

Fraternally Yours®



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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

SEPTEMBER 2026

*Some people read books
in order to find GOD,
but there is a great book:*

the very appearance of
CREATED THINGS.

SAINT AUGUSTINE

ŽENSKÁ JEDNOTA

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A SEASON TO REFLECT

There is something quietly beautiful about the end of summer.

The long days begin to shorten, the air carries the first hints of autumn, and nature gently reminds us that every season has its purpose. While spring calls us to begin and summer encourages us to grow, fall invites us to pause—to reflect, to give thanks, and to prepare for what comes next.

Life often moves at a relentless pace. We fill our calendars, meet our responsibilities, and look toward the next goal before we've taken time to appreciate the journey behind us. Yet some of life's greatest lessons are found in the moments when we simply stop and look around.

Reflection is not about dwelling on what we wish we had done differently. It is about recognizing how we've grown, appreciating the blessings we've received, and asking ourselves how we can become even better neighbors, friends, family members, and servants to others.

As members of FCSLA Life, we are part of a tradition that reminds us life is richest when it is shared. Every volunteer hour given, every branch gathering attended, every helping hand extended, and every act of kindness becomes part of a legacy that reaches far beyond ourselves.

Like a farmer preparing for harvest, we all reap what we've been planting. If we've planted compassion, we harvest stronger relationships. If we've planted generosity, we harvest grateful hearts. If we've planted hope, we discover that hope has a remarkable way of multiplying—not only in our own lives, but in the lives of those around us.

Perhaps that is one of life's greatest truths: the good we give away never truly leaves us. It has a way of returning in unexpected friendships, quiet encouragement, renewed purpose, and the satisfaction of knowing we made someone's burden a little lighter.

As we welcome the beauty of autumn, may we also embrace its invitation to slow down. Take time to enjoy a sunset, gather around the table with loved ones, reconnect with an old friend, or thank someone who has quietly made a difference in your life. These simple moments often become the memories we treasure most.

The changing leaves also remind us that change itself is not something to fear. Every ending creates space for a new beginning. Every season prepares us for the next. With faith, gratitude, and hope, we can embrace those changes with confidence, knowing that even when life changes around us, the values that define us—faith, family, service, and fraternalism—remain constant.

As summer gives way to fall, may we take a few moments to reflect not only on what we've accomplished, but on who we are becoming. And may each new day offer another opportunity to plant seeds of kindness, encouragement, and love that will continue to bear fruit for years to come.

Thank you for all you do to strengthen FCSLA Life and the communities you serve. Your generosity and commitment remind us that the greatest legacy we leave is not measured by what we accumulate, but by the lives we touch.

Dear friends, may this season fill your heart with gratitude, your home with joy, and your days with renewed purpose.

Until next Month,

Warmly, *Carolyn*

OUR LADY OF SORROWS: A Novena of the Seven Sorrows

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

My dear Sisters and Brothers in Christ,

On the fifteenth day of September, Roman Catholics throughout the world celebrate the Memorial of *Our Lady of Sorrows*, who is also the Patroness of the Slovak Republic and a special day for us of Slovak heritage here in the United States and Canada. It is of no coincidence in the Church's calendar to have this *Memorial* since the Feast of *The Exultation of the Holy Cross* was celebrated on the prior day. The Opening Prayer of Mass for the Marian *Memorial* declares, "*O God, who willed that, when your Son was lifted high on the Cross, his Mother should stand close by and share his suffering, grant that your Church, participating with the Virgin Mary in the Passion of Christ, may merit a share in his Resurrection. Who lives and reigns with you in the unity of the Holy Spirit, God forever and ever. Amen.*"



*Day One. The Prophecy of Simeon. I grieve for you, O Mary most sorrowful, in the affliction of your tender heart at the prophecy of the holy and aged Simeon. Dear Mother, by your heart so afflicted, obtain for me the virtue of humility and the gift of the holy fear of God. Amen.

*Day Two. The Flight into Egypt. I grieve for you, O Mary most sorrowful, in the anguish of your most affectionate heart during the flight into Egypt and your sojourn there. Dear Mother, by your heart so troubled, obtain for me the virtue of generosity, especially toward the poor and the gift of piety. Amen.

*Day Three. The Loss of the Child Jesus in the Temple. I grieve for you, O Mary most sorrowful, in those anxieties which tried your troubled heart at the loss of your dear Jesus. Dear Mother, by your heart so full of anguish, obtain for me the virtue of chastity and the gift of knowledge. Amen.

*Day Four. Mary Meets Jesus on the Way to Calvary. I grieve for you, O Mary most sorrowful, in the consternation of your heart at meeting Jesus as he carried His Cross. Dear Mother, by your heart so troubled, obtain for me the virtue of patience and the gift of fortitude. Amen.

*Day Five. Jesus Dies on the Cross. I grieve for you, O Mary, most sorrowful, in the martyrdom which your generous heart endured in standing near Jesus in His agony. Dear Mother, by your afflicted heart, obtain for me the virtue of temperance and the gift of counsel. Amen.

*Day Six. *The Piercing of Jesus' Side. I grieve for you, O Mary most sorrowful, in the wounding of your compassionate heart, when the side of Jesus was struck by the lance and His Heart was pierced before His Body was removed from the Cross. Dear Mother, by your heart thus transfixed, obtain for me the virtue of fraternal charity and the gift of understanding. Amen.

*Day Seven. Jesus is Placed in the Tomb. I grieve for you, O Mary most sorrowful, for the pangs that wrenched your most loving heart at the burial of Jesus. Dear Mother, by your heart sunk in the bitterness of desolation, obtain for me the virtue of diligence and the gift of wisdom. Amen.

Closing Prayers each Day

Our Father. Hail Mary. Glory be. *Mother of love, Mother of sorrows and of mercy, pray for us.*

V. Pray for us, O Virgin most sorrowful. R. That we may be made worthy of the promises of Christ.

Let us pray. Let intercession be made for us, we ask You, O Lord Jesus Christ, now and at the hour of our death, before the throne of Your mercy, by the Blessed Virgin Mary, Your Mother, whose most holy soul was pierced by a sword of sorrow in the hours of Your bitter Passion. Through, You, Jesus Christ, the Savior of the world, Who with the Father and the Holy Spirit live and reign, forever and ever. Amen.

