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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

OCTOBER 2026



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OFFICE HOURS — HOME OFFICE

Monday through Friday — 8:00 a.m. to 4:30 p.m.
Phone: (216) 464-8015 • Toll Free: 800-464-4642
Fax: (216) 464-9260 • Website: www.fcsla.com

EDITOR: Carolyn Bazik

413 Oley Street, Reading, PA 19601
E-mail: zjbazik@comcast.net
Phone (610) 373-2743 • Fax (610) 375-8333

FCSLA LIFE

24950 Chagrin Boulevard, Beachwood, Ohio 44122
Chief Executive Officer /CEO: Mike Agan (216) 468-8000
National Secretary/COO: Kimberly Graham (216) 468-1012

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E-Mail: ppolando@youngstowndiocese.org.

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Jeanette E. Palanca, 304 W. Exchange Street,
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Email: jeanetteeve@outlook.com.

Kristina Menke, 24950 Chagrin Boulevard,
Beachwood, OH 44122, (216) 223-8220.
Email: kristinamenke53@gmail.com.

Kristine Midcap, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.

Michael Beckman, 24950 Chagrin Boulevard,
Beachwood, OH 44122, (800) 464-4642.
Email: Mikebeckman83@yahoo.com.

NATIONAL TRUSTEES:

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

Joseph T. Senko, 24950 Chagrin Boulevard,
Beachwood, OH 44122 (800) 464-4642.

NATIONAL AUDITORS:

Mary B. Andreano, 24950 Chagrin Boulevard,
Beachwood, OH 44122 (800) 464-4642.

Dennis L. Povondra, 102 South Janda Avenue,
Tabor, SD 57063. (605) 661-6508.

Email: povondra@hcinet.net

Barbara A. Sekerak, 24950 Chagrin Boulevard,
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EVERYBODY HAS A STORY

When I was growing up, people sat around kitchen tables and shared theirs. It wasn't just a way to pass the time. It was how wisdom was passed from one person to another—lessons about love, loss, courage, forgiveness, hope, and what it means to live a life worth remembering.

In those moments, nobody was trying to impress anyone. There were no screens, no distractions pulling attention in a dozen directions. Just voices, laughter, sometimes tears, and the quiet understanding that what was being shared mattered. Those stories didn't come from books or lectures—they came from lived experience. And somehow, that made them stick.

We don't do that nearly as much anymore. Life moves faster. Technology keeps us connected, yet somehow we can still feel disconnected from one another. We scroll past thousands of lives every day, but rarely stop long enough to truly hear one. Maybe that's why so many people feel unseen. Maybe we need to sit around the kitchen table again and really listen.

Real stories are different from the ones we watch on a screen. They don't have neat beginnings and endings. They are messy, unfinished, and deeply human. They double back on themselves. They pause in the middle of pain. They carry silence where words fail. And even when someone's story comes from a different time or place, something in it often feels familiar. Their story reminds us of our own.

Sometimes life itself forces us to slow down. A loss, a disappointment, an illness, or an unexpected change makes us stop long enough to reflect. We begin to understand that some experiences aren't things we simply "get over." We carry them with us, learning something new each time we revisit them. Eventually, some of our deepest wounds become part of our wisdom. Not because they stop hurting, but because we learn how to live with what they taught us.

The kitchen table is a level playing field. Everyone's story matters. Wisdom doesn't belong only to the educated, successful, or powerful. It belongs to the person who has endured, who has tried, who has failed and gotten back up again. A child can teach us something just as meaningful as a scholar. So can a stranger sitting quietly across from us, if we are willing to listen.

When we share our stories, we remind one another that beneath all our differences, we are remarkably alike. We have loved and lost. We have been hurt and healed. We have struggled, hoped, forgiven, and begun again. And often, we have done all of that without anyone else knowing the full weight of what we were carrying.

Maybe that's why storytelling matters so much. It breaks the illusion that we are alone in what we feel. It builds bridges where silence once stood. It turns strangers into neighbors, and neighbors into something closer to family.

Maybe we need fewer experts telling us how to live and more time listening to one another. Not because expertise has no value, but because wisdom is not only found in instruction—it is also found in shared experience.

So much of what we need to understand about life is already sitting around us, waiting to be spoken. We just have to make room for it again. We have to slow down long enough to hear it.

Dear friends, this month remember that when we share our stories—and truly listen—we remember something important: **None of us is living this human story alone.**

Until next Month, Warmly, *Carolyn*

OCTOBER BELONGS TO THE ROSARY

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

My dear Sisters and Brothers in Christ,

October 2026 is the beginning month of the fourth quarter. I have to quote one of my favorite comic characters, *Little Abner*, and say: “Time’s a waste’n!” Where have the prior nine months flown? It seems as though I have just put all of the Christmas decorations away and I have heard on television and radio that we better start thinking about gifts, cards, baking, etc., because the holidays are just around the corner! Well, I am attempting to keep the autumn season to be just that and hold off on the holidays until December (I hope)!

October 7 is the *Memorial* of Our Lady of the Rosary and the *Opening Prayer* of the Mass on that day is the prayer we use when we come to the ending of praying the Rosary: “Pour forth, we beseech you, O Lord, your grace into our hearts, that we, to whom the Incarnation of Christ your Son was made known by the message of an Angel, may, through the intercession of the Blessed Virgin Mary, by his Passion and Cross be brought to the glory of his Resurrection. Who lives and reigns with you in the unity of the Holy Spirit, God, for ever and ever. Amen.”

At this time of the year, I bring out a small booklet that I have treasured many years of my life entitled “*Rosary Novenas to our Lady*” by Charles V. Lacey. It was written in the mid 1920’s, and has “*The Fifteen Promises*” made by the Blessed Mother to Saint Dominic and Blessed Alanus. I hope they will assist you in your times of daily prayer during this October.

- To all those who will recite my Rosary devoutly, I promise my special protection and very great graces.
- Those who will persevere in the recitation of my Rosary shall receive some signal grace.
- The Rosary shall be a very powerful armor against hell; it shall destroy vice, deliver from sin, and shall dispel heresy.
- The Rosary shall make virtue and good works flourish, and shall obtain for souls the most abundant divine mercies; it shall substitute in hearts love of God for love of the world, elevate them to desire heavenly and eternal goods. Oh, that souls would sanctify themselves by this means!
- Those who trust themselves to me through the Rosary shall not perish.
- Those who will recite my Rosary piously, considering its Mysteries, shall not be overwhelmed by misfortune nor die a bad death. The sinner shall be converted; the just shall grow in grace and become worthy eternal life.
- Those truly devoted to my Rosary shall find during their life and at their death the light of God, the fullness of His grace, and shall share in the merits of the blessed.
- I will deliver very promptly from purgatory the souls devoted to the Rosary.
- The true children of my Rosary shall enjoy great glory in heaven.
- What you ask through my Rosary, you shall obtain.
- Those who propagate my Rosary shall obtain through me aid in all their necessities.
- I have obtained from my Son that all the confreres of the Rosary shall have for their brethren in life and death the saints in heaven.
- Those who recite my Rosary faithfully are all my beloved children, the brothers and sisters of Jesus Christ.
- Devotion to my Rosary is a special sign of predestination.

I suggest that we pray the Rosary on the *Memorial* of Our Lady of the Rosary. If you pray it daily, I suggest you pray another, especially for the souls in purgatory. Mary, Queen of the Most Holy Rosary, pray for us.



Message from our Chief Executive Officer MICHAEL J. AGAN



Family First, Work Second



Fall has always been my favorite season. There is something special about the crisp, clean air and the beauty of leaves turning brilliant shades of red, orange, and gold. It is a season that invites reflection and gratitude—and reminds us that we all have much to be thankful for.

