

Fraternally Yours®



FCSLALife

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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

JULY 2026

UNITED STATES OF AMERICA

250TH

★ ANNIVERSARY ★



ŽENSKÁ JEDNOTA

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AMERICA AT 250: A TIME TO REFLECT AND RENEW

As our nation celebrates its 250th anniversary, we are presented with a rare opportunity to pause and reflect on the remarkable journey that has brought us to this moment.

Two and a half centuries ago, a bold and uncertain experiment began with the signing of the Declaration of Independence. The founders could not have known what the future would hold, but they believed in an enduring idea: that free people could govern themselves and that liberty was worth both preserving and pursuing.

Over the past 250 years, that idea has been tested time and again.

America's story is one of extraordinary achievement, resilience, and reinvention. It is the story of pioneers and immigrants, inventors and entrepreneurs, teachers and tradespeople, soldiers and public servants. It is a story written not only by famous leaders, but by millions of ordinary citizens whose hard work, sacrifice, and determination helped build communities and strengthen the nation.

We have endured wars, economic hardships, political disagreements, and social upheavals. We have experienced moments of great triumph and moments that challenged us to confront our shortcomings. Yet through each generation, Americans have continued striving toward the ideals of freedom, equality, opportunity, and justice.

Perhaps that ongoing pursuit is what makes our nation unique. The American story has never been about perfection. It has been about progress. It has been about the willingness of each generation to take the blessings it inherited and work to leave something better for those who follow.

As we mark this historic milestone, it is worth remembering that democracy is not something we simply possess. It is something we practice. It depends upon engaged citizens, strong communities, mutual respect, and a shared commitment to the common good.

In a time when differences can seem more visible than common ground, the 250th anniversary reminds us that we are all part of a larger story. While we may disagree on many things, we share a common inheritance and a common responsibility to preserve the freedoms and opportunities that generations before us worked so hard to secure.

This anniversary is not only a celebration of our past. It is also an invitation to think about our future. What kind of nation do we hope to leave to our children and grandchildren? What values will guide us? What contributions will we make to the next chapter of the American story?

The answers to those questions will shape the next 250 years.

Dear friends, as we commemorate this historic anniversary, may we do so with gratitude for those who came before us, appreciation for the freedoms we enjoy today, and confidence in the promise of tomorrow. The American story is still being written, and each of us has a role in helping write its next chapter.

Happy 250th Anniversary, America.

Until Next Month,

Warmly, *Carolyn*

TRUSTING IN YOUR MERCY:

Saint Thomas Aquinas' Prayer Before Mass

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

My dear Sisters and Brothers,

In the last pages of the *Sacramentary*, the book which the priest utilizes for the celebration of Holy Mass on the altar of sacrifice in the sanctuary of the church, there are several pages of prayers for the priest to pray prior to and after Mass. One of them is authored by Saint Thomas Aquinas, a thirteenth century Dominican priest whose books, entitled *Summa Theologica*, are the most systematic works of scientific, philosophical, and theological foundations of Christian doctrine. The saint authored the following for a priest to pray prior his celebration of daily Mass.

I draw near, loving Lord Jesus Christ, to the table of your most delightful banquet, in fear and trembling, a sinner, presuming not upon my own merits, but trusting rather in your goodness and mercy. I have a heart and body defiled by my many offenses, a mind and tongue over which I have kept no good watch. Therefore, O loving God, O awesome Majesty, I turn in my misery, caught in snares, to you the fountain of mercy, hastening to you for healing, flying to you for protection; and while I do not look forward to having you as Judge, I long to have you as Savior. To you, O Lord, I display my wounds, to you I uncover my shame. I am aware of my many and great sins, for which I fear, but I hope in your mercies, which are without number.

Look upon me, then, with eyes of mercy, Lord Jesus Christ, eternal King, God and Man, crucified for humanity. Listen to me, as I place my hope in you, have pity on me, full of miseries and sins, you, who will never cease to let the fountain of compassion flow. Hail, O Saving Victim, offered for me full of miseries and sins, you, who will never cease to let the fountain of compassion flow. Hail, O Saving Victim, offered for me and for the whole human race on the wood of the Cross. Hail, O noble and precious Blood, flowing from the wounds of Jesus Christ, my crucified Lord, and washing away the sins of the world. Remember, Lord, your creature, whom you your redeemed by your Blood.

I am repentant of my sins; I desire to put right of what I have done. Take from me, therefore, most merciful Father, all my iniquities and sins, so that, purified in mind and body, I may worthily taste the Holy of Holies. And grant that this sacred foretaste of your Body and Blood which I, though unworthy, intend to receive, may be the remission of my sins, the perfect cleansing of my faults, the banishment of shameful thoughts, and the rebirth of right sentiments; and may it encourage a wholesome and effective performance of deeds pleasing to you and be a most firm defense of body and soul against the snares of my enemies. Amen.

This prayer has so much meaning for me prior to my celebration of Mass. In some of the future months, I will share other prayers contained in the *Sacramentary* for priests prior to and after the celebration of Holy Mass.



HAPPY TWO HUNDRED AND FIFTIETH BIRTHDAY TO THE CITIZENS OF THE UNITED STATES OF AMERICA! MAY GOD BLESS ALL OF US-PAST AND PRESENT!

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



Parallel Paths: FCSLA Life and the American Spirit at 250



As we celebrate our country's 250th birthday, we are reminded that our own story is not simply one of an organization—but one that unfolds alongside the history of the United States itself.

Our nation's journey began with the Declaration of Independence in 1776 and was firmly established through the Constitution in 1787—moments that defined a vision rooted in liberty, self-governance, and opportunity. More than a century later, that same spirit inspired a small but determined group of Slovak immigrant women. On January 1, 1892, led by Anna Hurban, they came together in Cleveland to form what would become FCSLA—an organization built on faith, mutual support, and a deep commitment to protecting families. These women were pioneers in America.

Our founding and the founding of several other fraternal societies at that time reflect a defining chapter in American history: the era of immigration that brought generations of families to our shores in search of opportunity and belonging. FCSLA Life was born from that experience—serving as both a source of security and a community anchor for those navigating a new life in America.

Decades before the nation formally recognized women's suffrage through the 19th Amendment in 1920, our founding mothers were already demonstrating leadership, vision, and courage. Their legacy continues to shape who we are today, as we honor a tradition of service grounded in faith and stewardship.

