

# Fraternally Yours®



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First Catholic Slovak Ladies Association

AUGUST 2023



**CONGRATULATIONS**  
**FCSLA 2023 SCHOLARSHIP RECIPIENTS!**



ŽENSKÁ JEDNOTA



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# When You Thought I Wasn't Looking

## *When you thought I wasn't looking*

You hung my first painting on the refrigerator  
 And I wanted to paint another.

## *When you thought I wasn't looking*

You fed a stray cat  
 And I thought it was good to be kind to animals.

## *When you thought I wasn't looking*

You baked a birthday cake just for me  
 And I knew that little things were special things.

## *When you thought I wasn't looking*

You said a prayer  
 And I believed there was a God that I could always talk to.

## *When you thought I wasn't looking*

You kissed me goodnight And I felt loved.

## *When you thought I wasn't looking*

I saw tears come from your eyes  
 And I learned that sometimes things hurt  
 But that it's all right to cry.

## *When you thought I wasn't looking*

You smiled – And it made me want to look that pretty too.

## *When you thought I wasn't looking*

You cared  
 And I wanted to be everything I could be.

## *When you thought I wasn't looking*

I looked And I wanted to say thanks  
 For all the things you did

## *When you thought I wasn't looking*

*by Mary Rita Schilke Sill (C)1980*

Dear Friends,

This month reflect on the impact you have on the people around you.. We never know the true impact we have on the people we interact with each day, but our actions always speak louder than our words and they touch more lives than we could possibly imagine. Choose to live a life of kindness and you will never have to wonder what people saw when you thought they weren't looking. A life of kindness is not something to live only when it suits you or when its easy or convenient. Sure, most of us are nice because it is easy to be nice. In fact nice requires very little effort, it is passive and benign. You can smile at a salesperson or hold the door open for someone and be nice but I challenge you to extend yourself. Ask how you can help, offer a hand to someone in need, jump in without being asked, go beyond the superficial, aspire to be kind and caring, let go of your judgments and accept people as they are and watch the world around you and in you change.

Until next month,  
 Warmly, Carolyn

# Reflections

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

Ah, it is that month, when the beginning of the new school year quickly becomes a reality! However, when I was a child, and in many instances today, the school year did/does not begin until the Tuesday after Labor Day because our Mahoning County Fair (one of the largest county fairs in the State of Ohio) annually commenced the Thursday prior the Labor Day weekend. It is a wonderful event that was/is well attended and was/is always a mixture of farming and city flavors that continued to make the fair better and better each and every year! This year is the one hundredth seventy-seventh celebration known graciously as the Canfield Field Fair and its long-time symbol has been that of a male chicken with the words surrounding it – “The Canfield Fair: Something to Crow About!” There are still competitions with the local grown fruits and vegetables, the accomplishments obtained in the various Four H categories, animal competitions, various races, and a variety of entertainments, especially in the evenings, for the people’s entertainment. The fair portrays those who have worked so hard on their labors and observers who view the workers accomplishments with pride on both sides of the barnyard fence – laborers and adorers! But when the festivities of the six-day event ends, that Tuesday is the start of the new academic year! Some schools in the county have already been in session several weeks prior the fair. But now begins the challenge of ongoing academic achievements, sporting events, physically and mentally achieving higher goals, and gaining more knowledge that is retained throughout the school year and the rest of their lives!

I cherished my grade and high school years! I was not the brightest student at the end of my twelfth academic year (I graduated forty-third in a class of 496) and my stature did not afford me the opportunity to participate in sports (I was the ninety-eight pounds weakling and the second lowest boy in height)! But I still had the motivation from the second grade onward to become a priest and here I am today some forty-three plus years in my presbyterate.

During my childhood, there was an advertisement on the radio and television stations that reminded parents and students alike that the school year was about to commence. When I was a child, there was a local clothing store named *Robert Hall*. I do not recall if it was just a local store or one that was throughout our state or states. When the school year was about to start in the prior month, I remember their little jingle on the radio and television stations singing, “School bells ringing, children singing ‘it’s back to Robert Hall again’”. However, I had a disdain for the little, melodic song, knowing that we young people



were going to have to endure still the lingering summer heat in the classrooms and begin the old grind again. I was reminded of this song several years ago, when one of the major retail stores in the United States took on the same strategy on the television stations with parents sliding in the grand store, picking out school clothing, supplies, and other necessities for the upcoming school year as they were singing, “It’s the most wonderful time of the year” throughout the entire

advertisement. My feelings went out to the children!