Over the past five years, both of my parents have passed away. I am blessed to have had them in my life into their eighties, and I miss them every day. As time passes, I find myself thinking more often about the lessons they taught me and the wisdom they shared. Those values continue to guide me, and I do my best to pass them along to my own children. With that in mind, I would like to share a few of those lessons, because they are more meaningful to me today than they were when I first heard them.

My mother was kind, humble, and strong—qualities she relied on often while raising eight children. She taught me the importance of empathy, kindness, humor, and standing up for yourself. Empathy means making a sincere effort to see life from another

person's point of view. It is a skill that grows with practice and, when embraced, can make us wiser. It may not always change our opinion about a person or situation, but it can help us understand that there are often two sides to every story. To my mother, kindness cost nothing, and she believed it should be offered to everyone. In a large family, humility and self-advocacy also came naturally. At times, it felt like survival of the fittest, and Mom knew when to step in and when to let us learn on our own. And just when you began to think too highly of yourself, your siblings were always there to keep you grounded. Some things never change.

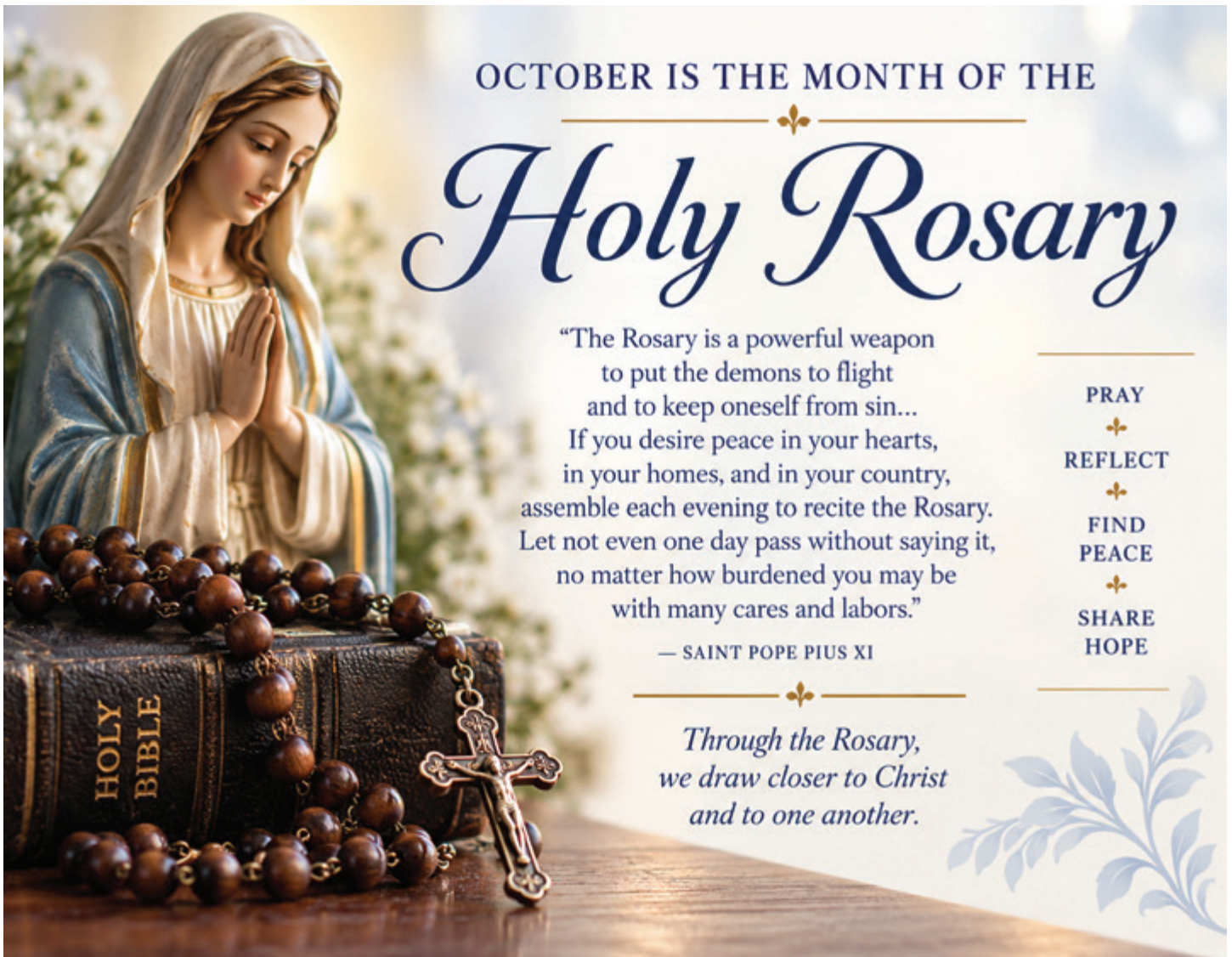
My father's advice was equally meaningful. One of my favorite sayings from him was, "Family first, work second, and everything else third." Family came first, with God at the center. Work, while second to family, still mattered deeply because it was a way to contribute to others and to society. Everything else followed. He also taught me to focus on what I could control rather than what I could not. Work hard. Do the hard things. Choose what is right, not simply what is easy. Bring integrity to whatever you do. Success comes from doing the hard work the right way. Mistakes are part of life, but if we learn from them, we become better because of them.

As we welcome fall, I hope you will take a moment to reflect on the people, lessons, and blessings that have shaped your life. May this season remind us to give thanks for those who have made a lasting and positive difference along the way.

Michael J. Agan

Michael J. Agan
CEO





Fall Blessings and 115th Anniversary

(This article has been updated from last month. Please see bolded text for updates.)

FCSLA Life Senior Branch 313, Natrona Heights, PA will hold their Fall Blessings and 115th Anniversary Luncheon on October 18, 2026, at **River 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) 226-1180**. 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! **Congratulations and best wishes may be sent to FCSLA Branch S313, St Ann's Society, c/o Branch President Cynthia Maleski Groch, 137 Oak Manor Drive, Natrona Heights, PA 15065. Messages received by October 16th will be read at the celebration.**



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.



ANNOUNCEMENT

Brainard, Nebraska FCSLA Branch WO16 will hold a luncheon party for members and their spouses or a guest on Sunday, November 8, 2026, at the Holy Trinity Klein Center in Brainard. A social hour will begin at 11:30 am with a delicious meal catered by Marcia Bohuslavsky at 12:30 pm. RSVP is requested by November 2, 2026. Please call: Carolyn 402-545-4261.



Senior Branch 11

Member Holiday Event



SATURDAY
DECEMBER 5, 2026



ST. MAXIMILIAN KOLBE HALL
363 W 11th Ave
Homestead, PA 15120



DOORS OPEN
5:00 P.M.



DRAWINGS BEGIN
6:00 P.M.



GRAND PRIZE DRAWING
9:00 P.M.

TICKETS

\$30

INCLUDES

Dinner • Full Bar
Three Numbers on Each Ticket
for chances to win all night!

EXTRAS INCLUDE!



50/50
Sponsored by
FCSLA Life
Senior Branch 11



RAFFLE BASKETS

AND MORE!



THE FIRST 10 FCSLA LIFE SENIOR BRANCH 11 MEMBERS
to locate the branch table and one of the branch officers
KRISTINA MENKE, JIM DEAK OR LINDA DEAK
WILL HAVE THEIR ENTRY TICKET REIMBURSED!



Please contact Sr. 11 Branch Secretary/Treasurer Jim Deak at jamesdeak@fcsla.com to participate or volunteer in future branch activities and events.

Celebrate the Season • Support a Worthy Cause • Win Big!



Lansford, Pa.
St. Ann Society
S-140

Christmas DINNER PARTY

St. Ann Society S-140 is cordially
inviting members to celebrate our
annual Christmas dinner,
December 6, 2026
in The Lantern, Nesquehoning, Pa.
The meal will begin at 1:00 p.m.

Reservations are required to attend.
Please call Louise Dunstan
at 570-645-4354
no later than November 23, 2026
to confirm your spot.

