National President/CEO of FCSLA Life) and Norene Yandura present a matching funds check to workers at Allegheny Valley Association of Churches Food Pantry for its ongoing food distribution to those in need. Since at least the 1960s, Branch 313 has been collecting nonperishable food items and holding drives to help the local food bank and Meals on Wheels. At our annual luncheon, our members and guests eagerly bring tables of donated food and paper products, bring monetary donations and participate in raffles to raise funds for this much needed cause and to serve those in need in our community, partnering with the Food Pantry and our churches.

*Photo taken by Joseph Kraynik, volunteer food pantry worker at the Food Pantry from Guardian Angels*



# MATCHING FUNDS ACTIVITIES

## BRANCHES J014, CLEVELAND, OH 25th annual FEST



*Kathy Sejba (S 475) Giana Picciano, Cleveland District fraternal coordinator, Terese Joyce (S 141).*



*Fest Flags and Procession*

On August 3 thousands gathered at the Cleveland Catholic Diocese's Center for Pastoral Leadership in Wickliffe, Ohio for the 25th annual FEST and the 21st year of FCSLALife's involvement with this event.

Volunteers sold raffle tickets, merchandise, beverages and food. The FEST also provided blank white flags for individual parishes to design for the procession. Terese Joyce designed flags for St. John Bosco and St. Barnabas parishes.

Several branches, including Sr. Br. 141 and Sr. Br. 475 worked at the FEST. Volunteers included Richard Kraft, Jim Sekerak, Terese Joyce, Kathy Sejba and Cleveland District Fraternal Coordinator Giana Picciano.

The event closed with a Mass.



## IN MEMORIAM

### **Kathryn Knapik, S141**



Kathryn Knapik (nee Mates), age 62, passed away on February 26, 2026. Kathy went to St. Wenceslaus grade school in Maple Heights, and Trinity High School in Garfield Heights, Ohio. She was the beloved wife of Greg Knapik; loving mother of Chris Knapik (Meg); dear grandmother of Maggie Knapik and Mariclaire Knapik; cherished sister of Richard Mates (Paula), Marilyn Lottman (Frank), Ellyn Morgan (Tim), Michael Mates (Nancy), Lynn Nowak (Gary), and Bill Mates; aunt and great aunt of many. A devoted wife, sister, mother, and grandmother, she spent her life

in the service of others. She combined the artistry of her early years as a hairdresser with a distinguished nursing career in pediatrics and school nursing. Her large Catholic family upbringing helped craft a unique and genuine spirit that was deeply kind and always looked out for everyone else. A truly creative soul, she took great pride in sharing her time and artistic talents through small, thoughtful gifts and a conversational love that made everyone feel special. She carried a curious nature and a positive light into every room she entered, building a beautiful life defined by the simple joys of family, faith, and the many friends she made along the way.

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**George M. Schur, S009**



George M. Schur, 84, died early Tuesday morning February 17, 2026, in Pittsburgh, PA, after a courageous battle with Leukemia. He was born November 19, 1941 in Campbell, a son of George M. and Mary Hlohenic Schur Sr. and was a lifelong area resident. Mr. Schur, a 1959 graduate of Campbell Memorial High School, had delivered newspapers for the Youngstown Vindicator and worked at Kroger Grocery Store during his high school years. He served with the United States Army Military Police in Germany. George worked as a supervisor at Packard Electric, retiring in March of 1998. He was a member of St. Patrick Roman Catholic Church, where he served as a Eucharistic Minister, was a member of the Renewal CRHP Team #6, volunteered at the festival food booth with his wife Anne and was a 3rd Degree Knight with the Knights of Columbus. George coached girls' softball and HCYL Soccer with Steve Dulya and Bill Gontaruk in the mid 1980's. He enjoyed playing golf and taking trips to the Carolina's, Virginia and Florida, and made frequent trips to the Penn Ohio Cigar Store where he made many friends. George loved to take vacation to Hilton Head Island and St. Pete Beach, FL with his wife, family and friends, taking cruises with the "Cruz Club" and dinner with the "Knapik Cuzn's" Club. He leaves his wife, the former Anne Rusbacky, whom he married November 12, 1966; a son, Michael (Christie Warren) Schur of Cincinnati; grandboys, Calvin, Henry and Holden; a sister, Ann "Honey" Wright of Missouri; several nieces, nephews and godchildren. The family suggests memorial donations be made to St. Jude Children's Hospital, 501 St. Jude Place, Memphis, TN 38105 or to the St. Pat's Youth Scholarship, 225 N. Main St., Hubbard, OH 44425.