Like the nation itself, our Association has faced moments of challenge that tested our resolve. The United States endured WWI, the flu epidemic, the great depression, and WWII and emerged as a stronger and more unified country. Similarly, FCSLA weathered its own trials, including the devastating impact of the flu epidemic of 1918, which required decisive leadership and organizational restructuring to ensure the future of the Society. In both cases, resilience and shared purpose became the foundation for renewal.

Periods of transformation in our nation often mirrored progress within our organization. From WWII, through the civil rights movement, the cold war and into the 21st century our country has evolved and adapted to remain the greatest country in the world. During this same era, FCSLA expanded through strategic mergers, strengthened its operational infrastructure, and modernized its services to better meet the needs of its members.

Across generations, the parallels between our nation and our Association are clear:

- Both were built on a foundation of courage, faith, and determination.
- Both were shaped by the contributions of immigrants seeking a better future.
- Both have been strengthened by the leadership and perseverance of women.
- Both have endured challenges and emerged with renewed purpose.

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YEAR'S OF FREEDOM 1776-2026

continued on the next page

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- Both continue to evolve while honoring their core values.

As we commemorate our country's milestone, we do so with gratitude for the vision of our founders and the many individuals who have carried that vision forward. Their commitment has ensured that the United States and FCSLA Life remain not only a reflection of our heritage, but also a vital part of our shared future. We also recognize and thank all veterans and their families whose sacrifice has allowed our country to endure and prosper.

Together, we honor where we have been, celebrate who we are, and look ahead with confidence—ready to continue our mission of service, faith, and community for generations to come.

Michael J. Agan

Michael J. Agan
CEO



Junior Member Day at Knoebels Amusement Park!

The Frances Jakabcin District of Eastern PA is treating junior members to a fun-filled day at **Knoebels Amusement Park**! Each member will receive a \$20.00 book of tickets good for rides and food throughout the day. Additional books of tickets can be purchased at the park.

Date: Thursday, July 9, 2026

Doors Open: 12:00 PM (Noon)

Meet at: Pavilion D

For more information, please contact:
President Michele Mrazik Grasso
610-762-1973



Join Us in Celebrating Our 2026 Scholars

St. Ann Lodge Br. S-114 in Lorain OH invites you to join us on July 19, 2026, as we honor our FCSLA scholarship winners for this year. There will be a luncheon after the meeting which will begin at 1:00 PM at the American Slovak Club 2915 Broadway. All members are invited and encouraged to attend. Please make your reservations by calling Bernie at 440-960-2605. Deadline for reservations is July 14th. A reminder: Our Annual Bingo Social will be held on October 18th and the Annual Meeting & Christmas Party on December 20th.



94th ANNUAL SLOVAK-AMERICAN DAY SUNDAY, JULY 26, 2026

11:00 a.m. - 6:00 p.m.
HOLY MASS at 12:00 Noon
CULTURAL PRESENTATION
featuring the Tatra Slovak Dancers

- FREE ADMISSION -

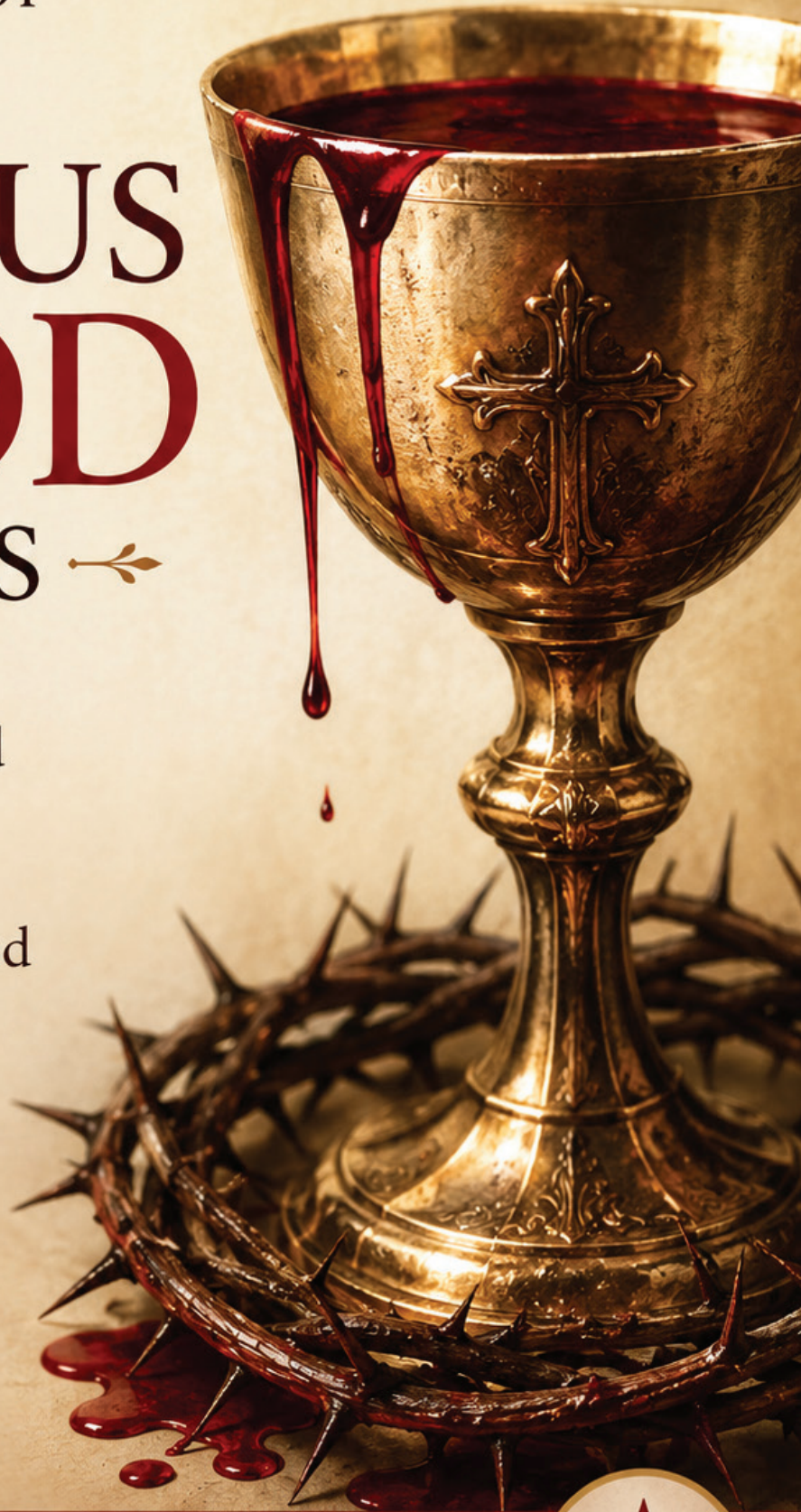
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— JULY —
IS THE MONTH OF
THE
PRECIOUS
BLOOD
OF JESUS —