*Have a Happy Thanksgiving
and a very Blessed
Christmas.*



Nesquehoning and Hauto, Pa.
Branches S-414 and S-410

Christmas DINNER

Members of both Nesquehoning and Hauto
Branches are invited to the annual
Christmas dinner.

December 6, 2026
in The Lantern, Nesquehoning, Pa.
The meal will begin at 1:00 p.m.

Reservations are required to attend
no later than November 23, 2026
by calling or text:
Nesquehoning Branch: Judy Sweeney @ 570-249-0710
Hauto Branch: Regina Kanick @ 570-778-2564

*Wishing you all a
Happy Thanksgiving
and Blessed Christmas!*

Branch W133 Holds Annual Picnic

Members of FCSLA Branch W133 Timken, KS, held their annual meeting and "picnic" recently at the Jct 4 Diner in LaCrosse, KS, on Aug. 16. Members heard reports, discussed business and projects supported by members, remembered deceased members, and made charitable donations to Catholic Charities and other worthy causes. After the meeting, members enjoyed a nice dinner and social time. Everyone also enjoyed the FCSLA Give-a-ways provided. The next plan meeting for the group will be Aug. 15, 2027.





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24950 Chagrin Blvd., Beachwood, OH 44122**

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

Hazleton S-045

Christmas DINNER

Members are invited to attend the
annual Christmas Dinner,

December 6, 2026

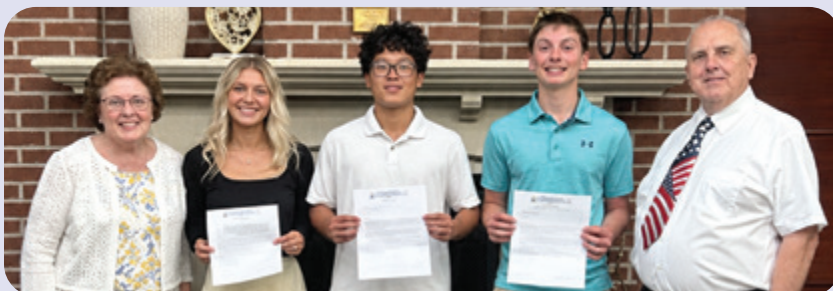
at The Lantern, Nesquehoning, Pa.
The meal will be served at 1:00 p.m.

Reservations are required
by November 23, 2026.
Please call either
Paula Gregory @ 570-427-4559
or **Susan Knepper @ 570-710-5955.**

*A very Happy Thanksgiving
and a Blessed Christmas to all.*

Branch Z409 Honors Scholarship Winners

On Sunday, August 2, 2026, after Mass, Branch Z-409 hosted a brunch at Wheatfields to honor their three students who received scholarships from FCSLA for the 2026-2027 school year. The students are: Nolan Kocol, a freshman at Gross Catholic High School in Bellevue, NE; Sawyer Vlock, a senior at Skutt Catholic High School in Omaha, NE; and Sydney Vlock, a sophomore at the University of Nebraska-Lincoln, majoring in Nursing. The students are very appreciative of their FCSLA scholarships, which will help them with their education.



Sydney Vlock, Sawyer Vlock, and Nolan Kocol, proudly showing off their FCSLA Scholarship Award letters with two of the Z-409 officers, Bernadette and John Vlock, looking on.



Sydney Vlock, Nolan Kocol, and Sawyer Vlock, celebrating their scholarship awards at a brunch, given by Z-409, in their honor.



Students - Sydney Vlock, Sawyer Vlock, and Nolan Kocol - smile in gratitude for the FCSLA Scholarships that they received

Cleveland District's Sts. Anne & Joachim Day



The Cleveland District's annual Sts. Anne & Joachim Day was held July 27, 2026, at Our Lady of Lourdes Shrine, Euclid, Ohio. The day began with the Sacrament of Reconciliation from 10am-10:55am. Cleveland District Chaplain Fr. Michael Brunosky, OSB and Fathers Frank Basa and Louis Carey, OSB concelebrated the Mass. Deacon Evan Sekerak and Brother Gregory Coyne, OSB assisted at the Mass. The Lectors were Dr. Deborah Brindza and Diane Ramoska. St Wendelin's Choir led the congregation in song and praise. The ushers at Mass were Richard Golias, Richard Kraft, Edward Sekerak and Jozef Sekerak.

A delicious pork luncheon was prepared and served by the Sisters of the Most Holy Trinity and their volunteers. Joyce Lechman, Cleveland District President introduced the FCSLA 2026 scholarship winners who were attendance: Charles Hayek (2nd grade) and his mom, Samantha Hayek (College Senior), Owen Miley (5th grade), Cooper Bowen (College Freshman), Anne Sejba (College Freshman) and Deacon Evan Sekerak (Seminarist). It would not be St. Anne's Day without the infamous Endless Raffle. Fr. Brunosky was given the job of pulling the winning tickets. The luncheon ended with prayer and the attendees proceeded to return to the Chapel for the Rosary and Benediction to conclude the day.

Check the FCSLA website for additional photos of Sts. Anne & Joachim Day.

First Holy Communion

Rose Katherine Lapinski, member of Branch J029, received her First Holy Communion on May 3, 2026 at St. Paul the Apostle Catholic Church in Norwalk, Ohio. She is the daughter of Jim and Hannah Lapinski (see photo) and the sister of Ava, Elsie, Noah, and Joseph, all FCSLA members. Rose's maternal grandparents are Mary Ann Lapinski (S030) and the late John Lapinski.





St. Anne's Day Observed with Mass, Devotion, and Fellowship

Jakabcin District of Eastern PA

Members and friends of the Jakabcin District of Eastern PA gathered on July 26, 2026, to celebrate the Feast of St. Anne, mother of the Blessed Virgin Mary and patroness of mothers, grandmothers, and families, as well as our association. Approximately 100 people came out for the occasion, which began with Mass at Immaculate Conception Catholic Church in Jim Thorpe, celebrated by Fr. Minner.

Slovak hymns were sung during the Mass by the Immaculate Conception Church choir of Jim Thorpe, whose voices added to the reverence and joy of the celebration. The choir was directed by Dr. Amy Depuy and Gina Depuy. District President Michele Mrazik Grasso and Cathy Papish served as readers, and Rosella Mrazik and Annmarie Bachman brought up the offertory gifts. Parishioners came together in prayer and thanksgiving, honoring St. Anne's enduring example of faith.

During the offertory, Michele Mrazik Grasso placed fresh flowers at the statue of St. Anne as a gesture of devotion and gratitude, continuing a cherished tradition that honors her role as grandmother of Christ, model of patience and faith, and patroness of FCSLA Life.

The celebration continued that afternoon with a fraternal dinner at Macaluso's in Nesquehoning, where members enjoyed a buffet meal and good company in keeping with the spirit of fellowship that marks the feast day.

The strong turnout and joyful spirit of the day reflected the enduring devotion of the Jakabcin District to St. Anne, whose feast serves as a reminder of the importance of family, faith, and the passing down of our Catholic faith through generations.

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.

S114 Lorain, Ohio Scholarship Luncheon

Members of FCSLA Life S114 celebrated Scholarship winners and St. Ann's Day with a luncheon at American Slovak Club, Lorain, Ohio on July 19th, 2026.

Following a short meeting, President Bernie announced there were 4 applicants for the FCSLA Scholarships, winners were Maria Bak, Joshua Kacenjar, Leah Shutic awarded \$1250 each and Katelyn Drop. We were happy to have Maria and her family present at this time. She will be attending The Franciscan University in Steubenville to study Human Growth and Development. A check and gifts from the Lodge were given with congratulations and best wishes for the future. A thank you letter was read from Leah Shutic who will be attending college for Mechanical Engineering for Motor sports in Florida. Those who were unable to attend will receive their checks in the mail. We wish all our applicants much success in the future.

