Congratulations
FCSLA 2022 Scholarship Recipients!
I’ve learned... that the best classroom in the world is at the feet of an elderly person.

I’ve learned... that when you’re in love, it shows.

I’ve learned... that just one person saying to me, “You’ve made my day!” makes my day.

I’ve learned... that having a child fall asleep in your arms is one of the most peaceful feelings in the world.

I’ve learned... that being kind is more important than being right.

I’ve learned... that you should never say no to a gift from a child.

I’ve learned... that I can always pray for someone when I don’t have the strength to help them in some other way.

I’ve learned... that no matter how serious your life requires you to be, everyone needs a friend to act goofy with.

I’ve learned... that sometimes all a person needs is a hand to hold and a heart to understand.

I’ve learned... that life is like a roll of toilet paper. The closer it gets to the end, the faster it goes.

I’ve learned... that we should keep our words both soft and tender, because tomorrow we may have to eat them.

I’ve learned... that a smile is an inexpensive way to improve your looks.

I’ve learned... that I can’t choose how I feel, but I can choose what I do about it.

I’ve learned... that everyone wants to live on top of the mountain, but all the happiness and growth occurs while you’re climbing it.

I’ve learned... that the best things in life are free!!

I’ve learned... that it is better to have loved and lost, than to never to have loved at all.

I’ve learned ... that I am still learning!

Dear Friends, this month we honor our scholarship winners and so the theme of learning seemed an appropriate choice. Growing up, at the dinner table, my parents would ask me to tell them something I learned that day, and as I think back on it the question wasn’t, what did I learn in school, but rather simply, what did I learn that day? If I am honest, that question used to frustrate me as a child, because I didn’t get the point. As I grew older, I realized how important that question was in helping me cultivate a way of thinking that was open to learning new information – I became naturally more curious. For me, lifelong learning means you have a growth mindset and an innate curiosity about the world. This month find new opportunities for learning, for being naturally curious, and encourage those around you, young and old to do the same.

Until Next Month,
Warmly, Carolyn
As I look back to my childhood and teenage years, I can so vividly remember how all of us young people looked forward to summer vacation: from the classroom into summer! Usually, the first week of June was the final days of listening to the work we (50+ students) accomplished through the past academic year, cleaned out our desks, and then, we were set “free”, immersing our lives for the next three months until the day after Labor Day in playing, working, and spending time with family and friends. I believe that I am really getting older as I look back to those wonderful years that were very simple and yet really setting a road for me for the future. I love adventure and appreciate the gifts of parents, relatives, and friends, friends with whom I still maintain relationships!

I was a Boy Scout (obtained the rank of Eagle) and looked forward to Scout camp for a week. I learned many different skills during those yearly weeks, met new friends from my city and county, and developed many skills that I never thought that I could possess. And then there was the rest of the summer to work for those items I desired in life and my parents and brothers were able to show me that if I wanted something, I would eventually possess it because I worked for it. I usually cut lawns for my relatives and parents’ friends and provided services as a caddy at a local country club.

The highlight of the summer was a vacation to Niagara Falls, Ontario on the week prior to the celebration of Labor Day weekend. My great uncle and my maternal great aunt lived about a mile from the Falls. My family would assist them with chores around their home, go to Mass every morning at their parish which was only six blocks away, and enjoyed my daily running routine of going down to the Falls, exhilarated by God’s glory in all that water flowing over the precipices into a mighty river that reached Lake Ontario. My great aunt would stop at the local Italian bakery after Mass and chose a loaf of bread she wanted right off the rack (I wonder what the local health officials would say about that in this day and age). Then she would make toast, topped with her elderberry, raspberry, or grape homemade jams with fresh perked coffee and a shot of Crown. What a way to start the day!

On the Sunday before Labor Day, we would drive to Gault, Ontario where a group of Slovak Jesuit priests lived and were refugees from then Czecho-Slovakia. Rosary, Mass, Stations of the Cross were the highlights of the spiritual day (odpust) and the grilled chickens, the fresh fruits and vegetables and beer were the icing on the cake. Most of the crowd were immigrants and refugees from Slovakia. But their simplicity exhibited the same as my grandparents and my great uncle and great aunt – holy and wonderful! On Labor Day we returned home and the next day, work began and so did school!

I hold this memory deep in my heart. It is family, it is a part of Faith. Each time that you and I celebrate the Holy Eucharist or any of the other six Sacraments, we hold the memory of the Lord Jesus with the Father and the Holy Spirit deep in our hearts – our memory of our Faith in Them is the eternal one that directs us to the heavenly abode. May your month of August bring you great memories of the past, knowing that the Father, Son, and Spirit leads us all to the eternal “vacation” that will never end!

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**First Holy Communion**

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**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.
To all our wonderful members and friends!

Our August issue showcases our young and vibrant scholarship winners. Over many years, thousands of students from grade school to graduate school have received awards to help with tuition costs. We hope to share in their joy at this critical juncture in their lives.

At FCSLA Life, we have a number of other scholarship and educational opportunities which have been added and have evolved over many years of our 130 years as a fraternal benefit society. They have been featured in Fraternally Yours in various issues, such as scholarship opportunities for study in Poland through Polish American Congress Foundation.

During this 130th anniversary year, it is fitting to remind everyone of our partnership with the other Slovak-American fraternal benefit societies in establishing and endowing the Professorship in Slovak Language Studies at the University of Pittsburgh, which was originally created in the late 1970s. Since that time, students have been able to enroll and study at the only university accredited Slovak language course curriculum in the United States. Through prudent use of the funds, the Slovak Studies Endowment provides learning opportunities for regular and occasional students at the University of Pittsburgh and also through Comenius University, Bratislava, Republic of Slovakia.

