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First Catholic Slovak Ladies Association

APRIL 2022



*Christ the Lord
is risen today,
Alleluia! Alleluia!*

ŽENSKÁ JEDNOTA

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EASTER JOY

Jesus came to earth,
To show us how to live,
How to put others first,
How to love and how to give.
Then He set about His work,
That God sent Him to do;
He took our punishment on Himself;
He made us clean and new.
He could have saved Himself,
Calling angels
from above,
But He chose
to pay our price for sin;
He paid it out of love.

Our Lord died on Good Friday,
But the cross did not destroy
His resurrection on Easter morn
That fills our hearts with joy.

Now we know our earthly death,
Like His, is just a rest.
We'll be forever with Him
In heaven, where
life is best.

So we live our lives for Jesus,
Think of Him in all we do.
Thank you Savior;
Thank you Lord.
Help us love
like you!

By Joanna Fuchs

Dear Friends,

In this season of rebirth, may you feel your
faith renewed and your heart made new with
the hope Easter brings.

Happy Easter!

Until Next Month,
Warmly, Carolyn

Message from our National President

CYNTHIA M. MALESKI



Happy Spring, fellow members!

For a number of years spanning decades, the motto and common aim of our Association has been "FOR GOD AND COUNTRY". In fact, the motto is imbedded in the language of our bylaws.

We have many longstanding rituals which reflect this motto. At our quadrennial and special conventions, the bylaws state that the order of business follows the Pledge of Allegiance followed by the National Anthem of the United States of America, after the Prayer. Practice and custom for our board, executive committee, district and branch meetings follow a similar ritual, out of respect for the country where we live, and as our civic duty as citizens of the United States of America.

Our programs and gifts over the years reflect our patriot spirit for our nation. In World War II, First Catholic Slovak Ladies Association donated funds for five hospital ambulances to be used in the war effort. We also promoted and encouraged members to buy U.S. war bonds and stamps. In 1918, the society purchased Liberty Bonds and contributed significant funds to the Red Cross.

In keeping with our immigrant history, we donated generously to the American Museum of Immigration at the Statue of Liberty.

At the home office, we proudly display our American Flag on our grounds and in several places in the office. We hold Flag Day ceremonies there.

In keeping with this American ideal, as active organizational members of the Slovak League of America and other key national confederated groups, we continue to promote the ideals of our democratic republic, that of justice and liberty for all.

Today, we hope and pray for the people of Ukraine and Russia that hostilities will cease and they will be able to live peacefully side by side as sovereign nation states. As members of the Universal Church, let us act with courage, wisdom and clarity in support of Justice and Peace, lest silence might be misinterpreted and our people are not confused and disheartened. From time to time, we may post suggested nonprofit humanitarian organizations on our website to which you may wish to contribute so that we will all do our part in continuing to make the world order safe for its peoples and that refugees can exist and be afforded human dignity in this time of turmoil and war. Branches and districts may decide to hold matching funds activities with charities in our communities to send funds for humanitarian efforts for refugees in countries accepting refugees trying to flee this devastating conflict.

At this time, we urge you to donate to those charities of your choice which are aiding in this worldwide humanitarian effort.

With our fellow members, in keeping with our motto "FOR GOD AND COUNTRY", during our 130th anniversary year, may we pray together for refugees, for the peoples of Ukraine and of Russia we pray and hope for peace in this world.



President Cynthia Maleski is pictured with Abbot Gary Hoover on Ash Wednesday following the distribution of ashes to staff at the National Office.



The Value of a Life Insurance Review

Paul Smithers, CLU ChFC, National Sales Manager

Have you looked at your life insurance policies lately? A better question might be, have you even thought about your life insurance policies lately?

If you are reading this article in *Fraternally Yours* then likely you are a member of FCSLA Life. That means at some point in the past either you purchased an FCSLA Life annuity or life insurance policy or someone, likely someone in your family, gifted a policy to you. You may also have life insurance from other companies as well.

Regardless of where you purchased your policies, you had a good reason for doing so at the time. That time might have been in the last few years or maybe a few decades ago.

Life insurance policies are amazing documents, they promise that at the worst time in your loved one's lives, the insurance company will provide a much-needed influx of cash. Your family may be grieving, but they won't suffer financially because you planned to protect them.

As remarkable as a life insurance policy is, it is only effective when it is aligned with your needs and values at the time of your death. The one constant in life is that there will always be change! You should meet regularly with a life insurance professional to discuss keeping your life insurance policies up to date with the proper and correct:

- Amount of coverage
- Type of coverage
- Term of coverage
- Beneficiaries
- Updated beneficiary contact information

You have taken the first step in making sure your beneficiaries are financially protected in the event of your death, you purchased your life insurance policy. Be diligent in making sure your wishes for their protection continues with a policy review.

If you haven't already purchased a life insurance policy please contact your local FCSLA Life insurance professional, contact the home office or a member of the FCSLA Life sales team listed below today!

UNITED SLOVAK SOCIETIES OFFER SCHOLARSHIP GRANTS IN LORAIN, OH

The United Slovak Societies of Lorain, OH will again make available non-renewable scholarship awards to eligible high school seniors who will graduate in June of 2022. Applicants must maintain a GPA of 3.0 or better and enjoy membership of at least 5 years in any of the local Slovak Fraternal Lodges in Lorain.

The lodges include Wreath 111 of the Slovak Catholic Sokol, First Catholic Slovak Union, First Catholic Slovak Ladies Association, and the National Slovak Society.

To obtain rules and an application, please visit www.americanslovakclub.com or contact the scholarship coordinator, Sue Naelitz at snaelitz@hotmail.com

Deadline for applications is May 30, 2022

For more information please contact:

John Gonsiorek – FCSLA Life Regional Sales Manager for the Mid-Atlantic/Northeast Region – 716-480-4550

John.Gonsiorek@fcscla.com

Derek Mizer – FCSLA Life Regional Sales Manager for the Pacific Coast/Southwest Region – 380-239-0058
Derek.Mizer@fclscla.com

Amy Hull – FCSLA Life Regional Sales Manager for the Rocky Mountain Region – 402-310-5688
Amy.Hull@fclscla.com

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Jim.Morsovillo@fcscla.com

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Paul.Smithers@fcscla.com

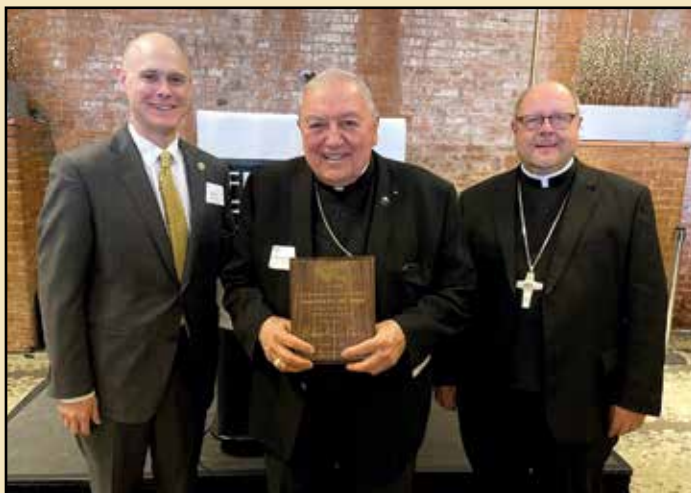
First Friday Club of Cleveland Hosts 62nd Annual Bishop's Address

Nearly 300 people gathered at 'Windows on the River' on February 10 to hear Bishop Edward Malesic (S088) address the First Friday Club of Cleveland during the 62nd annual Bishop's Address. Because of the coronavirus pandemic, last year's address was delivered on the Zoom platform. The Club provides a wonderful opportunity for nourishment of mind and spirit and is a unique forum for Catholic thought and inspiration.