— ✠ —
“ The Precious Blood
which we worship
is the Blood
which the Savior shed
for us on Calvary
and reassumed
at His glorious
Resurrection. ”

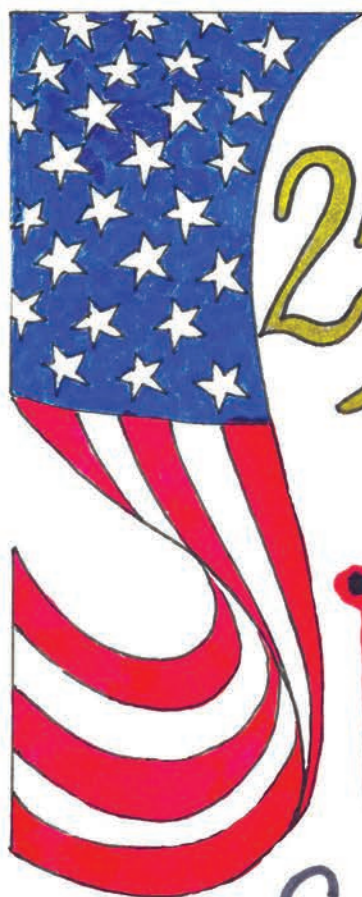
— St. Gaspar del Bufalo —



BY HIS BLOOD, WE ARE REDEEMED.

COLOSSIANS 1:14





250th
ANNIVERSARY
OF THE
U.S.A.

the Sisters of Saints
Cyril and Methodius
Villa Sacred Heart
Danville PA

Come to the

Summer Festival 2026

Saturday

July 11th

10:30 - 4:30
am pm

NEW!

NunRun
5K run/walk
8:30 am

Flea Market · Bakery

Bingo 11-3:30 · Silent Auction · Food Trucks · Corn Hole 10-4 · Arts & Crafts

Children's Games · Furniture · Books · Religious Articles · Music · Fun!

Saturday Mass for Sunday 4:30 pm

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SLOVAK HERITAGE FESTIVAL
IN NEW JERSEY



SAVE THE DATE!

SEPTEMBER 20 2026

655 CRANBURY ROAD | EAST BRUNSWICK | NEW JERSEY | WWW.SLOVAKFEST.ORG

PLEASE NOTE

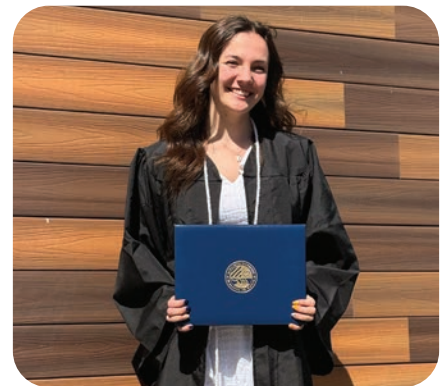
FCSLA Life is a trade name and service mark of First Catholic Slovak Ladies Association of the United States of America. Our association has not changed its legal name which remains First Catholic Slovak Ladies Association of the United States of America.

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

Branch W001 New Prague, MN Annual Summer Picnic

Branch W001 in New Prague, MN will host their Annual Summer Picnic on Sunday, August 30, 2026, from 1-4 pm at Memorial Park in New Prague, MN. Kids games at 2 pm, Chicken BBQ at 3 pm. All members of Branch W001 and a guest are invited to attend.

Ava Duelge graduates from Marquette University



Ava Duelge S23, from Milwaukee, Wisconsin, graduated from Marquette University in May 2026. She was able to complete her 4-year degree in 2 years! She currently is working to become an EMT in her community and then will be applying to medical school. Ava also works at Marquette doing research with worms, volunteers at a local hospice and works as a basketball and volleyball coach at Indian community School.

Supporting Christians in the Holy Land

The Equestrian Order of the Holy Sepulchre of Jerusalem is a lay institution under papal protection devoted to strengthening Christian life and sustaining the charitable, cultural, and social works of the Catholic Church in the Holy Land.

With an estimated 30,000 men and women members in 40 nations, the Order supports churches and community centers, convents and seminaries, parish schools, and humanitarian assistance in Israel, the Palestinian Territories, Jordan, and Cyprus.

On September 27-28, 2026, the North Central Lieutenancy of the Order will be meeting in Cleveland OH to further its mission. If you are led to support this cause, please consider donating through the links on this page. All contributions help sustain the Christian presence in the Holy Land and support the vital charitable, educational, and humanitarian work of the Order.

Interested in sponsoring or donating?
Learn more.

<https://eohsjcleveland.org/sponsorship>



Anna Duelge, S23 Graduates from High School



Congratulations to Anna Duelge, S23, Milwaukee, Wisconsin, for completing high school! She recently graduated from Waukesha Catholic High School, and will continue her studies locally, in hopes to become a Relator while majoring in interior design.

Luke Duelge, J130 Makes First Communion



Luke Duelge, J130 of Milwaukee, Wisconsin, received his 1st Holy Communion in May 2026.

FCSLA Life Members Branches S-101 & J-011

Honor our Heroes



The dawn broke over Jefferson Barracks National Cemetery like a slow unfurling guidon beneath a gray Missouri sky. The dew clung to the grass like condensation on a field canteen, and the distant cadence calls of Scout leaders echoed across the Jefferson Barracks National Cemetery as columns of boys, girls and families assembled for what had become, for over seventy-six years, one of the most respected Memorial Day operations in the STL region.

Four generations of Miklovics - All FCSLA (First Catholic Slovak Ladies Association) members - stood among them. The old guard - me - and the new recruits - my children & grandchildren. I adjusted the brim of my BSA cap as though preparing for inspection. Beside me stood my sons - USMC Jarheads - my grandchildren - Eagle Scouts - and even the youngest members of the family who still measured life in school years and Little League Seasons rather than decades and deployments. Their formation was not military by regulation, but by bloodline and memory. The Miklovics had reported for duty.