Recently, honored to be a guest at the University’s Annual Kukucka Lecture, I was able to meet the newly installed Professor of Slovak Studies, Dr. Regina Kamenorova, who welcomed Dr. Mark Stolarik, Professor of Slovak History, at the University of Ottawa, Canada. Dr. Stolarik delivered a fine lecture on the role of Slovak Clergy and Slovak-American fraternal benefit societies in the development and evolution of Slovak-American immigrant life in the United States.

As members of FCSLA Life, we all have various fabulous opportunities to continue learning through the paths that have long been blazed by those who have come before us!
2022 FCSLA Life Photo Contest

ELIGIBILITY

- Open to current FCSLA Life members.
- Participants must be 18 years of age or older.
  - 18 as of the entry deadline
- Photo must have been taken in 2021 or 2022.

ENTRY SUBMITTAL DEADLINE & ADDRESS

- Submittal deadline: Friday, October 14, 2022
- No emailed photos or entry forms.
- Mail to: FCSLA Photo Contest
  24950 Chagrin Blvd.
  Beachwood OH 44122

RULES and INFORMATION

- Only one entry per member.
- Submitted photo must have been taken by member entering it.
  - A member is someone who holds a current FCSLA policy in their own name.
- No professional or studio photos. This is an amateur photography contest.
- Photo may be in color or black & white.
- Photo must be 4x6, unmounted, and on photo paper.
- No digitally enhanced photos permitted. Cropping is acceptable.
- Photo must be accompanied by a completed entry form below.
- Previously winning photos are not eligible.
- Do not write on front or back of photo.
- Entries will be judged on creativity, composition, visual impact,
  - adherence to category, and photo quality/clarity by non-FCSLA affiliated judges.
- Decisions are final.
- Entries without a checked category or more than one checked category will not be judged.
- Winners will be notified via USPS.

Questions? fraternal@fcsla.com or 800-464-4642 x1051

2022 FCSLA Life Photo Contest
Photo with this form must be received by Friday, October 14, 2022.
Please read Contest Eligibility and Rules before submitting photo.

PLEASE PRINT

<table>
<thead>
<tr>
<th>Categories</th>
<th>Descriptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home</td>
<td>Something interesting in your house</td>
</tr>
<tr>
<td>Bodies of Water</td>
<td>Lakes, creeks, oceans, puddles – no people</td>
</tr>
<tr>
<td>Food</td>
<td>Yum!</td>
</tr>
<tr>
<td>Hobbies</td>
<td>A favorite leisure time activity</td>
</tr>
<tr>
<td>Close Up</td>
<td>Capturing the details of something or someone up close</td>
</tr>
</tbody>
</table>

Winning photographs will be published in Fraternally Yours, on fcsla.com, and on the FCSLA Life social media pages!
All entrants will be acknowledged in Fraternally Yours.

Category Prizes

1st Place - $75.00 Gift Card
2nd Place - $50.00 Gift Card
3rd Place - $25.00 Gift Card

2022 FCSLA Photo Contest

<table>
<thead>
<tr>
<th>PHOTO CATEGORIES (check one):</th>
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<tbody>
<tr>
<td>☐ Home</td>
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<tr>
<td>☐ Bodies of Water</td>
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<tr>
<td>☐ Hobbies</td>
</tr>
<tr>
<td>☐ Close Up</td>
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</tbody>
</table>

Month & year photo taken     Brief description of photo if separated from entry form
Celebrating A Woman
Ahead of Her Time

Paul Smithers, CLU ChFC, National Sales Manager

Every year in August we celebrate Founders Month. This is a celebration of what 9 Slovak immigrant women accomplished 130 years ago. They started the First Catholic Slovak Ladies Association of the United States!

Slovak immigration to the New World can be traced as far back as 1695. Slovaks served in the War for Independence and in the Civil War on the Union side. President Lincoln organized a military company called the Lincoln Riflemen of Slavic Origin in 1861.

It wasn’t until the 1870s though that Slovak immigration to the United States dramatically increased. This increase was primarily driven by reasons to leave Slovakia and find economic opportunities and freedom in the U.S. A combination of a Cholera epidemic, crop failure and forced Magyarization gave hundreds of thousands of Slovaks good reason to leave!

By around 1880 the number of Slovak women immigrating increased markedly. This was primarily due to Hungarian legislation that required all men under 50 to remain to fulfill military service.*

The first Slovak beneficial society in the U.S. was formed in New York City in 1883, the First Hungarian-Slovak Sick Benefit Society. Soon after several other Slovak fraternal benefit societies were created including First Catholic Slovak Union of America and National Slovak Society in 1890. Then, in 1892, our unique Slovak fraternal benefit society was created.

Originally founded as First Catholic Slovak Ladies Union, FCSLA Life is a unique fraternal benefit society because it was founded by women for the benefit of women. The 2nd half of the 1800s was a time of cultural change. As a result of the modernization and urbanization of America after the Civil War, the role of women in society changed.

The 1890s saw the rise of the ‘New Woman’, the liberally mind-ed suffragette who valued freedom, independence, and education. Epitomized by Charles Dana Gibson as the ‘Gibson Girl’,** this lady of leisure and debutante was not our working-class Slovak immigrant foundress, Anna Hurban, but the social changes affected Anna as well.

The Panic of 1893 caused unemployment rates as high as 18% or more in industrial areas like Cleveland, Chicago and Pittsburgh.***

Most of these immigrant women were married to factory workers who may have lost their jobs or at the very least were facing financial hardships. Many of these women needed to find employment and still provide parental care for their children. Anna Hurban recognized the need for life insurance not only for herself, but for every woman in her community.

Anna was ahead of her time and clearly cared for the welfare of her community. 130 years later FCSLA Life follows in Mrs. Hurban’s footsteps with our Mission and Vision statements:

Mission: We provide financial security to our members while embracing our Catholic values and Slavic traditions.

Vision: Be a premier fraternal benefit society that offers quality financial products and benefits.