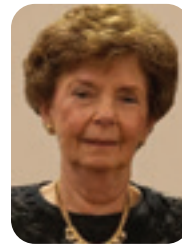
**Paul B. Stoffey, S274**



Paul B. Stoffey at rest, March 12, 2026, of Avondale, AZ. Born and raised in Chicago, IL, Paul and his family relocated to Phoenix, AZ, in 1974. Beloved husband and best friend of Suzanne (née Kujawa) married for over 60 years. Devoted father of Michael and Mark, and father-in-law to Stasia (née Valley) and Michelle (née Olibarria). Cherished grandfather to Mason, Madison, and Matthew, and doting great-grandfather to Kendall. Paul was the beloved son of the late John and Cecilia Stoffey and a treasured sibling to the late Mary (late Van) Soltis, late Cecelia (late LeRoy) Kauffmann, late Clothilda Stoffey, late

Geri (late Leonard) Falat, late Frank (late Dolores) Stoffey, late John Richard Stoffey, and Maureen (late Jerry) Dilcher. A devout lifelong Catholic, Paul began his faith journey at St. Michael's Catholic Church in Chicago, where he served as an altar boy throughout his youth and teen years. Paul had a lifelong passion for music and dancing. Paul's sweet tooth was legendary, and he never passed on a nut roll or kolacky— Polish bakery treats were his favorite. He and Suzanne often hosted lively card games and parties at their home, creating cherished memories filled with laughter, great food, and wonderful friendship. A dedicated sports fan, he enthusiastically cheered on his favorite teams—the Chicago White Sox, Chicago Bears, Chicago Blackhawks, and Phoenix Suns. An avid reader of westerns and mysteries, Paul also enjoyed building puzzles, visiting casinos, playing bingo and spending time with his grandchildren and great grandchild in his later years. Paul will be remembered for his love, kindness, unwavering faith, and devotion to his family and friends. In lieu of flowers, please consider making a memorial donation in memory of Paul Stoffey to Zero Prostate Cancer. [zerocancer.org](http://zerocancer.org)

**Elaine Weiland, W051**



Elaine Weiland, 84, of Britt passed away April 21, 2026. She was born on January 1, 1942, the daughter of Vincent and Agnes (Hrubes) Nedved in Hayfield, Iowa. She graduated from high school in Garner, IA in 1959. Elaine met her husband Dean at a dance in Duncan, Iowa, where they discovered a shared love of listening and dancing to polka music. Dean and Elaine were married on July 16, 1962, at the St. Wenceslaus church in Duncan, Iowa. The couple eventually bought a home in Britt where they raised their four children. Elaine worked at Hancock County National Bank from her senior year of high school until shortly after their firstborn son, Randy, arrived. She devoted herself to raising her children at home, and after her youngest son Doug was born, she joined Hancock County Memorial Hospital. Over nearly 30 years she rose to become the Business Office Manager. At the age of 70 she retired, though she continued to volunteer her time there. She sold Avon products, for many years, was a member of the Britt Lioness and a reading buddy at the school. Elaine had a true passion for baking, and she spoiled her children, grandchildren, great-grandchildren, and neighbor children alike—no one ever left her home hungry. Elaine had a real passion for the Iowa Hawkeyes - she always knew when they were playing football or basketball. Elaine is

(continued on page 21)

survived by her children: Randy (Julene) Weiland, John (Catherine) Weiland; Carleen (Stephen) Fettkether, and Doug (Jennifer) Weiland; 10 grandchildren; 5 great-grandchildren and sisters Marlene (Larry) Christianson and Kathy (Tim) Westermeyer; brother Gerald (Pat) Nedved; and sister-in-law Sue Nedved along with many relatives and friends.

