Fraternally Yours®

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THE QUIET GRACE OF GRATITUDE

We often measure life's blessings by the big things—milestones reached, prayers answered, dreams fulfilled, and moments worth celebrating. Yet, as the years pass, I find that some of life's greatest blessings are the ones we barely notice while they are happening. They arrive quietly, woven into the ordinary rhythm of our days, reminding us that a meaningful life is not necessarily one filled with extraordinary experiences, but one in which we learn to appreciate the extraordinary in everyday living.

As Thanksgiving approaches, I find myself reflecting on what it truly means to have a grateful heart.

Gratitude is an interesting thing. It is easy to be thankful when life is going according to plan, when those we love are healthy, our worries are few, and the road ahead seems clear. But life rarely unfolds quite that neatly. We all carry something—a disappointment, a concern, an empty chair at the table, or a prayer that has yet to be answered. And still, there is much for which to be grateful.

I have come to believe that gratitude is less about what we have and more about how we choose to see the world around us. It is recognizing that even an ordinary day holds extraordinary gifts. A familiar voice on the telephone. A shared laugh. The kindness of someone who expects nothing in return. The comfort of knowing we matter to another person. These moments may seem small, but they are often the very things that give our lives their greatest meaning.

Thanksgiving also reminds us that gratitude and generosity are closely connected. When we recognize the goodness that has found its way into our own lives, we become more mindful of the opportunities to bring goodness into the lives of others. Sometimes the greatest gift we can offer is simply our presence—listening without judgment, extending forgiveness, offering encouragement, or making room at our table for someone who might otherwise feel forgotten.

There is a quiet spirituality in living with a grateful heart. It doesn't require grand gestures or perfect circumstances. It asks only that we remain open to the grace woven into everyday life and recognize that, even in difficult seasons, we are never without the possibility of hope.

As we gather this Thanksgiving, may we spend a little less time thinking about what is missing and a little more time appreciating what remains. May we remember those whose presence once graced our tables, cherish those who share them today, and never take for granted the gift of another day.

And perhaps, when the holiday has passed and the decorations have been put away, we can carry a little of Thanksgiving's spirit into the ordinary days that follow.

After all, gratitude was never meant to be celebrated just once a year. It is a way of living, a way of loving, and, in its own quiet way, a way of honoring the One from whom all blessings flow.

Dear Friends,

Wishing you and those you hold dear a Thanksgiving filled with peace, love, and the quiet joy of a grateful heart.

Until next Month,

Warmly,

Carolyn

Giving Thanks in Prayer

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



My dear Sisters and Brothers in Christ,

I cannot believe we have passed by ten months of 2026 and are immersed in its last two months. However, the Fourth Thursday in November is my most favorite public holiday, ***Thanksgiving***, and in December, one of my most religious holydays, **Christmas** (the Triduum – **Holy Thursday, Good Friday, and Easter** are my most favorite holydays!). From the days of elementary and high schools, through college and graduate school and now during my forty-six years of priesthood, I always love Thanksgiving as the holiday that brings every citizen to prayer and thanks for all that we possess in these United States. This, for me, is awesome! As we participate in Holy Mass; watch the parades in the morning; have our Thanksgiving meal in the afternoon; and, watch all the football games that we are able to do so in the afternoon and night, please take time, whether by yourself and/or with family and friends, to reflect on the many blessings we have from Almighty God – the Father, the Son, and the Holy Spirit!

Below are the prayers that are used during the celebration of the *Mass on Thanksgiving Day*. Even though you may have heard these prayed by your priest on Thanksgiving morning, I hope that you take a few seconds to pray each of them throughout the day!

OPENING PRAYER OF MASS

Father all-powerful, your gifts of love are countless
and your goodness infinite;
as we come before you on Thanksgiving Day with
gratitude for your kindness,
open our hearts to have concern for every man,
woman, and child,
so that we may share your gifts in loving service.
Through our Lord Jesus Christ, your Son, who lives
and reigns with you
in the unity of the Holy Spirit, God, forever and
ever. Amen.

PRAYER OVER THE OFFERINGS BEFORE THE PREFACE

God our Father, from whose hand we have received
generous gifts
so that we might learn to share your blessings in
gratitude,
accept these gifts of bread and wine, and let the
perfect sacrifice of Jesus
draw us closer to all our brothers and sisters in the
human family.
Through Christ our Lord. Amen.

PREFACE

It is truly right and just, our duty and our salvation,
always and everywhere to give you thanks, Lord,
holy Father,
almighty and eternal God, through Christ our Lord.
You have entrusted to us the great gift of freedom,
a gift that calls forth responsibility and commitment
to the truth that all have a fundamental dignity
before you.
In Jesus, through his Death and Resurrection,
we find our ultimate redemption, freedom from sin,
and every blessing.
And so, with hearts full of love,
we join the angels, today and every day of our lives,
to sing your glory as we acclaim.

PRAYER AFTER COMMUNION

O Lord our God, you have shown us
the depths of your love for all your children;
help us, we pray, to reach out in love to all your
people,
so that we may share with them
the good things of time and eternity.
Through Christ our Lord. Amen.

HAVE A BLESSED, FUN, GRATEFUL, AND PRAYERFILLED, THANKSGIVING!

Message from our Chief Executive Officer

MICHAEL J. AGAN



Be Present in the Moment



Living in the moment matters. It means giving your full attention to what you are doing, the people you are with, and what is happening right now. In a world of social media, short attention spans, and constant demands, that can be difficult. If you are like me, you are often rushing from place to place and meeting to meeting. Being pulled in so many directions creates stress and distraction, making it harder to stay present. Yet that is exactly what we should strive to do: focus on the task at hand, appreciate the people around us, and be fully present.

As we move through November, we also pause to recognize Veterans Day and honor the men and women who have served our country. Their dedication, sacrifice, and commitment to protecting our freedoms deserve our sincere gratitude. We thank our veterans and their families for all they have given in service to our nation.