Help us celebrate the 130th year of FCSLA Life. For our recommenders and agents: you will receive special recognition from our president, Cynthia Maleski, if during the month of August you sell at least one whole life policy.

For more information about FCSLA Life membership or products, please contact a member of our sales team or call the home office:

Paul Smithers, National Sales Manager, Paul.Smithers@fcsla.com
John Gonsiorek, Regional Sales Manager, Mid Atlantic/Northeast, John.Gonsiorek@fcsla.com
Amy Hull, Regional Sales Manager, Rocky Mountains, Amy.Hull@fcsla.com
Derek Mizer, Regional Sales Manager, Pacific Coast/Southwest, Derek.Mizer@fcsla.com
Jim Morsovillo, Regional Sales Manager, Midwest, Jim.Morsovillo@fcsla.com

*The Library of Congress – European Reading Room
**Oxfordre.com/american history Einav Rabinovich-Fox 2017
Gibson Girl School Days Image – Case Western Reserve Library-Scribner’s Magazine 1899
Gibson Girl Bicycle – Library of Congress LC-DIG-ppmsca-34349-Scribner’s Magazine 1895
***Federal Reserve History – Before the Fed – Banking Panics of the Gilded Age 2015
Anna Hurban Image – FCSLA.com
Finally, after a long delay, FCSLA Life is pleased to announce Marissa Jason from Branch S172 (Wilkes-Barre PA) is our 2021 National Youth of the Year award winner! She was nominated by Magdalen I. Iskra, Branch President of S172.

Highlights from Marissa’s nomination form – Marissa has a true heart for service in her school and community. In high school, she was president of the Service Club where she led various service projects, such as volunteering at an animal shelter and packing bags for a Thanksgiving food drive. Through the Student Leadership Council, she helped her community’s soup kitchen by prepping and serving meals. During the pandemic, Marissa co-directed a virtual Stations of the Cross so her classmates would not miss out on this senior year tradition. Outside of school, she has been an altar server, lector, and kindergarten religious education teacher at her church. For several years, Marissa has been involved with the Peace and Justice Center of Wilkes-Barre. Through the organization, she was a counselor for Peace Camp, a camp that promotes peace, kindness, unity, and friendship for children ages 5-13. She continued this work into college by becoming a member of the Center’s Steering Committee and co-chairing the planning of the Winter and Summer Peace Camps. Additionally, Marissa has been actively involved with Branch S172.

Marissa has always been a natural leader. In high school, she was president of the Respect for Life Club, editor on the yearbook staff, commissioner on the Student Leadership Council, and salutatorian of her graduating class. Marissa stepped up at church to become the lead kindergarden religious education teacher when the original lead teacher fell ill. She was also an assistant teacher at her dance studio, assisting in the genres of ballet, tap, and jazz. In her freshman year of college, Marissa took on the role of Freshman Representative of the campus Options program where she planned off-campus events and represented the views and opinions of her freshman class.

“Marissa always strives to be as involved as possible and is passionate about leadership and service. She is a go-getter and works hard to accomplish her goals and dreams. She is the most determined youth I have met. She strives to be the best she can be in all areas of her life. Despite her many achievements, Marissa is humble and kind. She exudes compassion and care with a subtle sense of humor and a contagious laugh. She is an asset to every activity she is a part of because she leads well and is completely dedicated to whatever she puts her mind to. She aspires to law school. Marissa is a truly exceptional young lady who is bound to achieve great things in life.”

Congratulations, Marissa!

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Mahoning Valley Slovak Fest in August

Members of the Mahoning Valley Slovak Fest committee are making plans for the 17th Annual Mahoning Valley Slovak Fest! It will take place on Sunday, August 14, 2022 at Our Lady of Sorrows Parish (St. Matthias Church grounds) which is at 915 Cornell Street and the corner of Florida Road and Shady Run Avenue on the southside of Youngstown, OH 44502. Once again, there will be a Slovak English Mass before the festival at 10:30 a.m., followed at noon by our festival. We will have wonderful food including a Taste of Slovakia (including pirohy, holupki (stuffed cabbage), and so much more that can be ordered beforehand by calling the parish office (330-788-5082) or bought at the festival, klobasa and sauerkraut sandwiches and much, much more. There will be our great bake sale and our super basket raffle, along with a money raffle with all prizes being cash. The Del Sinchak Orchestra will play and there will be ethnic displays and vendors with Slovak items for sale. And you can enjoy the wonderful outside setting with tents to provide shade!

The Mahoning Valley Slovak Fest helps to support the education of our children, the Slovak churches, and the Slovak organizations of the Mahoning Valley through helping to preserve the heritage and customs that were brought to the valley by churches, parishes, organizations, and individuals of Slovak heritage. The Slovak community has played a large role in our community’s history and this festival pays tribute to that role.

We hope that you all come enjoy this great day with us! We would love to see you!
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.

Groundbreaking to Dedication of the first Home Office Building on Chagrin Boulevard, Beachwood, Ohio
In honor of the nine courageous immigrant women who founded First Catholic Slovak Ladies Association in 1892, any FCSLA Life agent or recommender who submits at least one (1) of our whole life policy products during the month of August will receive special Founders Month Recognition, presented by National President Cynthia M. Maleski.

Recommendees, including limited license recommenders, must abide by state licensure laws including limits on total sales.

First Catholic Slovak Ladies Association of the United States of America
a fraternal benefit society domiciled in Beachwood, OH
24950 Chagrin Blvd. | Beachwood, Ohio 44122
800.464.4642 | www.fcsla.com
The National Fraternalist of the Year award is an honor presented to an individual in our society who, through example and accomplishment, has provided outstanding volunteer service to their FCSLA Life branch, church, and community.