Message from our Chief Executive Officer MICHAEL J. AGAN



New IRS Requirements and What They Mean for Our Branches and Districts



First Catholic Slovak Ladies Association has always been more than a life insurance organization. We are a fraternal benefit society rooted in faith, heritage, service, and the meaningful local work of our members, branches, and districts. Our structure is one of our greatest strengths, and it also carries important compliance responsibilities that help protect our federal income tax-exempt status.

The Internal Revenue Service recently issued Revenue Procedure 2026-8, which updates the rules for organizations that operate under a group exemption. These rules apply to fraternal benefit societies like FCSLA, and to the branches and districts that are included under the society's group exemption. The purpose of these changes is to ensure that each subordinate organization, including branches and districts, is properly affiliated with FCSLA and remains subject to the general supervision of the central organization.

A group exemption allows FCSLA, as the central organization, to extend tax-exempt recognition to

its local branches and districts without each one needing to seek separate recognition from the IRS. For our fraternal system, this is essential. It supports the local branch structure, helps preserve our shared purpose, and allows our members to continue serving their communities through charitable, religious, benevolent, educational, and fraternal activities.

Because the IRS has increased the expectations for group exemptions, FCSLA must demonstrate that our branches and districts are active, and operate consistently with our Constitution and Bylaws, Branch Management Officer Guide (branch manual), and applicable laws and regulations.

While we are continuing to review the new guidance and monitor additional information from industry resources, several practical requirements are becoming clear. As pointed out to us by our external auditor, H2R, branches and districts should expect an increased emphasis on annual reporting, documentation of fraternal activity, branch and district information, meeting activity, and basic financial information. These items help show that each branch or district is active, organized, and operating in furtherance of FCSLA's fraternal purpose.

Our goal is not to create unnecessary paperwork. Our goal is to collect and retain the information needed to confirm that each branch and district remain eligible to be included under FCSLA's group exemption.

We understand that branch and district officers are volunteers who give generously of their time. FCSLA is committed to making this compliance process as seamless and unobtrusive as possible. We will work to use clear instructions, consistent forms, and practical support so that branch and district officers understand exactly what is required and why it matters.



continued on the next page

FCSLA will continue to communicate with branches and districts as more information becomes available. We appreciate the dedication of our branch and district officers and thank you in advance for your cooperation. Your efforts will help preserve our tax-exempt status, strengthen our fraternal system, and ensure that First Catholic Slovak Ladies Association can continue serving its members and communities for generations to come.

Michael J. Agan

Michael J. Agan
CEO



ANNOUNCEMENT



Eastern PA Frances Jakabcin District will hold their fall meeting on Sunday, September 27, 2026 at Capriotti's, 1 Banks Avenue, McAdoo, PA 18237, hosted by Coaldale PA Branch S417. Please RSVP to District President Michele Mrazik Grasso at 610-782-1973 by September 17th. Doors open at noon.

2026 Debutante Ball

Attention all FCSLA members, former Polish Union and former Polish Women's Alliance members, the 2026 Debutante Ball date is set! Please join us on Saturday, November 7th, 5:30pm at the Best Western Genetti Hotel in Wilkes Barre, PA. The night promises to be a wonderful affair celebrating our youth, highlighting our 2026 Marion Vrabel Scholarship winner, dining and dancing the night away. We would love to see you there! All are welcome!!

The 2026 Debutante Ball Applications are out and available! All girls 15-19 years old are welcome to be a part of this once in a lifetime opportunity. Please reach out to this year's chair, Emily Stefanac, for any questions or further information at eastefanac@gmail.com or 570-466-7789.