For more than seven decades, approximately 5,000 Scouts, annually, had gathered at Jefferson Barracks National Cemetery before Memorial Day to decorate nearly 280,000 graves with American flags. In this seventy-sixth year, the operation had become one of the longest-running Memorial Day traditions in all of Scouting. The ceremony itself had the precision of a military field exercise: assembly points, marching formations, color guards, command structure, and reverent silence broken only by barking orders,

hymns, and remembrance. And for the Miklovics, Jefferson Barracks is not simply a cemetery.

It is a forward operating base of memory.

Established in 1866 as a National Cemetery, Jefferson Barracks remains one of the oldest interment grounds under the National Cemetery Administration. To most visitors, it is hallowed ground. To the Miklovics, it is family terrain. Beneath row after row of white marble markers rests uncles, cousins, fathers, brothers, in-laws, and family friends who had answered their nation's call-in different eras and under different flags of conflict.

Some had marched into World War II

Some had stood watch during Korea

Others had endured the Cold WarA few had carried the burden of Vietnam home in silence. Many of those men & women had surrendered their todays for the tomorrows now enjoyed by the Scouts weaving between the graves carrying bundles of small American flags like ammunition details in a sacred campaign.

As the Scouts assembled near the main flagpole, the scene resembled a ceremonial troop movement. Commands were relayed down the line. Patrol leaders straightened ranks. Veterans in faded caps stood at parade rest. The color guard advanced with disciplined solemnity as the presentation of the colors marked the opening of the ceremony.

A military veteran guest speaker stepped forward, his voice carrying across the cemetery like a field radio transmission cutting through static.

"We do not inherit freedom accidentally," he declared. "It was secured by citizens willing to stand the watch."

I looked down at the line of my family. Two Eagle Scout grandsons - Sam & Louis Miklovic - wore their Scout uniforms heavy with merit badges. Another grandson carried himself like a future infantryman. Two polished USMC veterans stood in formation. One granddaughter quietly held her flag against her chest as though protecting it from incoming fire. Nearby stood relatives who had become teachers, nurses, tradesmen, civic leaders, and parish volunteers — the living continuation of sacrifices buried beneath

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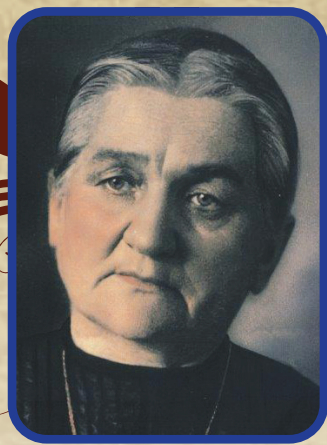
the limestone markers surrounding them. The family tree of the Miklovics had roots watered by patriotism, heroism & conflict.

Then came the music. Taps floated over Jefferson Barracks with the haunting clarity of a final bugle call at sunset. All heads bowed. Every conversation ceased. Every movement stopped. Even the youngest Scouts instinctively froze as though the entire cemetery had been ordered to attention by some unseen commanding officer from generations past.

Then the bagpipes & drum corps commenced with the haunting of Amazing Grace.

The sound rolled across the headstones like smoke over an old battlefield. I felt the weight of memory settle onto my shoulders like a field pack carrying too many miles. I remembered stories told around kitchen tables — cousins who never fully spoke about the war, uncles who ironed their uniforms long after retirement, relatives who saluted every funeral procession they encountered on the highway. Now their names were etched in stone all around me. Upon flag presentation dismissal, the Scouts moved out in every direction, squads dispersing across the rolling cemetery hills. Flags were deployed grave by grave with military efficiency and almost liturgical reverence. The Miklovics joined the operation. Young hands pushed staff into the earth. Older hands steadied them.

Four generations advanced together through the rows. It became less a ceremony and more a mission. One by one, the fallen received their colors. E.S. Sam paused before one grave and asked quietly, "Did he serve in the war?" I, an old man, nodded. "He served in several ways," I answered. "Some fought overseas. Some kept families together at home. Some carried wounds nobody could see. But every one of them stood their post." E.S. Louis looked down at the marble marker, then drove the small American flag firmly into the ground beside it with all the seriousness of planting a battle standard. At that moment, I realized something. The chain of command had not been broken. The traditions, the patriotism, the service, the faith, the remembrance — all of it was still being transferred from generation to generation like a carefully guarded field manual. The Miklovics were still on watch. And beneath the endless rows of white markers at Jefferson Barracks, the honored dead rested easier knowing the Miklovic family detail had once again reported for duty.



Anna Hurban Scholarship Fund

First Catholic Slovak Ladies Association

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Get Involved. Make a Donation.

You can make a difference in helping to make education affordable for a deserving student. Your generous 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.

Sincerely,
Mike Agan
CEO

First Catholic Slovak Ladies Association of the United States of America is a Fraternal Benefit Society organized under 501(c)(8) of the Internal Revenue Code. Your contributions to our scholarship fund are tax deductible.

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Four-Year Journey of Faith, Leadership, Scholarship, and Service

Over the past four years of high school, Sam Miklovic S101 (St. Louis, Missouri), has distinguished himself as a young man of character, discipline, faith, and accomplishment. His journey reflects not only academic dedication, but also a commitment to leadership, service, and personal growth that has positively impacted both his school community and those around him. Throughout his years at St. Mary's High School Sam consistently demonstrated strong academic achievement while balancing numerous extracurricular, athletic, and service-oriented activities. He approached his studies with diligence and perseverance, earning the respect of teachers and classmates alike through his work ethic and integrity. Sam's involvement extended well beyond the classroom. He actively participated in school organizations and activities that emphasized teamwork, leadership, and school spirit. Whether through athletics, student organizations, parish involvement, volunteer initiatives, or community service opportunities, he continually sought ways to contribute positively to the lives of others. As a graduate preparing for the next chapter of life, Sam represents the very best ideals of Christian education:



intellectual growth, moral responsibility, servant leadership, and commitment to community. His high school years have laid a strong foundation for future success, and those who know him are confident that he will continue to make meaningful contributions wherever his path may lead. The next stop on that path is St. Louis University. Congratulations Sam!

FCSLA Chicago visits Hines Hospital

On Saturday, April 18, 2026, approximately ten Anna Hurban Chicago District members met with approximately 30 U.S. Military Veterans who are temporary or permanently housed at Edward Hines VA to play Bingo!

Along with their families, the Veterans included former Army, Navy, Marines, Coast Guard and Air Force soldiers. Bingo winners were given coupon books for the local VA canteen and by the end of the afternoon the Chicago District gave away \$1,000 of coupons to the winners!

