

Fraternally Yours®

The logo for FCSLA Life features a stylized circular emblem on the left, composed of blue and red segments. To the right of the emblem, the text "FCSLA" is in blue and "Life" is in red.

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First Catholic Slovak Ladies Association

APRIL 2023



*Alleluia, alleluia,
give thanks to the risen Lord*

ŽENSKÁ JEDNOTA

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LETTING GO ...

To Let Go does not mean to stop caring,
it means I can't do it for someone else.

To Let Go is not to cut myself off,
it is the realization I can't control another.

To Let Go is not to enable,
but to allow learning from natural consequences.

To Let Go is to admit powerlessness,
which means the outcome is not in my hands.

To Let Go is not to try to change or blame another,
it is to make the most of myself.

To Let Go is not to care for,
but to care about.

To Let Go is not to fix,
but to be supportive.

To Let Go is not to judge,
but to allow another to be a human being.

To Let Go is not to be in the middle arranging all the outcomes,
but to allow others to affect their destinies.

To Let Go is not to be protective,
it is to permit another to face reality.

To Let Go is not to deny,
but to accept.

To Let Go is not to nag, scold, or argue,
but instead to search out my own shortcomings and correct them.

To Let Go is not to adjust everything to my desires,
but to take each day as it comes, and cherish myself in it.

To Let Go is not to criticize and regulate anybody,
but to try to become what I dream I can be.

To Let Go is not to regret the past,
but to grow and live for the future.

To Let Go is to fear less,
and love more.

Dear Friends,

Christ is risen. Hallelujah! May the miracle of Easter bring you renewed hope,
faith, love, and joy.

Until next month,
Warmly, Carolyn



Christ has risen! Christ is truly risen! Alleluia!

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

My dear Sisters and Brothers in Christ,

Christ has risen! Christ is truly risen! Alleluia! During these weeks of the Easter season that will end with the celebration of Pentecost Sunday, 28 May 2023, we celebrate the newness of the life freely bestowed upon us in the death and resurrection of Jesus Christ. My prayer is that you and your family remain blessed in the Risen Jesus and the newness of His life be a fresh springtime throughout this year and the rest of your lives!

The season of spring began officially on Monday, 20 March this year. Our members who live throughout the United States, realize that on that date, spring is different in Florida than it is in the Dakotas, from Pennsylvania to the Rockies. The word “spring” employs the image of new life and hope from that which was dormant due to the snow and the coldness of winter. For example, from childhood until the present day, if I smell ordinary lilies that are popping up in flower beds and gardens, grocery stores and churches, and other flowers such as tulips, daffodils, violets, snowball and palm bushes, pussy willows, and the first cut of grass, it all points out that spring has sprung. All the trees with their buds sprouting and fruit trees producing their flowers only to have

them harvested in the late summer/early fall of the year, all point back to spring. Spring is new life.

When I was a youngster, I recall Mom and Dad planting vegetable seeds in the “hot box” - sides of wood in the form of a box and situated in the backyard of our residence in mid-spring. After the ground was carefully prepared with manure and rich black soil, they planted the dormant seeds from a variety of vegetables. Glass frames were placed atop of the box with one side being left ajar to allow the seedlings to get fresh air and not be burnt by the sun. The glass on the box would assist in the sprouting of the seeds faster. Once the sun was going down, my parents would cover the entire box with tarps in order to retain the heat and safeguard the box from an occasional frost. The garden was dug and as soon as the time was right, the plants were transferred from the box to their new “home” until harvest time. That which once was dormant was planted in the soil only to give life to the seed and give food for us to live.

In the Gospel of Mark, the author scribed the words of Jesus in the parable of the mustard seed. He wrote: “Hear this! A sower went out to sow. And as he sowed, some seed fell on the path, and the birds came and ate it up. Other seed fell on rocky ground where it had little soil. It sprang up at once because the soil was not deep. And when the sun rose, it was scorched and it withered for lack of roots. Some seed fell among thorns, and the thorns grew up and choked it and it produced no grain. And some seed fell on rich soil and produced fruit. It came up and grew and yielded thirty, sixty, and a hundredfold. He added, whoever has ears to hear ought to hear” (Mark 4:3-9).

I believe Jesus is the sower and the seed is the Good News, that the “Seed” for eternal life. After Christ’s Resurrection and Ascension, the “Seed” would be planted by His apostles and followers of the day. He informed them of the consequences of acceptance/rejection of the “Seed” in the four categories: obviously, rejection in the first three categories and acceptance in the fourth, the good soil, those who heard His words could have been harvested “thirty, sixty and a hundredfold”. Like the apostles and followers who accepted this “Seed”, it has been planted and nourished by generations upon generations of disciples to the present day that have “yielded thirty, sixty, and a hundredfold” – the People of God, the Mystical Body of Christ, the Church!

You and I are called to plant the “Seed” of faith to those we encounter by our words, actions, and prayers, reflecting our acceptance of the Word made Flesh. Thus, we continue to nourish ourselves in Jesus by following the example of the apostles and those who have graciously planted the “Seed” before us. Hopefully, we will be able to experience the fragrance of the Eternal Spring after having been planted from this kingdom and “transferred to our new home” the Eternal Kingdom! Enjoy this Season of Easter! Christ is risen! Christ is truly risen! Stop and smell the flowers! Alleluia!



Do you

like to raise awareness and money for charities?

Are you

a good organizer who likes meeting new people?

Interested in

making a difference in your community?

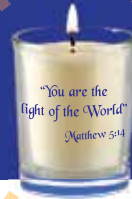
Why not become an FCSLA Life branch officer!

The following branches are looking for new officers. To be an officer, you must currently be a local member in one of these branches, at least 22 years old, and a Principal member. If interested, contact the Fraternal Department - fraternal@fcsla.com or 800.464.4642 x1051 by **5/10/23**.

S028	Johnstown PA	S478	Dennison OH
S149	Toledo OH	S581	Parma OH
S169	Youngstown OH	U275	Palos Park IL
S250	Munhall PA		

Message from our National President

CYNTHIA M. MALESKI



Happy Spring and Eastertide to all of our members and friends!

We open this month of promise and joy with the hope that your Easter will be joyful and full of your family and friends! What a pleasure and comfort to prepare our special foods for our special Easter baskets to take to our churches for the Easter basket blessing.

God's blessings to all of you at this special time.

2023 is the year for our 43rd Quadrennial Convention, which will be held in Indianapolis, Indiana from October 5-8, 2023. A number of us in the home office are spending lots of time on preparation work, since you are so important to us.

At these conventions, one of the most important duties for delegates is to elect certain national officers, including National Chaplain, National President, National Directors (4), National Trustees (2), and National Auditors(3) and National Court of Appeals (5). In this issue, there is a section about what needs to be done if you would like to consider running for office. *See pages 6 and 7.*

Each position has specific position requirements or qualifications necessary to run. We have listed the general position requirements and position description summary in this issue with the general requirements for eligibility contained in our current green bylaws book and under the 2023 Quadrennial Convention Tab at www.fcsla.com.

Currently, the National President serves as principal executive officer of the association, serves as Chairperson of the Board and Executive Committee and Chair of the Convention.

As principal executive officer of the association, the National President has overall responsibility for all functional units in the strategic, business, financial, operational and fraternal sides of FCSLA Life, including new business, sales, communica-

tion, including our magazine, treasury, accounting, fraternal, insurance and annuity operations, IT, Human Resources and Compliance. The National President is a primary ambassador of FCSLA at public events, as well.

We are fortunate to have a great, talented team of employees at the home office and in the field who are primarily responsible for the functional areas I have listed.