Afterward a delicious luncheon with dessert followed. The meeting ended with a raffle and gifts from FCSLA for members, followed by prayer and adjournment.

Submitted by: Bernie Danevich, Pres. S114



S114 - St. Ann's Scholarship Luncheon at the American Club in Lorain, Ohio



Branch President Bernie Danevich congratulates scholarship winner Maria Bak.



Scholarship winners and branch members at the S114 luncheon



Officers of S114 L-R: Cheryl Deeks, Junior Branch Treasurer; Cindy Sams, Senior Branch Secretary; Bernie Danevich, Branch President; and Anne Kurta, Branch Vice-President and interim Treasurer

Scholarship Luncheon

— Scenes from the Magdalen I. Iskra District Scholarship Luncheon —



Welcome Address
Magdalen I. Iskra, District President



Master of Ceremonies
Anna M. Hudock, District Treasurer



Leader of Song
Diane F. Gregor, District Auditor



**Scholarship Recipients with
Magdalen I. Iskra, District President**

Left to right, Seated, Magdalen I. Iskra, District President.

Standing, Stanley Michael Sims, Lackawanna College, College Sophomore Award; Catherine Rose Flannery, Elizabethtown College, Magdalen I. Iskra District College Scholarship; Robert G. Gregor, Hamilton College, College Freshman Award; and Jacob M. Bryk, Pennsylvania State University, Adrienne Van Doren Scholarship

Recipients unable to attend were: Marissa E. Jason, Pennsylvania State University-Dickinson Law, College Graduate Award; Lauren Elizabeth Dilollo, Catholic University of America, College Senior Award; Aidan Joseph Carone, University of Massachusetts-Amherst, College Freshman Award; Jake Joseph Ceklosky, Pennsylvania State University, College Freshman Award; Mary Catherine Pierce, Pennsylvania State University, College Freshman Award; and Emma M. Pierce, Notre Dame High School, High School Freshman Award.



Benediction
Florence McCabe, District Fraternal Coordinator



Invocation
Loree A. Gerich, District Second Vice President

The Magdalen I. Iskra District held a luncheon on July 25, 2026 to honor the eight National Scholarship recipients. The recipients of the Magdalen I. Iskra District College Scholarship and the Adrienne Van Doren Scholarship were also honored. The luncheon was held at **The Cafe** Highway 315 in Wilkes-Barre, PA.

Anna M. Hudock, District Treasurer served as Master of Ceremonies. Diane F. Gregor, District Auditor led the Pledge of Allegiance and the singing of the National Anthems of the United States of America and Slovakia. Magdalen I. Iskra, District President extended greetings to all in attendance. Loree A. Gerich, District Second Vice President gave the invocation. A delicious buffet lunch was served.

After lunch, Anna M. Hudock introduced the Branch and District officers in attendance. Each scholarship recipient then introduced their family members present. Monetary gifts were presented to the National Scholarship recipients from their branches. The Magdalen I. Iskra District College Scholarship and Adrienne Van Doren Scholarship were also presented. Everyone in attendance received gifts, compliments of the FCSLA Life.

After the awarding the gifts and scholarships, Florence McCabe, District Fraternal Coordinator gave the benediction. The program ended with singing of God Bless America.

The District officers would like to congratulate all the scholarship recipients. We are so proud of you.

— Scenes from the Magdalen I. Iskra District Scholarship Luncheon —



Magdalen I. Iskra, District President presenting a gift to Stanley Michael Sims



Theresa Ceklosky, Secretary/Treasurer of Branch J362 presenting a gift to Loretta Ceklosky, grandmother of Jake Joseph Ceklosky; Left to right, Loretta Ceklosky and Theresa Ceklosky



Diane F. Gregor, District Auditor presenting a gift to her grandson Robert G. Gregor



Martha A. Iskra, District First Vice President/Secretary presenting the District College Scholarship to Catherine Rose Flannery



Patricia Bryk, Treasurer Branch S615 and Jr. Branch J526 presenting the Adrienne Van Doren Scholarship to her grandson Jacob M. Bryk



Seated: Leigh Ann Davis, Loretta Ceklosky, Magdalen I. Iskra, and Martha A. Iskra

Standing: Michael Flannery, Catherine Rose Flannery, Andrea Flannery, and Theresa Ceklosky



Seated: Mary Gregor, Declan Gregor, Max Gregor, and Robert G. Gregor
Standing: Robert Gregor, Melissa Gregor, Ryan Gregor, and Diane F. Gregor



Seated: Loree A. Gerich, Mary Sims, Stanley Michael Sims, and Florence McCabe
Standing: John Gerich and Anna M. Hudock



Seated: Kelly Marie Bryk, Brian Bryk, and Luke Bryk
Standing: Jacob M. Bryk, Max Bryk, John Bryk, David Bryk, and Patricia Bryk

Cleveland District Meeting

Dr. Deborah Brindza spoke to the meeting attendees about an upcoming event she will be involved with due to her membership in the (EOHSOJ) - The Equestrian Order of the Holy Sepulcher of Jerusalem. The organization will be conducting a meeting in Cleveland, Ohio September 25-27, 2026. Dr. Deborah has asked the Cleveland District to volunteer to be greeters at the meetings.

Kim Graham, National Secretary and Barbara Sekerak, National Auditor brought in their FCSLA purchases for the members to get a feel of the FCSLA Life Store merchandise available online at the FCSLA website.





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9%, 8%, 7%, 6%, 5%

Certain Choice MYGA 7- ICC25-SPA(7)-0925
9%, 8%, 7%, 6%, 5%, 4%, 3%

Initial Guarantee Rate

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5 year- 5.15% APY
7 year- 5.25% APY

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Not available in all states

10% surrender charge free withdrawals are available in the first year of the contract and all subsequent years during the surrender charge period

RMD distributions are available surrender charge free in the first year of the contract and all subsequent years during the surrender charge period in addition to the 10% surrender charge free withdrawals

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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,
Call- 800-464-4642 ext 1029
or

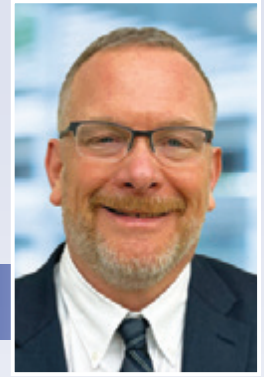
Scan the QR code to contact
a regional sales manager



<https://www.fcsla.com/about/rsm/>
9/1/26

Why Fraternal Benefit Companies Stand Apart in the Annuity Marketplace

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



Consumers shopping for annuities often compare rates, surrender charges, and company ratings. Those factors matter, but the ownership and funding model behind the insurer can be just as important. Annuities are long-term promises, and the company making those promises may be owned by public shareholders, backed or controlled by private equity investors, or organized as a fraternal benefit society. Each structure can affect priorities, investment philosophy, governance and the way value is shared with policyholders and members.

Private Equity-Owned or Funded Annuity Companies

Private equity-owned or funded insurance companies are insurers whose ownership, investment management, or capital strategy is influenced by private investment firms. These firms often seek higher investment returns by using sophisticated asset-management platforms, alternative investments, private credit, structured securities, reinsurance arrangements or affiliated investment strategies. In some cases, this can help an insurer offer attractive credited rates or grow quickly in competitive annuity markets.

However, consumers should understand the trade-off. Private equity investors typically have a return objective and a defined financial interest in the business. Regulators have noted the growing presence of private equity in insurance and the increased use of private credit and other less liquid assets. That does not mean every private equity-linked insurer is unsafe, but it does mean consumers should ask careful questions

about ratings, reserves, reinsurance, investment transparency, liquidity and the long-term alignment between the insurer's owners and annuity contract holders.

Stock Insurance Companies

Stock insurance companies are corporations owned by shareholders. Their annuity operations may be strong, well-capitalized and professionally managed, but their legal ownership rests with investors rather than policyholders. A stock company must balance the needs of customers with the expectations of shareholders, analysts, boards of directors and capital markets. That can create pressure to grow earnings, manage expenses, deploy capital efficiently and generate an acceptable return on equity.