Both the Vets and the FCSLA volunteers had a great afternoon of visiting and playing Bingo!

God Bless our Veterans.



Annual Dyngus Day Dash

On April 11, 2026, Kosciuszko Foundation, Pittsburgh Chapter, held its Annual Dyngus Day Dash (5K Race) in North Park, Allegheny County, Pennsylvania. Over 250 runners and walkers participated, won race prizes and had a joyous, healthy time, while raising funds to support its causes. FCSLA Life, along with Duquesne University, Giant Eagle and Pittsburgh Riverhounds, as well as others, supported the event.

Mary Lou Ellena Wygonik, our member, led the festivities. Elizabeth Groch S313, (pictured below) served as soloist, and she recently was chosen to serve in that role at her University Class Reunion. Fomer National President Cynthia Maleski Groch and Andrzej Groch also assisted.



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.

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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.

Pittsburgh District Fall Meeting



On Sunday, October 2, 2025, the Pittsburgh District held its fall meeting hosted by Branch S044, Mt. Pleasant. President Virginia Holmes opened the meeting and Father Edward Mazich said the opening prayer. After the pledge of Allegiance to the flag Cynthia Maleski led the singing of the Star-Spangled Banner.

Prior to the meeting, Bishop Larry Kulick of the Greensburg Diocese celebrated Mass in the Seminary. Bishop Kulick also led the Grace before the meal.

President Virginia introduced Elizabeth Butler of Branch S044 and presented a check for the District's contribution for the cost of the luncheon and a check for Mass for living and deceased members of the branch. The minutes of the summer meeting were read by Secretary Deb Dubina, corrected and approved. The Treasurer's Report was read by Financial Secretary Marian Gatto and approved. Auditor Flora Funtal reported on the annual audit; all books are in order.

CEO Michael Agan was in attendance and informed the members that August is Founders Month. President Virginia received a check for \$100.00 and a special Founders Month memento for selling

at least 3 whole life insurance products. Mr. Agan thanked Bishop Kulick for celebrating Mass prior to the meeting. Mr. Agan updated the members on home office activity and stated that branch profits will not be cut, and the home office is there to support the branches and communities that FCLSA serves.

Kim Graham, FCSLA Secretary, spoke about the member portal and the open book quiz on the Recommender's Resource page.

Fraternal Director Katherine Bowes reminded the members to contact the home office regarding receipt of Fraternally Yours by mail. She announced the next convention will be held in Cleveland, Ohio on September 23 -27, 2027 at the Hilton Downtown Cleveland.

Members voiced various concerns as Home Office Principals were in attendance.

Drawings were held for Branch S044 centerpieces and giveaways, along with District drawings.

Father Ed led the closing prayer and God Bless America and Hey Slovaci were led by Cynthia Maleski.

The April 2026 meeting will be hosted by Branch S278 at Salvatores in Pittsburgh.



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SC	FL
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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



First **Catholic** Slovak Ladies **Association** Of the United States of America

24950 Chagrin Blvd., Beachwood, Ohio 44122 (800) 464-4642 www.fcscla.com

PRIVACY NOTICE

AN IMPORTANT NOTICE CONCERNING MEMBER PRIVACY

In compliance with federal law and regulation, we are required to provide each member with information regarding the practices we have in place to protect the privacy of our members. This notice explains the types of data about you that we collect and disclose, with whom that data may be shared, and how we protect your data. We recognize that the protection of our members' privacy is of the utmost importance.

INFORMATION WE COLLECT

In the process of becoming our member you (or someone representing you) provided FCSLA with certain nonpublic personal information, such as your name, date of birth, address, marital status and Social Security number. If you have applied for life insurance, you may also have provided us with employment and medical information and may have authorized us to obtain further information concerning your health history. With your authorization, we will check available medical information that you have submitted through other insurance or medical sources and authorized release through such sources. We will collect only the minimum amount of information necessary to underwrite your application.

INFORMATION SECURITY

We maintain the highest levels of confidentiality concerning your nonpublic personal information. Our employees have been trained in the careful handling and protection of such information. Only individuals who are trained to safeguard your data may use data about you. Those who use your data must follow established standards, procedures and laws. They understand that improper disclosure of nonpublic personal information is a serious matter with severe consequences. If we should find it necessary to retain another organization to assist us with our operations, we will require that it maintains the same strict standards of confidentiality as we do. In addition, we maintain physical, electronic, and procedural safeguards to protect the nonpublic financial information of our members.

INFORMATION WE DISCLOSE

We are a fraternal benefit society that has always been committed to protecting the privacy of its members. There are no affiliated financial institutions, third party affiliates or third party nonaffiliates which have access to your nonpublic personal information, except pursuant to your authorization. We do not share data about you with other organizations, except as permitted by law. For example, we are permitted to share data about you to (i) help us underwrite your insurance, (ii) open your account, (iii) process transactions and administer your claims, (iv) share with organizations that act for us or on our behalf, (v) comply with an inquiry by a government agency or regulator or in connection with civil or criminal litigation, or (vi) assist us in providing benefits to you as part of your membership. We will not sell any list of our members' names or addresses.

Our policy of protecting the security of nonpublic personal information also extends to certificate holders who no longer have coverage with us. Please be assured that the information in our insurance and annuity files will always be available to our members for corrections and changes when a written request is submitted. The request will be fulfilled within thirty business days from the date such a request is received. In accordance with state law, we may charge a reasonable fee to cover the costs incurred by providing a copy of your recorded personal information.

As stated above we do not disclose any nonpublic personal information to nonaffiliated third parties. However, if we were to begin sharing such information it is your right under state law to opt out of the disclosure of your nonpublic personal financial information to nonaffiliated third parties. Should we begin sharing nonpublic personal information to nonaffiliated third parties, we will notify you of such an event and how you may opt out of the sharing of such information.

We are pleased to have you as a member and will work diligently to maintain your trust.

Effective 7/1/2025

Why Young People Should Consider Permanent Life Insurance

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



Permanent life insurance is often associated with older adults, estate planning, or high-net-worth families, but it can also be a powerful financial tool for young people. Unlike term life insurance, which covers a person for a set number of years, permanent life insurance is designed to last for life as long as premiums are paid. It also includes a cash value component that can grow over time. For a young adult who is healthy, insurable, and just beginning to build a financial foundation, purchasing permanent life insurance early can create long-term protection and financial flexibility that may be difficult or expensive to replicate later in life.