GUIDELINES

- Any FCSLA Life member may submit a nominee for this award.
- Nominee must be at least 23 years old (received date will determine age).
- Home Office staff and National Officers are not eligible to be nominated.
- Previous awardees are not eligible.
- A headshot photo of the nominee must be included with the nomination.
- An independent committee will select the winner. Decisions are final.
- Nominations must be received at the Home Office by **Friday, November 4, 2022.**
- The winner will receive $250 and be featured in *Fraternally Yours*, on our website, and social media pages!

The nomination form can be found on our website (fcsla.com) or by contacting the Fraternal Department, 800-464-4642 x1051 or fraternal@fcsla.com.
FCSLA Announces 2022 Scholarship Awards

FCSLA Life is happy to present the winners of our 2022 Scholarship Program. We are so proud and very impressed with the hard work, aspirations, and service of our young members. I want to thank all our applicants for their submissions with some very thoughtful and interesting essays. Award winners were selected based on their academic standing, church and community service, school involvement and essay. We wish all our applicants the best of luck in their educational endeavors. – Paula Dalpiaz, Insurance Manager

Vocational-Technical Trade Awards
$1,250 Each

CLARE E. JAYNES
Warren, PA
Erie Institute of Technology Branch S464

JORDYN P. STEFFEN
Hartington, NE
Northeast Community College Branch W018

College Graduate Awards
$1,750 Each

ERINN M. ADAM
Kokomo, IN
Indiana University – Kokomo Branch S452

CALEB BREZINA
Bellwood, NE
Kansas State University Branch S621

MARY M. FIALA
Ulysses, NE
University of Nebraska Medical Center Branch W184

SINCLARE F. FIALA
Ulysses, NE
University of Nebraska Medical Center Branch W184

KAITLYN E. GASPER
Gretna, NE
University of Nebraska at Kearney Graduate Branch S627

MEGAN M. HRIOVEC
Denton, TX
University of North Texas Branch S524

NICOLE K. HUDAK
Brecksville, OH
Kansas State University Branch S481

GABRIELLE H. LEVON
Chesterfield, VA
University of South Carolina Branch S433

MELISSA L. MACKAY
Chagrin Falls, OH
University of Mount Union Branch S176

MEGAN R. MENKE
Shakopee, MN
Drake University Branch W056

ALLISON C. MESKO
Bethlehem, PA
Carlow University Branch S089

SARAH A. PAVLOVICH
Glenside, PA
Arcadia University Branch S417
College Junior Awards
$1,250 Each

- JOHN THOMAS ROVNIK
  Youngstown, OH
  Saint Mary Seminary & Graduate School Branch S030

- LUCY A. FURRIAK
  Shelbyville, IN
  Purdue University – Fort Wayne Branch S081

- ASHLEY M. JANCA
  Wahoo, NE
  Morningside University Branch W187

- JOHN M. JOYCE
  Mentor, OH
  Cleveland State University Branch S030

- CECILIA R. PETRUSH
  Delmont, PA
  University of Michigan Branch S044

- SYDNEY K. SCEPKOWSKI
  Romeoville, IL
  Miami University of Ohio Branch S081

College Senior Awards
$1,250 Each

- EMILY ANN SCHMIT
  Pleasant Dale, NE
  Creighton University Branch W184

- JULIANNA C. SCIUNSKY
  Whiting, IN
  Loyola University – Chicago Branch S081

- ALEXANDRA SERRANO
  Chandler, AZ
  Grand Canyon University Branch S081

- JOHN M. JOYCE
  Mentor, OH
  Cleveland State University Branch S030

- CECILIA R. PETRUSH
  Delmont, PA
  University of Michigan Branch S044

- SYDNEY K. SCEPKOWSKI
  Romeoville, IL
  Miami University of Ohio Branch S081

College Sophomore Awards
$1,250 Each

- JULIANNA C. SCIUNSKY
  Whiting, IN
  Loyola University – Chicago Branch S081

- JOANNA M. TURNER
  Woodway, TX
  Texas A&M University Branch W077

- TERESA A. YANICKO
  Russellton, PA
  La Roche University Branch S590

- GINA N. ZAMARY
  Aurora, OH
  Logan University Branch S161

- ELIZA MAE BOHINSKI
  Raleigh, NC
  Colorado State University Branch U406

- VICTORIA E. CECI
  Westland, MI
  Eastern Michigan University Branch S161

- CAMERON JOSEPH CHALK
  Mountain Top, PA
  Susquehanna University Branch U401

- REGINA L. DEMELCHKO
  Copley, OH
  University of South Florida Branch S161
CODY J. GARTNER  
Janesville, WI  
South Dakota State University  
Branch S090

CHRISTINE M. GUIDOS  
Ashburn, VA  
Kent State University  
Branch S156

JOSEPH M. KOSTELAC IV  
Dillsburg, PA  
Duquesne University  
Branch S5055

KAYLEIGH C. MIDLOCK  
Joliet, IL  
University of St. Francis  
Branch S5172

BRADY NOBLE  
Ann Arbor, MI  
Western Michigan University  
Branch S5555

JOANNA M. BARBARO  
Orland Park, IL  
University of St. Francis  
Branch S287

DOMINIC B. GEARHART  
Carlisle, PA  
Catholic University of America  
Branch S182

MAGEN R. PETTY  
Youngstown, OH  
Ohio University  
Branch S161

TESSA L. EGERMIE  
Papillion, NE  
University of Nebraska  
Branch S018

TAYLOR M. PRICE  
Brookfield, WI  
Chapman University  
Branch S376

LUKE A. BRAUM  
Fort Wayne, IN  
Ball State University  
Branch S180

ELYA C. BRESTER  
Sioux City, IA  
University of Nebraska  
Branch W008

TIMOTHY P. ALLSHOUSE  
Clarksburg, PA  
Bucknell University  
Branch S088

NICHOLAS B. GAYDOS  
Irwin, PA  
Saint Vincent College  
Branch S044

ANNA E. GROVE  
Spring, TX  
The University of Texas  
at Austin  
Branch S615

LUKE A. BRAUM  
Fort Wayne, IN  
Ball State University  
Branch S180

DOMINIC B. GEARHART  
Carlisle, PA  
Catholic University of America  
Branch S182