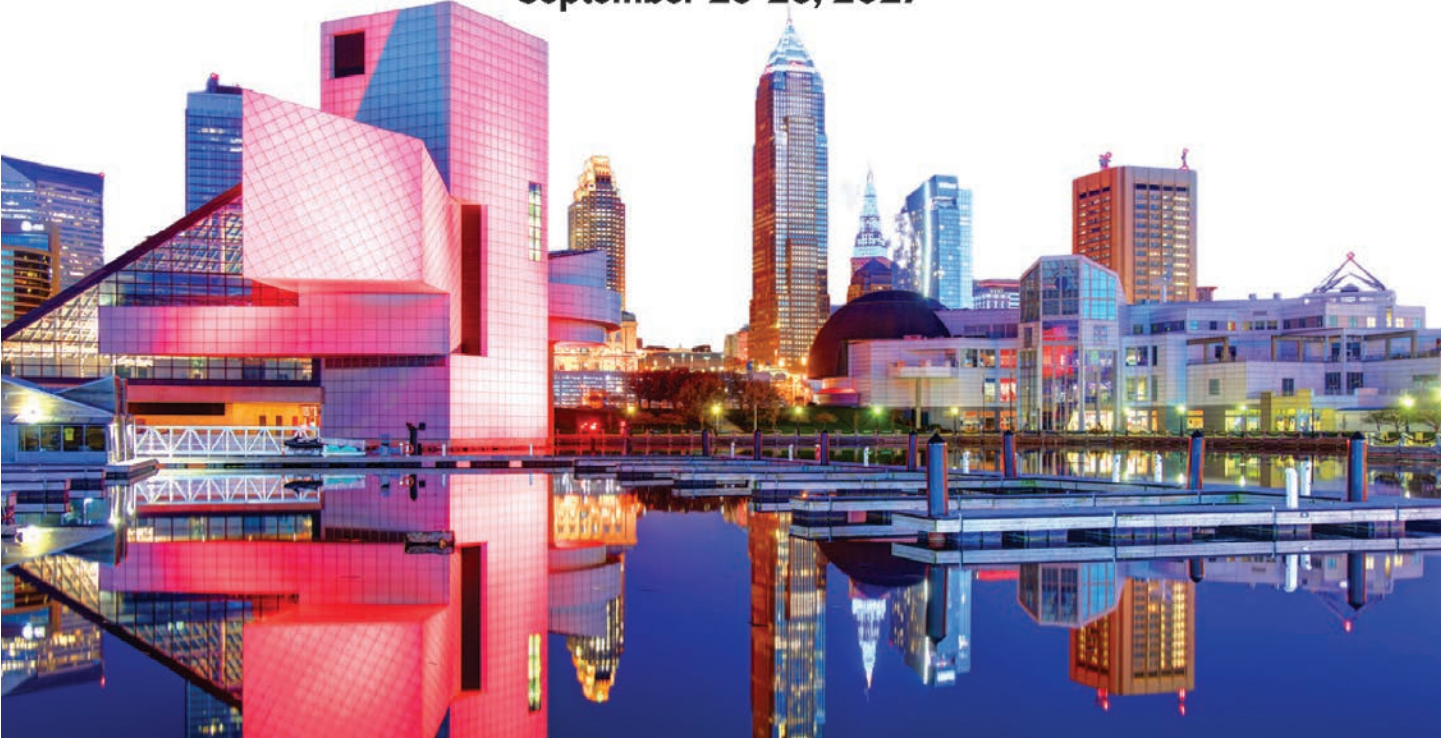


Fall Blessings and 115th Anniversary

FCSLA Life Senior Branch 313, Natrona Heights, PA will hold their Fall Blessings and 115th Anniversary Luncheon on October 18, 2026, at Forest Country Club, 130 Club House Drive, Freeport, Pa 16229 at 1:00 p.m. Please RSVP by October 11th to Norene Yandura at (724) 681-2778. Donations and Matching funds, nonperishable food items for local food banks and Guardian Angels Ladies of Charity gratefully accepted. There will be a Sing Along, Memorial Service for Deceased Members and a Memory Table. The branch mascot, our doll in female Slovak folk dress, will be there!



Save the Date
for our
44th Quadrennial Convention
Hilton Cleveland Downtown, Cleveland, OH
September 23-26, 2027



Branch J184, Gary, IN Honors Scholarship Winners

Patricia Bielak, President, and Paula Mathis, Secretary/Treasurer J184, Gary, Indiana present a check to their scholarship winners Lucas Dainton and George (Henry) Weber. Both winners are grateful to have been selected and to be able to further their catholic education.



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.

National Youth of the Year

Do you know a young member who exemplifies youth leadership and service? Someone who stands out as a role model for others? FCSLA Life has a long history of encouraging and supporting young people and we continue the tradition of youth engagement with the National Youth of the Year award. This is your opportunity to nominate that outstanding young person.

Our young members are the future of FCSLA Life!

Guidelines

- Any FCSLA Life member may submit a nominee for this award.
- Nominee must be an FCSLA Life member for at least three years.
- Nominee must be between 12-22 years old. (received date will determine the age)
- Family members of Home Office staff and National Officers are eligible to be nominated.
- Previous awardees are not eligible.
- Service projects and volunteerism included can only be from 2022-2026
- A headshot photo of the nominee must be included with nomination.
- Nominations must be received at Home Office by November 6, 2026.
- Decisions are final.
- The winner will receive \$250 and be featured in *Fraternally Yours*, our website, and social media!

National Fraternalist of the Year

The National Fraternalist of the Year award is an honor presented to an individual in our association who, through example and accomplishment, has provided outstanding volunteer service to their branch, church, and community

Guidelines

- Any FCSLA Life member may submit a nominee for this award.
- Nominee must be an FCSLA Life member for at least three years.
- Nominee must be at least 23 years old (received date will determine age)
- Previous winners, Home Office staff, and National Officers are not eligible to be nominated.
- A headshot photo of the nominee must be included with the nomination.
- Decisions are final.
- Nominations must be received by November 6, 2026.
- The winner will receive \$250 and be featured in *Fraternally Yours*, our website, and social media!



Nomination forms can be found at www.fcsla.com or by contacting the Fraternal Department at (800) 464-4642 x1068 or fraternal@fcsla.com

Pittsburgh District Members “Pilgrimage” to St. Vincent’s in Latrobe, PA

A number of FCSLA members made a pilgrimage of sorts to Saint Vincent’s, Latrobe on July 29, 2026, for Mass for our deceased members in the Basilica Crypt Church celebrated by Rev. Edward Mazich OSB, Rector of Saint Vincent’s Seminary and Chaplain of FCSLA Pittsburgh district; including a trolley ride to Pittsburgh Steelers Camp in Latrobe, brunch in the Steelers Box provided by the Benedictine Monks at the Archabbey and a close up view of football practice. Other campus

sites were open to visit including the Basilica, the Gift Shop and the historic St. Vincent Gristmill, where local wheat is still made into flour by the Monks for purchase. To top it off, we continue to celebrate the 25th anniversary of the ordination of Father Ed. Mazich, OSB. who is the Seminary Rector and FCSLA Pittsburgh District Chaplain. This tradition began many years ago, at least from the beginning of the service of our beloved late Archabbot Douglas Nowicki, OSB and the late “the Chief” Art Rooney.



Eastern PA District Making Memories at Knoebels

What better way to celebrate family and friendship than a day at Knoebels? On July 9, 2026, the Jakabcin District of Eastern, PA hosted a special children's day at Knoebels Amusement Resort, bringing 120 people together for a day of fun and fellowship.

The children were treated to \$20 worth of ride/food tickets and a snack. Families also had the opportunity to purchase additional ride tickets at a discounted rate, ensuring everyone could make the most of the day.

This special gathering wasn't about amusement park thrills. It was a celebration of our shared values and commitment to the next generation. Thank you to all who made the day a success, and we look forward to making even more memories next year July 8th, 2027.



S44, Mt. Pleasant, PA Honor Scholarship Winners

Branch S44, Mt. Pleasant, PA honored their two scholarship winners. Nicholas B. Gaydos, college graduate level, who is studying to become a doctor at Lake Erie College of Osteopathic Medicine and Nicholas E. Pisula, college freshman level, who is attending Seton Hall College studying pharmacy.



Pictured L-R: Elizabeth Butler, Barbara Golobish, Nicholas B. Gaydos, Natalie Gaydos, and Kathryn Jenesko.