Please take some time to review these materials and consider running for one of these spots, if you meet the qualifications. It is a serious responsibility with time at committee meetings, conference calls, industry update meetings and the four quarterly board meetings outlined in the bylaws book.

It is entirely worth it, with the noble cause we have pursued and protected for over 131 years, providing financial security to our members and embracing Catholic values and Slavic traditions. You will become acquainted with and engage with many like-minded people with lofty lifetime goals, learn new leadership skills and expand your horizons, while serving the common good in our communities in many parts of our nation.

United Slovak Societies Offer Scholarship Grants

The United Slovak Societies of Lorain, OH will again make available non-renewable, \$1,000 scholarship awards, to eligible high school seniors who will graduate in 2023. Applicants must maintain a GPA of 3.5 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 снаelitz@hotmail.com. Deadline for applications is May 30, 2023.

The FCSLA Life Guaranteed Issue Life Insurance Program Is Now Available

APRIL 1, 2023 – SEPTEMBER 30, 2023

Don't miss this opportunity to get a life insurance policy, **GUARANTEED!**

FCSLA Life, a fraternal benefit society with an A- (Excellent) rating from A.M. Best, offers this program to YOU, our loyal and dedicated member, to say THANK YOU and provide you with an easy way to better meet the rising costs of final expenses.

If you received an offer letter by mail, you are eligible for this program, which features:

- Automatic pre-approval
- NO health questions
- NO medical exam
- NO extra premiums or hidden costs
- **GUARANTEED** acceptance (you can't be turned down)

This offer provides life insurance with **NO EXTRA PREMIUM** due to medical conditions. There are no future premiums and your life insurance will never decrease in value if you do not access the cash value (for example, by taking a loan).

Just complete the simple application you received by mail, indicate your choice of the amount of life insurance, and return it in the envelope with your premium check. That's it! There are no health questions and no medical exams. You cannot be turned down for any medical reason. Acceptance of this offer does not alter your existing coverage.

If you have not had a chance to participate in the past, please consider taking advantage of this offer now. It is an opportunity for you to purchase life insurance in an easy, affordable way.

**If you are not interested in this offer,
no action is needed.**

Questions regarding this offer should be directed
to the New Business Department at
800-464-4642, ext. 1062
or by emailing Underwriting@fcsla.com.



Information About FCSLA Life Elected Office

Thinking about running for a position with FCSLA Life at the upcoming Quadrennial Convention in Indianapolis in October 2023? Here's some important information. Additional information can be found under the 2023 Quadrennial Convention tab at www.fcsla.com.

What does the board do?

- Members of the board oversee the Association in accordance with its charter, vision, mission, and Bylaws, when the Quadrennial or Special Convention is not in session. They meet quarterly and provide strategic direction and oversight of the Association.

How many directors are elected at each convention?

- There are 11 members of the board elected at each convention
 - ◆ National Chaplain
 - ◆ National President (who serves as chairperson of the board)
 - ◆ Four (4) National Directors
 - ◆ Two (2) National Trustees
 - ◆ Three (3) National Auditors
- In addition, there are 5 positions elected to the Court of Appeals – a body whose function is to hear appeals from determinations of the National President and to resolve same to a final and absolute conclusion, unless conclusion is appealed to the Board of Directors or Quadrennial Convention within 30 days.

How do I know if I am eligible to run for an elected office?

- You must be a principal member, in good standing with the Association for at least four (4) years prior to December 31st of the year preceding a Quadrennial Convention. You do NOT have to be a delegate to the convention.

Can I run for more than one position?

- No, no principal member shall file more than one intent form to a Quadrennial Convention. Filing more than one will be cause for disqualification from candidacy for all elected offices.

If I want to run for a board position, what do I have to do?

- Obtain and complete an intent form from the National Secretary and;
- return it along with a resume, (specifics to be included on the resume are found on the web-site and are provided with the intent form);
- include a non-refundable check payable to FCSLA Life for \$50 for a board position or a \$25 non-refundable check for Court of Appeals positions;
- all due by **August 2, 2023**. (60 days prior to the first day of the month of the Quadrennial Convention), post marked or dated by a delivery service or electronic media.

SPECIFIC POSITION REQUIREMENTS

(General requirements can be found in the green bylaws book and under the 2023 Quadrennial Convention Tab at www.fcsla.com). They will also be provided when you request an intent form.

NATIONAL CHAPLAIN

National Chaplain is the chief authority of the Association in religious matters. He shall determine that motions made at the Quadrennial or Special Conventions, meetings of the Executive Committee or Board of Directors and transactions of the Association generally shall not offend the principles of the Catholic Church.

It is the duty of the National Chaplain to determine that anything published in the Official Publication will not conflict with the tenets of the Catholic Church. He shall contribute monthly articles for the spiritual guidance and general welfare of the members of the Association.

The National Chaplain shall be a Catholic Priest of whatever Ritual Church in good standing with the Church.



NATIONAL PRESIDENT

The National President shall be the principal executive officer of the Association on a full-time basis. National President serves as Chair and member of the Board of Directors, as Chair of the Executive Committee of the board and as Chair of any Convention, as well.

The National President is accountable to the Board of Directors.

Relevant qualifications for the National President:

- Shall have a Bachelor's Degree (advanced degree such as MBA, Master's, Doctorate or Juris Doctorate preferred) from an accredited college or university;
- Shall have at least 10 (ten) years of progressively responsible work experience with at least 5 (five) years of executive level management experience in the fields of fraternal, non-profit, insurance, management, or business; and
- Specific insurance industry knowledge and experience preferred.



NATIONAL DIRECTORS

- Shall support the National President in achieving the organization's mission, goals, and objectives;
- Shall provide support to the National President on strategic planning issues, and support Board of Directors' actions with respect to organizational priorities and governance concerns;
- Shall support the appointment of committees, in consultation with other Board members;
- Shall provide leadership to District and Branch leaders as needed;
- Shall recommend and implement organizational policy and policy changes; and
- Shall monitor financial planning and financial reports.



NATIONAL TRUSTEES

- Shall assist the Board of Directors in its oversight of the Association's investment matters;
- Shall verify expense vouchers; and
- Shall have a Bachelor's Degree from an accredited college or university in business or related fields and at least five (5) years of work experience in the financial/related fields **OR** ten (10) years' work experience with at least five (5) years in the financial/related fields.



NATIONAL AUDITORS

- With the approval of the National President, the three National Auditors shall make a thorough semi-annual audit of all books of the Association and shall compile a report of their findings and cause them to be published forthwith in the Association's Official Publication.
- Each National Auditor shall have a Bachelor's Degree in accounting or related field from an accredited college or university and five (5) years of accounting/auditing work experience **OR** ten (10) years of work experience in the counting/auditing field.



BRANCH MEMBERSHIP CHALLENGE

• 2022 •

Branches with 5 or more NEW MEMBERS

July 1 - December 31, 2022

Branch S002 – District 99	10
Branch W056 – Okres St. Francis – Minnesota.....	10
Branch W187 – Okres St. Isidore – Nebraska	9
Branch S630 – District 99	6
Branch S642 – District 99	6
Branch J370 – Okres Anna Hurban – Chicago, Illinois	6
Branch J339 – Okres Anna Hurban – Chicago, Illinois	5
Branch W001 – Okres St. Francis – Minnesota.....	5

REWARD

Recognition in *Fraternally Yours* and a \$100 reward to your branch

GRAND PRIZE

Branch with the highest number of new members by December 31, 2022

Branch S002 with 10 new members

Branch W056 with 10 new members

Branch with the highest % of new members by December 31, 2022

Branch J370 with 12%

REWARD

Recognition in *Fraternally Yours* and a \$250 donation to charity of your choice
or a \$250 reward to your branch

Branch S081 Hosts Fundraiser For The Carmelite Children

On November 6, 2022, FCSLA Life Branch S081 members were invited to participate in an annual fundraising event for the St. Joseph Carmelite Home for Boys and Girls in East Chicago, IN. Guests were asked to bring gift cards, checks or cash to help the sisters and staff bring the Christmas spirit to the children. Members also had a chance to purchase share the pot tickets, bake sale items, and chances to win beautiful baskets, two of these were filled with ethnic baked goods made by FCSLA officers.