MICHAEL J. GORDON JR.  
Youngstown, OH  
Youngstown State University  
Branch S161

STEPHANIE A. GUMP  
Bloomington, IL  
Illinois State University  
Branch S007

ALINA M. GUTH  
Easton, PA  
Kutztown University  
Branch S038

College Freshman Awards
$1,250 Each

Cody J. Gartner
Janesville, WI
South Dakota State University
Branch S090

Christine M. Guidos
Ashburn, VA
Kent State University
Branch S156

Joseph M. Kostelac IV
Dillsburg, PA
Duquesne University
Branch S5055

Kayleigh C. Midlock
Joliet, IL
University of St. Francis
Branch S5172

Brady Noble
Ann Arbor, MI
Western Michigan University
Branch S5555

Joanna M. Barbaro
Orland Park, IL
University of St. Francis
Branch S287

Dominic B. Gearhart
Carlisle, PA
Catholic University of America
Branch S182

Magen R. Petty
Youngstown, OH
Ohio University
Branch S161

Tessa L. Egermier
Papillion, NE
University of Nebraska
Branch S018

Taylor M. Price
Brookfield, WI
Chapman University
Branch S376

Luke A. Braun
Fort Wayne, IN
Ball State University
Branch S180

Elyea C. Brester
Sioux City, IA
University of Nebraska
Branch W008

Timothy P. Allshouse
Clarksburg, PA
Bucknell University
Branch S088

Nicholas B. Gaydos
Irwin, PA
Saint Vincent College
Branch S044

Anna E. Grove
Spring, TX
The University of Texas
at Austin
Branch S615

Stephanie A. Gump
Bloomington, IL
Illinois State University
Branch S007

Alina M. Guth
Easton, PA
Kutztown University
Branch S038
JUSTIN M. HILL
Pittsburgh, PA
Pennsylvania State University
Branch S200

CLARE T. HORWATH
Saline, MI
Hillsdale College
Branch S278

Evan J. Jurcenko
Chicago, IL
University of Illinois
Urbana-Chapman
Branch S046

Lauren Rose Kalinowski
Mountain Top, PA
Misericordia University
Branch S038

Ryan James Kelly
Oak Lawn, IL
Branch S287

AUSTIN A. KIGGINS
Mentor, OH
Ohio University
Branch S475

Mary B. Klueber
West Chester, PA
Eastern Michigan University
Branch S172

Corissa E. Koontz
Warsaw, IN
Loyola University – Chicago
Branch S081

Samantha J. Kotek
New Prague, MN
University of Wisconsin – Stout
Branch W056

Cole P. Oresik
Crown Point, IN
Purdue University – Northwest
Branch S289

Milea Marie Osmanski
Wilkes-Barre, PA
Penn State University
Branch U175

Jenavieve A. Latorez
Allentown, PA
Kutztown University
Branch S319

Abigail M. Leskanich
Streator, IL
Branch S066

Ella M. Lowry
Mascoutah, IL
Georgetown University
Branch S081

Samantha L. Misik
Austintown, OH
Ohio State University
Branch S344

Marinda Muffler
Waukesha, WI
University of Wisconsin – Milwaukee
Branch S023

Ryan E. Neuherz
Wilmington, NC
University of North Carolina – Asheville
Branch S433

Aubrey A. Novacek
David City, NE
Benedictine College
Branch S621

Katherine E. Rhyne
Wilmington, NC
Appalachian State University
Branch S180

Eliza belle
Omaha, NE
Kansas State University
Branch W018

Paige D. Roberts
Garner, IA
Oklahoma State University
Branch W051

Cassandra M. Pavlik
Sheffield, OH
Lorain County Community College
Branch S114

Riley W. Pecinovsky
Alexandria, VA
Northern Virginia Community College
Branch W033

Julia M. Podgorni
Chicago, IL
University of Illinois
Urbana Champaign
Branch S421

Benjamin A. Prantl
Colorado Springs, CO
Duquesne University
Branch W008

Noah E. Reist
Airville, PA
Paul Smiths College
Branch S044

Elizabeth L. Rice
Omaha, NE
Kansas State University
Branch W018

Jakob R. Schmit
Pleasant Dale, NE
Creighton University
Branch W184

15
High School Senior Awards
$1,000 Each

John & Geraldine Gaydos Awards
$1,250 Each

Florence Hovanec Memorial Awards
$1,250 Each
High School Junior Awards
$1,000 Each

JILLIAN A. FEDOR
Chardon, OH
Notre Dame-Cathedral Latin School
Branch J458

MARIEL R. HORVATH
Saline, MI
Father Gabriel Richard
High School
Branch J099

SUMMER G. HUDAK
Windsor, OH
Hawken Upper School
Branch J374

ELLA V. MACHUSKO
Monessen, PA
Greensburg Central Catholic
High School
Branch J157