This was the first gathering with the bishop in two years and attendees included students from area high schools, club members, diocesan employees, members of religious orders and other guests including National President Cynthia Maleski and several members of the Cleveland District.

Auxiliary Bishop emeritus Roger Gries (S530), the club's longtime spiritual moderator, received the first Heart of a Servant Award, which is named in his honor.

Bishop Malesic's presentation focused on three major topics: the Synod on Synodality, the upcoming Eucharistic Congress and an update on the Keeping the Faith initiative to strengthen Catholic schools in the Diocese of Cleveland.



Anna Hurban Scholarship Fund

First Catholic Slovak Ladies Association

24950 Chagrin Boulevard, Beachood, OH 44122

800-464-4642 • www.fcsla.org

Get Involved. Make a Donation.

You can make a difference in helping to make education affordable for a deserving student. Your generous gift to the Anna Hurban Scholarship Fund gives our young members the opportunity to build an even stronger foundation as they begin their life journey and affirms them at a crucial time in their lives.

Cynthia M. Maleski

National President and CEO

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

Your Contribution Information

Donor Name _____

Address _____

Email Address _____

Amount _____

In Honor of _____

In Memory of _____

All donations, large and small, matter and are greatly appreciated. All donors and gifts will be proudly acknowledged in *Fraternally Yours* magazine unless you request that your name be withheld.

Method of payment: Please write your check or money order payable to FCSLA Anna Hurban Scholarship Fund.

Send your donations to: National President, FCSLA, 24950 Chagrin Boulevard, Beachwood, OH 44122.

Annual Saints Cyril and Methodius Appeal Update

The Saints Cyril and Methodius Appeal is in its 44th year raising money to assist the Pontifical Slovak 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 March 14, the 2022 Appeal has received \$13,977 from 131 donors. Among the 39 donations received from Catholic Slovak Fraternal Branches and Districts, Branches S010 and J386, Branches S107 and J038, Branch J143, Branch S301, Branches S408 and J385, Branches S414 and J272, Branch S475, Branches S481 and J374, the Magdalen I. Iskra District, and the Home Office of the FCSLA have donated a combined total of \$2,175. Donations to date have also been received from 2 parishes, 25 clergy and religious, and 65 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

All wishing to contribute to the 2022 Appeal is 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, 2022 will be credited toward the 2023 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. Hvozdo, 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.

44th Annual Saints Cyril and Methodius Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Amount \$ _____

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

Rev. Thomas A. Nasta
National First Vice President, SCF
Our Lady of Grace Church
225 Bellevue Avenue, Penndel, PA 19047-4052



*is
He Risen*

*As you celebrate Easter
may you remember
God's perfect love for all mankind,
and may that love fill you
with hope for many days ahead.*

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Ambassador of Poland to the U.S. Visits Holy Trinity Polish Mission Church

On Tuesday, March 8th, the Ambassador of Poland to the U.S., Marek Magierowski, accompanied by his wife Anna, and Consul General of the Republic of Poland in Chicago, Malgorzata Bak-Guzik, visited Holy Trinity Polish Mission Church (Trojcowo) at the invitation of Pastor Andrzej Totzke, SChr. After giving the Magierowskis' a tour of the beautiful Church, a small reception was held in the Rectory.

The previous day, the Ambassador participated in the Program at the annual observance of Pulaski Day, held at the Polish Museum of America. He addressed those in attendance both in-person and virtually and read a letter from Poland's President, Andrzej Duda. Consul General Bak-Guzik participated in the laying of the wreath ceremony at the base of the painting of Pulaski in the Battle of Savannah, which was donated to the Museum by the Polish Women's Alliance of America in 1933.

All thoughts, prayers and support are with the people of Ukraine.



L-R: Anetta Wesolowski, Polish Teachers Association; Robert Wasilewski, Chairman Holy Trinity Parish Council; Maria Baran, Principal Holy Trinity Polish School; Fr. Andrzej Maslejak, SChr. Pastor Divine Mercy, Lombard, IL; Malgorzata Bak-Guzik, Consul General of the Republic of Poland in Chicago; Mrs. Anna Magierowski; Ambassador Marek Magierowski; Antoinette Trela, President Anawim Shelters; John Schoen, Treasurer Anawim Shelters; Sr. Katarzyna Ziemba, Delegate of the General Superior Missionary Sisters Christ the King for Polonia; Fr. Andrzej Totzke, SChr., Pastor Holy Trinity Polish Mission.

We Want to Hear From You!

- Did your children, grandchildren receive special awards or achievements in school?
- Baptisms? Confirmations? New Members?
- Participated in Volunteer & Community Projects?

If they are members of the FCSLA Life please email us a photo and short article about their special achievements!

E-mail: zjbazik@comcast.net

PACCF 2022 ONLINE YOUTH CAMP

— July 11-22, 2022 —

The Polish American Congress Charitable Foundation is sponsoring an Online Polish Language Program for American teenagers of Polish descent ages 13-17 in co-operation with the School of Polish Language and Culture Jagiellonian University.

Participation is open to members of the following Fraternals: First

Catholic Slovak Ladies Association, Polish Falcons of America, Polish National Alliance, Polish National Union of America, and Polish Roman Catholic Union and to student members of a Polish American Congress Division or National. Membership will be verified prior to your acceptance. Participants will be selected on a first come first served basis, with preference being given to students who have not previously participated in a PACCF sponsored virtual or in person Youth Camp. PACCF will sponsor up to 25 participants.

Even though this is an online Program, a valid U.S. Passport, Permanent Resident Card, or School I.D. is required, as per School regulations.

The program will include 40 hours of Polish language with a placement test administered to determine students' knowledge of Polish and classes will be structured accordingly. Participants will receive a Diploma after successful completion of the course.

The cost of the Camp is \$390.00 U.S. per student. Of this cost, participants will pay \$50.00 (nonrefundable) and the PACCF will pay the balance of \$340.00 per student.

Applications and additional information are available for download on our website www.paccf.org under the Activities tab at the top of the Homepage. If you have any questions, please contact Marta Dabrowski (773) 763-9942.

**DEADLINE FOR RECEIPT OF APPLICATION
& FEE IS JUNE 15th.**

Mail to: PACCF, 6645 N. Oliphant Ave., Suite A, Chicago, IL 60631.



Saint Cyril Preschool and Kindergarten Exercise Fund Raiser

Students at Saint Cyril Preschool and Kindergarten in Danville PA recently had an exercise and play day to support EOS Therapeutic Riding Center in Bloomsburg. The students obtained donated pledges in support of the Riding Center. Sister Donna Marie, SSCM, Principal of Saint Cyril Preschool and Kindergarten, noted that EOS Therapeutic Riding Center strives to positively impact the life skills and

quality of life of children and adults with mental, physical and emotional challenges, and Veterans, through individualized therapeutic horseback riding activities conducted in a safe and supportive environment. The Center began in 1992 with seven riders, and now provides over 3,000 sessions yearly. Saint Cyril Preschool and Kindergarten students raised \$3,000.00 through this project.



Students raised \$3,000 through this project



L-R: Veronica Fernandez, Quinn Coffey, Harper Finn



Paisley Taylor



L-R: Rory Reichard, Hasvi Bansal, Arianna Agarwal, Teagan Shroyer, Emma Houston.



Arwen Leal

Cleveland Okres Anna Hurban District Meeting

The first district meeting for 2022 for the Okres Anna Hurban District, was held on Saturday, March 5, 2022. We are thankful to all those that attended on such a beautiful, sunny Saturday.

As the pictures depict, we had another delicious lunch served by the Sisters of the Most Holy Trinity at Our Lady of Lourdes Shrine.