The Lifetime Value of Life Insurance

The lifetime value of life insurance refers to the total financial benefit a policy can provide over the course of a person's life, not simply the death benefit paid at the end. Permanent life insurance offers value in several stages. First, it locks in coverage that does not expire, which means the policy can still be in force decades later when final expenses, estate transfer needs, or family obligations remain. Second, it may build cash value on a tax-deferred basis, giving the policy owner an asset that can potentially be borrowed against or accessed according to policy terms. Third, buying coverage young usually means lower premiums because pricing is heavily influenced by age and health. In effect, a young policyholder can secure lifetime protection at a lower cost basis and gain many more years for the policy's cash value to accumulate. This combination of guaranteed protection, long-term premium efficiency, and living benefits is what gives permanent life insurance its lifetime value.

Why Converting Term Insurance Is Often Better Than Surrendering It

When a young person owns a convertible term life insurance policy, converting that policy to permanent coverage is often more valuable than surrendering or simply allowing the term policy to lapse. One major reason is insurability. Many insurers allow conversion without a new medical exam, so the policyholder can keep coverage even if health has worsened since

the original policy was issued. This can be critically important because a new permanent policy purchased later could cost much more or even be unavailable. Conversion also preserves continuity. Instead of ending coverage and starting over, the policyholder transitions into a lifelong solution that may begin building cash value and provide a guaranteed death benefit. By contrast, surrendering a term policy usually leaves the person with no ongoing protection and no long-term asset. Conversion can also be done strategically in some cases, such as converting only part of the death benefit to manage affordability while preserving permanent coverage. Because most policies have a limited conversion window, using that privilege before it expires can protect future options that would otherwise be lost.

Five Detailed Reasons Young People Should Own Permanent Life Insurance

1. **Lower cost of entry.** Premiums for permanent life insurance are generally lower when a person is younger and healthier. Buying early can lock in favorable rates for life, making the coverage more affordable over the long run than waiting until marriage, parenthood, or the onset of health problems.
2. **Lifelong protection.** A young person may eventually have obligations that outlast a temporary policy, including funeral costs,

continued on the next page

support for a spouse or children, care for a dependent family member, or a desire to leave a legacy. Permanent life insurance helps ensure that coverage is still in place no matter when death occurs, provided the policy remains funded.

3. **Cash value accumulation.** Permanent policies typically build cash value over time. The earlier the policy starts, the more time that value has to grow. This feature can make the policy more than pure insurance by turning it into a long-term financial resource that may support future needs such as emergencies, opportunities, or supplemental retirement planning, depending on the policy design.
4. **Protection against future health changes.** Young adults often assume they can buy insurance later, but health can change unexpectedly. A diagnosis, chronic condition, or hazardous occupation can make future coverage more expensive. Owning permanent insurance early can secure insurability before those risks emerge.
5. **Financial discipline and long-term planning.** Permanent life insurance can encourage consistent, long-range thinking. It creates a structure for maintaining protection and building value over time. For young people who want to establish good financial habits, it can complement savings, retirement accounts, and broader risk management planning.
6. **Flexibility through conversion and policy design.** Many young people start with term coverage because it is inexpensive, but a convertible term policy can serve as a bridge to permanent insurance. Exercising that conversion right can be more advantageous than giving up the policy because it may allow a transition to lifelong coverage without new underwriting. This flexibility can be especially useful as income rises and long-term financial goals become clearer.

In summary, permanent life insurance can offer meaningful benefits to young people because it combines lifelong protection with the possibility of long-term financial value. Its importance lies not only in the eventual death benefit, but also in the

opportunity to lock in insurability, secure lower premiums, and build cash value over many years. Likewise, when a term policy includes a conversion privilege, converting to permanent coverage is often more valuable than surrendering the policy because it preserves protection and future flexibility. While permanent insurance is not the right fit for every budget or objective, young adults who understand its lifetime value may see it as more than an expense; it can be a durable part of a sound financial strategy.

If you bought a youth term policy for a child or grandchild, or currently own a term policy with FCSLA, consider converting it to permanent whole life coverage. If you already have a small whole life policy in place, this may also be a good time to consider adding more permanent coverage through FCSLA.

For more information:

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





IN MEMORIAM

Francis X Berkemeier, S456



Francis X Berkemeier, of Jackson, Michigan died peacefully at home surrounded by his family and devoted wife Janet (Gaydos) of 40 years. The eldest of nine children, Frank was born to Francis & Betty (Konkel) Berkemeier following WWII. At age 12 he secured

The Citizen Patriot paper route in his booming neighborhood earning enough money toward tuition for St Mary Star of the Sea School, graduating Class of 1965. Working overtime at Goodyear he funded his studies to JCC, transferred to University of Dayton, blazing a trail for his siblings, nieces/nephews, children. Graduated in 1969, accepted to University of Notre Dame Law School, but drafted for military service during the Vietnam War. By God's Providence and Nixon's foreign policy change, he received last-minute reassignment to Augsburg, Germany, and honorably discharged after two years' service.

Following law school (JD'74), Frank began his successful 33-year career in his hometown at Consumers Power Company with State, Federal and International Energy Policy, specializing in Gas/Oil land-use contracts. He spent Time, Talent, and Treasure with great legal and business sense, investing in local real estate, supporting locally owned businesses, Catholic education, the Exchange Club, Birthline, FCSLA S-456, three KC councils: St Mary Star of Sea, St Joseph the Worker Oratory and St Stanislaus Kostka; led pro bono cases of social justice directly impacting the wider Jackson community; his ministry devoted visiting the sick and burying the dead.

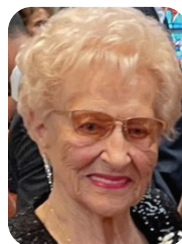
Proud of his Polish heritage Frank studied Polish under his aunt, Sr Hugoline Konkel, Felician and Director of Languages at Madonna College; later served as Trustee for Madonna University. Picking up her mantle, he became the family's chief correspondent with relatives in Poland initiating travel for generations to come. He became an activist supporting the Polish Solidarity movement, assisting Polish refugees in job placement, raising funds and goods for the Poles during National strikes for freedom against communism.

He farmed near Berry Lake, ran his race well and equipped those who knew him to do the same. He is remembered for his Servant's Heart, and the calm he brought to the happy chaos of family life. He is terribly missed as Husband, Father to Monica, Franz, Gretchen, Andrea, Henry, Geraldine; Grandfather to 10, Brother to 8. Brother-in-Law to 14, Uncle to 38, Godfather to 5.