### Kim Sedlacek, W013



Kimberly Ann Sedlacek, 58, of Wahoo, NE, passed away Dec. 7, 2025, in Omaha, NE. She was born March 1, 1967, in Lincoln, NE, to Arlan and Marlene Boldebeck. She graduated from Malcolm High School in 1985 and continued her education by receiving a bachelor's degree at the University of Nebraska-Lincoln. She was active in the Alpha Delta Pi sorority while she attended college at UNL. She married Dwayne Sedlacek on April 25, 1992. They lived on the family farm near Prague before moving to Wahoo in 2020. She began her professional life as a social worker in Lincoln, Nebraska. She went on to serve as Director of Omaha Big Brothers Big Sisters and later continued her work in social services in Wahoo. Most recently, she was a service coordinator at ESU #2 in Fremont. She was a member of St. John the Baptist Catholic Church in Prague, where she was also active in the PCCW and FCSLA Branch W013. She is survived by her husband, Dwayne of Wahoo; sons, Samuel (Tiffany) Sedlacek of Wahoo, and Nicholas (Paige) Sedlacek of Prague; daughters Anna (Jordan) Morrissey of Lincoln, and Jessica (Gavin) Soden of Prague; grandchildren, Addison and Emmett Sedlacek of Wahoo; brothers-in-law, Donald (Marlene) Sedlacek of Overland Park, and Daniel Sedlacek of Prague; sisters-in-law, Dianne (Ken) Kielniarz of Omaha, and Katherine Sedlacek of Lincoln

### Kathryn Evelyn (Skok) Goralka, S262



Kathryn Evelyn (Skok) Goralka, 98, of Tarentum, departed this life on Tuesday, November 18, 2025. Kay was born in New Kensington on November 23, 1926, a daughter of Martin and Katarina (Oravec) Skok. She was a 1945 graduate of Arnold High School. She worked as a meat wrapper for several area supermarket chains including A&P, Sparkle, Kroger and Loblaws. She married her husband, the late Ernest F. Goralka on June 7, 1958. Kay was proud of both her Croatian and Slovak heritage and enjoyed their customs, traditions, music and food. She enjoyed making the traditional Slovak Vilija every Christmas eve for her family. She was a member of the former Holy

Martyrs Roman Catholic Church of Tarentum where she was very active in the Christian Mothers and held various offices over the years including Vice President, Secretary and Treasurer. She devoted many hours there cooking and working the bingos, dances, senior luncheons, funeral luncheons, the annual church fun fair and many other doings. She was a den mother with the cub scouts and a girl scout leader when her children were involved. She had a strong work ethic and was the most humble, kind and generous lady, who would have given you the shirt off her back. A devout Catholic, Kay attended daily mass for many years and had a deep devotion to the Blessed Virgin Mary, praying the rosary daily. Kay will be remembered as a friend to many, a hard worker and devoted daughter, wife, mother and grandmother. She is survived by her son, James Goralka, of Tarentum; her daughter Kathy Schreiber and husband Joe, of Allegheny Township and two granddaughters; nieces, nephews and her sister Mary Lawrence.

**JUNE**  
IS THE MONTH OF THE  
*Sacred Heart*

—♡—

The Sacred Heart of Jesus reveals to us the depth of God's love—a love that is personal, faithful, and without limit. His heart, pierced for our sake, reminds us that we are cherished beyond measure.

This June, let us draw closer to Jesus. Let us spend time with Him in prayer, trust in His mercy, and allow His love to transform our hearts.

May we be conformed to His Heart—meek and humble, compassionate and generous—so that we may bring His love to others.