I did like school in the long run and am so very happy that I grew up with wonderful parents and two guarding, older brothers. In addition, I grew up with the presence of God in my life. There were three prayers that I learned I believe in the third grade that enhance my relationship with God and with myself through my days of education and the days of my priesthood up to the present. It got me through many times when I felt distance from God, my family, or my friends. Most importantly, it strengthened my relationship with them to this very day. The prayers are as follows:

**An Act of Faith.** *O my God, I firmly believe that You are One God in three Divine Persons: Father, Son, and Holy Spirit; I believe that Your Divine Son became one like us, and died for our sins, and that He will come to judge the living and the dead. I believe these and all the truths which the Holy Catholic Church teaches because You have revealed them, Who can neither deceive nor be deceived.*

**An Act of Hope.** *O my God, relying on Your almighty power and infinite mercy and promises, I hope to obtain pardon of my sins, the help of Your grace, and life everlasting, through the merits of Jesus Christ, my Lord and Redeemer.*

**An Act of Love.** *O my God, I love You above all things, with my whole heart and soul, because You are all-good and worthy of all my love. I love my neighbor as myself for the love of You. I forgive all who have injured me and ask pardon of all whom I have injured.*

And each evening I learned to ask for God’s forgiveness:

*O My God, I am heartily sorry for having offended You, and I detest all my sins because of the loss of heaven and pains of hell, but most of all because they offend You, my God, Who are all-good and deserving of all my love. I firmly resolve, with the help of Your grace, to sin no more and to avoid the near occasions of sin.*

**The Lessons of being a good Catholic:** *have Faith in God; do not give up on Hope in God; Love God with your entire self while loving others; and, ask for God’s forgiveness and the forgiveness of others.*

# Message from our National President

## CYNTHIA M. MALESKI



Dear fellow Members and Friends,

In our July 2023 issue of *Fraternally Yours*, I wrote an initial Call to our 43rd Quadrennial Convention and provided a brief snapshot of our beloved Association at the present time. I am honored and grateful to serve as National President/CEO, Chair

of the board of directors and Chair of Convention of First Catholic Slovak Ladies Association of the United States of America. In this 21st century, we are a vibrant beacon of hope in many communities across the United States, providing financial security to our members and never wavering in embracing our Catholic values and Slavic traditions! The official Call to the Convention is:

### FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

SILVER ELITE (5 YEAR)  
**3.75% APY\***

GOLD ELITE (7 YEAR)  
**3.85% APY\***

PLATINUM ELITE (10 YEAR)  
**4.00% APY\***

**\*These rates are effective 7/1/2023**

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

The Guaranteed minimum rates for the three products listed above issued on January 1, 2023, or later will be 3.00%.



Find us on  
**Facebook**  
**FCSLA Life**



*My Special Invitation and Call  
to All Credentialed Delegates:*

**Our 43rd Quadrennial Convention  
of the  
First Catholic Slovak Ladies Association  
of the United States of America  
will be held October 5 – 8, 2023  
at the JW Marriott Indianapolis, Indiana  
convening at 9:00 a.m.  
on Friday, October 6th, 2023  
in the Marriott White River F-J**

**Cynthia M. Maleski**  
National President/CEO  
Convention Chair



## New Flag in Board Room

On page 5 in the July 2023 issue of *Fraternally Yours*, a photo of the American Flag appeared that seemed to show our Flag touching the floor. FCSLA Life is aware that according to U.S. Flag Code, "the flag should never touch anything beneath it, such as the ground, the floor, water, or merchandise." We regret any appearance of disrespect this photo caused to our Flag and readers. Our National President/CEO, Cynthia Maleski is pictured here aside the new Flag of the United States that fits our flag stand in the board room at the home office. Out of respect for the Flag, we do not want our Flag to touch the floor and the new purchase guards against that risk.



## May Crowning

Caroline Studniarz, Policy Services staff, places the first of two floral wreaths atop the Blessed Mother figure, which she made for FCSLA some years before, to honor the Blessed Mother and our Patroness St. Ann. The crowning took place in the home office board room during the May 2023 district president's meeting.



## ~ ATTENTION ~ CONVENTION ATTENDEES

If you are attending the FCSLA Life's quadrennial convention in October you will be eligible to participate in a special fraternal activity. Details of this activity will be in the September issue of "FRATERNALLY YOURS" magazine. Information will also be enclosed in your delegate packet.