Pictured are Slovak family members of Francis X Berkemeier at his celebration of life – all are members of S-456. Seated from Left to Right: Dr Joanne Gaydos-Daniel & Dr Steve Daniel, Morgan Plagens, Jack Hovanec, Ralph Larson, Anna Hovanec, Tom Hovanec S-81, Elle Hovanec, Grace Hovanec, Marisa Plagens, John C Gaydos, Gary Traylor.

Mary Rindosh, S184



Mary Rindosh, 101, of Carteret peacefully passed away on Thursday, 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. Mary was predeceased by her husband in 1996, William A. Rindosh; her granddaughter, Danielle

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Mark and Crystal Povondra, W093

2026 Czech Day Marshals

Mark and Crystal Povondra, W093 are this year's Czech Days Parade Marshals in Tabor, SD. Mark is also the South Dakota FCSLA District President.

Lifelong residents of Tabor, Mark and Crystal have two children, Emma and Logan. Emma is excited to join the Tabor Beseda Dancers this year, while Logan will begin preschool this fall.

Mark has worked in Information Technology at Yankton Medical Clinic, P.C. for nearly 15 years. Crystal is completing her third year with the Bon Homme School District, where she serves as the High School Study Hall and Credit Recovery Supervisor. In addition, both are involved with Beseda Hall, Inc., where Mark serves as Hall Manager and Crystal as Custodian.

Mark and Crystal are members of the Tabor Chamber of Commerce and have served in various leadership roles. Mark currently serves as one of the Czech Days Co-Chairman, while Crystal is the Chamber Treasurer. They are also active members of St. Wenceslaus Catholic Parish, contributing to both the Parish Council and Altar & Rosary Society, with Crystal also serving as a Religious Education teacher. In addition, both are involved in the Czech Heritage Preservation Society and the First Catholic Slovak Ladies Association (FCSLA).

Czech Days has always been a meaningful part of their lives. Both were Tabor Beseda Dancers and during high school, they helped form the Náše Malá Kapela Polka Band, which continues



to perform each Friday of Czech Days—where they still play baritone and clarinet today.

One of their favorite community activities takes place at Leonard Cimpl Park, where Mark can often be heard announcing games for the Tabor Bluebirds and the American Legion team. Crystal can often be found helping her mom and aunt in the concession stand.

Mark and Crystal are honored to have been selected as this year's Parade Marshals and extend their sincere thanks to the Tabor Chamber of Commerce. They look forward to celebrating Czech Days 2026 with their family, friends, and the entire community.

In Memoriam ... continued from page 20

Gruskowski, her five brothers; Joseph, Emil, Steve, Marty & Eddie Mihalek. 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.

FCSLA Branch 81 Spring Bake Sale Success

FCSLA Branch 81 of Whiting, Indiana teamed up with the St. John Rosary Society for a successful Spring Bake Sale on May 17, 2026. Following Masses, parishioners gathered in the school cafeteria to enjoy the famous Munster Donuts with coffee or tea while supporting a great cause. Guests also visited a table featuring religious giveaways and received a small token from the FCSLA Home Office as a thank-you for their patronage. Throughout the event, attendees had the opportunity to purchase raffle tickets for cash prizes, baskets, and gift raffles. The highlight of the day was the impressive selection of homemade baked goods. Tables were filled with delicious treats including nut rolls, homemade breads, cakes, roshky, kolachky, cookies, cupcakes, banana bread, brownies, and assorted dessert bars.

Customers took full advantage of the wonderful variety available, and everyone left with a smile. Some were excited raffle winners, while others were happy to take home baked treasures to share with family and friends. Branch 81 designated the bake sale as one of its Matching Funds projects, making the event even more rewarding. Thanks to the generosity of our parishioners and the support of the FCSLA Home Office, an additional \$600 was donated to benefit our parish. What a wonderful example of faith, fellowship, and community support!





A Star-Spangled Cookout

CLASSIC DILL POTATO SALAD

10 unpeeled red potatoes
3/4 cup sour cream
3/4 cup mayonnaise
1/2 white onion, finely chopped
1 stalk celery, finely chopped
1 tablespoon apple cider vinegar, or to taste
1 tablespoon Dijon mustard, or to taste
1 teaspoon celery salt
salt and black pepper to taste
5 hard-boiled eggs, roughly chopped
1 tablespoon dried dill weed
Place potatoes in a large pot, cover them with water, and bring to a boil over high heat. Reduce the heat to medium-low, and simmer until the potatoes are cooked through but still firm, about 20 minutes.

TEXAS SMOKED BRISKET

wood chips
1/4 cup paprika
1/4 cup white sugar
1/4 cup ground cumin
1/4 cup cayenne pepper
1/4 cup brown sugar
1/4 cup chili powder
1/4 cup garlic powder
1/4 cup onion powder
1/4 cup kosher salt
1/4 cup freshly cracked black pepper
10 pounds beef brisket, or more to taste
Gather the ingredients.
Soak wood chips in a bowl of water, 8 hours to overnight.
Mix paprika, white sugar, cumin, cayenne pepper, brown sugar, chili powder, garlic powder, onion powder, salt, and black pepper together in a bowl. Rub the spice mixture over the entire brisket; refrigerate for 24 hours.

Preheat smoker to between 220-230 degrees. Drain wood chips and place in the smoker.

Smoke brisket in the preheated smoker until it has an internal temperature of 165 degrees, about 12-1/2 hours. Wrap brisket tightly in butcher paper or heavy-duty aluminum foil and return to smoker.

Continue smoking brisket until an internal temperature of 185 degrees is reached, about 1 hour more.

Remove from the water, let cool, and cut potatoes into chunks. Set aside.

Stir sour cream, mayonnaise, onion, celery, vinegar, mustard, celery salt, and salt and pepper together in a bowl until well combined.

Place potatoes and eggs in a large salad bowl; sprinkle with dried dill. Pour dressing over potatoes and eggs; mix lightly.

Cover and refrigerate the salad for at least 30 minutes. Serve cold.

BEST SLOW COOKER BAKED BEANS

1 pound ground beef
1/2 pound bacon, chopped
1 (28 ounce) can baked beans with pork
1 (15 ounce) can kidney beans, rinsed and drained
1 (15 ounce) can lima beans, rinsed and drained
2 onions, chopped
1 cup ketchup
1 cup brown sugar
1 teaspoon prepared mustard

Heat a large skillet over medium-high heat. Cook and stir ground beef and bacon together in the hot skillet until beef is browned and crumbly, about 7 to 10 minutes.