Pictured L-R: Loretta Hunker, Barbara Golobish, Theresa Pisula, Nicholas B. Pisula, Kathryn Jenesko and Elizabeth Butler



FCSLA Life is proud to present the 27th printing of the original

Slovak-American Cook Book

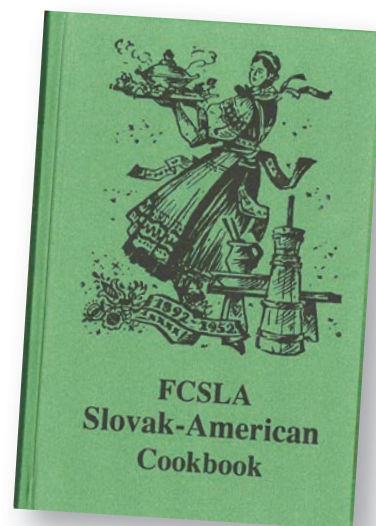
featuring hundreds of well-loved, time-tested recipes
to keep tradition alive in your kitchen!

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.

The cookbook is \$15 plus shipping (\$5 USPS Media Mail *or* \$12 USPS Priority Mail per book, shipping only to the 48 contiguous states). Please place your order using the form below. At this moment we are only taking mailed payments by check or money order. Please do NOT send cash.

Deliciously Yours,
FCSLA Life

\$15.00
plus shipping



Please call (800) 464-4642 x1080 with any questions.

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

\$_____ 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

Celebrating Scholars at the Helen Kocan District Scholarship Luncheon



The Indiana District 6 Helen Kocan Scholarship Luncheon was held on June 28, 2026, at Andorra's in Schererville, Indiana. A delicious brunch buffet was served to all who attended, providing an enjoyable setting for scholarship recipients, their families, and FCSLA members to gather and celebrate.



This year, District 6 received 14 scholarship applicants, with 12 students selected as winners. Following brunch, president Rebecca Coleman announced the scholarship winners who were present and presented each with gifts from the district and branches. Everyone then had an opportunity to visit with the recipients and their families and take photos with their scholarship winners.

A drawing was also held for the beautiful centerpieces and other gifts, with nearly everyone going home with something special. The luncheon provided a wonderful opportunity to recognize the hard work and accomplishments of our scholarship winners while enjoying fellowship with their families and fellow FCSLA members.

The gathering also gave District 6 members an opportunity to support St. Jude Children's Research Hospital, the 2026 FCSLA all-association charity. A collection was taken, and we were happy to contribute to this wonderful organization and its important work.

District Vice President Annette Markovich also addressed the group and shared information from the FCSLA President's Meeting in Ohio. As a first-time attendee, she returned with a wealth of information and updates to share with the district. We thank her for representing us and for a job well done.

It was a wonderful day filled with scholarship recognition, charitable giving, fraternal fellowship, and friendship. District 6 is proud to celebrate the achievements of our 12 scholarship winners and grateful to everyone who helped make this special luncheon a success.

Louise M. Yash District Hosts Spring Meeting and Bingo Bash!

The Louise M. Yash District kicked off spring with a fantastic District Meeting and Bingo Event on April 18, 2026, at Our Lady of Lourdes Church Hall in Milwaukee, WI

President Laurie Muffler started the day by introducing the board and warmly welcoming all members and guests. District Secretary Kathy Valent read the minutes, and District Treasurer Betty Novak presented her report.

Then the real fun began! We shared a social hour with pizza and drinks, followed by several exciting rounds of Bingo and door prizes. It was a great success, with members & guests from branches: S023, S376, J130, J334, and guests from W001.

A huge thank you goes out to District Auditor John Kaniewski for spearheading the Bingo arrangements and securing the wonderful venue! We also appreciate the hard work of our board and all district members who helped make the day a hit.

Members and guests from **S023, S273, S356, S376, S633, S634, J130, J196, J334, J539** are invited to all Louise M. Yash District Events.

Want to join in the fun at our next event? Contact Louise M. Yash District President Laurie Muffler at fcslayashdistrict@gmail.com for more information!



J83 Member Bianca D'Orazio in Paris, France



Bianca D'Orazio, Joliet, IL Branch J83, awaiting the start of Sunday Mass at Notre Dame Cathedral in Paris, France. Bianca traveled to Paris this July with her Mom and her Christian dance studio, Major School of Dance in Coal City IL, to perform in the Disney Parade and on stage in front of the Eiffel Tower. It was an experience of a lifetime for our little FCSLA member!

ANNOUNCEMENT

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.

48TH ANNUAL SAINTS CYRIL AND METHODIUS APPEAL UPDATE

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

As of July 15, the 2026 Appeal has received \$22,084.34 from 157 donors.

Among the 48 donations received from Catholic Slovak Fraternal Branches and Districts, Branches S10 & J386, Branches S84 and J7, Branch S86, Branches S107 & J38, Branch S301, Branch S313, Branches S408 & J385, Branches S414 & J272, Branch S475, Branch S615, the Magdalen I. Iskra District, and the Home Office of the FCSLA have donated a combined total of \$2,200. Donations to date have also been received from 10 churches, 17 clergy and religious, and 78 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. Hvozdozic, 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, Pennadel, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

48th Annual Saints Cyril and Methodius Appeal

Name _____

Address _____

City _____

State _____ Zip _____

Amount \$ _____

Email _____

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

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



is

Life Insurance Awareness Month

REMINDERS:

Update your beneficiaries.

Help ensure your policy benefits go to the people who matter most to you.



Make sure you have the right amount of insurance.

As the seasons change, so do your needs for life insurance.

Show the people you love and care for why life insurance matters.



First Catholic Slovak Ladies Association of the United States of America a fraternal benefit society domiciled in Beachwood, OH
24950 Chagrin Blvd. | Beachwood, Ohio 44122 | 800.464.4642 | www.fcsla.com

SEPTEMBER

MONTH OF

OUR LADY

OF

Sorrows



“ There is no sorrow
like unto Her sorrow,
who suffered with her
Divine Son. Let us turn
to Our Lady of Sorrows
with confidence, for
she understands,
she loves, and she
intercedes for us. ”

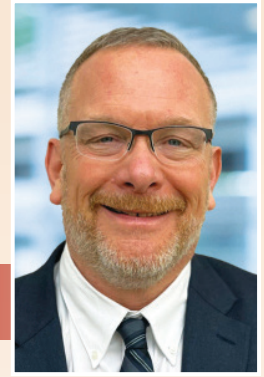


*O Mother of Sorrows,
pray for us.*



A Flexible Strategy to Use Single Premium Whole Life for Efficient Wealth Transfer

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



For individuals who have accumulated assets beyond what they expect to use during retirement, single premium whole life insurance can be an effective tool for transferring wealth to children, grandchildren, charities, or other beneficiaries. Rather than leaving an idle bank account, certificate of deposit, or taxable investment earmarked for heirs, a client may reposition a portion of those assets into a life insurance policy designed to provide a larger, income-tax-free death benefit to beneficiaries. When properly structured, this approach can create leverage, predictability, and tax efficiency within an overall estate plan.