If you are not attending the convention, there will be information in the magazine on how districts, branches and individual fraternal members can participate.

**"YOU" don't want to miss participating in this special fraternal activity.  
Be sure to read all about in the September Issue.**

Fraternally,  
Members of the Philanthropic  
and Scholarship Committee  
of the Board of Directors

## FOUR GENERATIONS OF FCSLA LIFE MEMBERS



Four generations came together on Mother's Day to visit with Anne Uhrina who will turn 100 on November 9. Anne lives at Rosary Hill in Justice, IL. Pictured above are Anne (seated in front), surrounded by her daughter Nancy Beckman, her grandson Michael Beckman, and three of her great-grandchildren (from left to right): Ignatius, Josephina, and Patrick (outside of view is Stephen), all are children of Michaels. All are members of Branch S258/J174.

## BRANCH S410 SUPPORTS FISHING DERBY

FCSLA Life S410 recently supported the Nesquehoning Conservation Fishing Derby at the Pond by purchasing and serving food. In addition they supplied fish for the pond so that young members could try their hand at fishing.



## Hattie Marie Sharp Baptized in Indianapolis



Four generations gathered to celebrate Hattie Marie Sharp's baptism on June 11, 2023 at Little Flower Catholic Church in Indianapolis, IN.

Pictured above are Hattie's Mother, Elizabeth Subrin-Sharp, Great-Grandmother, Mary P. Tolin, and Grandmother Mary Lynn Subrin. All are members of Branch S081.

## BISHOP LARRY KULICK ATTENDS RECEPTION



Bishop Larry Kulick of the Greensburg Diocese recently attended a reception at Epiphany of Our Lord Parish in Monessen, PA. Pictured L-R: John Dudas, Bishop Kulick and Dorothy Urbanowicz. All pictured are members of FCSLA Life Branch S088 in Monessen, PA.



# *National Youth of the Year*

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 and 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 2020 - 2023.
- \* A headshot photo of the nominee must be included with the nomination.
- \* Nominations must be received at the Home Office by Friday, September 15, 2023
- \* 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!



Nomination forms can be found at [www.fcsla.com](http://www.fcsla.com) or by contacting the Fraternal Department at (800) 464-4642 x1025 or [fraternal@fcsla.com](mailto:fraternal@fcsla.com).

# *National Fraternalist of the Year*

The National Fraternalist of the Year award is an honor presented to an individual in our association who, through example and accomplishment, has provided outstanding volunteer service to their 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).
- \* Previous winners, Home Office staff, and national officers are not eligible to be nominated.
- \* 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, September 15, 2023
- \* The winner will receive \$250 and be featured in *Fraternally Yours*, on our website, and social media pages!



## CELEBRATE YOUR HERITAGE!

By Loretta Ekoniak

The 18th Annual Mahoning Valley Slovak Fest will be held on Sunday, August 13, 2023 on the grounds of St. Matthias Church, Our Lady of Sorrows Parish at 2800 Shady Run Rd., Youngstown, OH 44502.

As usual, the day starts off with a Slovak/English Mass at 10:30 a.m. at St. Matthias Church (915 Cornell Ave. across the lot from the festival) and continues after Mass in the parking lot until 5:00 p.m.

The food will be served outside. We will have pick up outside, with tents and tables/seating provided. The meals will be ordered ahead, so we can plan how many to get ready. Call ahead to order at the office phone number 330-788-5082.

**Taste of Slovakia Dinner:** \$12 with holubky (stuffed cabbage), potato/cheese pirohy (bandurky a syr), halušky (sweet cabbage and dumplings), a cucumber salad (uhorkovy šalát) and roll and butter (chlieb a maslo).

**Klobasa Sandwich Dinner:** \$10 includes a large klobasa with Father Jerek's special sauerkraut sandwiches, bag of chips and a large delicious homemade cookie.

Also available on the grounds will be Slovak Chicken fingers with special slaw and pickle (\$5).

Also Salvadoran Papusas (fried onions, cabbage and cheese in a handmade tortilla) (\$3).

And a great selection of Slovak baked goods, including kolače and kiffles, and so much more at the bake sale.

There will be Slovak items and books for sale. There is also a great Slovak Heritage Corner showing many beautiful items on display, such as authentic Slovak kroj (folk costumes), maps, corn husk dolls, photos, books, embroidery and informational items – like free Slovak recipes!