CECILIA A. MATATICS
Scranton, PA
Holy Cross High School
Branch W056

OWEN JAMES MINCHOW
Lincoln, NE
Pius X High School
Branch W055

JACKSON T. TIMONEY
David City, NE
Aquinas Catholic School
Branch W184

High School Sophomore Awards
$1,000 Each

NATHANIEL W. BRINKLEY
North Richland Hills, TX
Fort Worth Christian
Branch JH00

ISABELLE M. FULTON
Nebraska City, NE
Lourdes Central Catholic
Branch W018

JILLIAN R. JOHNSON
Wahoo, NE
Bishop Neumann Catholic
High School
Branch W026

ANDREW J. MEDUNA
Colon, NE
Bishop Neumann
High School
Branch W013

ISAAC MATHEW MINCHOW
Lincoln, NE
Pius X High School
Branch W055

MATTHEW B. PULINSKI
Buffalo, NY
St. Francis High School
Branch J535

ZACHARY W. STARZYK
Pataskala, OH
Bishop Hartley High School
Branch J539

High School Freshman Awards
$1,000 Each

AMINA ELIZABETH DUELG
Muskego, WI
Catholic Memorial
High School
Branch J130

JOSEPH R. FITZPATRICK
Lincoln, NE
Pius X Catholic High School
Branch W055

CATHERINE ROSE FLANNERY
Harrisburg, PA
Bishop McDevitt
High School
Branch J362

ELLE M. GOODWIN
Brooklyn, NY
Xaverian High School
Branch J126

SAMUEL W. GUILLIATT
Minneapolis, MN
Academy of Holy Angels
Branch W017

BETHANY THERESE JOST
Wheaton, IL
St. Francis High School
Branch J470

DANIEL A. KELLY
Oak Lawn, IL
Marist High School
Branch J339
8th Grade Awards
$750 Each

DAWSON M. DREDEN
Hartington, NE
Cedar Catholic Jr. Sr. High School
Branch W014

FINN M. GUILLIATT
Minneapolis, MN
Annunciation Catholic School
Branch W017

ROBERT J. HLADIK III
Sedalia, MO
Sacred Heart School
Branch W018

QUINN E. KREJCI
Elkhorn, NE
St. Patrick’s Catholic School
Branch W018

7th Grade Awards
$750 Each

JADE M. BARTIK
Wahoo, NE
Bishop Neumann High School
Branch JHOH

JEREMY A. KLAFF
Westerville, OH
St. Paul School
Branch J143

LIVIA KOZUB
Canton, OH
St. Michael’s School
Branch J143

OLIVIA M. PIERCE
Valparaiso, NE
Bishop Neumann High School
Branch W187

HENRY W. SCHUR
Cincinnati, OH
St. Ursula Villa
Branch J066

GRANT S. S2CZEPANSKI
Sheffield Village, OH
St. Mary of the Immaculate Conception School
Branch J198

6th Grade Awards
$750 Each

ANNAMAE LIN BAKER
Merrillville, IN
St. Michael Catholic School
Branch J184

JUSTIN MICHAEL ENGLISH
Wyoming, PA
Good Shepherd Academy
Branch U240

MAURA T. FITZPATRICK
Lincoln, NE
St. Teresa Catholic School
Branch W055

KALINA M. GUDAS
Des Plaines, IL
St. Raymond of Penafort
Branch J083

COOPER T. HLADIK
Sedalia, MO
Sacred Heart School
Branch W018
AVA M. MELFI
Girard, OH
St. Rose School
Branch J257

AMELIA S. ROME
Danville, IL
Schlarman Academy
Branch J308

CONNOR J. WARNER
Fishers, IN
Our Lady of Grace
Catholic School
Branch W018

LUCAS C. WOJTYSIAK
Fallston, MD
St. Margaret School
Branch J342

5th Grade Awards
$750 Each

HARRISON W. BROOKE
Jacksonville, FL
St. Paul’s Catholic School
Branch J192

KENDALL E. COOKE
Sheffield Village, OH
St. Mary of the Immaculate
Conception School
Branch J198

GREELEIGH G. FAULKNER
Fremont, NE
Archbishop Bergan –
St. Patricks
Branch W026

CAITLIN G. KAISER
Westmont, IL
Holy Trinity Catholic School
Branch J322

EMMA J. KAVAN
Prague, NE
St. John Nepomucene
Branch W013

LIAM C. KREJCI
Elkhorn, NE
St. Patrick’s Catholic School
Branch W018

COLIN M. MASEK
Valparaiso, NE
St. John Nepomucene
Branch W187

4th Grade Awards
$750 Each

EMILY MARIE BOREK
Somerset, PA
St. Peter School
Branch J112

GEORGE J. JORDAN
Lincoln, NE
St. Patrick’s Catholic School – Lincoln
Branch W191

PRESTON M. KOZUB
Canton, OH
St. Michael’s School
Branch J143

BRAEDAN C. RYAN
Philadelphia, PA
St. Philip Neri
Branch J362

GRACE J. SZCZEPANSKI
Sheffield Village, OH
St. Mary of the Immaculate Conception School
Branch J198

MAGGIE V. BROOKE
Jacksonville, FL
St. Paul’s Catholic School
Branch J192

ELIZABETH M. HORENSKY
Belle Vernon, PA
Saint Sebastian Regional
Catholic School
Branch J157

HARPER M. MASTNY
Clarkson, NE
Howells Community
Catholic School
Branch W006

OLIVER M. NYTES
New Prague, MN
St. Wenceslaus
Catholic School
Branch W001

3rd Grade Awards
$750 Each

OLIVIA M. NIELSEN
Westmont, IL
St. Mary of the Immaculate
Conception School
Branch J198

LIAM C. MCELHINNY
Canton, OH
St. Michael’s School
Branch J143

EVA M. SCHOENBERG
Canton, OH
St. Michael’s School
Branch J143

3rd Grade Awards
$750 Each

MAGGIE V. BROOKE
Jacksonville, FL
St. Paul’s Catholic School
Branch J192

ELIZABETH M. HORENSKY
Belle Vernon, PA
Saint Sebastian Regional
Catholic School
Branch J157

HARPER M. MASTNY
Clarkson, NE
Howells Community
Catholic School
Branch W006

OLIVER M. NYTES
New Prague, MN
St. Wenceslaus
Catholic School
Branch W001
HALEY E. WOJTYSIAK
Fallston, MD
St. Margaret School
Branch J342