For consumers, stock insurers can offer scale, product variety and financial discipline. Many have recognizable brands and long histories in the annuity marketplace. The key limitation is

continued on the next page

Private equity investors typically have a return objective and a defined financial interest in the business. Regulators have noted the growing presence of private equity in insurance and the increased use of private credit and other less liquid assets.

that the consumer is generally a customer, not an owner, unless he or she also owns the company's stock. Profits ultimately belong to shareholders. Product design, pricing and service decisions may be influenced by the need to satisfy investor expectations as well as policyholder obligations.

Fraternal Benefit Companies

Fraternal benefit companies, also known as fraternal benefit societies, are different. They are not-for-profit membership organizations that provide insurance and related financial products, including annuities, to members who share a common bond such as ethnic background, occupation, or patriotic interest. They are licensed and regulated under state insurance laws, and producers who sell their products must be properly licensed. Unlike stock companies, they do not exist to enrich outside shareholders. Unlike private equity-owned models, they are not designed primarily to maximize investment-manager economics. Their purpose is to serve members, beneficiaries and the broader community.

This member-centered structure is the main reason fraternal benefit companies can be the best option for many consumers. First, their mission is naturally aligned with long-term financial security. An annuity is not a short-term purchase; it may support retirement income decades into the future. A company organized for members, rather than outside shareholders, can focus on stability, service and durable promises. Second, fraternal benefit companies often combine financial products with meaningful member benefits, charitable programs, scholarships, volunteer networks or faith- and values-based initiatives. Consumers receive more than a contract; they join an organization with a social purpose.

Third, fraternal benefit companies may offer a simpler and more transparent story about who benefits from the organization's success. In a stock company, success benefits shareholders. In a private equity-backed model, success may benefit financial sponsors, asset managers and affiliated platforms. In a fraternal benefit society, surplus and organizational energy can support members, financial strength, service programs and charitable

impact. That mission does not eliminate the need for due diligence, but it gives consumers a clearer sense of alignment.

FCSLA Life is a financially strong, highly rated fraternal benefit company founded on and continues to be solely focused on its members' financial security. We create simple and easy to understand annuity products with features and guarantees built to provide benefits to its members that commercial companies do not offer. Additionally, we provide funding for fraternal activities across the country as well as donations and matching funds for the betterment of the communities in which our members live.

The Consumer Takeaway

No annuity buyer should rely on ownership structure alone. Consumers should still review financial strength ratings, product guarantees, surrender charge schedules, liquidity provisions, renewal-rate history, and tax implications. Yet when the question is which model is most naturally aligned with the consumer's long-term interests, fraternal benefit companies offer a compelling answer. FCSLA is member-focused, mission-driven, regulated insurance organization and our purpose extends beyond profit. For consumers who value safety, service, community impact and organizational alignment, a fraternal benefit company like FCSLA can be the most attractive choice in the annuity marketplace.

For more information please contact the FCSLA sales department at sales@fcscla.com or 888-464-4642 ext 1029. You can also find contact information for the FCSLA Regional Sales Managers scanning the QR code below or going to <https://www.fcscla.com/about/rsm/>



First Catholic Slovak Ladies Association

Executive Committee

First Quarterly Meeting

Home Office, Beachwood OH | May 4, 2026

Call to Order/Prayer/Pledge of Allegiance

The Board of Directors Chair Jeanette E. Palanca called the meeting to order at 9:39 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando opened the meeting with prayer and National Director Kristina L. Menke 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 - Virtual
Kristina L. Menke	National Director - Virtual
Lorraine Gibas	National Trustee - Virtual
Joseph T. Senko	National Trustee - Virtual
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.

Approval of Agenda

Chair Palanca noted the agenda was circulated in advance and unless there are any amendments, corrections, additions or deletions, the May 4, 2026 agenda will stand approved as distributed.

Approval of the Minutes

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

CEO's Comments

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

1. 1st Quarter Financials

CEO Agan noted we have a new format for reporting the financials and some Key Performance Indicators (KPI's). The gross

operating income for the first quarter was \$1.3 million for the first quarter 2026 but after you take out the fraternal expenses and dividends we end up with a net income of \$191,000, our assets are \$1,054 billion and our surplus is \$110,637 million.

2. Company Culture

CEO Agan stated on July 2, 2026 we will have a 4th of July celebration for the United States 250th Anniversary and it will be an open house and invitations will be going out soon. As far as team building, the home office will have another series of luncheons.

3. Sales Highlights

CEO Agan said life insurance is down 60% and annuities are up over prior year. The trend is good for annuity sales. CEO Agan stated on product development we are introducing a new a non-participating whole life product (not dividend paying) with new riders. CEO Agan remarked we also will be introducing a new application and supplements.

4. Staffing

CEO Agan stated we continue to search for the CFO position and are using an outside recruiter. We hired a programmer and a position in the death claims department.

5. Building Services

CEO Agan remarked we are building an additional men's restroom for the home office and should be completed in early June. The Compensation Committee is reviewing possible incentive plans for the employees. The Property Committee is evaluating the possible sale of the back 20-24 acres of the property.

6. Technology/Administration

Per CEO Agan we continue to evaluate vendors and check references for the PAS Project. The IT Manager developed an agent portal and we are piloting with a few agents.

7. Strategic Update

CEO Agan remarked the 18-month operational plan is fully integrated into the strategic plan and it has been updated and Carolyn Bazik will report at the board meeting.

8. Fraternal

CEO Agan said we currently are printing 4,000 Fraternally Yours magazines and very little

movement in this number. The governance committee has been reviewing the bylaws and is recommending changes and a special convention this year to review these bylaw changes.

Per CEO Agan the website is in the process of a makeover with small changes to make it clean and easier to view.

9. Investments

CEO Agan noted the Investment Committee is focusing on two items:

- Investment Guidelines
- Investment reallocations

10. Other items

- * Privacy and security
- * Direct deposits of dividends
- * Direct Deposits of branch checks
- * Scholarships

Questions were asked and answered.

Supplement 1

National Treasurer's Report

Interim National Treasurer Frank L. Rando presented the Treasurer's Report as of March 31, 2026. 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. In addition, Interim Treasurer Rando presented the KPI's CEO Agan referred in his report. At the end of March 31, 2026, our admitted assets were down \$3.7 million for the quarter, and our surplus increased to \$110.6 million due to our \$191,000 in net income and slight decrease in Asset Valuation Reserve (AVR).

Interim Treasurer Rando reviewed the Balance Sheet, and Income Statement as of March 31, 2026. Questions were asked and answered.

Supplement 2

Acquired Securities Report

Interim Treasurer Rando reviewed the acquired securities report and we invested \$4,283,144 in the first quarter of 2026.

First Quarter 2026 Budget vs Actual

Interim Treasurer Rando reviewed the first quarter of 2026 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

There was no items for unfinished business.

New Business

Chair Jeanette E. Palanca noted the Philanthropic and Scholarship Committee has added two new staff people (Kim Graham and Paula Dalpiaz) to help support them.

Executive Committee Meeting Dates

August 18, 2026

November 12, 2026

Adjournment and Prayer

CEO Agan moved to adjourn the meeting, and Chaplain Monsignor Polando seconded the motion. The meeting adjourned at 10:50 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

Thomas J. Chrapcynski, S156



Thomas J. Chrapcynski, 80, died February 6, 2026, surrounded by his family. Thomas was born on February 18, 1945, in Youngstown, OH, a son of Adolf J. and Mary Liptak Chrapcynski. He served in the Army in Korea. When he returned home, he worked at Morrison Buick doing automobile body work.