How the Strategy Works

A single premium whole life policy is funded with one lump-sum payment. In exchange, the insurance company provides a guaranteed death benefit, guaranteed cash value growth, and, depending on the product, the potential for dividends or additional paid-up insurance. Because the premium is paid in full at issue, there are no ongoing premium obligations, making the strategy attractive for clients who want simplicity and certainty.

The central wealth-transfer benefit is the ability to convert a known amount of current assets into a potentially larger death benefit. For example, instead of leaving a lump sum in a taxable account that may fluctuate with market performance or be reduced by annual income taxes, the client can use that amount to purchase permanent life insurance. The policy's death benefit is generally received income-tax free by named beneficiaries, provided

the policy meets applicable tax rules and is not transferred for value. This can make the policy an efficient way to pass wealth with clarity and control.

Why Whole Life Can Fit a Legacy Plan

Single premium whole life is often used when the client's primary objective is legacy. The policy can help equalize inheritances among beneficiaries, provide funds to pay estate settlement costs, replace assets gifted to charity, or create a predictable pool of money for family members. Since the death benefit is paid directly to named beneficiaries, it can also avoid delays associated with probate, although estate inclusion and ownership structure should be reviewed with legal and tax advisors.

Cash value is another important feature. The policy cash value may be available through withdrawals or loans, subject to policy terms, tax rules, and

continued on the next page

Health care expenses, a longer-than-expected retirement, reduced investment income, or a change in family priorities may cause the insured to shift from a legacy objective to an income objective.

possible reductions in the death benefit. This gives the client a measure of flexibility. While the intent may be to hold the policy until death, life circumstances can change. Health care expenses, a longer-than-expected retirement, reduced investment income, or a change in family priorities may cause the insured to shift from a legacy objective to an income objective.

When Income Needs Replace Legacy Needs

If the insured later determines that lifetime income is more important than leaving a death benefit, one potential planning option is a Section 1035 exchange from the life insurance policy to an annuity. A 1035 exchange is a tax-deferral provision that allows the value of certain insurance contracts to be transferred directly into another qualifying contract without recognizing taxable gain at the time of the exchange. Life insurance may generally be exchanged into an annuity, but an annuity generally cannot be exchanged back into life insurance on a tax-free basis.

In this context, the policyowner could exchange the whole life policy's cash value into a single premium immediate annuity, commonly called a SPIA. The SPIA converts a lump sum into a guaranteed stream of payments for a selected period, for life, or for the joint lives of two individuals, depending on the payout option chosen. This can be especially useful when the original need for wealth transfer has diminished, but the need for reliable retirement income has increased.

Tax and Planning Considerations

The 1035 exchange does not eliminate tax; it generally defers it. The policy's cost basis carries over to the annuity, and annuity payments are typically treated as part return of basis and part taxable income under annuity taxation rules. If the policy is simply surrendered for cash and the proceeds are then used to buy an annuity, any gain in the policy may be taxable immediately as ordinary income. For that reason, the exchange must usually be completed directly between insurance companies, with the owner avoiding receipt of the funds.

Several details require careful review. The policy may be classified as a modified endowment contract because of the single premium funding pattern, which can affect lifetime access to cash value. Surrender charges, outstanding policy loans, reduced death benefits, annuity payout rates, guarantees, beneficiary needs, and the insured's health and longevity expectations should all be evaluated before making a change. The decision should also reflect whether the client values a guaranteed income stream more than a guaranteed legacy.

The Bottom Line

Single premium whole life can serve as a powerful wealth-transfer policy when a client has assets intended for heirs and wants a predictable, tax-efficient death benefit. At the same time, the policy's cash value can provide planning flexibility. If circumstances shift and income becomes the priority, a properly executed 1035 exchange to a single premium immediate annuity may allow the policyowner to reposition the asset into guaranteed payments without triggering immediate taxation on built-in gain. Used thoughtfully, this strategy gives clients both a legacy-focused solution today and an income-oriented exit strategy for tomorrow.

For more information contact your local FCSLA Life representative or a member of the FCSLA Life sales team. You can find our contact information at: <https://www.fcsla.com/about/rsm/>



MATCHING FUNDS ACTIVITIES

SENIOR BRANCH W484, WHITEHALL (EGYPT), PA Bake Sale

Bake Sale Matching Funds event was held on Sunday, July 12, during Holy Trinity Catholic Church's annual Parish Picnic. Thank you to members and parishioners who baked delicious treats to make this event a great success. Proceeds benefited Holy Trinity Parish as one of two major fundraisers per year.



BRANCH W137, CEDAR RAPIDS, IOWA 4-person best shot

On Saturday, June 20th, FCSLA W137 participated in a Matching funds event with the St. Ludmila Catholic Church Golf Tournament at Airport National Golf Club. There were 52 golfers for the 4-person best shot. Each golfer received a hot/cold pack courtesy of FCSLA Life.



Group photo of golfers



*Beth Avila
distributes FCSLA
give away to golfers*



*Devin Samek places
FCSLA sponsor sign
on Hole #1*

BRANCHES J138/S313, VENETIA, PA Auction

On June 12, 2026, Branches J138 and S313 sponsored the auction portion of the annual Saint Joseph's High School Spartan Scramble. Msgr. Larry DiNardo of the Diocese of Pittsburgh opened the dinner portion with prayer. Pictured below in the photos include members: Cynthia Maleski (former National President/CEO), Beverly Kaniecki, past St. Joseph's President, Jennifer MacNeil, Kathy Corso, Maria Worst and guests from the Ladies of Charity, Guardian Angels Parish, Upper Allegheny Valley, Pennsylvania.