PRESTON R. PASEKA
Linwood, NE
Aquinas Catholic Elementary
Branch W013

KELBY D. FULTON
Nebraska City, NE
Lourdes Central Catholic
School Branch W018

EMILY T. BRINKLEY
North Richland Hills, TX
St. Elizabeth Ann Seton
Catholic School Branch J000

ZACHARY M. RYAN
Philadelphia, PA
St. Philip Neri
Branch J362

ELI J. KAVAN
Prague, NE
St. John Nepomucene
Branch W013

CAMILLE A. COOKE
Sheffield Village, OH
St. Mary of the Immaculate
Conception School Branch J198

JOSEPH J. STEEDMAN
Three Rivers, MI
Immaculate Conception
Catholic School Branch J348

ELOISE E. KAVAN
York, NE
St. Joseph Catholic School
Branch W013

DASHEL X. HOLMES
Louisville, KY
St. Margaret Mary Elementary School
Branch J032

1st Grade Awards
$750 Each

CLARA M. JORDAN
Lincoln, NE
St. Patrick’s Catholic
School – Lincoln
Branch W191

WADE ANDREW
Nebraska City, NE
Lourdes Central Catholic
Branch Z356

DEAN C. McCUSKEY
Tailmudge, OH
Holy Family School
Branch J192

RICHARD W. KAISER
Westmont, IL
Holy Trinity Catholic School
Branch J322

LUCAS WILLIAM CZESZAK
Palos Hills, IL
St. Gerald School
Branch U585

HUNTER A. PAPOUSEK
Norfolk, NE
Norfolk Catholic Sacred Heart
Branch W080

MAGGIE A. MIRIOVSKY
Buffalo, MI
St. Francis Xavier Catholic
School Branch W001

NICHOLAS R. DAINTON
Lowell, IN
Saint Mary’s School
Branch J184

TIMOTHY P. SEJBA
Fairlawn, OH
St. Hilary School
Branch J380

STELLA A. MORANO
Cedar Grove, WI
Divine Savior Catholic School
Branch J196

ANDREW C. D’ONOFRIO
Cleveland, OH
Holy Family School
Branch J374

JACK F. WETZEL
Chalfont, PA
Saint Jude School
Branch J219

2nd Grade Awards
$750 Each

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ŽENSKÁ JEDNOTA
Do you know of a young member who exemplifies youth leadership and service? Someone who stands out as a role model for others? FCSLA Life has a long history of encouraging and supporting youth, beginning in 1905 with the first life insurance certificates sold for children. We continue the tradition of youth engagement with the National Youth of the Year Award. This is your opportunity to nominate that outstanding young person.

Our young members are the future of FCSLA Life.

GUIDELINES

• Any FCSLA Life member may submit a nominee for this award.
• Nominee must be an FCSLA Life member for at least three years.
• Nominee must be between 12 - 22 years old. (Received date will determine the age.)
• Family members of Home Office staff and National Officers are eligible to be nominated.
• Previous awardees are not eligible.
• Service projects and volunteerism included on nomination form can only be from 2019 - 2022.
• A headshot photo of the nominee must be included with the nomination.
• Nominations must be received at the Home Office by Friday, November 4, 2022
• An independent committee will select the winner. Decisions are final.
• The winner will receive $250 and be featured in Fraternally Yours, on our website, and social media pages!

The nomination form can be found on our website (fcsla.com) or by contacting the Fraternal Department, 800-464-4642 x1051 or fraternal@fcsla.com.
# REPORT OF THE FCSLA NATIONAL TREASURER

## BALANCE SHEET AS OF MARCH 31, 2022

### ASSETS
- Cash & Short Term Investments $19,084,908
- Bonds $1,075,240,788
- Preferred Stock $2,251,515
- Common Stock $8,109,503
- Investment Income Due & Accrued $14,554,624
- Property Plant & Equipment, Net $4,555,132
- Certificate Loans & Accrued Interest $1,900,828
- Other Assets $680,482

**TOTAL ASSETS** $1,126,377,779

### LIABILITIES
- Life Reserves $307,576,616
- Annuity Reserves $683,321,732
- Death Claims Payable $1,400,000
- Unearned Premiums $445,856
- Matured Endowments $354,501
- Provision for Dividends Payable $375,000
- Interest Maintenance Reserve $12,765,896
- Other Liabilities $2,170,700

**TOTAL LIABILITIES** $1,016,768,080

**Surplus** $109,609,699

**TOTAL LIABILITIES AND SURPLUS FUNDS** $1,126,377,779

## INCOME STATEMENT

**For the Third Month Ending March 31, 2022**

### REVENUE
- Insurance Premiums $1,131,932
- Annuity Premiums $14,480,261
- Investment Income $12,608,797
- Amortization of Interest Maintenance Reserve $18,432
- Rental Income $102,240
- Other Revenue $24,815

**TOTAL REVENUE** $28,366,477

### EXPENSE
- Increase in Reserves — Life $480,616
- Increase in Reserves — Annuity $8,879,712
- Insurance Benefits $2,482,631
- Annuity Benefits $11,879,580
- Commission Expense $393,923
- Surrender Benefits $698,951
- Mortgaged Endowments (5,390)
- Interest Expense $103,205
- Salaries — Employees $181,901
- Tax Expense $15,092
- Underwriting Expense $15,196

**LIFE AND ANNUITY EXPENSES** $25,123,428

**Revenue Less Life and Annuity Expenses** $3,243,049

### DIRECT FRATERNAL EXPENSES

**Post Mortem Benefits** $1,705,335

**Total Income (Loss)** $612,838

**Dividends to Members** $346,879

**Subtotal Income (Loss)** $265,959

**Capital Gains (Loss)** (6,508)

**NET INCOME (Loss)** $259,451

## PLEASE NOTE

FCSLA Life is a trade name and service mark of First Catholic Slovak Ladies Association of the United States of America. Our association has not changed its legal name which remains First Catholic Slovak Ladies Association of the United States of America.