The members and guests were greeted with Christmas themed tables of red and white with mercury glass lighted trees as centerpieces. The centerpieces were given to one lucky winner at each table. Everyone enjoyed a delicious luncheon that ended with pumpkin pie and ice cream.

Dee Young, Fundraising and Administration Coordina-

tor, of The Carmelite, eloquently spoke of the needs of the children's home. Since the devastating fire in May of 2021, the entire building had been razed due to fire and smoke damage. Branch S081 was also very fortunate to have two devoted sisters from the home attend our luncheon. A special drawing of \$130 in \$10 increments was raffled in honor of FCSLA Life's 130th anniversary, to those who gave to the Carmelite kids. Many people generously donated their winnings back to the sisters. Home office matching funds of \$600, an anonymous donation of \$100 from a St. John parishioner, added to our total donation of over \$3,000 to this special place for children.

Branch S081 is very grateful to the generous members and guests for making the event a wonderful success. The attendees have touched the heart of a child.



The Vilija Celebration in Youngstown, Ohio

By Loretta Ekoniak

Many Slovaks and other Slavs love the Christmas Eve Vilija or Štedry Večer, but either they don't know how to make it, or simply don't have the time to, but they enjoy the tradition when they can buy a dinner (have the added fun of a basket-affle, listen to the Slovak music, and celebrate with friends and family) without all the work.

This celebration was first held at the Slovak Catholic Sokol Center, which was located on Homewood Avenue, but moved to a large building built on Midlothian Boulevard that opened in 1971, where a gymnasium, hall and restaurant were located. In 1972, the first Vilija Christmas Eve dinner was held there, and could serve around 700 people. Later the parishioners of St. Matthias moved the dinner to St. Matthias School and held in the school gymnasium on Shady Run Road.

The parish held the Vilija dinner until 1978, when the American Slovak Cultural Association of the Mahoning Valley took over and organized and held the dinner, still at St. Matthias School Hall. Eventually FCSLA S161 took the ASCA Scholarship fundraisers at the ASCA Vilija dinner as their Matching Funds Activity, which allows the ASCA to give two \$1,000 scholarships each year, which is a wonderful boost for our scholarship program! When the school was sold, the Vilija was held just down the road at the Byzantine Center

at the Grove on Shady Run. Then along came Covid-19! We had to do something that kept people safe! So...we made our own pirohy and kapusnica soup, baked the fish and cooked peas in Father Jerek's parish house kitchen, packed everything including kolač in take-out containers, added an envelope of oplatky and honey, and in 2020 we provided a traditional Vilija dinner as a drive-thru dinner for over 200 people!

In 2021 and now 2022, it was held at St. Christine Church Hall as an eat-in dinner, a shared effort with the ASCA, St. Matthias Parish and its pastor, Fr. John Jerek. Approximately 165 people attended this year, including 59 members of Branch S161. Members of ASCA and S161 helped with set up, along with some of St. Christine School 8th graders. Thanks especially to Fr. John Jerek, pastor of St. Christine's and Our Lady of Sorrows. The next day we finished the seating, setting up the table settings, and the



ASCA scholarship winner, John Joyce and his mom, Mary Jo Joyce.



Branch S161 and ASCA: Loretta Ekoniak, Mary Margaret Hovanes, Ron Garchar and Mike Ekoniak in December 2022.



In 2019 the celebration was held at the Byzantine Center.



An Overview of Past Year's Celebrations

basket raffle which is an ASCA fundraiser and S161's Matching Fund Activity for the ASCA scholarships. On the day of the dinner, I welcomed everyone (in English and with a Slovak Vinš or wish for a blessed Christmas season), Msgr. Siffrin from the Diocese of Youngstown gave the blessing, Fr. Frantisek Katrinak, from Slovakia, who had been serving at St. Mary-St. Joseph Church in Warren, led us with the Slovak National Anthem and our Chaplain, Fr. Mel Rusnak, introduced John Joyce, who received one of our scholarships. So now the Vilija has been held here in various places and run by various groups (the Sokols, St. Matthias Parish, now Our Lady of Sorrows



St. Matthias School 2016

Parish, and the American Slovak Cultural Association) on Youngstown's south side, but most importantly it has survived and provided the traditional Slovak Christmas Eve meal for hundreds of Slovaks (and many other people!) helping to maintain our Slovak heritage for 50 years! Na zdravie!



2020 drive-thru during the pandemic.



St. Matthias Parish House 2020.



Quinn Soukup (W109) Baptized

Riley and Lisa (Kummer) Soukup welcomed daughter Quinn Marie Soukup (W109) into their family on November 11, 2022. Quinn was baptized on January 21, 2023 at the Saint Nicholas Catholic Church in Tea, SD.



Riley grew up in the Saint John the Baptist Catholic Church in Wagner, SD. Lisa grew up in the Saints Peter and Paul Catholic Church Dimock, SD, where the couple were married on October 22, 2021.



FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

Executive Committee • First Quarterly Meeting

Home Office, Beachwood OH • February 9, 2022

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:32 a.m. at the home office, Beachwood, Ohio. National Director Jeanette E. Palanca opened the meeting with prayer and National Trustee Suzanne V. Strohl 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
Jeanette E. Palanca	National Director
Joann Skvarek Banvich.....	National Director
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. National Chaplain Monsignor Peter M. Polando joined the meeting at 9:38 a.m. National Directors Lawrence M. Golofski and Patrick F. Braun were asked to join the meeting to approve the minutes. National Director Lawrence M. Golofski was unable to join the meeting today and President Maleski stated he was excused.

Approval of Agenda

President Maleski called for approval of the agenda. Trustee Strohl moved to accept the approval of the agenda with the additional item, and it was seconded by National Director Joann Skvarek Banvich.

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 November 9, 2021, minutes will stand approved as circulated. National Director Lawrence M. Golofski was unable to join the meeting today and provided a statement regarding his approval of the November 9, 2021 minutes.

APPROVED

National President's Comments

President Maleski stated outgoing National Directors Larry Golofski and Patrick Braun who will be rotating off the committee in 2022 and the incoming National Directors Palanca and Skvarek Banvich held a transition meeting as we have done in the past. The purpose of the meeting was to review what happened in the last year and to note any discussion of the role of the executive committee and any enhancements or evolution of the executive committee that can occur. Different approaches were suggested and discussed at the meeting and will be taken under advisement. President Maleski thanked Directors Golofski and Braun for their time and effort during the past year as members of the Executive Committee. President Maleski welcomed rotating Directors Palanca and Skvarek Banvich to the Executive Committee.

National Chaplain Monsignor Peter M. Polando joined the meeting at 9:38 a.m. Director Braun left the meeting at 9:40 a.m.

President Maleski noted Jason Bordui from Balanced Growth received the comments from the board and is incorporating them into the plan. As well as, reviewing the suggested timeframe in light of several staff departures and the 2023 Convention which will be part of the plan when he presents it at the March 15, 2022 board meeting.