That brings me to Thanksgiving.

Thanksgiving is one of my favorite holidays and a wonderful time of year. We cook, eat, enjoy a drink, watch football, and reconnect with family. Unlike many holidays, it does not feel rushed. Most places are closed, and there are few activities beyond perhaps a Turkey Trot, a chance to burn some calories before enjoying the meal. Thanksgiving gives us a few days to slow down, recharge, and appreciate the present moment.

As we gather this Thanksgiving, may we be especially mindful of the blessings we enjoy, the people we cherish, and the veterans whose service has helped make those moments possible. Be present in the moment. If you are traveling, have a safe journey. May God bless you and your families.

Michael J. Agan

Michael J. Agan
CEO

FCSLALife®





Christmas Dinner – Branches S089 and S319

FCSLA Branches S089 (Bethlehem) and S319 (Allentown) will host a joint Christmas Party on Sunday, November 22, 2026, at the Heintzelman Carriage House, 326 Main St., Rear, Hellertown, PA. Members are welcome to attend the 11:00 AM Mass at St. Theresa Parish, 1408 Easton Road, Hellertown, prior to the event. The Church is only a 5-minute drive from the Carriage House. Dining facility doors will open at 12 noon. Please arrive no later than 12:30 PM. Dinner buffet will begin at 12:45 PM. Mr. John Stofanak and the Tatra Singers will present a selection of traditional Slovak and popular holiday music for your enjoyment following the meal.

This year we are asking members to bring a donation of canned goods, paper products, toothpaste, coffee, etc., which will be given to the local food pantry or Good Samaritan Society at St. Theresa Church.

Reservations are required! Please contact Loretta Ulincy by phone (610-737-8207) or email (loralinc@gmail.com) no later than Sunday, November 15th, by 2:00 PM. We look forward to seeing you there!

Best wishes from your officers for a blessed Thanksgiving and Christmas season!







Senior Branch S88 Annual Meeting & Christmas Party

Senior Branch S88 Annual Meeting & Christmas Party will be held Dec. 6, 2026, at the Cedarbrook Country Club, Rostraver, Pa. Doors open at 1:15 with appetizers served at 2:00 and dinner served at 2:30. A $15.00 deposit per member is required to secure your reservation. Your attendance will result in the refund of deposit at the door.

Reservations are due by November 16, 2026. No reservations will be accepted after this date. Send reservations to Dorothy Urbanowicz, 27 Crescent Dr., Monessen, Pa. 15062-2550.

Election of officers will be held at this meeting. They are for a four-year term. Elections will be held for: President & Sr. Financial Secretary; Recording Secretary and Jr. Financial Secretary and Auditors (2). You can only run for one position. If you would like to run, send your name and a brief description of qualifications to: Mary Jo Smith, 51 Scenery Blvd., Monessen, Pa. 15062-2210

Hope you can join us for this occasion.





Christmas Luncheon

Branches S433 and J333 invite all members to attend our annual Christmas Luncheon.

Sunday, December 13, 2026

Hickory Heights Golf Club
116 Hickory Heights Drive, Bridgeville, PA 15017

Doors Open: Noon | **Luncheon Served**: 1:00 PM

Reservation Information
Marian
Phone: 412-558-1099 | Email: rxtech125@yahoo.com

We look forward to celebrating the holiday season with you!

Merry Christmas and Happy Holidays!



Members of Sr. Branch 490, Please Be Our Guests!

You are invited to Viliya-Slovak Christmas Eve Supper Sunday December 6 at 12 noon for Mass and Supper.

Abbey Church and Benedictine High School Dining Hall
2900 Martin Luther King Jr Drive
Cleveland, Ohio 44104

To reserve tickets or for more information please call
Branch Secretary Kathy Stedronsky at 440-590-5495



Notice to Members – St. Ann's Lodge S114

Due to the temporary closure of the Slovak Club, all future meetings and events will be held at the American Croatian Club 4846 Oberlin Avenue in Lorain. Our Annual Meeting & Christmas Party will be held at 1:00 on December 20th. Please RSVP to Bernie at 440-960-2605 by December 15. Due to the passing of Joanne Mrosko, we are in need of a treasurer. If interested, please let Bernie know.

A Winning Partnership Begins

We are thrilled to announce that **FCSLA Life** is now an **Official Small Business Partner of the Cleveland Cavaliers** for the 2026-2027 and 2027-2028 seasons.

This exciting collaboration places the FCSLA Life brand alongside one of the NBA's most recognized franchises, creating new opportunities to share our mission of financial security, community support, and member value with audiences throughout Northeast Ohio and beyond.