Prior to retiring he worked as a custodian at Holy Trinity Church. He loved working with wood and earlier in life was a musician in a band. He also volunteered with the Muscle Club at Holy Trinity Church where he also helped with Pieorgi. Thomas leaves two brothers, Edward (Jackie) Chrapcynski and William (Pauline) Chrapcynski of Coitsville, OH.

Edna Mae Spevak, S074



Edna Mae (Zamadics) Spevak, 102, passed away on March 14, 2026, after a long and full life. Born in Bethlehem on July 27, 1923, she was the daughter of the late Stephen and Mary (Donchez) Zamadics. Edna was the widow of Francis J. "Sonny" Spevak, Sr., with whom she shared 60 years of marriage. Sonny's

mother, Veronica Spevak, was the first president of the Slovak Gymnastics Sokol Wreath 66. Edna will be lovingly remembered by her children, Rebecca Donchez, Priscilla Reardon, Francine Spevak, Amy Tronolone, Francis J. Spevak, Jr. and wife Michele, Dawn Timko and husband Cyril, as well as her 3 grandchildren and 3 great-grandchildren. She is also survived by her sister Betty Peters. Edna was a member of St. Joseph's R.C. Windish Church and attended St. Joseph's Parochial School. She graduated from St. Luke's Nurse's Aid program in May of 1945. She was a member of the school PTA and the National Ladies Auxiliary to the National Association of Letter Carriers (NALCA). Edna enjoyed family trips to Myrtle Beach, Las Vegas, Atlantic City, California, Florida, and Hawaii. Her favorite outings, however, were going to the Phillies regular season and spring training baseball games. She loved her Phillies and watching their games brought her both joy and consternation! Reading novels and poetry books, sewing, playing dominoes and BINGO, as well as participating in activities such as bean bag baseball, drumming and volleyball while a resident at Sterling Heights, were some of Edna's favorite pastimes. She participated in many of these activities even at age 102!

Sister Mary Theresa Gebura, SND, S408

Theresa was born on March 29, 1935, to Joseph and Mary (Kosnac) Gebura and passed away June 4, 2026. She



was the sixth of seven children. Theresa attended St. Wendelin Elementary School and St. Michael High School, both staffed by the Sisters of Notre Dame. As a senior in high school, she realized God's call to religious life, a call which had begun in second grade. Theresa entered the Sisters of Notre Dame on September

8, 1953, and at investment she received the name Sister Mary Magdalae. As a novice, Sister Mary Theresa began a dedicated life to the ministry of food service, caring for her Sisters in large and small communities. Sister was unassuming, hardworking and had a keen eye for what needed to be done. She contributed unselfishly, loved being busy and expected no recognition. Her active ministry spanned more than fifty years at convents in Ohio: Notre Dame College, St. Vitus, Our Lady of Lourdes, St. Francis, St. Wendelin, St. Peter, Gesu, St. Gregory, the Provincial House and Julie Billiart Convent in Lyndhurst. Sister Mary Theresa loved to cook and bake. She knew gathering around the table drew community together. She took several courses to gain a better knowledge of good nutrition with fresh ideas and recipes. Sister worked tirelessly to reach out to the poor by seeking donations to be distributed to food kitchens and those in need. In her retirement years, Sister Mary Theresa continued to reach out to be of service to others. She enjoyed cooking and baking on a smaller scale. Her positive attitude and determination enabled her to remain involved in food service. Sister Mary Theresa lived her faith through her generosity of heart. She lived the phrase, "Make all your life something beautiful for God."

Beatrice E Campagna, S181

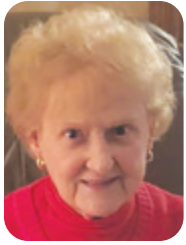


Beatrice E Campagna age 86, of Berwyn, IL, passed away at hospice on Wednesday April 22, 2026, surrounded by family and friends. Beatrice attended Sacred Heart High School. Beatrice was a beloved wife, mother and grandmother. Family, friends and church were the center of her life. Beatrice was born

and raised in the Chicago area, the daughter of the late Stephen J Fundarek and Emily R Kurucar Fundarek. She met the love of her life, Joseph A Campagna, at a catholic social club. They were married on September 2, 1967. In April 1970 they welcomed their 1st child Anthony soon to be followed by Carla in December 1974. After her husband died in 2011, Beatrice worked with her children, watching her grandchildren until she could no longer do so. Her faith sustained her throughout her life. Her daughter would drive her to Holy Guardian Angeles parish. As she became unable to get out to church, she

started watching the daily and weekend mass at Holy Name Cathedral and on EWTN. As a faithful friend she called her remaining friends regularly, keeping them up on news about the parish and each other. She will be greatly missed by all who knew her. She is survived by her sister Antoinette of Hillside, her daughter Carla, son Anthony and grandsons Anthony Jr Campagna and Joseph Campagna, and many nieces and nephews. The family wishes to extend special thanks to Accent Hospice for their kindness and loving care.

Irene M. Lefoer, S156



Irene M. Lefoer, 91 passed away peacefully on Thursday, May 14, 2026. Irene was born July 27, 1934 in Youngstown, Ohio, a daughter of Michael and Margaret (Kollar) Svagerko. Irene was a lifelong resident of the Youngstown area. She grew up in Campbell, Ohio and was a 1952 graduate of Campbell Memorial High School. She began her career at Household Finance Corporation and later attended Choffin School of Practical Nursing for her L.P.N. She went on to work at St. Elizabeth's Hospital, followed by caring for disabled children at Leonard Kirtz School until she retired. Irene married the love of her life, Attorney Dominic S. Lefoer on November 27, 1965 and they shared almost 53 years of marriage until his passing on September 1, 2018. Irene was of the Catholic faith and was a parishioner of St. Catherine of Siena at St. Charles Catholic Church in Boardman. She was a member of the Jednota and was very active in her faith, attending daily Mass, St. Anthony Novena, and praying the rosary daily particularly with the ladies of the parish. Irene enjoyed shopping, baking kiffles and kolachi, playing cards, and she especially loved spending time with her family. Irene will be deeply missed and always remembered by her children, Dr. Dominic S. (Holly) Lefoer of Poland and Philip (Michele) Lefoer of Canfield; her grandchildren, Anthony, Matteo, Carmen, Alexis and Michael Lefoer; her sister, Margaret Bajnok; her brother, Cy (Sara) Svagerko and sister-in-law, Maria Svagerko.

Jeanette Kesel (nee Niepokoj), Z562



Jeanette Kesel (nee Niepokoj), age 97, of Crown Point, passed away peacefully at home on May 25, 2026. She was born on July 10, 1928, in Gary, Indiana, to the late Stanley and Sophie Niepokoj. Jeanette graduated from Emerson High School in 1947. On July 16, 1949, she married Stanley M. Kesel, Jr., in Gary, Indiana. Jeanette was a dedicated member and secretary for the former Polish Women's Alliance of America, now FCSLA Life and formerly a member of Assumption BVM Catholic Church. She was devoted to her family and made it a priority to be actively involved in her children's lives. She generously gave her time serving as a Cub Scout and

Boy Scout leader, Brownie and Girl Scout leader, and 4-H leader. Jeanette was an ambitious and hardworking woman who worked as a Realtor for Century 21 among many other occupations throughout her life. She is survived by her children, Barbara (John) Pentangelo, Stanley M. Kesel III, Gregory (Beth) Kesel, Madeline (Jeff) Taylor, Arthur Kesel, and Rosemarie (William) Hittie; 10 grandchildren; numerous great-grandchildren; sister-in-law, Ruby Niepokoj; and many loving family members and friends. Memorial contributions in Jeanette's name may be made to the American Macular Degeneration Foundation, PO Box 515 Northampton, MA 01061.