Regarding the Investment Manager, President Maleski said the National Treasurer and she will review the engagement proposal and hope to have the agreement and the instructions. If they are satisfactory to them then they will be able to present the proposal at the next quarterly board meeting.

President Maleski remarked the new rates and products were rolled out January 1, 2022 and were announced in *Fraternally Yours*. President Maleski noted regarding Security Awareness Training the IT Steering Committee identified the need and reviewed an enhanced training module. Since last fall, IT Security awareness has been conducted through this module monthly to remind employees about security safeguards.

President Maleski stated she will reserve the rest of her comments for the board meeting and asked for a motion to accept the President's report. Director Palanca moved to accept the National President's report and Trustee Strohl seconded the motion.

Supplement 1

APPROVED

National Treasurer's Report

Treasurer Collins presented the Treasurer's Report as of December 31, 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 December, our admitted assets were at \$1.116 billion, and our surplus was \$109.9 million.

Treasurer Collins reviewed the Balance Sheet, and Income Statement as of December 31, 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 10:33 a.m.

Fourth Quarter 2021 Budget vs Actual

Controller Rando reviewed the fourth 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 10:57 a.m.

Acquired Securities Report

Treasurer Collins reviewed the \$17.5 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 December 31, 2021. Questions were asked and answered.

Supplement 2

President Maleski entertained a motion to accept the National Treasurer's report. National Trustee Sue Ann M. Seich moved to accept the National Treasurer's report, seconded by National Chaplain Monsignor Peter M. Polando.

MOTION ADOPTED

Unfinished/New Business

Investment Advisor Proposal

Treasurer Collins provided an update regarding the investment advisor proposal and the status of the process. Questions were asked and answered.

Annuity Interest Yield

Treasurer Collins reviewed the yield curves and discussed the economy and investment world. Treasurer Collins noted that the yields have come up a little bit, although he is not recommending changing the credit rate at this time. Treasurer Collins stated regarding the guaranteed rate at the last board meeting the consensus was to not reduce the guaranteed rate. Treasurer Collins is recommending leaving rates at their current rates for the second quarter of 2022. A discussion ensued. The current rates are as follows:

Elite Silver	(5 Year) 2.35% APY
Elite Gold	(7 Year) 2.65 % APY
Elite Platinum	(10 Year) 3.00% APY

The guaranteed minimum for the three products is 2.00%

The rates for newly issued SPIA's are:

Elite Silver	(5 Year) 2.25% APY
Elite Gold	(7 Year) 2.50% APY
Elite Platinum	(10 Year) 2.75% APY

Supplement 3

President Maleski entertained a motion to accept the National Treasurer's recommendation. Trustee Strohl moved at the next board meeting the Executive Committee recommends the board needs to reconsider the National Treasurer's recommendation regarding the need to reduce the guaranteed rates and seconded by Trustee Seich.

MOTION ADOPTED

Executive Committee Meeting Dates

Second Quarterly Meeting – May 17, 2022

Third Quarterly Meeting – August 9, 2022

Fourth Quarterly Meeting – November 9, 2022

Adjournment and Prayer

Chaplain Monsignor Polando moved, and Trustee Seich seconded to adjourn the meeting. The meeting adjourned at 12:22 p.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

Cynthia M. Maleski, President

ATTEST:

Monsignor Peter M. Polando, Chaplain

Jeanette E. Palanca, Director

Joann Skvarek Banvich, Director

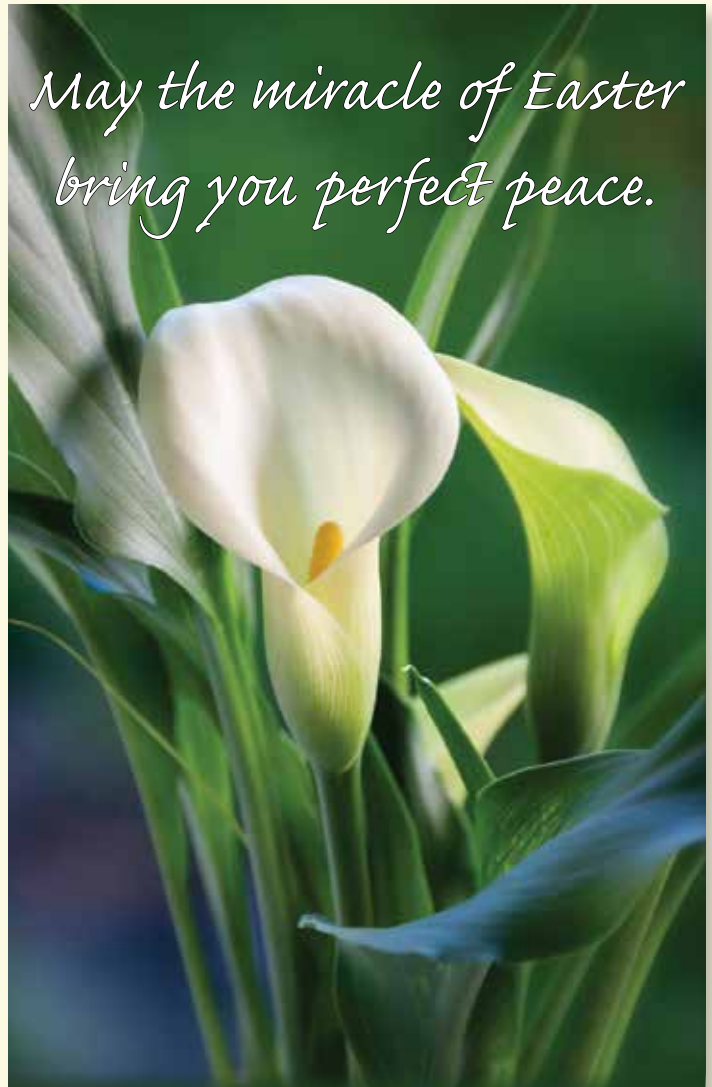
Suzanne V. Strohl, Trustee

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

*May the miracle of Easter
bring you perfect peace.*



BOARD OF DIRECTORS

NATIONAL CHAPLAIN

Very Reverend

Monsignor Peter M. Polando

NATIONAL PRESIDENT

Cynthia M. Maleski

NATIONAL DIRECTORS

Jeanette E. Palanca

Joann Skvarek Banvich

Larry M. Golofski

Patrick Braun

NATIONAL TRUSTEES

Suzanne V. Strohl

Sue Ann M. Seich

NATIONAL AUDITORS

Dorothy L. Urbanowicz

Barbara A. Sekerak

Dennis L. Povondra

FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

Executive Committee • Third Quarterly Meeting

Home Office, Beachwood OH • August 9, 2022

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:32 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando opened the meeting with prayer and offered special prayers in the repose of Slovak-born Cardinal Tomko's soul who passed away August 8, 2022. National Trustee Sue Ann Seich led us in the Pledge of Allegiance.

President Maleski offered a reflection for Cardinal Jozef Tomko who was Prefect emeritus and called the *Red Pope* which is the nickname for the Cardinal who leads the Congregation on the Evangelization of People. Our society gave a large gift to him for his missionary work around the world and then we followed it up with another gift at another convention for his works. Chaplain Monsignor Polando will travel to Slovakia and represent our society at the funeral for Cardinal Tomko.

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 several of the members joined via a secure virtual meeting in a secure location:

Monsignor Peter M. Polando.....	National Chaplain
Cynthia M. Maleski.....	National President
Jeanette E. Palanca.....	National Director
Joann Skvarek Banvich.....	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.