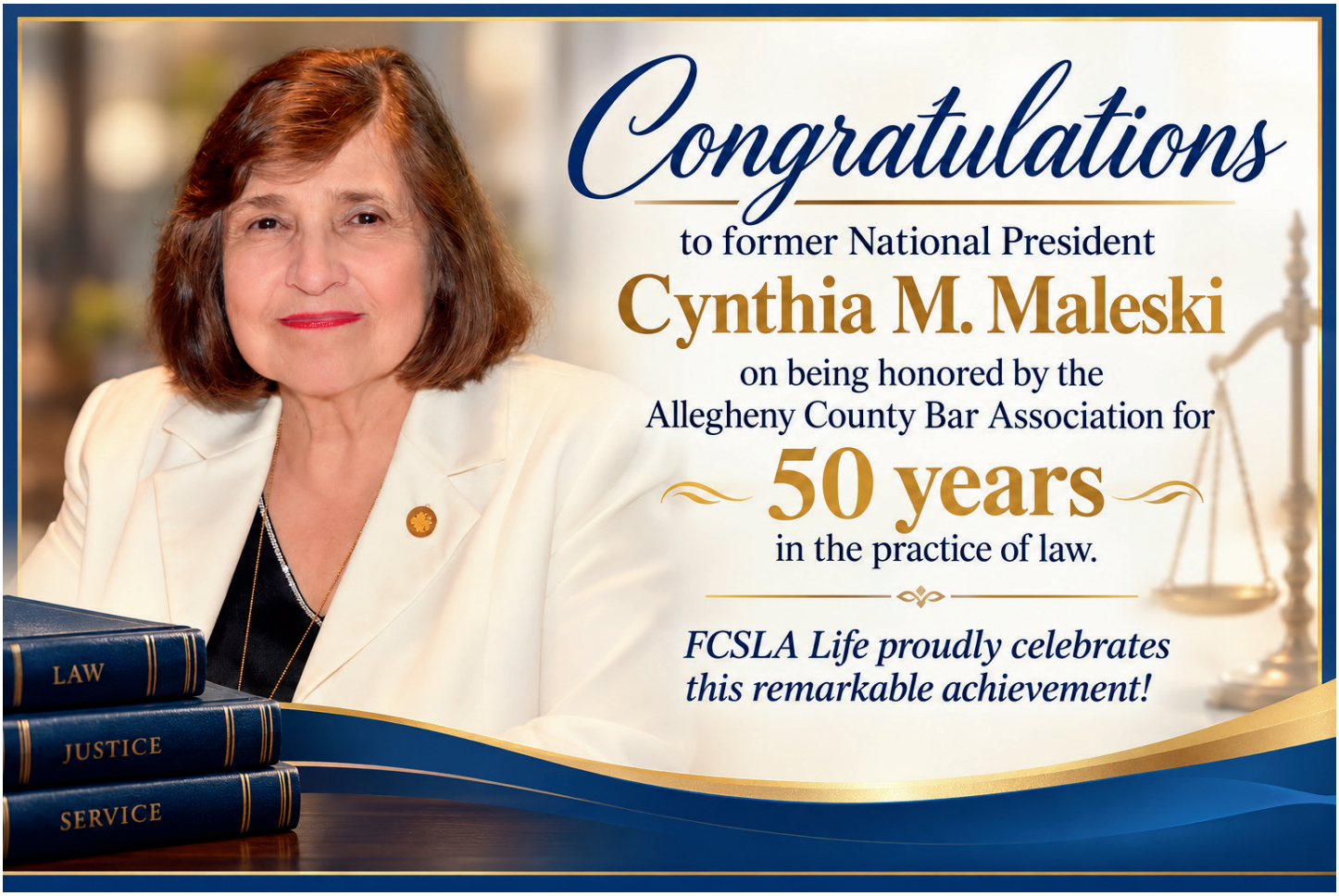
Throughout the next two seasons, FCSLA Life will be featured across Cavaliers platforms, including arena branding, digital displays, radio promotions, social media campaigns, and a featured partnership game each season. Our presence will extend beyond the arena as Cavaliers games reach viewers through regional and national broadcasts, helping introduce the FCSLA Life story to an even broader audience.

As we continue helping individuals and families protect what matters most, this partnership represents an exciting opportunity to expand our reach, strengthen community connections, and showcase the values that have guided our organization for generations.

Watch for FCSLA Life throughout the season as we step onto a bigger stage and continue growing our mission!

Follow: @fcslalife and @cavs on Instagram to follow along this season!

FCSLALife®





Patricia Murdock, S262, Awarded Greensburg Diocese Medal of Honor

Patricia Murdock of Branch S262 and of Our Lady Queen of Peace Parish in East Vandergrift PA was awarded a Greensburg Diocese Medal of Honor. The award recognizes men and women for their consistent, dedicated service to their parish and the wider Church community. Bishop Larry J. Kulick presented the award during a Solemn Evening of Prayer at the Blessed Sacrament Cathedral in Greensburg on October 7, 2026.

Announcing Special Convention by Mail

The Board of Directors of the First Catholic Slovak Ladies Association (FCSLA), acting in accordance with Section V, Part B, Special Convention, of the Association's Bylaws, voted at a special board meeting on May 4, 2026, to authorize a **Special Bylaw Convention by Mail**.

The purpose of the Special Convention is to consider proposed changes to establish staggered terms for the Board of Directors and revise the qualifications for the office of National Treasurer.

Delegates have already been credentialed and they will be receiving additional information by mail and have the opportunity to participate in virtual question-and-answer sessions. Each delegate will receive an official ballot, along with instructions for its completion and return by mail before the established voting deadline.



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.





Frances Jakabcin District of Eastern PA Gathers for a Warm Fall Meeting in McAdoo

Forty-eight members came together on September 27, 2026, for the Jakabcin District of Eastern PA's fall meeting at Capriotti's in McAdoo. Coaldale Branch S417 was proud to serve as host, and Branch President Sharon Oravec opened the afternoon by warmly welcoming everyone.

Before the meeting began, members filled their plates at a delicious buffet and caught up with old friends. Raffle tickets were also on sale for a 50/50 drawing and a lovely selection of basket prizes.

The afternoon featured two special guests from the home office. National Sales Manager Paul Smithers shared exciting news about new details for insurance products and annuities. Katherine Bowes, Director of Fraternal, Marketing and Communications, then offered an update on new IRS regulations for fraternal organizations. She also spoke about matching funds, which support branch activities and community projects, and walked officers through the paperwork required of their branches.

To show our gratitude, Branch President Oravec presented both speakers with gifts of appreciation.

The meeting wrapped up with the announcement of the raffle winners, and congratulations went around the room. Even after the last prize was awarded, conversation and laughter continued at the tables. District President Michele Mrazik Grasso thanked everyone for coming and for making the day so special.

Save the Date: Spring 2027

We hope to see you all again next spring! The Hauto and Nesquehoning branches will host the next district meeting in the spring of 2027. Watch for the exact date and location from your branch officers.



