Here is a brief listing of upcoming events for the Cleveland District:

Cavs vs. Pistons NBA Game March 19, 2022
Monsters Hockey Game April 1, 2022
Join Hands Day
at Our Lady of Lourdes April 30, 2022
Join Hands Day
at Light of Hearts Villa May 21, 2022

There are several matching funds dinners available. Please check the district page on the website for a listing of the upcoming dinners and please try to support them.

Please mark your calendars for the next meeting on June 4, 2022 at 11:00 a.m. at Our Lady of Lourdes Shrine.



Days Gone By . . .

This year, First Catholic Slovak Ladies Association, now known as FCSLA Life, celebrates its 130th Anniversary, providing insurance you can trust since 1892. Throughout this anniversary year, Fraternally Yours will feature select stories and photos to remind readers of our long and rich history of providing financial security to our members while embracing our Catholic values and Slavic traditions. Look for additional information on our website www.fcsla.com and on our social media feeds throughout the year.



FCSLA Helping in the Humanitarian World War II Efforts

WAR DEPARTMENT
THE ADJUTANT GENERAL'S OFFICE
WASHINGTON 25, D. C.
28 December 1943.

The Secretary,
First Catholic Slovak Ladies Union
of the United States of America,
Cleveland, Ohio.

Dear Madam:

It gives me great pleasure to acknowledge receipt of a communication from the District Chief, Cleveland Crossroads District, 1000 Terminal Tower, Cleveland, Ohio, enclosing a check in the amount of \$7,645.00, representing a donation by the First Catholic Slovak Ladies Union of the United States of America for the purchase of five ambulances for the United States Army.

The check will be transmitted to the Secretary of the Treasury with the request that the funds be utilized for the purpose expressed and the appropriate War Department agency has been directed to affix plaques to five ambulances with the inscription desired.

I fully realize that the remarkable results achieved by your organization has entailed considerable sacrifice in time and effort on the part of many of your members. Such self sacrifice is inspiring, the knowledge of which will materially aid in the fight to preserve for our own posterity those freedoms which we cherish. We need many contributions, from the gallant actions of our soldiers on the field of battle, to the unspung labors of our citizens on the home front. The common denominator of all these contributions is sacrifice.

Please accept for yourself and convey to the members of your organization the sincere thanks and appreciation of the War Department for this splendid contribution.

Sincerely yours,

Robert H. Dunlop
ROBERT H. DUNLOP,
Brigadier General,
Acting The Adjutant General.



UNITED STATES TREASURY DEPARTMENT

For patriotic cooperation rendered in behalf of the
War Finance Program this citation is awarded to
FIRST CATHOLIC SLOVAK LADIES' UNION OF AMERICA

Given under my hand and seal on June 1 1945

Harry Morgenthau Jr.
SECRETARY OF THE TREASURY

Franklin D. Allen
STATE CHAIRMAN



Announcing
our
43rd Quadrennial Convention

JW Marriott Indianapolis

October 5-8, 2023



FCSLA Branch S088 and J157 Donates Snack Bags to Nursing Home Residents and Shut Ins

In commemorating the 130 years of First Catholic Slovak Ladies Association, Monessen Branch S088 and Branch J157 presented snack bags to residents of various local nursing homes. Bags were also presented to shut ins of The Epiphany of Our Lord Parish. The residents were delighted to receive our gifts.



L-R: Two nursing home aids, Dorothy Urbanowicz, Branch S088 President; Flora Funtal, Recording Secretary; and Rosemary Betza, Branch J157 Recording Secretary.

FOUR GENERATIONS OF SLOVAK WOMEN



Seated: Virginia Rigley Lucarell (S030, great-grandmother); standing to the left, Stephanie Miller Maddock (granddaughter); standing right side, Dr. Linda Lucarell Miller (daughter and Stephanie's Mom); Annabelle Maddock (great-granddaughter and Stephanie's daughter); standing in front Ivy Miller (great-granddaughter, Linda's son's (not pictured) daughter).

Creed Evan Weiser Baptized

New FCSLA member, Creed Evan Weiser was baptized at St. Joseph's parish in Oakley, by Fr. Luke Thielen on February 6th.

Creed's parents are Devan and Brianna Weiser (W074) with his siblings Alexa, Kinley, Blair, and Paxton.



FCSLA Branch W137 Wine Tasting Event



FCSLA Branch W137 adult members gathered on Sunday, February 27th for a wine tasting event at Cedar Ridge Winery in Swisher, IA. They enjoyed sampling several delicious wines paired with various chocolates and wood fired pizzas. The next event will be a Family Bingo and Board Game Day on May 1st.

Branch S456 Supports the Trappist Vocations at the Abbey of Gethsemani in Trappist, Kentucky

Fr. Anton (Ron) Rusnak grew up as a member of the First Catholic Slovak Ladies Association. On St Joseph's Day, March 19th, Fr. Anton is saying Mass for the members of S456, the FCSLA's 130th anniversary, and a peaceful end to the war in the Ukraine.

St. Joseph, the patron saint of the
Universal Church
Families & Fathers
Expectant Mothers
Travelers & Immigrants,
House Sellers & Buyers
Craftsmen, Engineers & Working people
Pray for us.

March 19 – Solemnity of St. Joseph

St. Joseph's part in the Nativity story is familiar to Christians; he is a feature of every Christmas pageant. "Joseph, son of David, do not fear to take Mary your wife, for that which is conceived in her is of the Holy Spirit; she will bear a son and you shall call his name Jesus, for he will save his people from their sins." – Matthew 1:20

In fact, you can read Matthew 1:18-25 and call it "The Annunciation Made to Joseph," a beautiful gospel parallel.

But for many centuries, the Church paid him little attention in the economy of salvation, especially compared to Mary. Then came 1870, not the best of years. Political turmoil, wars and insurrections, persecutions of the Church. Dire news all around. That was the year Pius IX proclaimed Saint Joseph the patron of the Universal Church. After all, he was the Protector of the Child Jesus, the Protector of Mary his mother, Joseph is the one who got them safely from Nazareth to Egypt and back ... 90 long miles to the city of Joseph's ancestors: 90 miles on foot, Mary and child astride a donkey, south along the flatlands of the Jordan River, then west over the hills surrounding Jerusalem, and on into Bethlehem. A fairly grueling trip. It was St. Joseph, Protector of the Holy Family, who kept them safe.

Then came 1872 in Kentucky, not the best of years either. Having arrived in 1848, the monks of Gethsemani were by no means flourishing. The monks already had a Patron, since every Cistercian Abbey is dedicated to Our Lady: the Abbey of Our Lady of Gethsemani. But especially the lay brothers related to St. Joseph. So on March 31, 1872, the Community and Abbey of Gethsemani were dedicated to St. Joseph, as a Protector, with a prayer asking him to increase the devotion and worthiness of the monks, and to increase their number as well. St. Joseph, Protector of the Abbey, in charge of Vocations. A large sandstone plaque with a Latin inscription was mounted on the wall of the Church.

Then came 1998, our 125th Anniversary year. As part of the Jubilee celebration, this dedication to St. Joseph was renewed on March 19, 1998, and a smaller bronze marker with an English translation was placed next to the original.

To God Almighty,
To the Blessed Virgin Mary,
Our Immaculate Lady,

And to
Blessed Joseph, chosen
Patron
Protector
Defender,
Of the

Trappist Monastery of Gethsemani,
On March 31, 1872,

Day by day
May there be an increase in the
Life
Merit

And Number of the brethren.
That those who seek God
May never grow less in all good.

Be this plaque a lasting testimony.