Approval of Agenda

President Maleski called for approval of the agenda. Chaplain Monsignor Polando moved to accept the approval of the agenda and it was seconded by National Director Jeanette E. Palanca.

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 May 17, 2022, minutes will stand approved as circulated. National Trustee Strohl moved to approve the minutes and it was seconded by Director Palanca.

APPROVED

National President's Comments

President Maleski stated she circulated an outline of some of the major initiatives and noted the St. Ann celebrations were phenomenal. At the home office we laid our wreath at the St. Ann statute for all living and deceased members of the association. Chaplain Monsignor Polando conducted a short prayer service. President Maleski was able to participate in the Okres Anna Hurban Cleveland District, Okres Pittsburgh and the combined Okres Helen Kocan Lake County, IN and Joliet, IL District, Okres Anna Hurban Chicago District, and Okres Louise M. Yash Milwaukee District celebrations.

President Maleski noted that Balanced Growth our strategic planning firm following the board's direction and the details of

the proposed engagement letter were refined during a meeting on August 4, 2022, and we anticipate signing the agreement on August 15, 2022.

Regarding AM Best, President Maleski remarked that the process remains vigorous, and we have two new interviewers this year. We also have a preparation team involved with preparing the materials and an interview team for the August interview.

President Maleski announced we launched a new illustration and e-application process in all states except New York which requires a separate filing. Our National Sales Manager Paul Smithers had the Regional Sales Managers in for a two day training session at the home office on the new illustration and eApp system. During the meeting, President Maleski reviewed the backbone of the strategic plan and the Sales Manager Smithers reviewed new products and pricing. Sales Manager Smithers is traveling more extensively now with a trip to New York city planned.

The sourcing for Human Resources has been expanded per President Maleski. Since the last board meeting, we have had two hires at the home office. Mila Jaroniec filled the Marketing Coordinator position, and she recently represented our society and attended the Fest in Cleveland and Slovak Day at Kennywood in Pittsburgh. The other hire was for the Insurance and System Support and IT Help Desk. Questions were asked and answered.

President Maleski stated she will reserve the rest of her comments for the board meeting and asked for a motion to accept the President's report. Trustee Strohl moved to accept the National President's report and National Director Joann Skvarek Banvich seconded the motion.

Supplement 1

APPROVED

National Treasurer's Report

Treasurer Collins presented the Treasurer's Report as of June 30, 2022. 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.

Treasurer Collins reviewed non-admitted assets and new disclosures. The June 30, 2022 income statement and balance sheet were reviewed. At the end of June, our admitted assets were at \$1.129 billion, and our surplus was \$108.9 million. 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 11:10 a.m.

Second Quarter 2022 Budget vs Actual

Treasurer Collins reviewed the second quarter 2022 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 left the meeting at 11:30 a.m.

Acquired Securities Report

Treasurer Collins reviewed the \$6 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 June 30, 2022. Questions were asked and answered.

Supplement 2

President Maleski entertained a motion to accept the National Treasurer's report. Director Palanca moved to accept the National Treasurer's report, seconded by Director Skvarek Banvich.

MOTION ADOPTED

Unfinished/New Business

Investment Advisor Proposal

Treasurer Collins provided an update regarding the investment advisor review and the status of the process. Questions were asked and answered.

Annuity Interest Yield

Treasurer Collins reviewed the yield curves and he recommended at this time given the volatility we wait until the September board meeting to make a recommendation regarding rates for the fourth quarter of 2022.

Supplement 3

Good of the Order

President Maleski stated the Executive Committee Working Group will be reviewing the job descriptions and we have a list of the board members who are interested in working on the Board Bylaws Committee. President Maleski noted we had an Employee Appreciation Day with a breakfast and then went to the Guardians baseball game.

Director Skvarek Banvich mentioned the St. Ann's Day celebration held in Indiana received local press coverage. The Indiana Fraternal Alliance met last week and reported that in central Indiana, Hudson County, there are six neighboring counties that are bringing in a lot of development and new jobs which could provide an opportunity to our sales team for possible new members.

Executive Committee Meeting Dates

Fourth Quarterly Meeting – November 9, 2022

2023 Quadrennial Convention Donation Application Available on the Website

First Catholic Slovak Ladies Association (FCSLA Life) will consider applications from those seeking donations for programs/projects that are in keeping with the vision of our Association which is:

Be a Premier Fraternal Benefit Society that offers quality financial products and benefits. Donation applications must be sent to the National President Cynthia Maleski and postmarked or dated by a delivery service or electronic media **no later than May 1, 2023**. Donation requests using USPS, or a delivery service can be sent to National President Cynthia Maleski, FCSLA, 24950 Chagrin Blvd., Beachwood, OH 44122. Donation requests using electronic media can be sent to convention@fcsla.com with "National President Cynthia Maleski – Donation Application" in the subject line. The application is available on the website www.fcsla.org or by calling the office at 1-800-464-4642.

If you received a convention donation from our 42nd Quadrennial Convention in 2019, your Status Report from that donation must be on file at the home office in order for your application to be considered. If you have any questions, please contact the home office: (800) 464-4642 or email convention@fcsla.com.

Adjournment and Prayer

Director Skvarek Banvich moved, and Trustee Seich seconded to adjourn the meeting. The meeting adjourned at 12:06 p.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

Cynthia M. Maleski, President

ATTEST:

Monsignor Peter M. Polando, Chaplain

Jeanette E. Palanca, Director

Joann Skvarek Banvich, Director

Suzanne V. Strohl, Trustee

Sue Ann M. Seich, Trustee

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

Kimberly A. Graham, Secretary

Branch W056 Makes Donation to Holy Cross Catholic School

Branch W056 of Lonsdale, MN donated \$1,000 to Holy Cross Catholic School (Webster, MN) to buy new uniforms for the Boys Basketball Team. Paul Jirik, Vice President, presented a check to Athletic Director,



Cathy Mikel. Pictured with the 7th and 8th grade boys team is their coach, Zach Mikel. The donation was made to honor the longest serving teacher at Holy Cross Catholic School, Kris Minalovsky. "Ms. M.", as she is referred to, said "I was looking for a teaching job in a Catholic school because I knew I wanted to be able to teach in a community of strong faith. Holy Cross was very attractive because of the rural community, and being half Czech, I was happy to see all the Czech influences in the area. I loved the community right away." Over the last 40+ years, the Holy Cross community has loved Ms. M. just as much as she loves them.



FIRST CATHOLIC SLOVAK LADIES ASSOCIATION

Executive Committee • Fourth Quarterly Meeting

Home Office, Beachwood OH • November 9, 2022

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:32 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando opened the meeting with prayer. National Trustee Suzanne V. Strohl 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 several of the members joined via a secure virtual meeting in a secure location:

Monsignor Peter M. Polando.....	National Chaplain
Cynthia M. Maleski.....	National President
Jeanette E. Palanca.....	National Director
Joann Skvarek Banvich.....	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.

Approval of Agenda

President Maleski noted the agenda was distributed in advance and unless there are any amendments, corrections, additions, or deletions we can consider the agenda approved. President Maleski noted the agenda was approved as circulated.

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 9, 2022, minutes will stand approved as circulated.

APPROVED

National President's Comments

President Maleski stated the Strategic Planning process is moving forward and the deployment engagement letter was signed on August 15, 2022. The Steering Committee consisting of President Maleski, Secretary Graham and Treasurer Collins met several times with the principles of Balanced Growth to identify the initiative owners of the various domains. On October 25, 2022, a kickoff meeting was held with the key management and professional team and an all staff meeting was held on October 28, 2022. President Maleski mentioned the Balanced Growth team will present a draft quarterly board report tool today for our review and comments.