Branch S644 Celebrates the Dog Days of Parma

The Dog Days of Parma was a huge hit this year. Our Branch S644 in conjunction with the Parma Area Kiwanis had our annual fund raiser on Sept. 26th. The Dog Days of Summer brings in about 300 people who have one thing in common a love for all God's creatures. The high point of the day is the Blessing of the Dogs. This year Father Chuck from Saint Anthony of Padua held the service. Along with this we have 3 different dog contests, and each winner gets a nice prize as well. At our booth we handed out information on our Branch and FCSLA along with some nice giveaway items.

The event is held at the Parma Animal Shelter. The money raised from the Dog Show is split between the shelter and the Parma Kiwanis Scholarship Fund. Each year scholarships are awarded to Key Club members from our local high schools.











FCSLA Life Branch W137 Cedar Rapids, Iowa Holds Fall Event

Branch W137 held its Fall event on Saturday, September 26th at Grow Fest at Kazimour Farm. The family-friendly harvest celebration featured pumpkins, gourds, baked goods and activities for all ages. It is a local non-profit empowering individuals with disabilities through horticulture.



Beth, Avi and Edson enjoying the pumpkins.



Our W137 members with their pumpkins from the patch.

W137 Holds Beer Tasting Event

On Sunday, September 13th, FCSLA Branch W137 held its annual beer tasting event at Clock House Brewery in Cedar Rapids, Iowa. Everyone enjoyed beer sampling and snacks. Some lucky members received a Clock House gift card or items from the grab bag. A few younger members didn't sample but enjoyed visiting with us.



Group photo. Na Zdravi!



From upper right: 3 generations at the event. Clockwise from top right; Jeff Drahozal, granddaughters Catherine and Khali, sons Nick and David.



Slovak Heritage Society of Northeastern Pennsylvania

The Slovak Heritage Society of Northeastern Pennsylvania held their Annual Meeting at The Café Route 315 on September 9, 2026. Twenty-four members were in attendance. Board members gave oral reports on the activities that were held during the year.

Elaine Palischak announced the activities planned for the year. The Feast of St. Nicholas will be celebrated on Sunday, December 6, 2026, at St. Ignatius Loyola Church, 339 North Maple Avenue, Kingston, PA at 2:00 P.M. The church is handicapped accessible.

An afternoon filled with song and storytelling of past Slovak Christmas traditions will take place. Refreshments will be served followed by fellowship. Everyone is invited to participate free of charge; a free-will offering will be accepted. The event is open to the public.



Pictured, are the board members of the Slovak Heritage Society of Northeastern Pennsylvania in attendance. Standing, left to right are: Michael Stretanski, Elaine Palischak, Anthony Palischak, Anna M. Hudock, and Robert Zavada. Absent was board member Helen Bacumpas and Chaplain Rev. Andrew S. Hvozdovic.

Several members of the board are members of FCSLA Life. For further information, call Anna Hudock, Treasurer of the Magdalen I. Iskra District at 570 510-1655.

FCSLA Life Branch W133 Annual Meeting & Supper

FCSLA Life Branch W133, Timken, KS, held their annual meeting and supper on Aug. 17 at the Jct 4 Diner in LaCrosse, KS. The members and guests shared good food and social time, and held the branch annual meeting. Officers were re-elected, future involvement and activities were discussed, deceased members were remembered, and several charitable donations were approved. The next meeting and supper are scheduled for Sunday, Aug. 15, 2027.









Maria Grega District Honors Scholarship Winners

The Maria E. Grega District 2 of Youngstown, Ohio, held its district meeting on August 2, 2026, at Immaculate Heart of Mary Parish Center in Austintown, Ohio. Branch S153, Farrell, Pennsylvania, served as the host branch.

Branch President Fran Chervinko welcomed those in attendance, followed by District President Mary Lou DePillo, who opened the meeting with a special prayer for all those affected by the recent storms and tornadoes that touched down in the Mahoning Valley. District Treasurer Sherry Zura offered grace before the meal.

A highlight of the gathering was the recognition of the district's scholarship winners, who attended the luncheon with their parents. Each recipient received a monetary gift from both their branch and the district. Congratulations to Guiliana Sammartino, Dean McCluskey, Lauren DeProfio, Natalie Sawicki, Elijah Smith, Mary Giovanna Melone, and Jennifer Pelic.

Special congratulations also went to Brooklyn Brown of Branch 422, recipient of the Anna S. Granchay Scholarship. The members of District 2 are very proud of Brooklyn and all of this year's scholarship recipients and wish them continued success!

Everyone enjoyed a delicious luncheon, raffle prizes, and a 50/50 drawing. Before closing the meeting, President DePillo encouraged scholarship applicants who were not selected this year to apply again next year. The gathering concluded with a prayer for all deceased members.

The next Maria E. Grega District 2 meeting will be held November 15, 2026, at Immaculate Heart of Mary Parish Center, with Branch S30 serving as the host branch.















FCSLA Chicago District Hosts St. Anne's Day Celebration

On July 25, 2026, members of the FCSLA Chicago, Indiana, and Wisconsin Districts gathered to celebrate the Feast of St. Anne, patroness of FCSLA and of mothers, grandmothers, and families. The annual tri-District St. Anne's Day observance by the Chicago, Indiana, and Wisconsin Districts, was a meaningful occasion that brought together members in faith, fellowship, and appreciation of their shared traditions.

The celebration began with a beautiful Mass celebrated by Fr. Stanislaw Bindas, the spiritual director of the Slovak Mission, who delivered an inspiring message centered on faith, family values, and the importance of preserving cultural and spiritual traditions for future generations. During the liturgy, attendees joined in prayer, giving thanks for the blessings of family, community, and the continued well-being of the organization.