Rededication March 19, 1998



St. Joseph, watch over Gethsemani! Keep us fervent in our life here, and bring us vocations, new brethren to join in our life of praise! May this dedication be renewed every 25 years until the end!

Our love for St. Joseph shows up in our various prayers to him. Having died in the "arms of Jesus and Mary" according to Catholic tradition, he is considered the model of the pious believer who receives grace at the moment of death, in other words, he is the patron of a happy death.

To celebrate the 130th anniversary of FCSLA:
At the Request of Janet Gaydos Berkemeier
the Holy Sacrifice of the Mass will be offered
for all the Members of Jackson-Lansing Branch S456 (FCSLA)
for their health and all their intentions,
on March 19, 2022, the Solemnity of Saint Joseph
on the Main Altar of the Abbey Church
of Our Lady of Gethsemani, Trappist, KY

Fr. Anton Rusnak, O.C.S.O.



FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

EXECUTIVE COMMITTEE FOURTH QUARTERLY MEETING

HOME OFFICE, BEACHWOOD OH • NOVEMBER 9, 2021

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:30 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando opened the meeting with prayer and National Director Lawrence M. Golofski led us in the Pledge of Allegiance.

Opening Business

Roll Call

National Secretary Kimberly A. Graham was asked to call the roll. Due to the current pandemic and meeting and travel restrictions the following members joined via a secure virtual meeting in a secure location:

Monsignor Peter M. Polando	National Chaplain
Cynthia M. Maleski	National President
Lawrence M. Golofski	National Director
Patrick F. Braun	National Director
Suzanne V. Strohl	National Trustee
Sue Ann M. Seich	National Trustee

Secretary Kimberly A. Graham and National Treasurer Stuart L. Collins were also present and in a secure location in their offices.

Approval of Agenda

President Maleski called for approval of the agenda. Chaplain, Monsignor Polando asked to add an Executive Session to the agenda. National Trustee Suzanne V. Strohl moved to accept the approval of the agenda with the additional item, and it was seconded by National Trustee Sue Ann M. Seich.

APPROVED

Approval of the Minutes

President Maleski noted the minutes were distributed in advance and unless there are any amendments, corrections, additions, or deletions, the August 17, 2021, minutes will stand approved as circulated.

APPROVED

National President's Comments

President Maleski noted she provided an outline of her comments, and they were circulated in advance. President Maleski noted this afternoon Balanced Growth would present a preview of a draft of emerging Strategic Plan issues. She asked that her comments be reserved and given at the full December Board of Directors meeting. Trustee Seich moved to accept the National President's report and Trustee Strohl seconded the motion.

Since there were no questions, the President's report will stand approved as circulated.

Supplement 1

APPROVED

National Treasurer's Report

Treasurer Collins presented the Treasurer's Report as of September 30, 2021. Treasurer Collins reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Income before Dividends, Bond Rating, and a snapshot of our portfolio, as well as a graphical review of our revenue for the last five years. At the end of June, our admitted assets were at \$1.107 billion, and our surplus was \$109.6 million.

Treasurer Collins reviewed the Balance Sheet, and Income Statement as of September 30, 2021. Questions were asked and answered.

Annuity Reserves by Product

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

Controller Frank Rando joined the meeting at 10:00 a.m.

Third Quarter 2021 Budget vs Actual

Controller Rando reviewed the third quarter 2021 Budget vs Actual report by discussing the life business, annuity business, general expenses, and highlighted variances. Questions and comments were asked and answered.

Controller Rando was excused from the meeting at 10:36 a.m.

Acquired Securities Report

Treasurer Collins reviewed the \$31.3 million of acquired securities since our last Executive Committee meeting. Treasurer Collins also reviewed the quarterly credit watch list, and the credit events report as of September 30, 2021. Questions were asked and answered.

Supplement 2

Updates

Treasurer Collins noted the 2022 budget proposal will be presented at the December board of directors meeting. Regarding the investment advisor proposal, Treasurer Collins remarked that we have three investment finalists after vetting thirteen companies. Treasurer Collins is also reviewing our current Investment Policy.

President Maleski entertained a motion to accept the National Treasurer's report. Trustee Suzanne Strohl moved to accept the National Treasurer's report, seconded by Trustee Seich.

MOTION ADOPTED

Unfinished/New Business

Annuity Interest Yield

Treasurer Collins reviewed the yield curves, and he is recommending waiting until the December board meeting to make a recommendation for the first quarter of 2022, and the current rates are as follows:

(Continued on page 15)

MATCHING FUNDS ACTIVITIES

FCSLA Life Branch J104

Christmas Gift Giving

In December 2021, FCSLA Life Branch J014, Cleveland, OH, together with St. Leo the Great Parish sponsored a successful matching funds activity. Parishioners and branch members donated over 400 gifts for the Santa Shop at St. Aloysius School in Cleveland and another 200 gifts to families at Malachi Center, Zelig's Home and the St. Leo St. Vincent DePaul Outreach. Donations totaled \$3,740. This annual "Adopt-a-Child for Christmas" gift-giving program for needy Cleveland area children has been in existence for 48 years.

Junior branch members would like to thank FCSLA Life for the \$600 matching funds contribution, which brings total funds collected to a grand total of \$4,340. In addition, we are so grateful to individual branches and members for their contributions. The need was greater than ever this year with our world in the midst of a pandemic, and donors so generously responded with much love and kindness.

A big "Thank You" from Jeanne Sabol, program coordinator, and John Sabol, both S141 members and grandparents of the five Sabol grandchildren in J014: Evan, Sammy, Emily, Louisa, and Annabelle Sabol, and Andrew and Amelia Sabol, S141. God's Blessings to all! Stay Safe!



Volunteers gather with Emily and Louisa Sabol (J014), far right, and John Sabol (S141).



Delivery volunteers Brian Umerley and Ryan Frazer along with Emily Sabol.

Placing a Memorial in *Fraternally Yours*

A memorial for a deceased member may be placed in *Fraternally Yours* at the request of the family. They are published as space allows and include up to 250 words and a head shot photo. There is no fee associated with publication of the memorial.

To submit information you may:

Send a link to the online memorial to zibazik@comcast.net; memorials are edited to 250 words or less; email a head shot and your own edited version of what you would like to appear keeping it to 250 words or less to zibazik@comcast.net or send a hard copy of the information to: Editor, PO Box 1617, Reading, PA 19603-1617.

EXECUTIVE COMMITTEE

(Continued from page 14)

Elite Silver	(5 Year) 2.65% APY
Elite Gold	(7 Year) 2.90 % APY
Elite Platinum	(10 Year) 3.15% APY

The guaranteed minimum for the three products is 2.00%

The rates for newly issued SPIA's are:

Elite Silver	(5 Year) 2.50% APY
Elite Gold	(7 Year) 2.75% APY
Elite Platinum	(10 Year) 3.00% APY

Supplement 3

Meeting Dates

President Maleski stated we will determine the Executive Committee meeting dates at the December board meeting.

The board went into executive session at 10:50 a.m. and reconvened at 11:55 a.m.

Adjournment

Trustee Seich moved, and Director Golofski seconded to adjourn the meeting at 11:58 a.m.

MOTION ADOPTED

Cynthia M. Maleski, President

ATTEST:

Monsignor Peter M. Polando, Chaplain

Lawrence M. Golofski, Director

Patrick F. Braun, Director

Suzanne V. Strohl, Trustee

Sue Ann M. Seich, Trustee

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

Kimberly A. Graham, Secretary

Katherine Sedlacko Scholarship

YOUNGSTOWN DISTRICT OFFERS TWO SCHOLARSHIPS TO BRANCH MEMBERS

Deadline: May 1, 2022

Contact: Bernadette J. Demechko
2634 Taft Avenue
Youngstown, OH 44502
330-782-8638
bdemechko@aol.com

Dear Mrs. Demechko,

Thank you and the FCSLA for allowing our family to provide scholarships to so many deserving students in the Youngstown District through the Katherine L. Sedlacko Scholarship. It was established in 2004 by Katherine's large extended family, in her memory and in honor of the values she held so dear - the importance of family, Slovak heritage, and education, with the first scholarship being presented in 2005.