MATCHING FUNDS ACTIVITIES

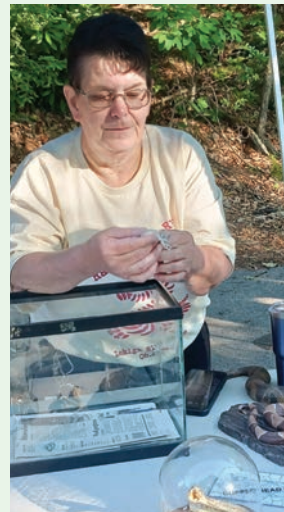
SENIOR BRANCH W187, VALPARAISO, NE Kiss the Pig

Branch W187, Valparaiso, NE held a Kiss the Pig Matching funds event to raise money to purchase Bibles appropriate for those attending CCD in Grades 1-3. For four weeks prior to the event containers were set out at Sunday masses. Parishioners voted on who should “Kiss the Pig” by dropping money in the containers. Candidates were the Pastor, the CCD Coordinator, LC Grand Knight and PCCWS President. The Pastor, Father Z. collected the most cash, won and kissed the pig as seen in the photo. The pig was brought to the church hall by a local farmer and was attired in clerical garb – black with a white collar. After the kissing, the children were allowed to come and pet the pig.



BRANCHES S196, FRACKVILLE, PA Rattlesnake Run and Walk

A rattlesnake run and walk into the forest of Glen Onoko, Jim Thorpe, PA was sponsored by Shenandoah Branch S196, Ed Staskel. More than 100 people ran, walked and biked into the Pocono's Glen Onoko Falls. The race benefited the Carbon County Environmental Center of Jim Thorpe and the surrounding area. This center rehabilitates distressed and damaged animals, teaches children to care and offers many classes. Our privilege to assist a worthy cause.



First Catholic Slovak Ladies Association

Executive Committee

First Quarterly Meeting

Home Office, Beachwood OH | February 19, 2026

Call to Order/Prayer/Pledge of Allegiance

The Board of Directors Chair Jeanette E. Palanca called the meeting to order at 9:29 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando opened the meeting with prayer and National Director Michael Beckman led us in the Pledge of Allegiance.

Opening Business

Roll Call

National Secretary Kimberly A. Graham was asked to call the roll. The following members joined the meeting via virtual meeting in a secure location:

Monsignor Peter M. Polando	National Chaplain
Jeanette E. Palanca	National Director
Kristina L. Menke	National Director
Kristine V. Midcap	National Director
Michael Beckman	National Director
Lorraine Gibas	National Trustee
Joseph T. Senko	National Trustee
Michael J. Agan	CEO

Secretary Graham noted all members were present. Secretary Graham and Interim National Treasurer Frank L. Rando were also present and in attendance in a secure location.

Approval of Agenda

Chair Palanca noted the agenda was circulated in advance and unless there are any amendments, corrections, additions or deletions, the February 19, 2026 agenda will stand approved as distributed.

Approval of the Minutes

Chair Palanca noted the November 6, 2025 minutes were circulated in advance and unless there are any amendments, corrections, additions, or deletions the November 6, 2025 minutes will stand approved as circulated.

Chair Palanca thanked National Directors Kristine V. Midcap and Michael Beckman for being part of the Executive Committee during 2025 and then they left the meeting at 9:34 a.m.

CEO's Comments

CEO Michael J. Agan remarked on several highlights of his report and will provide a more comprehensive report at the March Board of Directors meeting. CEO Agan touched on the following topics.

1. CEO Agan welcomed National Director Kristina Menke to the 2026 Executive Committee.

2. 4th Quarter Financials

CEO Agan noted these are preliminary numbers and we have a small positive net operating income for YE 2025 but after you take out the investment losses we end up with a net income of (\$638.000), our assets are \$1,058 billion and our surplus is \$110,385 million.

3. Company Culture

CEO Agan is working on a FCSLA Life culture which is collaborative, accountability, effective and efficient. CEO Agan performed one on one's with all employees. The most common theme was communications have increased with all associates per CEO Agan. CEO Agan stated on July 2, 2026 we will have a 4th of July celebration for the United States 250th Anniversary and we have a committee working on the details.

4. Sales Highlights

CEO Agan said sales were up in 2025, the life new business premiums doubled and we were up 20% in annuity new business premiums. Per CEO Agan we still need to have significant growth to generate the type of revenue we need and to stop the bleeding with the negative operating cash flow. The new MYGA was introduced in November last year and is starting to build some momentum in 2026. CEO Agan stated on product development we are re-doing the life application to have a more robust underwriting application. Next we are working on a non-participating (not dividend paying) whole life product with new riders. CEO Agan remarked the Recommender Resource page is live and has some good continuing education information for our Recommenders.

5. Staffing

CEO Agan stated we are working on filling a position in the death claims department and we continue to search for the CFO position and are using an outside recruiter.

6. Technology/Administration

Per CEO Agan we are working on the PAS Project and we sent a vendor evaluation kit out to potential vendors and the initial vendor meetings will occur at the end of February. Our IT Manager is developing an agent portal and we are close to launching it. CEO Agan said a new phone system was installed in the fourth quarter and it is integrated with our security system.

7. Strategic Update

CEO Agan remarked Carolyn Bazik will report at the board meeting on our 18 month operational plan. Ms. Bazik and Andrea Pozo integrated our 18-month operational plan into a GANTT chart and are tracking it.

8. Fraternal

CEO Agan the fraternal department has been very busy. The opt-in program worked well as we are currently only printing 4,000 *Fraternally Yours* magazines vs 60,000. The fraternal committee has been reviewing the bylaws and making suggestions for fraternal and operational. Per CEO Agan the *Branch Buzz* and the website are in the process of a makeover. The Young Adult Leadership Council (YALC) wrapped up last year and we will reimagine what it will look like in the future. As an interim step, we gathered our younger associates if they wanted to participate in a group that will lead to an external group and have called themselves Young Network of Tomorrow (YNOT) on how to engage people with FCSLA that are younger.

9. HR and Building Services

- * New Health Plan
- * Building Security
- * PTO
- * Men's Restroom
- * Incentive Plans
- * Upgrade BOD Equipment
- * Potential sale of part of the property

10. Other items

- * Privacy and security
 - * Direct mail dividends and billing statements
- Questions were asked and answered.