Transfer hamburger and bacon into a slow cooker; stir in baked beans with pork, kidney beans, lima beans, onions, ketchup, brown sugar, and mustard.

Cover and cook on Low until thickened and bubbling, at least 3 hours.

RED, WHITE, & BLUE DUMP CAKE

1 (21-ounce) can strawberry pie filling
1 cup frozen blueberries
1 (18.25-ounce) package white cake mix
1/2 cup butter, melted

Preheat the oven to 325 degrees.

Dump strawberry pie filling into a 9x12-inch baking dish. Sprinkle with blueberries. Pour cake mix on top of blueberries. Drizzle melted butter on top.

Bake in the preheated oven until the top is a light golden brown, about 45 minutes. Serve warm.

RED, WHITE AND BLUEBERRY TRIFLE

1-1/2 cups cold fat-free milk
1 package (1 ounce) sugar-free instant vanilla pudding mix
1 cup fat-free vanilla yogurt
6 ounces reduced-fat cream cheese, cubed
1/2 cup reduced-fat sour cream
2 teaspoons vanilla extract
1 carton (12 ounces) frozen reduced-fat whipped topping, thawed and divided
2 prepared angel food cakes (8 ounces each), cut into 1-inch cubes
1 pint fresh blackberries
1 pint fresh raspberries
1 pint fresh blueberries
Fresh mint leaves, optional

Whisk milk and pudding mix for 2 minutes. Let stand until soft-set, about 2 minutes more. Meanwhile, beat yogurt, cream cheese, sour cream and vanilla until smooth. Fold in pudding mixture and 1 cup whipped topping.

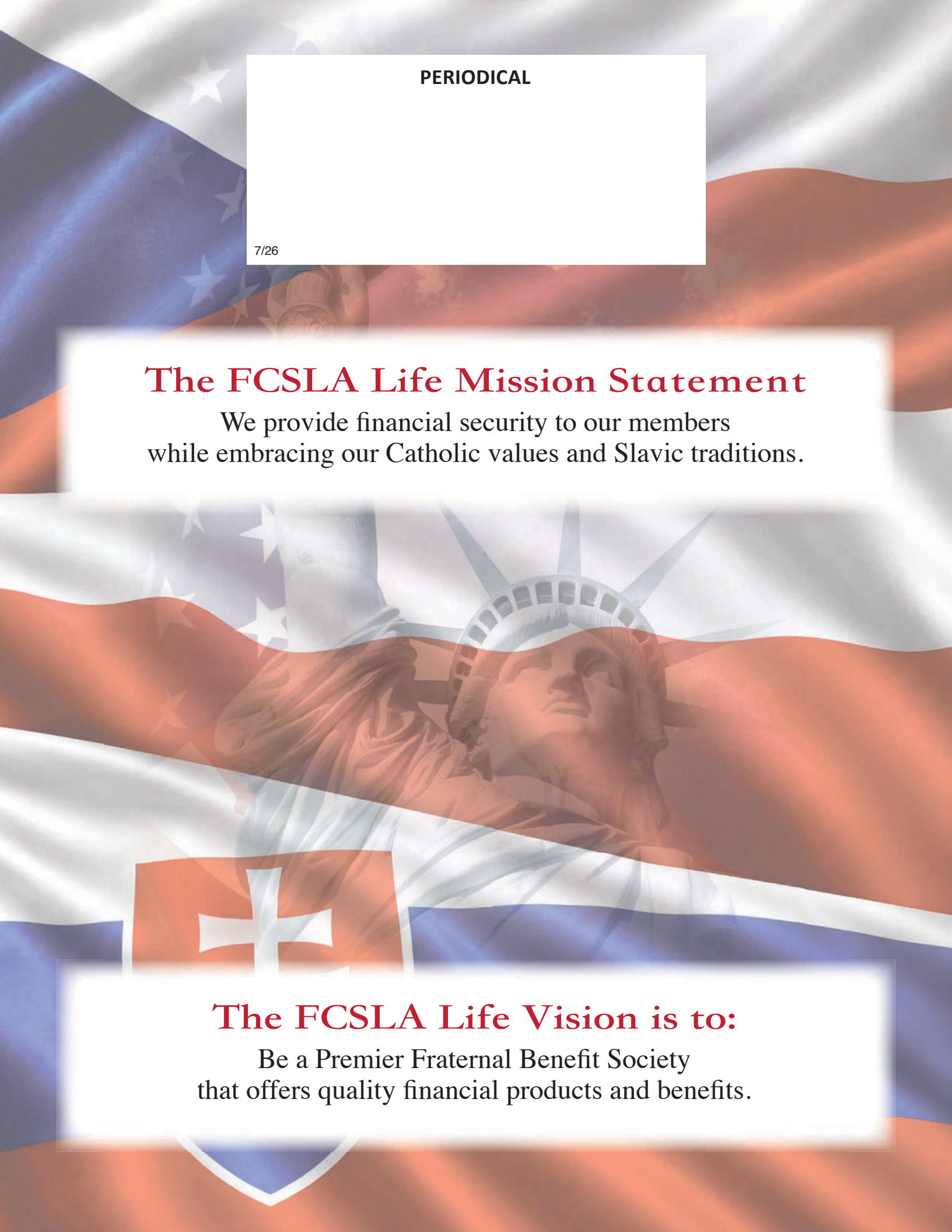
Place a third of cake cubes in a 4-qt. trifle bowl. Top with a third of pudding mixture, a third of berries and half the remaining whipped topping. Repeat layers once. Top with remaining cake, pudding and berries. If desired, garnish with additional whipped topping and mint leaves. Serve immediately or refrigerate.

CHERRY DELIGHT

1-1/2 cups graham cracker crumbs
1/3 cup confectioners' sugar
6 tablespoons butter, melted
FILLING:
1 package (8 ounces) cream cheese, softened
1 cup confectioners' sugar
1 carton (8 ounces) frozen whipped topping, thawed (3 cups)
1 can (21 ounces) cherry pie filling

In a bowl, combine the graham cracker crumbs, confectioners' sugar and butter. Press onto the bottom of a greased 8-in. square pan.

In a large bowl, beat cream cheese and confectioners' sugar until smooth; fold in whipped topping. Spread over crust. Spoon pie filling over top. Refrigerate until set, about 1 hour.



PERIODICAL

7/26

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.