As you are aware, the scholarship fund was depleted in 2020, but my sister, Elaine, and I chose to fund one more scholarship this year in honor of our mom, Agnes Lisko, who, as Katherine's sister and the Sedlacko family representative, was instrumental in the management and yearly distribution of the scholarship funds. More importantly, our mom helped shape the lives of her children and countless others, as she led by example, living her life with love, faith, kindness, hard work, good decisions, and believing in and accepting others. We have a lot to live up to!

Our family appreciates having been able to work with you and the FCSLA over the years to continue to remind ourselves and others of the importance of family, education, and Slovak heritage - core values that were and remain such an important part of the Sedlacko legacy.

Thank you, again, on behalf of the Katherine L. Sedlacko extended family.

Most Sincerely,
Anne Marie Barbato

Remembering Leafy Huey The Granchay Legacy

By Patty Granchay and Bernadette Demechko

Anyone who has ever met Leafy Huey has been impressed with her warm smile, cheerful personality, and welcoming spirit. As the mother of Patty Granchay, President of Branch S156, she has always been at Youngstown District Meetings to help register members, sell basket raffle tickets, and pass out the door prizes. It is not surprising that her Funeral Mass and Memorial services were so well attended by family, friends and people she has known through work and the numerous organizations in which she was involved. Over \$900 in Memorial gifts and Mass stipends were given to Patty for the Anna S. Granchay Scholarship Fund. The Fund was established originally to honor Anna who served as National President of the First Catholic Slovak Ladies Association, 1984-1995.



New Insurance Products From FCSLA Life®

Two Single Premium Whole Life (SPWL) Products

- **SINGLE PREMIUM WHOLE LIFE A** – This is for consumers 0-90 with a \$5,000 minimum face amount who are looking for the best premium value in insurance coverage.
- **SINGLE PREMIUM WHOLE LIFE B** – This product is for consumers 45-80 with a \$50,000 minimum face amount who want to use this in one's wealth management strategy.

Choice Series Whole Life Insurance

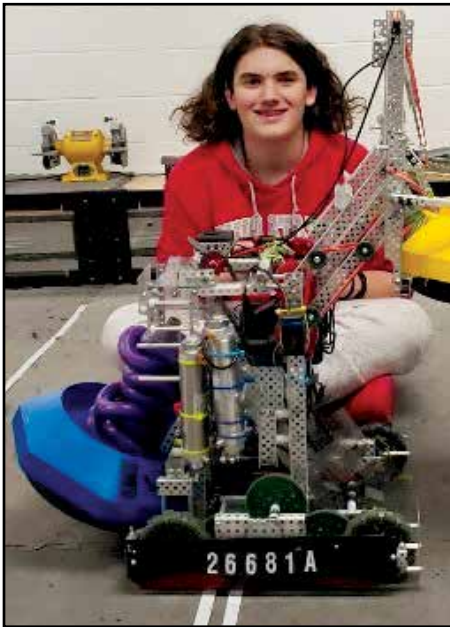
Approved in all our currently licensed states and pending approval in CA as of 12/27/21.

- **1 PAY LIFE** – This product is a whole life plan where all premiums are payable in one year with options to pay premiums monthly, quarterly, or semi-annually. This is for a consumer who is age 0-90 with a \$5,000 minimum face amount. The plan is participating with dividends as declared.
- **10 PAY LIFE** – This is for consumers ages 0-85 with a \$5,000 minimum face amount. Premiums are payable for 10 years – after 10 years the policy is paid up for life. The plan is participating with dividends as declared.
- **20 PAY LIFE** – This product provides affordable permanent life insurance with fixed premiums. This product is for consumers ages 0-75 with a \$5,000 minimum face amount. The plan is participating with dividends as declared.
- **WHOLE LIFE** – This product is a whole life plan with guaranteed premiums. The death benefit is for life and premiums are payable for the entire lifetime. This plan is for consumers ages 0-75 with a \$5,000 minimum face amount. The plan is participating with dividends as declared.

Term Life Insurance

- **20 YEAR LEVEL TERM** – This term product is a 20 year plan for issue ages 18-75 with a \$25,000 minimum and \$100,000 maximum face amount. Premiums are payable for twenty years. This product is participating with dividends as declared. Approved in all our currently licensed states and pending approval in CA as of 12/27/21.
- **NEXT GEN TERM** – This product provides coverage to age 30 with premiums payable annually or single pay. Issue ages are 0-23 for annual pay and 0-19 for single pay. Minimum \$10,000 face amount and \$50,000 maximum face amount. Approved in all our currently licensed states.

Qualifies for Ohio State VEX Robotics Championship



Paul Armour and the robot built by his team to qualify for state competition.

Junior member Paul W. Armour, age 14, of FCSLA Life Branch J192, Youngstown, OH, a freshman at Struthers High School, Struthers, OH, has qualified along with his team to go to the VEX Robotics Ohio State Championship in Marion, OH, in March 2022.

Paul is the nephew of S161 Branch President, Melanie Leonard. Paul's father, Paul D. Armour, is also a member of S161.

J362 CELEBRATES CHRISTMAS

One hundred members of Wilkes-Barre, PA, J362 received a monetary gift in honor of the birthday of their friend, Jesus, who was born in Bethlehem on December 25th over two thousand years ago.

Two members of J362 pictured below are Avery (left), and her sister Addison, children of Kelly and Daniel T. Iskra of New Jersey. Officers of J362 are Martha Iskra, president, and Theresa Ceklosky, secretary/treasurer. Avery and Addison are great-great-nieces of Magdalen Iskra, president of S172, and Martha Iskra.



Slovak Words and English Translations

VOCABULARY

bohatý – rich
družstvo – co-operative
hádam (= asi) – perhaps, maybe
chodiť chodievať – to go
chorý, á, é – ill, sick
jar – spring
jeseň – autumn
leto – summer
matka – mother
môct' – to be able to
najmä – above all, particularly, especially
napríklad – for example, e.g.
neznámy, a, e – strange, unknown
nuž – well
o – about, at
otec – father
pekne – nicely
počťvať – to listen, to obey
povedať – to say, to tell
predseda – chairman
pri – at, near, close to
priateľ – friend
nepriateľ – enemy
příklad – example
prísť – to come
robiť – to do, to work, to make
robotnícky – working, worker's
robotník – worker
rodina – family
sedieť – to sit
sestra – sister
skúsenosť – experience
smiech – laughter
spievať – to sing
stará matka – grandmother
starý otec – grandfather
stôl – table; desk
strácať – to lose
šťastný, á, é – happy
ťažký, á, é – hard, heavy, difficult
v(o) – in
vidieť – to know
vlastne – in fact, actually
vobec – at all
všetci – all, everybody
zima – winter, cold
zmysel – sense
známy, a, e – well-known, acquaintance



*Šťastnú
Velkú noc*

*Wesołych
Świąt
Wielkanocnych*

*Veselé
Velikonoce*

*Happy
Easter*



FRIENDS & FAMILY

• REWARDS PROGRAM •



values and appreciates our Members!
Thank you for telling everybody you know about us!

A valid referral meets ALL 3 of these requirements:

- Has completed contact information including address & phone number
 - Is interested in FCSLA Life and is not yet a member
 - Is willing to meet with an FCSLA Life representative

Each Valid Referral Earns You \$25!