Following the Mass, guests enjoyed a delicious traditional Slavic luncheon. The meal featured a variety of cherished ethnic favorites that reflected the rich culinary traditions of the Slavic community. The luncheon provided an opportunity for members and guests to gather around the table, renew friendships, share memories, and strengthen the bonds that have long united the FCSLA family. Also joining this celebration for the first time, was the newly installed Honorary Consul to the Slovak Republic in Chicago, Joseph Seliga, his spouse Vanessa Vergara, and their daughter Emily.

The celebration was marked by a warm spirit of fellowship and gratitude. Members enjoyed spending time together, welcoming new attendees, and reflecting on the importance of St. Anne's example of faith, devotion, and service. The event highlighted the FCSLA's ongoing commitment to preserving cultural traditions while fostering a strong sense of community among its members.

As the afternoon concluded, participants departed with renewed appreciation for their faith, heritage, and the long-standing friendships throughout the fraternal family.

The FCSLA Chicago District extends its sincere thanks to Fr. Stanislaw Bindas, the event organizers, volunteers, and all those who attended and contributed to making the 2026 tri District St. Anne's Day celebration a memorable and meaningful success.

























FCSLA at the 103rd Slovak American Day





On July 16, 2026, FCSLA sponsored a table at the 103rd American Slovak Day at Kennywood Park in West Mifflin, Pennsylvania. A team from Home Office staffed the FCSLA table, while Cynthia Maleski, former National President/CEO, distributed information about the Slovak Catholic Federation and opened the festivities with the Pledge of Allegiance to the Flag of the United States of America.

This year's featured theme celebrated the 250th anniversary of the United States and highlighted the history of Jan Polerecky and the early Slovak immigrant community of Yonkers, New York, home to one of FCSLA's original branches.

Mary Lou Wagner of Branch S013 served as this year's General Chair. Bishop Larry Kulick of the Diocese of Greensburg, along with several other priests, including Father Vincent Velas, OSB, celebrated a Mass of Thanksgiving and Remembrance.

Since the beginnings of Slovak Day, FCSLA has played an active leadership role in the celebration. Over the years, FCSLA has led fundraising and advertising efforts, sponsored the Children's Games and prizes, created cultural displays and memorial tables, and volunteered in the Slovak Kitchen.

In addition to Bishop Kulick, those pictured include Cynthia Maleski, Branch S313; Katherine and Stephanie from Home Office; Joseph Senko, Honorary Consul of Slovakia and current FCSLA National Trustee; a representative of the Slovak Embassy in Washington, D.C.; Bozena Hilko; and Andrzej Groch, Branch S313.



National Officers Visit the National Shrine in Washington, DC

Pictured L-R: CEO, Mike Agan; National Secretary, Kim Graham; and National Director and Chair of the Board, Jeanette Palanca.

The Smiths and Cooks Celebrate Special Anniversaries

Larry and Barbara (Yanik) Smith of New Martinsville, WV, recently celebrated a wonderful milestone—their 50th wedding anniversary. The couple was married on June 19, 1976, in Clairton, PA.



Their daughter, Jennifer, and her husband, Josh Cook, also celebrated a special milestone this year: their 20th wedding anniversary. Jennifer and Josh were married on July 15, 2006, in Wheeling, WV. They are the proud parents of three children, Ben, Nick, and Julia.

To celebrate these special anniversaries, the family gathered at Oglebay Park Resort in Wheeling over the Fourth of July holiday weekend. They enjoyed the many holiday festivities and, most importantly, the opportunity to celebrate these two significant milestones together as a family.

As part of the celebration, Jennifer presented her parents with a 50th Anniversary Apostolic Blessing from the Holy Father, Pope Leo XIV.



Barbara and Jennifer are both members of FCSLA Branch S177, and Ben is a fourth-generation member of the same branch.

Also pictured is the family enjoying their time together at Oglebay Park Resort.

FCSLA Life Member's Artwork Goes National!



Congratulations to FCSLA Life member **Brynn Kanick, J272 of Lehighton, PA**, whose artwork was selected from more than 200 entries nationwide for the Fall 2026 Healthy Kids Running Series T-shirt. Her winning design will be worn by nearly 20,000 young runners across the country. What a wonderful accomplishment, Brynn!

Pictured, from left: Corrine Logeman, national director; Tony Kanick, Brynn's father; Maddyn Kanick, Brynn's sister; Tricia Kanick, Brynn's mother; Brynn; Hunter; Cole; Hallie Novak, Lehighton HKRS community coordinator; Amelia; Chris Novak; Abby Romig, program manager; and Taryn Giunta, finance and supplies manager.

Before the Clock Runs Out: Why Converting a Youth Term Life Policy Matters



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

A timely conversion can help preserve lifelong protection, future insurability, and valuable financial flexibility.

Youth term life insurance is often purchased to provide affordable protection during childhood or early adulthood. Because premiums are generally modest, it can be easy to place the policy in a file and assume there is plenty of time to think about it later. But every term policy has an expiration date, and many include a conversion privilege that is available only until a specific age or deadline. Missing that window may mean giving up an opportunity that cannot be recovered.

Protecting Future Insurability

One of the strongest reasons to convert is the ability to secure permanent coverage without starting over. Depending on the contract, conversion may not require new medical underwriting. That can be especially important if the insured person has developed a health condition, began taking medication, or taken up a higher-risk occupation or activity. Even a healthy young adult cannot know what future changes may affect eligibility or cost. Converting while the privilege remains available can help preserve coverage based on rights established when the original policy was issued.

Coverage That Does Not Simply End

Permanent life insurance is designed to remain in force for life. Unlike term coverage, it does not expire after a set number of years. This continuity may become increasingly valuable as the insured takes on adult responsibilities such as marriage, children, a mortgage, business obligations, or final expenses. Permanent policies may also build cash value, although growth, guarantees, access, and costs vary by product.