Virginia "Gina" DiMucci (Rohac) S077



Virginia "Gina" DiMucci (Rohac) passed peacefully on July 16, 2026. Born in PortVue, Pennsylvania on November 23, 1933, to George and Susan Rohac, whom both immigrated to the area at a young age from Slovakia, Virginia was the sixth of eight children in the Rohac family. After graduating from McKeesport High School, Virginia attended McKeesport Hospital School of Nursing which led to a lifelong nursing career of over forty years. In 1957 Virginia met the love of her life, Daniel "Dan" DiMucci, with whom she shared sixty-two loving years of marriage. The people they loved the most, knew them collectively as "Mom and Dad," "Baba and Pappy" or "Aunt Gina and Uncle Dan." Virginia is survived by her sister Marion Greenland of Beaver, PA; children: Nancy Roig of Anniston, AL and Dan (Paula) DiMucci of PortVue, PA; grandchildren Natalie (Michael) Roig-McKnight, Torie (Brian) Argus, Bridgette Memmo and Donato DiMucci; great-grandchildren; as well as many other loved nieces, nephews and extended family. No one doubts that Virginia will be excited to reunite with Dan in the eternal life. Family and friends alike, knew Virginia's laugh, smile and familiar eye roll. She enjoyed time at the beach – first at Conneaut Lake, PA and then Myrtle Beach, SC. Everyone who knew her, knew how much Virginia treasured her time with family, especially her grandchildren and they will always imagine hearing her say "I love you." Her story will continue with them knowing that Virginia's mind is at ease and her soul is at rest. Throughout her life, Virginia was an active member of the Catholic faith and a devout believer in the Resurrection, angels and the communion of saints in Heaven.

Sister Marcine Klocko, SS.C.M., SZJ0



Sister Marcine Klocko, SS.C.M. died on July 16, 2026, in Danville, PA. Born in Pittston, PA on October 10, 1938, she was the daughter of Walter Klocko of Exeter, PA, and Mary Griglock of Port Griffith, PA. She was a member of St John the Baptist Parish in Pittston,

continued on the next page

PA. She received a bachelor's degree in social studies and education from Cabrini College and a master's in theology from Villanova University. Sister Marcine had a long career as a teacher and was a gifted supervisor of finances for not-for profit agencies. In South Carolina, as a lay person she owned the A-1 Cleaning company in Columbia and later owned and operated the Charleston Candy Company, while also serving as bookkeeper for Charleston, South Carolina Catholic School and St John School in North Charleston. As a Sister she served in South Carolina as a teacher at St Jude High School in Sumter, and Cardinal Newman School, in Columbia, and as assistant principal at Blessed Sacrament School, Charleston. Sister Marcine then served as Treasurer of Maria Joseph Manor, and the Meadows at Maria Joseph Manor in Danville from 2008-2013. Sister then returned to South Carolina to take on shared leadership of the St. Francis Center, which is an outreach center on one of the South Carolina sea islands populated by people descended from former slaves, migrant families and farmers. Sister Marcine is survived by her sisters, Irene Gray of Wyoming, PA; and Theresa Kemp of Stuart, FL; and numerous nephews, nieces and great nephews and nieces. Donations in memory of Sister Marcine can be

made to the Sisters of Saints Cyril and Methodius, Villa Sacred Heart, 1002 Railroad St., Danville, PA, 17821.

Theresa Planac, S211



On August 8, Theresa Planac, 99, left this place to join her husband, George Planac, who passed on August 8, 1998. She will be reunited with her parents, Anna and Joseph Slanina, her mother-in-law, Mary Planac and her cat, Fritzie. She was an amazing woman. She loved her friends, family and flea markets!! Theresa worked since she was 16 as an insurance secretary and was President of First Catholic Slovak Ladies Association Branch 5211. She was very proud of her Slovak heritage and practiced her Catholic faith as a member of St. Peter's Cathedral. She had a great sense of humor, loved people, and above all, loved life. She is leaving behind her daughter, Susan Planac Corbett, son-in-law, Mark Corbett and her nephew, Joseph Slanina, all of Kansas City, Kansas. A proud "Dotte", she graduated from Wyandotte High School and enjoyed being a part of the Strawberry Hill Museum. The family wishes to express their gratitude to the Piper Assisted Living and Monarch Hospice for everything.

REPORT OF THE FCSLA NATIONAL TREASURER

Balance Sheet As of 6/30/2026

Admitted Assets	
Category	2025
Cash & Short Term Investments	\$ 27,699,672
Bonds	1,002,081,565
Preferred Stock	1,020,000
Common Stock	372,421
Investment Income Due & Accrued	12,734,094
Property Plant & Equipment, Net	4,286,760
Certificate Loans & Accrued Interest	1,516,955
Other Assets	78,165
Interest Maintenance Reserve	4,383,689
Total Admitted Assets	\$ 1,054,173,321

Liabilities & Surplus	
Category	2025
Life Reserves	\$ 307,538,127
Annuity Reserves	612,508,217
Death Claims Payable	2,751,811
Unearned Premiums	350,613
Matured Endowments	291,070
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,501,419
Accrued Convention Donations	330,000
Provision for Future Conventions	324,742
Asset Valuation Reserve	10,349,567
Other Liabilities	2,376,021
Total Liabilities	\$ 943,721,587
Surplus	\$ 110,451,734
Total Liabilities and Surplus Funds	\$ 1,054,173,321

Income Statement For Period ending 6/30/2026

Revenue	
Category	2026
Insurance Premiums	\$ 1,516,998
Annuity Premiums	17,008,140
Investment Income	24,250,339
Amortization of IMR	(215,556)
Rental Income	236,900
Other Revenue	23,255
Total Revenue	\$42,820,076
Direct Expenses	
Category	2025
Change in Life & Annuity Reserves	\$(3,187,908)
Life & Annuity Benefits	38,790,799
Commission Expenses	617,525
Total Direct Expenses	\$ 36,220,416
Net Revenue before General Operating and Fraternal Expenses	\$ 6,599,660
General Operating and Fraternal Expenses Summary	
Category	2025
General Operating Expenses	\$ 4,979,944
Net Income before Fraternal Expenses, Dividends, Realized Capital Gains/(Losses)	1,619,716
Less :Fraternal Expenses	1,355,282
Less :Dividend to Members	710,053
Capital Gains/(Losses)	(24,048)
Total Net Income /(Loss)	\$(469,667)

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.



Sweet Breakfast Bakes

PEACH COFFEE CAKE

1 very ripe banana, mashed
3/4 cup peach yogurt
3/4 cup brown sugar, divided
1/2 cup steel-cut oats
1/2 cup melted butter, divided
1/4 cup maple syrup
1 large egg, beaten
1 1/4 cups whole wheat flour, divided
1 cup all-purpose flour
2 teaspoons baking powder
2 teaspoons ground cinnamon, more as needed
1/2 teaspoon baking soda
1/4 teaspoon salt
1 cup chopped ripe peaches
1/2 cup chopped pecans

Preheat the oven to 375 degrees. Grease a 9x9-inch baking pan.

Combine banana, yogurt, 1/2 cup brown sugar, oats, 1/4 cup butter, maple syrup, and egg in a large bowl; set aside until oats soften, 10 to 20 minutes.

Combine 3/4 cup whole wheat flour, all-purpose flour, baking powder, 2 teaspoons cinnamon, baking soda, and salt in a medium bowl; stir into banana mixture along with peaches until just combined. Pour mixture into the prepared baking pan.

Combine pecans, remaining 1/2 cup whole wheat flour, remaining 1/4 cup brown sugar, remaining 1/4 cup melted butter, and 1 pinch cinnamon in a bowl; spread over cake batter.

Bake in the preheated oven until a toothpick inserted into center comes out clean, 40 to 50 minutes. Cool in the pan for 10 minutes before transferring to a wire rack to cool completely.

Note: When using steel-cut oats, you really need to let the first half sit so that they absorb some of the moisture and soften up, otherwise you may have crunchy bits in the finished cake. Rolled oats can be used in place of steel-cut oats.