Submit this form by mail, fax or email

FCSLA Life | 24950 Chagrin Blvd., Beachwood, OH 44122 | Fax: 216-464-9260 | Email: heather@fcsla.com

Your (Current Member) Information:

Today's Date: _____

Member Name: _____ Branch: _____

Street Address: _____ City, State, Zip: _____

Phone: _____ Email: _____

Name of your FCSLA Life Representative: _____

If you do not know an FCSLA Life Representative, leave blank and the Home Office will find the right Representative for you.

Please Have An FCSLA Life Representative Contact:

Prospective Member: _____

Street Address: _____ City, State, Zip: _____

Phone: _____ Email: _____



IN MEMORIAM

Leafy E. Huey, S156



On April 18, 2021 Leafy gained her heavenly wings at Austintown Health Center with her family by her side. She was born on August 16, 1926, Leafy Elizabeth Huey in Indiana County, PA. Leafy attended Arcadia Elementary School and Indiana High School. Leafy was always proud of the fact she went to school with the famous actor Jimmy Stewart at Indiana High. After graduation she worked at the Paragon Defense Plant in Indiana making hand grenades. She came to Youngstown in 1955 and worked at the Brass Rail and Champion Restaurants. In 1958 she was hired by the Youngstown Board of Education and after 39 years, she retired in 1997. After a short week of retirement, her favorite grandson (Mark) got her a new job at Manning's Bakery. She worked there until 1999 when she received a call for help from her family in North Carolina. She then relocated to New Bern, NC to help care for her great-grandson. In 2006, after her job in North Carolina was complete, she moved back to Youngstown. Once again, her grandson got her another job at St. Mark's Catering. In 2010, she finally retired and spent the last years of her "retired" life at Meridian Arms Assisted Living Center. Leafy's favorite passion was playing bingo and she also enjoyed playing cards and dominos with family and friends. Leafy was always ready to dance and loved her Handels' Cherry Vanilla Ice Cream. Leafy is survived by her daughter, Patricia Granchay of Canfield; her favorite grandchild, Mark Granchay (Ashlee) of Canfield who helped care for his grandmother for many years; a son, Edward Johnson and his wife Mary of New Bern, NC; their children, Kelli (Shane) Malone, Jeff (Opal) Johnson, and Timothy (Jennifer) Johnson, all of New Bern, NC. She leaves seven great-grandchildren and two great-great-grandchildren; a sister, Bonnie (Edward) Pesce of Girard; two sisters-in-law, Gerry Huey of Youngstown and Peggy Huey of Freedom, PA. Leafy also leaves many nieces, nephews, and cousins. In lieu of flowers, please make contributions in memory of Leafy E. Huey to the Anna S. Granchay Scholarship Fund c/o Patricia Granchay 3535 Meander Reserve Circle Canfield, OH 44406.

Frank Mike Kriz, W130



Frank Mike Kriz, 88, of Clutier, passed away September 11, 2021 in Waterloo, surrounded by his children. Frank was born November 6, 1932, on the farm in rural Clutier, the son of Joseph F. and Christina (Kadrmaz) Kriz. He served his country in the U.S. Army in the Korean War. Frank started his career in construction operating with Krause Construction. He worked for 16 years at Wiecks Feed Store in Clutier and then started Palace Roofing with Merle Dostal, in Clutier until he retired. On June 13, 1964, he was united in marriage to Marcella Marie Cecak at the St. Mary Catholic Church in Vining. Frank was a member of St. Paul Catholic Church in Traer. He was a member of the American Legion Post 0453 in Clutier for 67 years. He was a member of the Clutier Volunteer Fire Department for several years. He liked working with copper, cracking nuts, gardening, his fruit trees and making wine, woodworking and reading history from volumes of encyclopedias. His greatest joy was his family. Frank's great-grandkids called him "Old Papa" and they enjoyed his golf cart rides. Survivors include seven children,

LaVonne Kriz of Clutier, Jeffrey (Karen) Kriz of Newton, Karla (Scott) Weber of Traer, Bruce (Angela) Kriz of West Des Moines, Charlene (Chris) Birch of Toledo, Mitchell (Shelley) Kriz of Clutier, and Christy (Mark) Bradley of Traer; seventeen grandchildren; five great-grandchildren; two sisters, Evelyn Carlson of Tama, and Martha Breja of Vining; sister-in-law, Donna Kriz of Waterloo; several nieces and nephews, great-nieces and nephews; and great-great-nieces and nephews.

Eugene ("Gene") P. Kornak, Z702



Eugene ("Gene") P. Kornak, Sr., 81, of New Freedom, PA passed away on July 5, 2021 at his residence. Born in Chicago, IL, he was son of the late Valentine and Mary Kornak, brother to Anne Marie (Watz). Loving husband of Alvina (Morytko) who had celebrated their 56th wedding anniversary earlier in May 2021. Loving father of Mary-Frances Kornak, Eugene P. Jr. and John J. and his wife Christine. Dear grandfather to Daniel J., Benjamin G., Xander M., Olivia G., and Alexa R. Godfather of John Buszko. After graduating from high school, he enlisted in the Army, became a draftsman, took his knowledge after the military to spend many years in the printing and packing industry. Gene was an avid hunter, fisherman, Bocce Ball player, loved to work out and chat with his friends at the YMCA, and enjoyed tending to his lawn and garden. He was a member of the local chapter of the Holy Name Society and attained the 4th degree of the Knights of Columbus. He attended mass regularly in person and watched mass on TV during the pandemic and his illness. He was very proud of his Polish heritage and enjoyed handing down many of the customs to his children and grandchildren. He will be missed by all.

Kathryn Franko, S161



Kathryn "Kay" Novotny Franko, 97, passed away peacefully at home surrounded by her family on November 25, 2021. Kay was born January 18, 1924, in Campbell, a daughter of the late John and Catherine Slanina Novotny. She was a graduate of Carlow University, earning her degree in medical technology. She went on to earn a degree in cytopathology from the pioneer of that field, Dr. Papanicolaou, inventor of the "pap smear." She worked for many decades at St. Elizabeth Hospital, founding not only the Cytology Department, but also a school of cytology. Her greatest joy in life was her marriage to her husband, John "Johnny" Franko on September 5, 1953. They loved to travel, visiting Europe and the Vatican. After his passing in May of 1973, it was her Catholic faith that sustained her in the following decades. She was a longtime member of St. Matthias Church, where she belonged to the Altar and Rosary Society and the choir. "Auntie Kay" was a proud Slovak and a brilliant light of kindness, faith and service. She served as the editor of the local ASCA Slovak newspaper for many years. To her family, especially her beloved niece, Susan Mraz, Kay personified the true nature of love. She will be dearly missed by those who knew and loved her. Kay is survived by many treasured nieces and nephews, great-nieces and great-nephews and friends.

Frank J. Fabiny, S161



Frank J. Fabiny, 102, passed away peacefully on February 11, 2022 in Roebuck, SC at the home that he and his wife, Agatha, made with their daughter, Barbara and her family. He was born October 29, 1919 to the late John and Maria (Polak) Fabiny in Campbell, OH and married Agatha Hamrock on October 4, 1952. Frank served in the U.S. Army during WWII in the Asiatic-Pacific Theater. He worked at Republic Steel for 42 years as a transportation foreman until his retirement in 1982. He was a member of St. Paul the Apostle Church in Spartanburg, SC and Our Lady of Sorrows Parish, St. Matthias Church, in Youngstown, where he had served as an usher, a volunteer for the Holy Name Society and other church-based groups and at the St. Vincent DePaul Soup Kitchen. Frank was an avid golfer, gardener and a crafty card player. Frank delighted in his grandchildren, any and all visitors and really enjoyed being outdoors soaking up the southern sun. He is survived by his wife of 69 years, Agatha Hamrock Fabiny; sons, Raymond of Akron, OH and Thomas (Lisbeth) of Flowery Branch, GA and daughters, Barbara (Drew) Monitto of Roebuck, SC and Marian (John) McCreery of Timnath, CO. He also leaves behind a niece, Ann Marie (Carmen) Carcelli of Canfield; nephew, Jerry (Maryann) Jurcisin of Lowellville; 14 grandchildren, seven great-grandchildren and Goddaughter, Karen Gavalier of Naples, FL. In lieu of flowers, donations can be made to the Spartanburg Regional Foundation: <https://www.regionalfoundation.com/ways-give/hospice> or to the charity of one's choice.