It was noted by President Maleski the annual Disaster Recovery and Business Continuity drill was successfully completed on October 20, 2022.

President Maleski remarked she has been working with Treasurer Collins and has completed the legal review and due diligence on the contract for the asset manager. President Maleski has signed the agreement and Treasurer Collins is working on an implementation plan.

President Maleski stated the Executive Committee Working Group met and reviewed several board member position descriptions as part of our September board meeting on Sunday, September 17, 2022. Once we have the changes, we can send them out and move them on to the next level.

President Maleski mentioned the possible repricing of the SPWL product. We have worked with our actuary and have received scenario testing in the various bands. The next step is to have discussions about how it will effect profitability and how it postures us in the competitive marketplace. President Maleski noted internally that in the past we have offered a Guarantee Issue program for the convention year. We need to see how any impact a repricing would have on this offering.

President Maleski stated she will reserve the rest of her comments for the board meeting and asked for a motion to accept the President's report. National Trustee Sue Ann M. Seich moved to accept the National President's report and National Director Joann Skvarek Banvich seconded the motion.

Supplement 1

APPROVED

President Maleski noted the Balanced Growth team joined the meeting at 9:56 a.m. to review the quarterly board report tool. A discussion was held on the new reporting tool and how to include the historical information from our current quarterly strategic plan. Questions were asked and answered. The Balanced Growth team left at 10:30 a.m.

National Treasurer's Report

Treasurer Collins presented the Treasurer's Report as of September 30, 2022. 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. Treasurer Collins commented on overall level high yield bonds in the portfolio and comparison with industry averages.

Treasurer Collins reviewed non-admitted assets and new disclosures. The September 30, 2022, income statement and balance sheet were reviewed. At the end of September, our admitted assets were at \$1.12 billion, and our surplus was \$108.6 million. We recorded an accounting impairment for the Bed Bath and Beyond bond, as is required by statutory accounting rules, and Treasurer Collins explained the history with this bond and the other than temporary impairment. This is not a discretionary decision. 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 regarding annuity competition and other matters and were answered. The Executive Committee members asked for more detail about the changing interest rates and the impact on sales, and Treasurer Collins indicated he would provide additional information at the next Board meeting.

Controller Frank Rando joined the meeting at 10:54 a.m.

Third Quarter 2022 Budget vs Actual

Treasurer Collins reviewed the third quarter 2022 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 left the meeting at 11:12 a.m.

Acquired Securities Report

Treasurer Collins reviewed the \$5 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, 2022. Questions were asked and answered.

Supplement 2

President Maleski entertained a motion to accept the National Treasurer's report. National Director Jeanette E. Palanca moved to accept the National Treasurer's report and seconded by Trustee Strohl.

MOTION ADOPTED

Investment Advisor Proposal

Treasurer Collins provided an update regarding the contract and implementation of the selected investment advisor and the status of the process. Questions were asked and answered.

Director Skvarek Banvich moved to accept the National Treasurer's report including the investment advisor contract update and seconded by Trustee Strohl.

MOTION ADOPTED

Unfinished/New Business

Annuity Interest Yield

Treasurer Collins reviewed the yield curves and he recommended at this time given the volatility we wait until the December board meeting to make a recommendation regarding rates for the first quarter of 2023.

Supplement 3

Executive Committee Meeting Dates

First Quarterly Meeting – February 15, 2023

Second Quarterly Meeting – TBD

Third Quarterly Meeting – TBD

Fourth Quarterly Meeting - TBD

Adjournment and Prayer

Trustee Seich moved and Trustee Strohl seconded to adjourn the meeting. The meeting adjourned at 11:42 a.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

Cynthia M. Maleski, President

ATTEST:

Monsignor Peter M. Polando, Chaplain

Jeanette E. Palanca, Director

Joann Skvarek Banvich, Director

Suzanne V. Strohl, Trustee

Sue Ann M. Seich, Trustee

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

Kimberly A. Graham, Secretary

JOB OPPORTUNITIES AT FCSLA LIFE

From time to time, FCSLA Life either has vacancies for current positions or looks to expand its staff to meet our growing needs. If you are interested in learning more about these opportunities please contact our HR manager at 800-464-4642 X1076 for more information or email a current resume to hr@fcsla.com.

MATCHING FUNDS

Branch W093

New Year's Eve Family Fun Night

In the photo below Mike Sedlacek, Beseda Hall Board President (left) and Linda Bares, Beseda Hall Manager (center) accept a Matching Funds check of \$600 from FCSLA Life National Auditor, Dennis Povondra. The Beseda Hall is raising funds to replace a roof on the annex of the hall. FCSLA Life Branch W093 of Tabor, SD was the sponsoring organization helping to raise funds during the New Year's Eve Family Fun Night at Beseda Hall.



Branches S433 & J333

Night at the Races

Branch S433 and J033, East Pittsburgh, PA, participated in a matching funds event on Saturday, February 25. A Night at the Races to benefit Carson's Hope Foundation. Carson's Hope was created by Carson's parents Jim and Carlie Rudick to raise money to help support families dealing with pediatric cancer, as well as pediatric cancer research. Attendees enjoyed a buffet dinner, Chinese auction and the races. The event was a huge success raising \$25,500. We were pleased to be a part of this great event.



L-R: Jim Rudick (Carson's father); Aimee Perri, S433 president; Marian Gatto, S433 secretary; and Carlie Rudick (Carson's mother).

FCSLA Life Branch S409 Holds Annual Christmas Event

The weather was delightful for the Annual Christmas Party for Branch S409. Members and guests were welcomed by President Agnes Chervenak, Aggie DeRolf, Janice Vasquez and Special Hostesses: Joann Skvarek Banvich, National Director Elizabeth Ortiz, organizer of buffet table and kitchen crew from Branch S452, who hosted 80+ members, including 19 of their J317 members and guests at their party held at Our Lady of Consolation Hall in Merrillville, IN. A delicious menu starting with a huge variety of hors d'oeuvres, including a main course consisting of chicken, Italian beef, mac and cheese, salad, corn, jello molds, rolls, and delicious pastries along with an ice cream punch.

Janice Vasquez and Karen Bramer with the help of Rosie Yurechko entertained junior members making Christmas ornaments. The most exciting person of the afternoon of course was Santa who gave junior members Barbie Dolls, toys and monetary gifts, in addition to gifts from the home office consisting of poppers. Senior branch members and guests were also given gifts from the branch and FCSLA Life gifts from the home office. Joann Skvarek Banvich, National Director and FCSLA Life's sales agent, John Zaborske spoke briefly to the membership.

Branch S409 partnered with the local Lutheran – Thrivet

Insurance in a Matching Fund for PACT's Recovery Connection in Valparaiso, IN by collecting: socks, jackets, toiletries, school supplies, men's underwear, gifts cards, cash donations, individual snacks, and special Thrivent shirts which was on their needs list. Members and guests were very generous with helping the needy.

Many thanks goes out to all additional helpers and bakers in making the event a success: Joe and Keri Chervenak, Hal and Lyn Nofts, Aggie and Santa Mike DeRolf, Michelle Schmanke, Stephanie, Julie Parente, Jim Wagner, Iveta Havrila, Helen Furto (Maggie Russo: photographer and gift purchaser), Janice Vasquez, Karen Bramer and Jr., Choir leaders for children's Christmas carol choir, Sheri Anderson and Rosie Yurechko, guest from Branch J289 who did a wonderful job entertaining our guests, and of course, all of the men who volunteered to be the cleaning crew.