Three Examples of Why Timing Matters

Consider three common situations. Jordan develops a chronic health condition as the conversion deadline approaches; applying for new insurance could now cost more or offer fewer choices, while timely conversion may preserve access to permanent coverage under the contract's rules. Maya's parents bought her policy when she was a child, but she now has a family and a mortgage; converting some or all the death benefit can establish lifelong protection. Ethan is healthy and assumes he can always buy insurance later, so he lets his policy expire. After a career change and a medical issue, he discovers that the former conversion privilege is gone. Earlier action would not necessarily have produced the lowest premium, but it would have preserved an important option.

Review the Policy Before the Deadline

FCSLA offers conversions without medical underwriting for Super Youth term policies through age 25 and NextGen term policies through age 30 to any permanent life insurance policy currently being sold. Additionally, a conversion credit may be available to offset some of the premium of a new permanent life insurance policy. Converting to a permanent policy is more cost-effective when the insured is younger. The most important step is not waiting until the final notice arrives. Contact FCSLA or your agent well before the deadline so there is time to evaluate your choices and preserve the protection the policy was originally intended to provide.

For more information, please contact the FCSLA sales department at sales@fcsla.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.fcsla.com/about/rsm/

St. Louis Post-Dispatch Teacher of the Month

For the past six years, Ann Miklovic has been an art teacher at St. Ambrose School on the Hill, where her classroom has become much more than a place for children to draw, paint and create. Through her enthusiasm and artistic talent, Ann encourages students to develop their imaginations, appreciate beauty and take pride in their own creativity.

Ann brings a wealth of teaching experience to St. Ambrose, having previously taught at schools in California and Montessori academies in St. Louis County. Those experiences have helped shape her belief that every child possesses unique talents and that a good teacher finds ways to bring those talents to life.

The results of Ann's teaching can be seen well beyond her classroom. Her students' artwork has been exhibited through the Hill Historical Society and at the Stephen and Peter Sachs Museum at the Missouri Botanical Garden. What a wonderful opportunity for young students to see their creations shared with the larger community!

Ann also generously shares her artistic talents throughout the Hill neighborhood, volunteering for projects associated with Berra Park and the St. Ambrose Church and School campus. Her contributions have added beauty to both her school and the historic community surrounding it.

Perhaps the greatest testimony to Ann's dedication comes from the parents of her students. Their praise for her artistic ability, enthusiasm and commitment speaks volumes. Ann does more than teach art. She helps children discover their creativity, build confidence and take pride in their accomplishments.



St. Louis Senior Branch S-101 Vice-President Ann Miklovic with her son James a Junior Branch J-011 Member

Ann also brings to her vocation the values of her Slovak heritage—faith, family, hard work, education and community. These qualities are reflected in the relationships she has built with her students, their families, fellow teachers and the Hill community.

A great teacher leaves something behind in every student. For an art teacher, that legacy may begin with a pencil, a paintbrush or a child's imagination. Under Ann's guidance, it becomes something much greater—confidence, creativity and the joy of being able to say, "I made that."

For six years, Ann Miklovic has shared these gifts with the children of St. Ambrose School and the larger Hill community. Her dedication to Catholic education, her artistic accomplishments and her generous spirit make her a most deserving selection for **Teacher of the Month.**

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.

MATCHING FUNDS ACTIVITIES

BRANCHES J58 & S81, WHITING, IN

Parish Picnic and Fundraiser











On Sunday, September 20th, St. John Parish in Whiting, Indiana kicked off the new school year with a lively parish picnic and fundraiser. This event marked the start of the yearly series of monthly gatherings designed to strengthen the feeling of family and community among parishioners. Proceeds from the picnic support the capital campaign, helping fund much-needed repairs to the heating system. Guests enjoyed a wide variety of food—hamburgers, hot dogs, pierogies, sausage and kraut, and plenty of kid-friendly sides.

A rainy Sunday morning changed the picnic to a more indoor event. Children spent the afternoon having their faces painted, requesting designs from a balloon lady, playing games and magna tiles at tables or simply enjoying time with friends. Adults relaxed in the Panel Room with a large-screen TV broadcasting the Chicago Bears game. The day also featured multiple raffles with cash prizes. FCSLA Branches 58 and 81 contributed by preparing and selling over 50 dozen pierogies, other members sold tickets, took orders and served meals. As part of the matching-funds initiative, St. John will receive an additional $600 from the home office. A big thank-you to everyone who helped make this year's picnic a warm, welcoming, and family-friendly success!

SENIOR BRANCH S077 MCKEESPORT, PA

Kane Foundation Fun Walk 4 Kane

On Saturday, September 12, McKeesport Branch S077 sponsored this year's annual Kane Foundation Fun Walk 4 Kane. The residents and their families and sponsors participate in a walk around the grounds, providing wheelchairs for those residents who are not ambulatory so that they may participate. A picnic lunch and entertainment follow, along with drawings for baskets and donations from area businesses. The proceeds of this event benefit the Kane Foundation. The Kane Foundation provides funds to enhance the lives of residents and their families. Branch S077 has supported this effort for many years, earning the platinum sponsor status.





McKeesport Mayor Tom Maglicco enjoys the picnic with FCSLA officers and members







FCSLA Life Branch S475 Honors Scholarship Winners

Pictured are FCSLA Life Branch S475 officers who recently gave branch gifts to their two college freshmen scholarship winners, Anne Sejba and Cameron Pittner. The J380 high school freshman scholarship winner, Noah Henderson, was also given a branch gift and is not pictured.