Rose Marie Brabec, W018



Rose Marie Brabec died February 1, 2022, in West Point, NE. Rose Marie was born on December 2, 1933, to Fred and Mary (Evert) Pieper. On October 6, 1953, Rose Marie was united in marriage to Steve Brabec Jr. at St. Mary's Catholic Church in Taber. To this union, 10 children were born. Rose Marie was a member of the Ss. Cyril and Methodius Catholic Church and the altar society. She donated her time during the annual Czech Days and Fall Festival. Rose Marie helped her spouse on the farm and enjoyed gardening, canning, baking bread, kolaches and pies. She is survived by her husband Steve Brabec Jr., Orin Brabec (son) of Clarkson NE; Linda Belsky (daughter) of Dodge NE and family; Kathy (daughter) & Dave Grunwald of Webster City, IA and family; Linda Brabec (daughter-in-law) of Leigh NE and family Teresa (daughter) & Randy Baker of Lincoln NE and family; Ronnie (son) & Robin Brabec of Axtell, NE and family; Kevin (son) & Trina Brabec of Clarkson NE and family; Lavaine (daughter) & James Moore and family of Lincoln NE; Lorraine Moore (daughter) and family of Clarkson, NE; Gary (son) & Jodi Brabec of Clarkson NE and family, and a special granddaughter Katharina Ost of Germany. Brother, Bob (Johnnie) Pieper of Norfolk NE; Lucille Jonas (sister) of Clarkson NE; Marcella Skarda (sister-in-law) of Papillion NE; Harley & Ann Marie Swanson (brother-in-law and sister-in-law), of Elkhorn NE and Lumir Brabec (brother-in-law) of Octavia, NE, George Brichacek of Fort Myers, FL (brother-in-law), and many other relatives. Memorials are suggested to Clarkson Christian Daycare, Clarkson Fire & Rescue or St. Francis Memorial Hospital in West Point.

Donald Paul Novacek, W032



Donald Paul Novacek was born on January 15, 1958, in David City, NE to John H. and Laurine (Divis) Novacek and passed away on February 15, 2022, in Ulysses, NE at the age of 64 years. Don's family moved to Steinauer, NE in 1958 and later moved back to Dwight in 1965. He attended Assumption Catholic School and graduated from East Butler High School with the Class of 1976. He then attended the University of Nebraska-Lincoln until he enlisted into the Nebraska Army National Guard. Don worked at Tenneco for 40 years until his passing. He was a member of the Dwight American Legion, Assumption Catholic Church, and FCSLA in Dwight. Don enjoyed outdoor activities including hunting and fishing. He loved nature. He also loved his hunting dogs, playing cards and cooking fish at Pivos on Fridays for the past two years. Don liked to take trips, was a Nebraska Huskers fan, and Pittsburgh Steelers fan. Survivors cherishing Don's memory include his siblings: Eloise Schwartz, Lincoln, David (Kathy) Novacek, Lincoln, Mary Kaye (Chuck) Kost, Lincoln, Lori (Dana) Miller, Gering, Clair (Barb) Novacek, Omaha; as well as many nieces and nephews, cousins, and friends.

Joseph Michael Mandula Jr., S522



Joseph Michael Mandula Jr., age 87, of Seven Hills, OH, passed away on February 7, 2022 surrounded by his family. Beloved husband of 62 years to Charmaine Joy (nee Toth). Dear father of Joseph Michael III and Donna Marie Westfall (Bryan). Loving grandfather of Charlene Joy and Bryan Alex Westfall. Joe was born on June 12, 1934 in Cleveland, OH to Joseph Sr. and Celia (nee Onda). He and Charmaine wed on February 13, 1960 at St. Benedict's Church in Cleveland. He was the proud grandson of FCSU (First Catholic Slovak Union) First President George Onda. Charmaine and he had the opportunity to tour Slovakia in 2002 where they visited the birthplace of George in Celovce in Zemplin, which is 20 miles east of Kosice. He was a retired mechanical engineer at Republic Steel, having graduated from Benedictine High School, John Carroll University and the University of Detroit. He also worked at the Cuyahoga County Probate Court in downtown Cleveland. He was a Past Grand Commander of Alhambra Carmona Caravan No. 75 as well as a Deputy Regional Director of the Ohio Council of Caravans. As Past Exalted Ruler of Parma Elks Lodge #1938, he and Char enjoyed visiting with many members at the lodge, as well as attending numerous state and national conventions. He was also a member of the Holy Name Society and Parma Moose Lodge. He participated in Boy Scouts activities with his son, and high school Band Boosters for his daughter. He never missed a chance to attend his grandchildren's events, including his granddaughter's pageants and his grandson's band performances.

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REPORT OF THE FCSLA LIFE NATIONAL TREASURER

BALANCE SHEET AS OF NOVEMBER 30, 2021

ASSETS

Cash & Short Term Investments	\$ 16,329,638
Bonds	1,064,052,490
Preferred Stock	2,210,730
Common Stock	8,006,529
Investment Income Due & Accrued	14,302,736
Property Plant & Equipment, Net	4,602,564
Certificate Loans & Accrued Interest	1,914,677
Other Assets	770,420
TOTAL ASSETS	\$ 1,112,189,784

LIABILITIES

Life Reserves	\$ 306,490,294
Annuity Reserves	671,038,884
Death Claims Payable	2,537,595
Unearned Premiums	433,499
Matured Endowments	375,147
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,993,448
Accrued Convention Donations	325,000
Provision for Future Conventions	379,571
Asset Valuation Reserve	12,417,417
Interest Maintenance Reserve	(63,922)
Other Liabilities	2,139,007
TOTAL LIABILITIES	\$ 1,002,465,939
Surplus	\$ 109,723,844
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,112,189,784

INCOME STATEMENT

For the Eleven Months Ending November 30, 2021

REVENUE

Insurance Premiums	\$ 5,775,615
Annuity Premiums	56,323,810
Investment Income	47,136,414
Amortization of Interest Maintenance Reserve	(1,910)
Rental Income	351,643
Other Revenue	24,386
TOTAL REVENUE	\$ 109,609,958

EXPENSE

Increase in Reserves — Life	\$ 3,696,294
Increase in Reserves — Annuity	43,423,935
Insurance Benefits	8,402,121
Annuity Benefits	35,470,290
Commission Expense	1,950,560
Surrender Benefits	2,855,081
Matured Endowments	33,593
Interest Expense	412,801
Salaries — Employees	674,739
Tax Expense	52,009
Underwriting Expense	69,788
LIFE AND ANNUITY EXPENSES	\$ 97,041,211

Revenue Less Life and Annuity Expenses

Bank Service Charges	\$ 153,083
Data Processing Service Fees	263,522
Accounting Fees	188,522
Actuarial Fees	265,169
Legal Fees	24,776
Consulting Fees	112,926
Employee Benefits	665,893
Fees — Directors	172,493
Salaries — Employees	1,390,589
Salaries — Officers	557,419
Temporary Office Expenses	13,252
Tax Expense	164,200
Depreciation Expense	223,292