L-R: Janice Vasquez (S409), Aggie DeRolf (S409) and granddaughter Jemma (J317), Karen and Edward Seykowski from Thrivent Financial, Agnes Chervenak (S409), Elizabeth Ortiz (S452), National Director Joan Skvarek-Banvich (S452).



Branch S350 Donates Their Time for Annual Holiday Project

FCSLA Life Branch S350 joined in an annual holiday project conducted by the Greater Wilkes-Barre Labor Council (GWBLC), which has a long history of helping children with a variety of needs, such as being physically or mentally challenged, economically disadvantaged, abused, etc. The special needs children are served by non-profit human service organizations within Luzerne County.

The project solicited donations from companies, organizations, labor unions and individuals to purchase Christmas stockings to be filled with candy, coloring books and toys. FCSLA Life Branch S350 donations helped contribute to a very successful event. The stockings were distributed to children serviced at Children's Service Center, Wyoming Valley Children's Association, Catholic Social Services, Domestic Violence Service Center, plus additional centers.



Volunteers using an assembly line formation filled the stockings amid Christmas music playing in the background, and the occasional spontaneous group singing of carols could be heard. When the hard work of filling the stockings ended, donated pizza and refreshments were a welcome reward.



More than 700 stockings were filled. Attached to each stocking was a list of all the donors including FCSLA Life. Shown at the assembly table are (seated): Florence McCabe, secretary of S350, Scott Kucharski, principal officer of Teamsters Local 401; (standing) Walter Klepaski, Jr; initial project organizer and Patty Krushnowski.

BRANCH W056 HOLDS APPRECIATION DINNER

Branch W056, Lonsdale, MN held a membership appreciation dinner on February 19. A delicious catered grilled chicken meal was served to the 125 members in attendance. After the meal, General Agent Milt Trnka gave a presentation about FCSLA Life and annuity products. Branch W056 also honored long time retiring secretary Adeline Malecha. She was presented with a live plant and a gift certificate. Drawings were held for door prizes and the afternoon concluded with bingo played for cash prizes. Everyone had an enjoyable afternoon.



MATCHING FUNDS ACTIVITIES

Branch W013

Parish Bazaar & Auction

Shown here is the Auction held in conjunction with the Parish Bazaar in October. The branch sponsored other Matching Grant events in March, July, and December also.

Pictured are many of Branch W013 members who helped prepare for the annual bazaar in October by making over 4,000 potato dumplings.



Branch S088

Historical Society Donation

Officers of Monessen Branch S088 recently presented a Matching Funds check to Greater Monessen Historical Society.



L-R: Dorothy Urbanowicz, Branch S088 President; Gary Screlick, Historical Society Representative, and Rosemary Betza, J157 Secretary.



Branch W093

Fundraising Supper for Youth Activities

Barb Rezac, Youth Group Chairman of St. Wenceslaus Parish, Tabor, SD received a \$600 Matching Funds check from Dennis Povondra, FCSLA National Auditor.

The matching funds were raised by the youth group from Branch W093 at a Fundraiser Supper with proceeds to be used for assistance in funding youth trips, retreats, and other youth activities in Tabor's St. Wenceslaus Parish.



WILKES-BARRE Z BRANCHES HOST ANNUAL CHILDREN'S CHRISTMAS PARTY

Wilkes-Barre, PA area Z Branches 105, 348, 362, 434 and 450 recently held their annual Children's Christmas Party at Happy Pizza, Plymouth, PA.

Santa Claus was greeted with a hearty rendition of "Here Comes Santa Claus" sung by Gene Autry and the group. Shown are the participants with Santa Claus who presented each attendee with a Christmas present. The children also received bags of cookies and candy.

Prior to Santa's visit, each child made Christmas ornaments and crafts under the directions of Cheryl Hillard, Z386, and they enjoyed a pizza party along with their families.



Santa Claus with all the children in attendance.



Santa Claus with the officers of the organization. Front Row: Pictured with Santa are (left to right): Bernardine Borinski (Z105) ; Cheryl Hillard (Z348); Ann Marie Durako (Z362); Bernardine Regis (Z450) and Christine Lacomis (Z450). Absent when the picture was taken were Felicia Perlick (Z105) and Marilyn Mazzarella (Z434).

MATCHING FUNDS

Branch W093

Fireworks Bingo Soft Card Sale

FCSLA Life National Auditor Dennis L. Povondra, presents a Matching Funds check for \$600 from FCSLA Tabor Branch W093 to Dean Sternhagen, chairman of the Rich Schilts Memorial Fireworks Display which is held after the Bluebird Baseball game during Czech Days which will be on June 15, 2023. The Czech Days celebration will take place on Friday and Saturday, June 16 and 17, 2023. The Matching Funds Grant was earned during the Fireworks BINGO soft card sales which was held at Beseda Hall in 2022.



Branch J157

Monessen Public Library Donation

Officers of J157 recently presented 2022 Matching Funds check to members of the Monessen Public Library Board of Directors.



L-R: Rosemary Betza, J157 Secretary; Karen Costner, Library Coordinator; Dorothy Urbanowicz, J157 President; Angelo Loulis, Library Board; Fred Natale, Library Board of Directors, and second row: John Golomb, Library Board of Directors.



Santa with Bernardine Borinski (Z105).



Santa with Bernardine Regis (Z450).

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF NOVEMBER 30, 2022

ASSETS

Cash & Short Term Investments	\$ 23,207,177
Bonds	1,073,635,645
Preferred Stock	2,026,138
Common Stock	8,037,302
Investment Income Due & Accrued	14,453,271
Property Plant & Equipment, Net	4,765,932
Certificate Loans & Accrued Interest	1,802,227
Other Assets	735,687
TOTAL ASSETS	\$ 1,128,663,379

LIABILITIES

Life Reserves	\$ 307,707,739
Annuity Reserves	683,981,193
Death Claims Payable	3,305,207
Unearned Premiums	399,250
Matured Endowments	400,655
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,103,321
Accrued Convention Donations	475,000
Provision for Future Conventions	554,138
Asset Valuation Reserve	12,563,723
Interest Maintenance Reserve	505,023
Other Liabilities	2,336,318
TOTAL LIABILITIES	\$ 1,018,731,567
Surplus	\$ 109,931,813
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,128,663,379

The balance sheet above is recorded on an adjusted statutory accounting basis and includes \$294,506 in prepaid assets (and surplus) that are not recognized for purposes of statutory accounting.

INCOME STATEMENT

For the Eleventh Month Ending November 30, 2022

REVENUE

Insurance Premiums	\$ 3,907,958
Annuity Premiums	30,098,816
Investment Income	46,385,664
Amortization of Interest Maintenance Reserve	190,724
Rental Income	375,958
Other Revenue	38,277
TOTAL REVENUE	\$ 80,997,398

EXPENSE

Increase in Reserves — Life	\$ 611,739
Increase in Reserves — Annuity	9,539,173
Insurance Benefits	9,120,818
Annuity Benefits	43,942,213
Commission Expense	893,919
Surrender Benefits	3,064,626
Matured Endowments	52,270
Interest Expense	382,537
Salaries — Employees	643,033
Payroll Tax Expense	49,460
Underwriting Expense	51,996
LIFE AND ANNUITY EXPENSES	\$ 68,351,783

Revenue Less Life and Annuity Expenses

	\$ 12,645,615
Bank Service Charges	133,086
IT Expenses	311,416
Accounting Fees	179,591
Actuarial Fees	171,977