OOEY GOOEY BREAKFAST ROLLS

1/2 cup chopped pecans (optional)
1 (1 pound) loaf frozen bread dough, thawed
1/2 cup butter, melted
1/2 cup packed brown sugar
1 (3.5 ounce) package cook and serve butterscotch pudding mix
2 teaspoons ground cinnamon

Grease a 9-inch Bundt pan, and sprinkle pecans into the bottom of the pan.

Cut thawed bread dough in half, and cut each half into 8 pieces. Roll 16 dough pieces into balls, and place them into the pan on top of the nuts.

Mix melted butter and brown sugar together in a bowl, and set aside. Sprinkle butterscotch pudding mix over rolls, then sprinkle on the cinnamon. Pour butter mixture over rolls. Place in oven till morning.

Turn oven on to 350.

Bake rolls for 30 minutes, until golden brown.

APPLE CINNAMON BREAD

1 cup white sugar
1/2 cup butter
2 large eggs
2 cups all-purpose flour
1 teaspoon baking soda
1 teaspoon ground cinnamon
1/2 teaspoon salt
1/2 teaspoon ground cloves
2 apples, peeled, cored, and chopped

Preheat the oven to 350 degrees. Lightly grease an 8x4-inch loaf pan.

Beat sugar and butter together in a large bowl with an electric mixer until smooth and creamy; beat in eggs.

Sift flour, baking soda, cinnamon, salt, and cloves together into a separate bowl; mix into butter mixture until moistened. Fold in apples; transfer to the prepared loaf pan.

Bake in the preheated oven until a toothpick inserted into the center comes out clean, about 1 hour. Cool in the pan for 15 minutes. Invert carefully onto a wire rack to cool completely.

SOUR CREAM COFFEE CAKE

1/2 cup butter
1 cup white sugar
2 eggs
2 cups all-purpose flour
1 teaspoon baking soda
1 teaspoon baking powder
1 cup sour cream
1 teaspoon vanilla extract
1 cup chopped walnuts
1/2 cup confectioners' sugar
2 teaspoons ground cinnamon

2 tablespoons butter, melted

Preheat oven to 350 degrees. Grease and flour a 9x9 inch pan. Combine the flour, baking soda and baking powder; set aside.

In a medium bowl, cream together the sugar, butter and eggs until smooth. Add the flour mixture and beat until smooth. Finally, stir in the sour cream and vanilla. In a separate bowl, combine the nuts, confectioners' sugar and cinnamon.

Spread half of the batter into the 9x9 inch pan. Sprinkle a layer of the nut mixture, then spread the remaining batter and top with the rest of the nut mixture. Spread the melted butter over the top.

Bake for 1 hour in the preheated oven, until cake springs back to the touch.

APRICOT DANISH COFFEE CAKE

1 (15.25 ounce) package white cake mix
3 large eggs
1 1/2 cups sour cream
1 (15 ounce) can apricot halves, drained
1 tablespoon butter
1/2 cup slivered almonds
1 (8 ounce) package cream cheese
2 tablespoons milk
2/3 cup confectioners' sugar
2 teaspoons water, or as needed

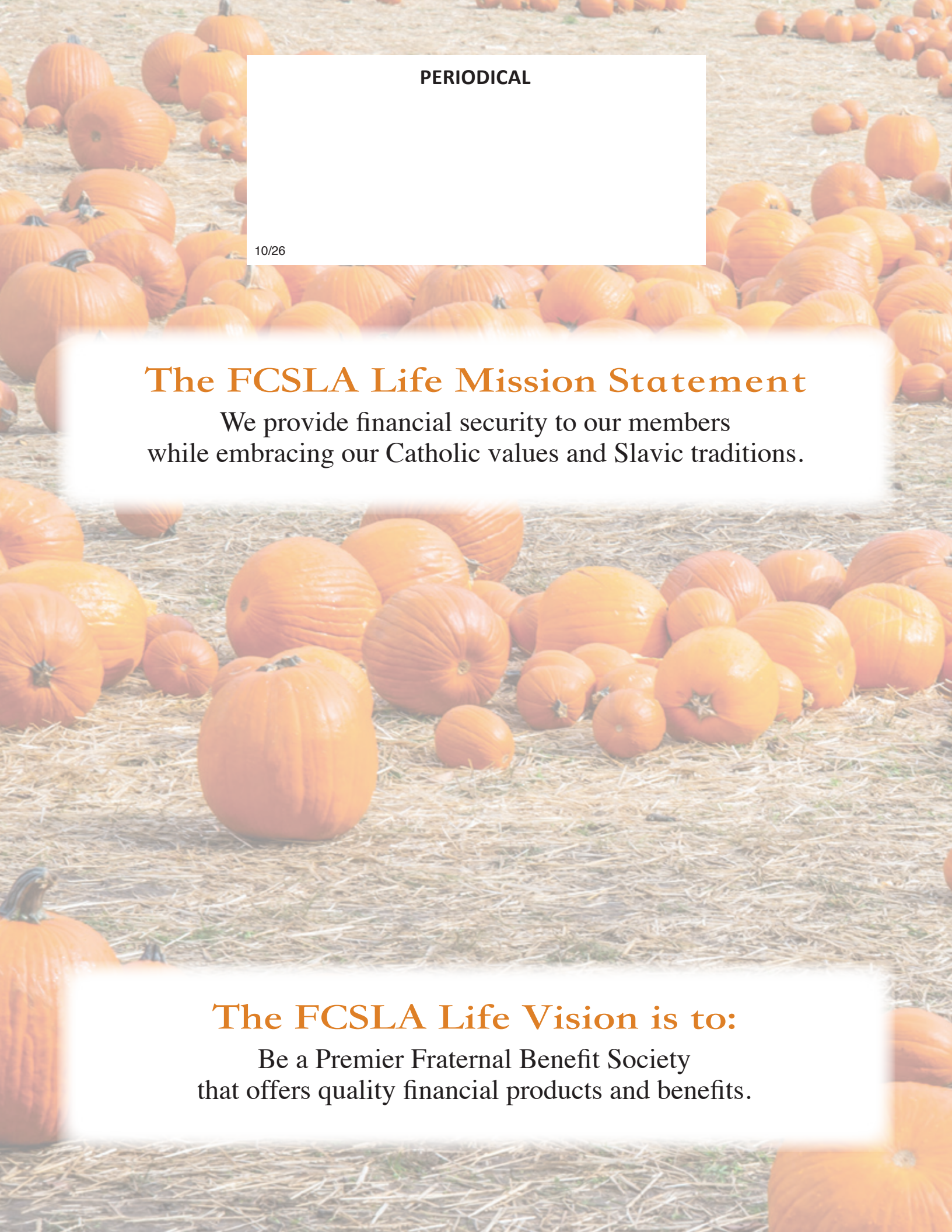
Preheat the oven to 350 degrees. Grease and flour a 10x15-inch jelly roll pan. Set aside 1/2 cup of the dry cake mix.

Mix together eggs and sour cream in a medium bowl. Stir in package of cake mix. Batter will be lumpy. Spread batter into the prepared pan. Using the back of a spoon, make 15 wells in the batter, 3 rows of 5. Beat together cream cheese and milk in another bowl until fluffy. Place a tablespoon of the cream cheese mixture into each well. Place 1 apricot half, cut side up, onto each well of cream cheese.

Combine 1/2 cup reserved cake mix with butter in a small bowl. Stir in butter until the mixture is crumbly. Stir in slivered almonds and sprinkle the mixture evenly over the Danish batter.

Bake in the preheated oven until a toothpick inserted into the cake comes out clean, 30 to 35 minutes.

To make the glaze: Stir together confectioners' sugar and water until smooth, adding another teaspoon of water if necessary. Drizzle over the Danish when cool.

A photograph of a field filled with many orange pumpkins of various sizes, scattered across a bed of dry straw. The pumpkins are in sharp focus in the foreground and middle ground, with some blurred in the background.

PERIODICAL

10/26

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.