Supplement 1

National Treasurer's Report

Interim National Treasurer Frank L. Rando presented the Treasurer's Report as of December 31, 2025. Interim Treasurer Rando reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Operating Income before Fraternal Expenses and Dividends, Bond Rating, and a snapshot of our portfolio, as well as a graphical review of our revenue for the last five years. At the end of December 31, 2025, our admitted assets were down \$12 million for the year, and our surplus increased to \$110 million due to the \$1.2 million CARVM adjustment on the annuity book and \$1.1 million from Asset Valuation Reserve (AVR).

Interim Treasurer Rando reviewed the Balance Sheet, and Income Statement as of December 31, 2025. Questions were asked and answered.

Supplement 2

Acquired Securities Report

Interim Treasurer Rando reviewed the acquired securities report and we invested \$6,811,531 in the fourth quarter of 2025.

Fourth Quarter 2025 Budget vs Actual

Interim Treasurer Rando reviewed the fourth quarter of 2025 Budget vs Actual report by discussing the life business, annuity business, general expenses, and highlighted variances. Questions were asked and answered.

Annuity Interest Yield

Interim Treasurer Rando stated there was no change in our annuity crediting rates that were effective on November 15, 2025 for the FPDA rates as follows:

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

No changes since the effective date of November 10, 2025 for the new MYGA SPA rates will be as follows:

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

Questions were asked and answered.

Supplement 3

Annuity Reserves by Product

Interim Treasurer Rando reviewed the annuity reserves by product. He explained in detail significant statistics in the report. Questions were asked by members of the Executive Committee and answered.

Unfinished/New Business

There was no items for unfinished or new business.

Executive Committee Meeting Dates

- May 4, 2026
- August 18, 2026
- November 12, 2026

Adjournment and Prayer

National Director Kristina Menke moved to adjourn the meeting, and National Trustee Joseph T. Senko seconded the motion. The meeting adjourned at 11:00 a.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

Jeanette E. Palanca, Director

ATTEST:

Monsignor Peter M. Polando, Chaplain
Kristina L. Menke, Director
Lorraine Gibas, Trustee
Joseph T. Senko, Trustee
Michael J. Agan, CEO

I, Kimberly A. Graham hereby certify that I am duly appointed and Secretary of the First Catholic Slovak Ladies Association of the United States of America.

Kimberly A. Graham, Secretary



IN MEMORIAM

Sister Seton Marie Connolly, SS.C.M. SZJ0



Sister Seton Marie Connolly, SS.C.M., died on June 21, 2026 in Danville, PA. Born in Riverdale, New York on December 31, 1946, she was the daughter of Michael Connolly, who had been born in Ireland, and Katherine Lyons who was born in Yonkers, NY. She attended St. Gabriel Elementary School in Riverdale and graduated from St. Catherine Academy. After high school, Sister worked for several years as an administrative assistant until she entered the Sisters of Saints Cyril and Methodius on January 4, 1970, and professed her final vows in 1976. She received a BA in Elementary Education from Alvernia College, a Master's in Business Education from Catholic University, and a Master's in Education as a Reading Specialist from Bloomsburg University. Sister Seton served for 26 years as a teacher of grades 1, 2,

3 and 8 at St. John Nepomucene School in Luzerne, PA, at Immaculate Conception School in Berwick, PA, at St. Simon School in Chicago, at St. Joseph School in Mechanicsburg, PA, at Holy Trinity School in Yonkers, NY, at St. Cyril Kindergarten in Danville, PA and at St. Catherine Laboure School in Harrisburg, and as a Principal at St. Andrew School in Waynesboro, PA and St. Columba School in Bloomsburg PA. She served as a member of the Community leadership Team from 1992-1996, before beginning her Chaplaincy study, first at Geisinger Medical Center and then at Hershey Medical Center. She then served as a certified chaplain at St. Francis Hospital in Wilmington, DE, at Geisinger Medical Center, at the Danville State Hospital and at the Hospice at Emmanuel Center in Danville. Donations in memory of Sister Seton Marie can be made to the Sisters of Saints Cyril and Methodius, Villa Sacred Heart, 1002 Railroad St., Danville, PA, 17821.

REPORT OF THE FCSLA NATIONAL TREASURER

Balance Sheet As of 3/31/2026

Admitted Assets	
Category	2026
Cash & Short Term Investments	\$ 21,811,825
Bonds	1,007,248,739
Preferred Stock	1,020,000
Common Stock	359,896
Investment Income Due & Accrued	13,274,557
Property Plant & Equipment, Net	4,268,206
Certificate Loans & Accrued Interest	1,528,260
Other Assets	5,259
Interest Maintenance Reserve	4,305,848
Total Admitted Assets	\$ 1,053,822,590

Liabilities & Surplus	
Category	2026
Life Reserves	\$ 308,562,507
Annuity Reserves	610,468,307
Death Claims Payable	2,494,482
Unearned Premiums	371,356
Matured Endowments	293,836
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,480,919
Accrued Convention Donations	315,000
Provision for Future Conventions	330,432
Asset Valuation Reserve	10,777,252
Other Liabilities	2,692,113
Total Liabilities	\$ 943,186,204
Surplus	\$ 110,636,386
Total Liabilities and Surplus Funds	\$ 1,053,822,590

Income Statement For Period ending 3/31/2026

Revenue	
Category	2026
Insurance Premiums	\$ 673,890
Annuity Premiums	7,418,469
Investment Income	12,139,466
Amortization of IMR	(102,581)
Rental Income	125,629
Other Revenue	20,874
Total Revenue	\$20,275,747
Direct Expenses	
Category	2026
Change in Life & Annuity Reserves	\$(4,193,393)
Life & Annuity Benefits	20,498,871
Salaries - Life and Annuity Employees	234,026
Underwriting & Commissions Expenses	250,251
Total Direct Expenses	\$ 16,789,755
Net Revenue before General Operating and Fraternal Expenses	\$ 3,485,992
General Operating and Fraternal Activity Summary	
Category	2026
General Operating Expenses	\$ 2,199,933
Net Income before Fraternal Expenses, Dividends, Realized Capital Gains/(Losses)	1,286,059
Less :Fraternal Expenses	751,231
Less :Dividend to Members	343,961
Capital Gains/(Losses)	(9)
Total Net Income /(Loss)	\$190,858

If you would like to receive an electronic copy of our detailed NAIC Annual or Quarterly Financial Statement, please contact Frank Rando, Interim Treasurer/CFO, at Tresdept@fcscla.com.