Utility Expense	107,069
Postage and Printing	195,504
Advertising & Marketing	127,974
Travel Expense	21,827
Insurance Department Fees	99,202
Sales Expense	127,079
Rental Expense	351,643
Building Expense	136,770
Insurance Expense	56,608
Office Equipment & Supplies Expense	140,719
Dues & Subscriptions	53,423
Human Resources	80,287
Other Expense	17,067

SALES & OPERATING EXPENSES

\$ 5,710,306

Revenue Less Sales & Operating Expenses

\$ 6,858,441

Post Mortem Benefits	1,610,234
Misc. Member Benefits	96,345
Donation Expenses	108,042
Change in Accrued Convention Donations	137,500
Convention Expenses	155,210
Branch and District Funding	665,623
Fraternal Activities	95,359
Official Publications	502,351
Scholarship Awards	253,720

DIRECT FRATERNAL EXPENSES

\$ 3,624,383

Income (Loss) from Operations

\$ 3,234,058

Dividends to Members

1,276,461

Subtotal Income (Loss)

\$ 1,957,597

Capital Gains (Loss)

353,957

NET INCOME (Loss)

\$ 2,311,554

FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

SILVER ELITE (5 YEAR)
2.35% APY*

GOLD ELITE (7 YEAR)
2.65% APY*

PLATINUM ELITE (10 YEAR)
3.00% APY*

***This rate is in effect 4/1/2022 thru 6/30/2022**

The credited rate is reviewed quarterly by the Board of Directors and will never go below the minimum guaranteed rate.

The guaranteed rates on contracts issued April 1, 2022 and later are:

Elite Silver (5 year) 1.25% APY • Elite Gold (7 year) 1.25% APY
Elite Platinum (10 year) 1.25% APY

FCSLA Branch W093 Calendar of Events

April 24 – Easter Party, 5:00 p.m. Potluck Supper and Meeting at Beseda Hall, Tabor, SD.

May 1 – Deadline for nomination for Fraternalist of the Year.

June 5 – Czech Days float assembly in Joyce Sestak's shop at 1:30 p.m. Volunteers are needed.

June 17-18 – Czech Days in Tabor SD. Volunteers needed.



Easter Traditions

ROAST LEG OF LAMB

5-6 pound boneless leg of lamb
5 large garlic cloves thinly sliced
1 tablespoon coarse sea salt
1 teaspoon black pepper
2 tablespoons Dijon mustard
1½ tablespoons fresh rosemary
finely chopped
1½ tablespoons fresh thyme
finely chopped
4-5 rosemary and thyme sprigs
2 tablespoons light extra virgin olive oil
Mint jelly optional
2 lemons, cut in wedges

Preheat oven to 500 degrees. Prepare a 9x13 roasting pan by spreading light extra virgin olive oil in the bottom and then laying springs of fresh herbs on the center, for the leg of lamb to rest on while it roasts.

Place boneless leg of lamb on a clean work surface, such as a cutting board. Pierce the top with a knife, making slits deep enough for garlic slices. Fill the slits with garlic. Next, rub the surface with coarse sea salt and pepper. Slather with Dijon mustard and finally press fresh, chopped rosemary and thyme into the Dijon mustard. Transfer boneless leg of lamb to the prepared roasting dish.

Place into the hot oven for 20 minutes. This will create a nice crust and seal in juices.

After 20 minutes, lower heat to 350 degrees. Open oven door to allow excess heat to escape and cool down the oven fast. Continue to roast for 40-60 minutes. Time will vary greatly depending on size of your leg of lamb and your preferred level of doneness.

Remove roast after reaching desired temperature. Allow to rest for 15 minutes before carving. Carve against the grain and serve with a side of mint jelly and lemon wedges.

STUFFED CABBAGE

1 pound ground beef
1 pound ground pork
1 onion, chopped and sauteed
1 teaspoon salt
black pepper to taste

1 teaspoon chopped fresh parsley
½ cup cooked rice
1 ½ teaspoons minced garlic
2 (10.75 ounce) cans tomato sauce
27 ounces sauerkraut, rinsed and drained
1 (29 ounce) can diced tomatoes
1 large head cabbage
5 slices bacon
2 tablespoons white sugar
3 cups water

Preheat oven to 350 degrees. Bring a pot of water to a boil.

Mix beef and pork together. Stir in onion, cooked rice, parsley, salt, pepper, garlic and ½ can of tomato sauce. Mix well.

Core head of cabbage, place in boiling water and boil until partly cooked. Separate leaves and trim stems. Reserve about 24 to 32 whole leaves. Cut remaining leaves and line the bottom of large roasting pan.

Lightly pack a small handful of the meat mixture and place in the center of a cabbage leaf. Fold top part of leaf over mixture, then fold in the sides and roll until mixture is completely encased. Lay rolls on top of torn cabbage leaves in pan. Place sauerkraut evenly over rolls. Lay bacon on top of sauerkraut. Sprinkle with 1 to 2 tablespoons of sugar. Mix chopped tomatoes and sauce with water and pour over rolls. Add additional water to reach top of cabbage rolls.

Bake at 350 degrees for 1½ hours or until cooked through.

HOMEMADE PASKA

5 cups all-purpose flour
2¼ teaspoons (1 packet) instant dry yeast
¼ cup granulated sugar
2½ teaspoons salt
1 cup lukewarm water
½ cup whole milk
2 large eggs
¼ cup unsalted butter, at room temperature

Topping

1 large egg
1 tablespoon water
1 tablespoon granulated sugar

Using a stand mixer or wooden spoon, mix and knead all of the dough ingredients until it comes together into a soft, smooth

ball. The dough should be pliable, not very sticky, and bounce back when poked lightly with your finger.

Place the dough in a lightly greased bowl and set aside. Allow it to rise for 60-90 minutes, until nearly doubled in size. Meanwhile, lightly grease a 9-inch round pan and set aside (either a springform pan or cake pan).

Turn the dough out onto a lightly floured work surface. Pull off about a quarter of it which will be used to form the braids. Shape the remaining large piece of dough into a smooth ball, and place in the center of the prepared pan.

Divide the reserved piece of dough into three equal pieces, and roll each one out into a strand about 18"-20". Use these three strands to create one long braid.

Cut the braid in half, then place in a cross on top of the larger piece of dough in the pan. (Alternatively, you could wrap the braid in one length around the inside edge of the pan.)

Cover the loaf and let rise for about 45 minutes, until approximately doubled in size. Near the end of the rising time, preheat the oven to 350 degrees and place a rack in the lower-middle.

When the bread has risen, make the topping. Beat the egg and water together with a fork in a small bowl, and brush the mixture gently over the loaf. Sprinkle with additional sugar, as desired.

Bake bread for 35 to 45 minutes, until the top is a rich golden brown. Remove from the oven and let cool completely before cutting and serving.

SLOVAK EASTER CHEESE

4 cups milk
12 eggs
1 teaspoon salt

Measure milk into a bowl, and set over a saucepan filled half way with simmering water. Heat until warm to the touch, then gradually start cracking eggs into the milk while stirring almost constantly. This will scorch very easily. Continue to stir slowly once all of the eggs are in, until the mixture resembles scrambled eggs.

Pour into a cheesecloth bag and tie tightly. Hang over a bowl and allow to drain for 1 to 2 hours. Place on a cooling rack set over a pan or bowl and set a heavy object on top to press out the liquid. A cool cast iron skillet weighted with heavy cans works well. Press for about 2 hours.

Carefully remove the weights and cheesecloth bag from the cheese. Refrigerate the cheese for several hours or overnight before slicing and serving.

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.