Legal Fees	55,095
Consulting Fees	39,361
Employee Benefits	627,494
Fees — Directors	175,941
Salaries — Employees	1,351,049
Salaries — Officers	605,478
Temporary Office Expenses	180,018
Payroll Tax Expense	155,625
Depreciation Expense	209,051
Utility Expense	123,720
Postage and Printing	187,335
Advertising & Marketing	105,402
Travel Expense	66,557
Insurance Department Fees	113,786
Sales Expense	222,056
Rental Expense	375,958
Building Expense	150,493
Insurance Expense	58,382
Office Equipment & Supplies Expense	115,402
Dues & Subscriptions	63,480
Human Resources	97,262
Other Expense	9,256
SALES & OPERATING EXPENSES	\$ 5,884,271

Revenue Less Sales & Operating Expenses

	\$ 6,761,343
Post Mortem Benefits	1,659,948
Misc. Member Benefits	79,091
Donation Expenses	115,741
Change in Accrued Convention Donations	137,500
Convention Expenses	160,457
Branch and District Funding	674,663
Fraternal Activities	104,214
Official Publications	556,977
Scholarship Awards	210,437
DIRECT FRATERNAL EXPENSES	\$ 3,699,028

Income (Loss) from Operations

	\$ 3,062,316
Dividends to Members	1,280,579
Subtotal Income (Loss)	\$ 1,781,737
Capital Gains (Loss)	(1,221,631)
NET INCOME (Loss)	\$ 560,106

Frances Jakabcin District Schedules Spring Meeting

The Eastern PA, Frances Jakabcin District will hold their Spring Meeting on April 30, 2023. Hosting this event are the Nesquehoning and Hauto branches. The gathering will take place at Capriotti's in McAdoo, PA and start at 1 p.m. Please RSVP by April 20, to District President, Michele Mrazik Grasso at 610-762-1973.

W137 Wine Tasting Event Recently Held

FCSLA Life Branch W137, Cedar Rapids, IA, held its Adult Wine Tasting Event on Sunday, February 12, 2023, at Cedar Ridge Winery in Swisher, IA. Fifteen members enjoyed wines and wood-fired pizzas. There were four lucky winners of Cedar Ridge gift cards and all went home with a treat bag.



Branch W137 members offer a toast to "Na Zdravi" (Good health)!



Traditional Easter Recipes

CROCKPOT BROWN SUGAR COLA GLAZED HAM

5-8 pound cooked ham (bone in)
1 can Coca Cola
½ cup brown sugar, packed
1 tablespoon Dijon mustard

Place the ham in the basin of a slow cooker.

In a small saucepan, combine the brown sugar, cola, and mustard over high heat. Bring to a boil and make sure the sugar has dissolved. Pour the mixture over the ham. If your ham is pre-sliced make sure some of the glaze goes in between the slices.

Cook on low for 6-8 hours or high for 4-6 hours, basting with the cooking juices every few hours.

Remove ham from slow cooker and let cool a bit until it can be handled. Slice the ham and serve.

If not serving immediately, preheat the broiler and transfer the ham to an oven-safe baking dish. Brush with some of the leftover liquid and broil for about 5 minutes, glazing with additional liquid as preferred.

PASKA (EASTER BREAD)

Basic Dough

8 cups flour
2 tablespoons salt
1 cup warm water
1 tablespoon sugar
¼ pound butter
½ cup sugar
2 cups milk, boiling point
1 cake yeast, 1 ounce
3 eggs

Cheese Dough

1 cake yeast, 1 ounce
1 pound dry cottage cheese
1 cup yellow raisins
4 egg yolks
1 cup sugar, or less, according to taste
1 teaspoon salt
1 teaspoon lemon rind
1 teaspoon baking powder
½ cup milk
3 cups flour, sifted

Basic Dough: Crumble yeast in ½ cup water and 1 tablespoon sugar. Set aside for 5 minutes. Pour boiling milk over sugar and butter, and remaining water. Cool to lukewarm. Sift flour into bowl, add salt, eggs, milk mixture and yeast. Knead dough until smooth and elastic, cover. Let rise until doubled in bulk, about 2 hours, in a warm place.

Cheese Dough: Crumble yeast in warm milk to which 1 tablespoon sugar has been added and let stand 5 minutes.

Mix cottage cheese with spoon until smooth. Add raisins and yeast mixture. Add unbeaten egg yolks, remaining sugar, salt, lemon rind, baking powder and flour, and knead well. Set aside to rise until doubled in bulk, about 2 hours.

When basic dough has doubled in size, turn out onto lightly floured board and shape into four parts. Let stand on board, covered, for about 15 minutes.

Take one part of dough and lightly punch around the edge so that the center is elevated. Take cheese and place around the elevated center, then lightly make an opening in the center. Join edges of center with the outside edges, press carefully so that the cheese dough is completely covered.

Place into 9-inch tube pan and let rise for about 30 minutes. Cover dough to prevent drying. Just before placing into oven, brush top with egg yolk. Bake for 10 minutes at 325 degrees. Increase temperature to 350 degrees and bake for 40 minutes. Makes 4 Paskas.

SIROK (EASTER CHEESE) EGG ROLL

15 eggs
1 quart milk
5 or 6 whole black peppers, crushed
Pinch of salt

Pour milk into saucepan and bring to a boil. Beat eggs slightly and add gradually to the milk. Cook over low heat for about seven minutes. Add pepper and salt. Stir constant-

ly so mixture will not scorch. Pour mixture into a linen towel, squeeze and tie tightly. Hang and let drain for two hours. Cover with wet napkin and place in refrigerator.

POPPYSEED BUCHTA

1 cake yeast
3 tablespoons sugar
½ cup butter
½ cup milk, scalded
1 teaspoon salt
½ teaspoon vanilla
2 eggs, beaten
2½ cups sifted flour (approx.)
Poppyseed Filling
1 can prepared poppyseed filling
(or ¾ cup poppyseed, ground
and cooked with ½ cup milk)
4 tablespoons sugar
2 tablespoons butter
½ teaspoon vanilla

Soften yeast in one tablespoon of sugar. Add remaining sugar, salt and butter to scalded milk. Stir until well blended. Cool to lukewarm. Add yeast, eggs and vanilla. Blend. Add flour to make soft dough. Turn onto lightly floured board and knead until smooth and elastic. Place in a lightly greased bowl, cover with damp cloth and let rise until dough is doubled in bulk.

Turn out on lightly floured board and roll into rectangle about 12x18 inches. Cut into three equal parts. Divide the filling into three portions. Spread evenly over each part of dough. Roll as for a jelly roll, beginning at widest side. Braid rolls loosely to form twist and place in greased loaf or tube pan. Brush top with melted butter. Allow to rise until doubled in bulk. Bake about 40 minutes in 350 degree oven. Remove from pan and while warm, brush top with thin confectioner's sugar frosting.

Filling: For unprepared poppyseed filling. Place poppy-seeds and milk in pan. Cook slowly until milk is absorbed.

Add sugar, butter and vanilla. Blend well. Cook mixture till consistency of jam.

CARAMEL APPLE TART

2 apples, cored and thinly sliced
2 tablespoons caramel sauce,
warmed, plus more for serving
½ teaspoon cinnamon

1 sheet frozen puff pastry, thawed
according to package

Preheat oven to 400 degrees. Toss apples with caramel and cinnamon.

Arrange on puff pastry.

Bake until pastry is golden, about 30 minutes.

Brush with more caramel sauce.

Let cool 10 minutes before cutting into squares.

The background of the entire page is a photograph of a nest filled with various colored Easter eggs (orange, green, pink, white, and speckled) and surrounded by fresh flowers, including pink and white lilies and tulips. The nest is placed on a piece of crumpled brown paper.

PERIODICAL

4/23

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.