—✝—

*Sacred Heart of Jesus,  
I place my trust in You.*

—♡—

*"Learn from me, for I am meek and humble of heart."*  
— MATTHEW 11:29

# FCSLA Life Branch W080 Holds Annual Breakfast Meeting



*Bill and Marie Gall hold 50-year membership certificates for their five children: Todd, Mark, Darren, Corinne and Terry. What a wonderful family affair! Helping out is President Ron Bos, on right.*



*Ron and Mary Rupprecht with their daughter Rachel, who was the recipient of a \$1250 scholarship from FCSLA. Congratulations, Bridget! We're proud of you!*

Branch W080 in Clarkson, NE, held its annual breakfast meeting on Sunday, April 26, 2026. Parents and students of St. John Neumann School served a delicious meal of egg/sausage casserole, kolaches and rolls, fruit cups and beverages. Fr. Rod Kneifl led us in prayer. Eleven 50-year members were recognized with certificates: Bernadine, Humlicek, Kenny Urbanek, Todd Gall, Mark Gall, Darren Gall, Corinne Yockey, Terry Gall, Andrew S. Brabec, Dawn Venema, Theresa Wemhoff, and Wayne Wemhoff.

Bridget Rupprecht, who received a college scholarship, spoke about her future educational plans. She graduated from Wayne St. College with a degree in Family and Consumer Science while assisting disabled clients and working in a nursing home. She plans to continue her education in the field of phlebotomy.

In closing, bible riddles were answered and springtime treats were awarded as door prizes.

## Muffins, Magic & Grandparents

Special “thank you” to FCSLA Life Branch S111, Charleroi, PA in support of St. Raphael the Archangel Pre-School (formerly Sants Simon and Jude Pre-School) located in Greentree, PA, a suburb of Pittsburgh. The school students and grandparents were treated to a fun-filled magic show, and



*L-R Amy Baumgrat, Director; Anna Marie Bury, (S111); Thatcher Holowaty (J170); Ethan Holowaty (J170); Steve Haberman, magician; and Regina (Trofla) Berner, teacher and also a member of S111.*



*Enjoying the show and treats are Thatcher and Ethan Holowaty and Anna Marie Bury.*



*L-R – Anna Marie Bury, Thatcher Holowaty, William Bury, Ethan Holowaty and magician Steve Haberman.*

delicious treats of muffins, donuts, and cookies. Students in attendance included 5th generation members of J170; Thatcher and Ethan Holowaty; twin grandsons of William and Anna Marie Bury of Elizabeth Township, PA. St. Raphael the Archangel Pre-School is a faith-based Christian pre-school with over 200 students located in the Diocese of Pittsburgh, PA.

# Tried-and-True Favorites



## PAN-FRIED SHRIMP

8 tablespoons butter, divided  
1 pound peeled and deveined bay shrimp  
1 tablespoon lemon juice, divided  
1 pinch garlic salt, or to taste  
salt and ground black pepper to taste

Melt 6 tablespoons butter in a large skillet over high heat. Add shrimp; cook and stir in hot butter until browned, about 2 minutes. Reduce heat to medium-low. Stir in 1 1/2 teaspoons lemon juice, garlic salt, salt, and pepper; cook until heated through, about 1 minute. Remove from heat; stir in remaining 2 tablespoons butter and 1 1/2 teaspoons lemon juice.

## FAMOUS BUTTER CHICKEN

1 cup crushed buttery round cracker crumbs  
2 large eggs, beaten  
1/2 teaspoon garlic salt  
ground black pepper to taste  
4 skinless, boneless chicken breast halves  
1/2 cup butter, cut into pieces

Gather all ingredients. Preheat the oven to 375 degrees.

Place cracker crumbs and eggs into 2 separate shallow bowls. Mix cracker crumbs with garlic salt and pepper.

Dip chicken in eggs, then dredge in crumb mixture to coat.

Arrange coated chicken in a 9x13-inch baking dish. Scatter butter over and around the chicken.

Bake in the preheated oven until chicken is no longer pink in the center and the juices run clear, about 40 minutes. An instant-read thermometer inserted into the center should read at least 165 degrees.