WARM-WEATHER VIBE

CORN AND ZUCCHINI PASTA

1 teaspoon kosher salt, plus more for the pasta water
1 lb. medium pasta shells
2 tablespoon olive oil
4 ears of corn, kernels removed (about 3 cups)
2 medium zucchini, sliced into 1/4-inch-thick half moons
4 garlic cloves, finely chopped
1/2 teaspoon black pepper
1/2 teaspoon red pepper flakes, plus more for topping
1 cup low-sodium chicken or vegetable broth
1 cup grated parmesan cheese (about 4 ounces), plus more for topping
1 (5.3-ounce) package garlic-and-herb cheese (such as Boursin), sliced and at room temperature
Grated zest and juice of 1 lemon
2 tablespoon chopped fresh chives, plus more for topping

Bring a large pot of salted water to a boil. Add the pasta and cook according to the package directions. Drain, reserving 1/2 cup cooking water.

Meanwhile, heat the olive oil in a large skillet or Dutch oven over medium-high heat. Add the corn and zucchini and cook, without stirring, until the vegetables begin to turn golden brown, 5 to 7 minutes. Reduce the heat to medium and stir in the garlic, black pepper, red pepper flakes, and 1 teaspoon salt. Cook until fragrant, about 1 minute.

Add the chicken broth to the skillet and cook for 1 minute, scraping the bottom of the pan with a wooden spoon. Reduce the heat to low and stir in the parmesan, garlic-and-herb cheese, lemon zest, and lemon juice.

Fold in the pasta and chives, loosening the sauce with a few splashes of the reserved cooking water if necessary. Serve topped with more parmesan, red pepper flakes, and chives.

CRAB AND ARTICHOKE CASSEROLE

1/2 cup butter
3 tablespoons minced onion
1/2 cup all-purpose flour
1 quart cream, scalded
1/2 cup Madeira wine
salt and pepper, to taste
2 tablespoons lemon juice
4 cups fresh crab meat

3 (9-ounce) packages frozen artichokes, cooked and drained

2-1/2 cups shell macaroni, cooked and drained

2 cups grated Gruyere cheese
1/4 cup buttered cracker crumbs
paprika, to taste.

Preheat oven to 350 degrees. In a large heavy pan, saute onion in butter until golden. Blend in flour, cooking over low heat until flour is pale yellow. Remove pan from heat and add cream, stirring vigorously. Return to moderate heat, stirring sauce until it comes to a boil

Reduce heat and stir in Madeira, salt, and pepper. Pour lemon juice over crab meat and toss lightly. Combine crab meat, sauce, artichoke hearts, and macaroni in a buttered six-quart casserole. Sprinkle with cheese, cracker crumbs, and paprika. Bake 25 to 30 minutes.

PEA PESTO PASTA SALAD

1 lb. small pasta shells
1 (16-oz.) bag frozen peas, steamed and divided
2 cloves garlic, peeled and smashed
1 1/4 cups fresh basil, lightly packed
1/2 cup flat-leaf parsley, leaves and stems, lightly packed
1/2 cup freshly grated Parmesan cheese, divided
2 tablespoon lemon zest (from about 2 lemons), divided
1/4 cup freshly squeezed lemon juice (from about 2 lemons), divided
1/4 cup plus 2 tablespoon extra virgin olive oil, plus more for drizzling
Kosher salt, to taste

Bring a large pot of salted water to a boil. Cook the pasta until al dente, about 2 minutes less than the package directions. Drain, reserving 1/2 cup pasta water. Transfer the pasta to a large bowl, and set aside to cool.

In a food processor, combine 1 1/4 cup peas with the garlic, basil, parsley, 1/4 cup Parmesan cheese, 1 tablespoon lemon zest, and 2 tablespoons lemon juice. Pulse until the pesto begins to come together.

Scrape down the sides of the bowl with a rubber spatula. Slowly stream in 1/4 cup olive oil with the food processor running until the pesto is smooth. Season with

salt and pepper, then transfer the pesto to the bowl of cooled pasta. Toss the pasta and pesto together, adding the reserved pasta water, 1 to 2 tablespoons at a time, if necessary to thin the sauce.

CHERRY FLUFF

1 (20 ounce) can crushed pineapple, drained
1 (21 ounce) can cherry pie filling
1 (14 ounce) can sweetened condensed milk
1 (8 ounce) container frozen whipped topping, thawed

Mix crushed pineapple, cherry pie filling, sweetened condensed milk, and whipped topping together in a bowl; chill in the refrigerator at least 2 hours before serving.

NO-BAKE PEANUT BUTTER PIE

40 Buttery round crackers (such as Ritz)
1/4 cup packed light brown sugar
6 tablespoon salted butter, melted
Filling

1 cup creamy peanut butter
1 (8-ounce) package cream cheese, cubed, at room temperature
1 1/4 cups powdered sugar
1 (8-ounce) container frozen whipped topping (such as Cool Whip), thawed
2/3 cup raspberry preserves, whisked

For the crust: Process the crackers and brown sugar in a food processor until finely ground, about 1 minute. With the motor running, slowly pour in the melted butter and process until the mixture is the texture of coarse sand. Press the crumb mixture into the bottom and up the sides of a 9-inch pie plate, using a measuring cup or glass to press it flat. Freeze for 20 minutes.

For the filling: Beat together the peanut butter and cream cheese in a stand mixer fitted with the whisk attachment on medium speed until smooth, about 2 minutes; scrape the bottom and sides of the bowl. Add the powdered sugar and beat on medium-low speed until smooth. Add the whipped topping and beat on medium speed until smooth, scraping the sides as needed.

Dollop half of the peanut butter filling into the prepared crust. Dollop 1/3 cup of the raspberry preserves over the filling and use a knife to swirl it in. Repeat with the remaining peanut butter filling and raspberry preserves. Refrigerate, uncovered, for at least 4 hours and up to 2 days. (Loosely cover with plastic wrap after 12 hours.)

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.