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 October 12, the 2026 Appeal has received $23,530.00 from 164 donors. Among the 52 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, 19 clergy and religious, and 83 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

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

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak Fraternal Organizations for cultural, religious and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., Abbot of St. Andrew Svorad Abbey, Cleveland, OH. National President is Reverend Andrew S. Hvozdovic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Our Lady of Victory Parish, Harveys Lake, PA and Gate of Heaven Parish, Dallas, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Parochial Vicar with Senior Priest status at Our Lady of Grace Church, Penndel, 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
Penndel, PA 19047-4052

IN MEMORIAM

Catherine Gietka, Z702



Catherine "Kate" Gietka, nee Sherba, age 98, passed away on July17,2026. Born in Baltimore, MD, she was the daughter of Mary Sherba. Her mother, Mary, came to America from Poland at fourteen years old. She came alone. Catherine was one of six children. Catherine (known as Miss Kate) owned a confectionary store in upper Fells Point on South Ann Street, where she raised her children and lived above the store. She is survived by her son Jerry, the eldest and daughter Lynda Ruszala, along with her 5 grandchildren; 7 great grandchildren; and 2 great-great grandchildren. Born in 1927, she was raised and educated in Baltimore MD. She did not go to college, yet she was an extraordinary businesswoman. At an early age, she had to help take care of her younger siblings while her mother Mary worked numerous jobs to support the family during the depression years. At age 16, she went to work at the Bethlehem Steel Plant during WWII, where she met and married her husband Ben at age 19 in 1946. She remained a very religious person throughout all her life, never without her rosary. She helped her daughter, Bernadette, create the Marys Fund Foundation and as President helped to distribute almost $2 million to various churches and charities. She spent most of her life as a contributing member of Holy Rosary Parish in the city. She was a member and officer of the choir and of several of the church's Polish Women Groups there. Her donations and contributions were many. "Her special devotion was to the Divine Mercy."



Ann C. Gorz (nee Macejak), S181

Ann C. Gorz (nee Macejak) age 96. Beloved wife of the late Casimir. Loving mother of Theresa (the late Steve Wolf), Maryann (William Fudacz), and Margaret (Edward Podrazik), and fond Mother-in-law of Frances Gorz (James). Dearest grandmother to Keith, Mark and Jaime Gorz; James II (Brooke) Gorz, Philip (Melissa) Gorz and Peter (Nicole) Gorz, and Emily (Robert) Opiola. Great grandma of Jace Gorz, Evelyn Opiola and Carter Alexander Kowalis. Daughter of the late Albert and Magdalene Macejak, and dearest sister of Joseph Macejak (late Gina) and Sister-in-Law Elaine (late Albert Macejak). Fond Aunt of many nieces and nephews. Ann was a life-long member of the First Catholic Slovak Ladies Association (FCSLA) S181 and the Slovak Catholic Sokol. Besides raising her children and always keeping up with friends and family, she loved to read, sew and play many word games some favorites being Scrabble, Boggle Rummikub, & Word on the Street.



Correction

In the October issue of Fraternally Yours, an incorrect photo appeared with the obituary of **Sister Mary Theresa Gebura, SND**, on page 20. We sincerely apologize for this error and for any distress it may have caused her family, friends and Sisters in community. The correct photo of Sister Mary Theresa appears here.

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Holiday Favorites

Rosemary Baby Potatoes & Brussels Sprouts

7 ounce brussels sprouts
16 ounce baby potatoes
2 tablespoon balsamic vinegar
1 tablespoon olive oil
1 teaspoon dried rosemary
salt and pepper to taste
Preheat oven to 425 degrees.

Cut off the ends of the brussels sprouts and cut them in half. Cut the baby potatoes in half. Wash the brussels sprouts and potatoes and put in a big bowl.

Drizzle the olive oil and balsamic vinegar on the potatoes and brussels sprouts. Season with salt and pepper and add rosemary. Toss the potatoes well.

Place potatoes and brussels sprouts on a baking sheet and check/stir at 25-30 minutes and cook until potatoes are done and golden.

Sweet Potato Turkey Meatballs

Meatballs
1 small onion finely chopped or grated
1 pound ground turkey lean
2 cups sweet potatoes cooked and mashed
1 large egg
3 cloves garlic minced
2 tablespoons maple syrup
1 tablespoon hot sauce
1/2 cup breadcrumbs - Panko, or regular
1/2 cup parsley, chopped
1 teaspoon salt
1/2 teaspoon pepper or to taste
4 tablespoons olive oil

Creamy Maple Dipping Sauce
1/2 cup sour cream or Greek yogurt
1/4 cup mayonnaise
2 tablespoons maple syrup
1/4 teaspoon salt or to taste
1/4 teaspoon pepper or to taste

In a large bowl, mix together all the ingredients for the meatballs except for the oil. Make sure the mixture is combined well.

Form the meatballs into small 1-inch balls.

Heat about 2 tablespoon of the oil in a large skillet. Add the meatballs and fry until golden all around, about 7 minutes. You will have to do this in 2 batches, so do not overcrowd the meatballs.

Fry the meatballs in the skillet, a few at a time, turning them around so that they are fully brown on all sides, about 7 minutes. Transfer onto a plate and repeat with all meatballs.

In a small bowl whisk together all the dipping sauce ingredients and serve with meatballs.

Yummiest Sweet Potato Casserole

Sweet Potatoes:
4 cups peeled, cubed sweet potatoes
2 large eggs, beaten
1/2 cup white sugar
1/2 cup milk
4 tablespoons butter, softened
1/2 teaspoon vanilla extract
1/2 teaspoon salt

Pecan Topping:
1/2 cup packed brown sugar
1/3 cup all-purpose flour
3 tablespoons butter, softened
1/2 cup chopped pecans

Preheat the oven to 325 degrees.

Put sweet potatoes in a medium saucepan; cover with water. Cook over medium-high heat until tender and easily pierced with a fork, 10 to 15 minutes. Drain and transfer to a large bowl.

Mash sweet potatoes with a fork or immersion blender. Add eggs; mix until well combined. Add sugar, milk, butter, vanilla extract, and salt; mix until smooth. Transfer to a 9x13-inch baking dish.