## TACO PIE

1 (8 ounce) package refrigerated crescent rolls  
1 pound ground beef  
1 (1 ounce) package taco seasoning mix  
1 (16 ounce) container sour cream  
8 ounces shredded Mexican-style cheese blend  
1 (14 ounce) bag tortilla chips, crushed or to taste

Gather the ingredients. Preheat the oven to 350 degrees.

Lay crescent dough flat on the bottom of a 9-inch square pan and bake according to package directions.

Meanwhile, heat a large skillet over medium-high heat. Cook and stir ground beef in the hot skillet until browned and crumbly, 5 to 7 minutes. Stir in taco seasoning.

Spoon beef filling onto prebaked crust; add a layer of sour cream and sprinkle with shredded cheese. Top with crushed nacho chips.

Bake in the preheated oven until cheese has melted, about 10 minutes

## ALMOND CROISSANT OOEY GOOEY BUTTER CAKE

1 (15.25 ounce) box almond cake mix (see Note)  
1/2 cup butter, melted and cooled  
4 large eggs, divided  
1 (8 ounce) package cream cheese, softened  
1 teaspoon vanilla extract  
1/2 cup sliced almonds  
2 cups confectioners sugar, plus more for dusting top

Preheat the oven to 350 degrees.

Grease a 9x13-inch baking pan.

For cake layer, whisk almond cake mix, melted butter, and 2 eggs together in a bowl. Spread cake batter in the prepared pan to completely cover the bottom.

For cream cheese layer, beat cream cheese, vanilla extract, remaining 2 eggs, and confectioner's sugar together in a bowl with an electric mixer until smooth.

Spread cream cheese layer on top of cake layer; cover cake layer completely with cream cheese mixture so that no cake is showing. Sprinkle almonds evenly over cream cheese layer.

Bake in the preheated oven until cream cheese layer is puffy and set, 25 to 30 minutes. Cool cake until just warm in the pan on a wire rack.

Dust top of cake with confectioner's sugar before serving.

### Cook's Note

If you do not have almond cake mix, you can substitute white or vanilla cake

mix with 1/2 to 1 teaspoon almond extract.

Let cake cool out of the oven before dusting with confectioner's sugar.

Cake best enjoyed warm and gooey.

## CARAMEL BARS

32 individually wrapped Kraft caramels, unwrapped  
5 tablespoons heavy cream

Bars:

1 cup all-purpose flour  
1 cup rolled oats  
3/4 cup brown sugar  
1/2 teaspoon baking soda  
1/4 teaspoon salt  
3/4 cup butter, melted  
1/2 cup semisweet chocolate chips  
1/2 cup chopped walnuts

Gather all ingredients. Preheat the oven to 350 degrees.

*Make sauce:* Melt together caramels and heavy cream in a medium saucepan over low heat; stir occasionally until smooth. Set sauce aside.

*Make bars:* Mix together flour, oats, brown sugar, baking soda, and salt in a medium bowl.

Stir in melted butter until well blended.

Press 1/2 of the oat mixture into the bottom of a 9x13-inch baking dish.

Bake crust in the preheated oven for 8 minutes. Remove from the oven.

Sprinkle crust with chocolate chips and walnuts.

Drizzle with sauce and crumble remaining oat mixture on top.

Continue baking until the top is lightly toasted, about 12 more minutes. Cut into squares while still warm.

## GRAM'S LEMON DELIGHT

1 cup all-purpose flour  
1/2 cup butter, melted  
1 cup ground pecans  
1 (8 ounce) package cream cheese  
1 cup confectioners' sugar  
1 (21 ounce) can lemon pie filling  
1 (12 ounce) container frozen whipped topping, thawed

Preheat the oven to 350 degrees.

Combine flour, melted butter, and 1/2 of the pecans in a 7x11-inch baking dish. Spread mixture evenly and bake until golden brown, about 25 minutes. Let cool completely.

Cream together cream cheese and confectioners' sugar in a medium bowl until smooth. Spread over cooled crust. Chill for 30 minutes in the refrigerator.

Spread lemon pie filling over chilled dessert. Spread whipped topping over lemon filling, and top with remaining pecans. Refrigerate until serving.

PERIODICAL

6/26

## **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.