We have adopted and may use FCSLA Life as a trade name for our organization and as a mark for services that we render.

Salaries — Employees $371,371
Salaries — Officers $161,638
Temporary Office Expenses $41,189
Tax Expense $50,508
Depreciation Expense $57,810
Utility Expense $31,931
Postage and Printing $57,331
Advertising & Marketing $11,881
Travel Expense $9,151
Insurance Department Fees $19,116
Sales Expense $35,198
Rental Expense $102,240
Building Expense $41,833
Insurance Expense $12,195
Office Equipment & Supplies Expense $34,417
Dues & Subscriptions $15,201
Human Resources $12,683
Other Expense $837

**SALES & OPERATING EXPENSES** $1,537,714

### FCSLA Life

We have adopted and may use FCSLA Life as a trade name for our organization and as a mark for services that we render.

**We’re Looking FOR YOU**

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 9/16/22.

- S038 Wilkes-Barre, PA
- S041 Baltimore, MD
- S074 Bethlehem, PA
- S202 Campbell, OH
- S267 Nanty Glo, PA
- W028 Pisek, ND
Easy Summer Dishes

CREAMY CUCUMBER SALAD
1/4 cup Greek yogurt
1/4 cup mayonnaise
2 tablespoons white vinegar
1 teaspoon sugar granulated
1/4 teaspoon salt or to taste
1/2 teaspoon pepper or to taste
2 large cucumbers seeds removed, sliced
1/2 cup dill fresh, chopped
1/2 cup feta cheese
Mix the yogurt, mayonnaise, vinegar, sugar, salt, and pepper in a bowl and set aside.
Add the cucumber, onion, dill, feta, and dressing to a large bowl and toss until well mixed.

ZUCCHINI CRAB CAKES
1 large zucchini grated (2 cups)
1 egg
2 tablespoons chopped green onion
2 tablespoons mayonnaise
1 tablespoon Old Bay Seafood Seasoning
1 teaspoon Dijon mustard
1 teaspoon parsley flakes
1 cup plain dry bread crumbs
1/2 pound backfin crabmeat
Squeeze dry zucchini in a large clean kitchen towel. Mix egg, onion, mayonnaise, Old Bay, mustard and parsley in large bowl until well blended. Add zucchini, bread crumbs, and crabmeat; mix well. Shape into 8 patties about 1/2 cup each.

BLISTERED CHERRY TOMATO TOAST
1/4 cup whole-milk Greek yogurt (or Ricotta)
1/2 teaspoon finely grated lemon zest
1 teaspoon fresh lemon juice
1/4 teaspoon kosher salt, plus more
2 tablespoons (or more) extra-virgin olive oil, divided
2 1"-thick slices sourdough bread
4 garlic cloves, finely chopped
1 lb. cherry tomatoes
Oil-packed anchovy fillets, chopped
chives, and balsamic glaze (for serving)
Stir yogurt, lemon zest, lemon juice, and 1/4 teaspoon kosher salt in a small bowl to combine.
Heat 1 tablespoon oil in a medium skillet over medium-high. Toast bread, turning halfway through and adding more oil if pan looks dry, until golden brown and crisp, about 2 minutes per side. Transfer to plates.
Heat remaining 1 tablespoon oil in same skillet. Cook garlic, stirring, until fragrant, only about 30 seconds. Add tomatoes and cook, stirring occasionally, until blistered and starting to soften, about 3 minutes. Smash tomatoes with spoon and continue to cook until they have released some of their juices and are beginning to collapse, about 2 minutes more. Season with kosher salt.
Spread yogurt mixture on toasts; spoon tomatoes over. Top with anchovies and chives, drizzle balsamic glaze over top.

ARTICHOKE & SUN-DRIED TOMATO PASTA
1 (12-ounce) box bow tie pasta
3 cloves garlic, minced
2 tablespoons extra virgin olive oil
1/2 red pepper, diced
1/4 cup oil-packed sun-dried tomatoes, drained
1 cup artichoke hearts, drained well and coarsely chopped
1/2 cup black olives, sliced
1/2 cup basil, chopped fresh
Parmesan cheese
Cook the pasta as directed on package.
Sauté the minced garlic in olive oil over medium heat until fragrant, about 30 seconds. Add the red bell pepper and allow to heat for another 2 minutes.
Add the sun-dried tomatoes, artichoke hearts, olives, and basil and allow to cook until heated through, stirring frequently, for about 2 to 3 more minutes. Do not overcook, as you'll lose the good fresh flavor from the basil.
Add sundried tomato.
Toss with the cooked pasta and serve with Parmesan cheese.

MARGARITA CAKE
1 package lemon cake mix
1 package instant lemon pudding mix
1/2 cup vegetable oil
1/4 cup water
1/2 cup frozen lemonade concentrate
4 large eggs
2 tablespoon triple sec
1/4 cup tequila
Tequila-lime glaze
1 1/2 tablespoon tequila
1 tablespoon triple sec
1/4 teaspoon zest of a lime
1 tablespoon lime juice
1/4 cups powdered sugar
Preheat the oven to 350 degrees and grease a bundt pan.
In the bowl of a mixer, combine the cake mix, pudding mix, vegetable oil, lemonade, water, eggs, triple sec and tequila and mix for 5 minutes at medium speed.
Pour the batter in the bundt pan and bake for 45 minutes to an hour or until done, use a toothpick in the center, if it comes out clean, it's done.
While the cake is baking, make the glaze.
Add all the glaze ingredients in a bowl and whisk them well, if it needs to be a bit thicker, add more powdered sugar.
Let the cake cool on a wire rack for about 10 minutes, and then remove it from the bundt pan and let it cool completely.
Pour the glaze over the cake and serve.
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.