Mix brown sugar and flour together in a medium bowl. Cut in butter with a pastry cutter until mixture resembles coarse crumbs; don't overmix. Stir in pecans. Sprinkle topping over sweet potato mixture.

Bake in the preheated oven until topping is lightly browned, about 30 minutes.

Chocolate Bourbon Pecan Pie

1 cup white sugar
1 cup light corn syrup
1/2 cup unsalted butter
4 large eggs
1/4 cup bourbon
1 teaspoon vanilla extract
1/4 teaspoon salt
6 ounces semisweet chocolate chips
1 cup chopped pecans
1 (9-inch) deep-dish unbaked pie crust

Preheat the oven to 325 degrees.

Heat sugar, corn syrup, and butter in a small saucepan over medium heat, stirring constantly, until butter melts and sugar dissolves. Remove from the heat and cool slightly, about 5 minutes.

Whisk eggs, bourbon, vanilla, and salt together in a large bowl until well combined. Slowly pour sugar mixture into egg mixture, whisking constantly. Stir in chocolate chips and pecans.

Pour mixture into prepared deep-dish pie crust.

Bake in the preheated oven until set and golden, 50 to 55 minutes. Serve warm or chilled.

Easy & Delish Pumpkin Cake

cooking spray
1 (15.25 ounce) package spice cake mix
1 (15 ounce) can pumpkin puree

Preheat the oven to 350 degrees.

Generously spray a 9x13-inch baking pan with cooking spray.

Mix cake mix and pumpkin together in a large bowl until well combined; spread evenly in the prepared pan.

Bake in the preheated oven until a toothpick inserted in the center comes out clean, 25 to 30 minutes.

Cool. Spread with cream cheese frosting *(see recipe below)*.

Cream Cheese Frosting

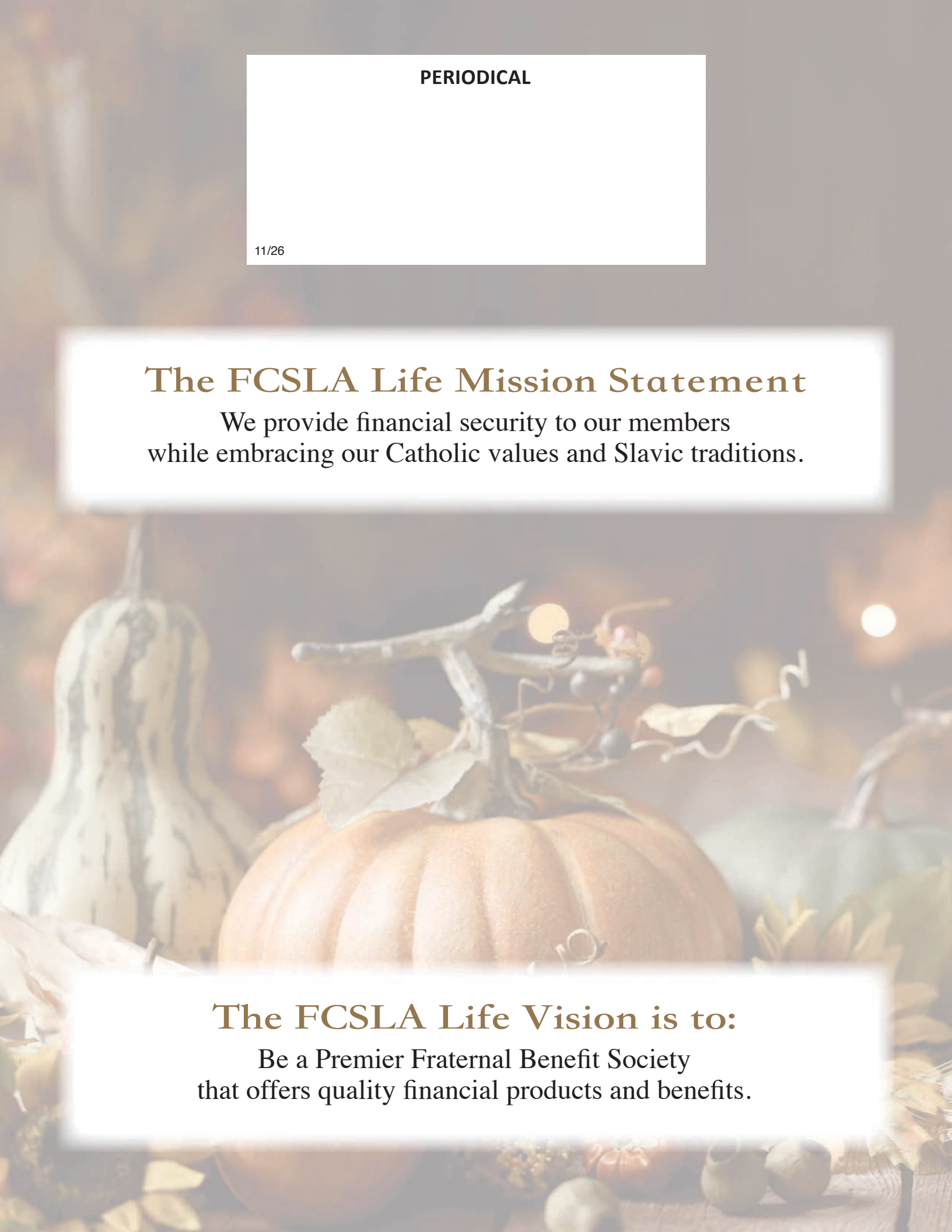
1 (8 ounce) package cream cheese, softened
1 cup unsalted butter, softened
2 teaspoons vanilla extract
4 cups confectioners' sugar
1/4 teaspoon ground cinnamon, or to taste

Beat cream cheese, butter, and vanilla extract in a bowl with an electric mixer until creamy. Gradually mix in confectioners' sugar until smooth.

Spread frosting evenly over cooled cake; sprinkle with cinnamon.

PERIODICAL

11/26



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.