Of course, there is also a wonderful basket auction, a 50/50, and a cash raffle with a total of \$2,000 in prizes from \$50 to \$1,000. The cash raffle tickets will also be available if you call the office number.

We will have musical entertainment by the Del Sinchak

Band, from 2 p.m. to 4 p.m. There's even room to dance! So you know the music will be wonderful!

So come celebrate our Slovak heritage with great food, great music and great friends!

For more information just give me a call at 330-549-3760 or email me at [loretta.ekoniak@gmail.com](mailto:loretta.ekoniak@gmail.com).



## 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.



# FCSLA LIFE 2023 PHOTO CONTEST

## Send Us Your Best Photos!



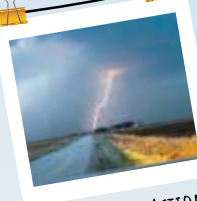
HOMETOWN PRIDE



PRIZED POSSESSION



SPORTING EVENT OR CONCERT



WEATHER IN ACTION



BODIES IN MOTION

### Categories

Hometown Pride  
Prized Possession  
Sporting Event or Concert  
Weather in Action  
Bodies in Motion

### Description

Something representing pride for your city/town  
An item you hold most dear  
Individual or team/band  
Lightening, snowstorms, sun rise/set, rain, etc.  
Capturing the actions of a person or group

### Category Prizes

**1<sup>st</sup> Place - \$75.00 Gift Card**  
**2<sup>nd</sup> Place - \$50.00 Gift Card**  
**3<sup>rd</sup> Place - \$25.00 Gift Card**

Entries will be judged on artistic expression, creativity, and quality by non-FCSLA affiliated judges. Winning photos will be published in *Fraternally Yours*, on [fcsla.com](http://fcsla.com) and on our social media pages! All entrants will be acknowledged in *Fraternally Yours*. Winners will be notified via USPS.

### Contest Eligibility

- Open to FCSLA Life members in **two** age categories: **A (13-17)** and **B (18 & up)**.
- Photo must have been taken in the years 2022 or 2023.

### Contest Rules

- Photo must be taken by the member entering it.
- A member is someone who holds a current policy in their own name.
- Only one entry per member.
- 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.
- Entries without a checked category or with more than one won't be judged.
- The judges' decision is final.

### Entry Deadline

**Friday, September 15, 2023**

*Emailed entries not accepted*

Mail to: FCSLA Photo Contest  
24950 Chagrin Blvd  
Beachwood, OH 44122

### Questions?

[fraternal@fcsla.com](mailto:fraternal@fcsla.com)  
or (800) 464-4642 x1025

### FCSLA Life 2023 Photo Contest

**Entry must be received by Friday, September 15, 2023**

By submitting a photo, you acknowledge you have personally taken the photo and it may be published.

**PLEASE PRINT**

Name \_\_\_\_\_ Branch# \_\_\_\_\_

Complete mailing address \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_ **NEW: Age Group A (13-17) or B (18 & Up)** \_\_\_\_\_

### PHOTO CATEGORY (check one)

☐ Hometown Pride   ☐ Prized Possession   ☐ Sporting Event/Concert   ☐ Weather in Action   ☐ Bodies in Motion

Date taken \_\_\_\_\_ Brief description of photo if separated from entry form \_\_\_\_\_

# FCSLA Announces 2023 Scholarship Awards

*FCSLA Life is pleased to present the winners of our 2023 Scholarship Program. Our scholarships have been awarded to hard working and high achieving students across the country. Award winners were selected based on their academic standing, church and community service, school involvement and their essay. It's truly amazing to learn of all the ways our young members give back to their local communities through volunteerism. We wish you luck in your education and we are proud to call each of you members of FCSLA Life. – Paula Dalpiaz, Insurance Manager*

## Vocational-Technical Trade Awards

**\$1,250 Each**

MARY M. ADAMIC  
Huntsburg, OH  
Auburn Career Center  
Branch S475



BRODEN A. CIHAL  
Seward, NE  
Southeast Community College  
Branch W184



TYLER ALLAN LEWIS  
Macedonia, OH  
The Landing School of Boat Building & Design  
Branch S475



OWEN J. ORTMEIER  
North Bend, NE  
Northeast Community College  
Branch W008



LUKE ANTHONY SPYRA  
McKeesport, PA  
Pittsburgh Technical College  
Branch S077

## College Graduate Awards

**\$1,750 Each**

RACHEL ASCHENBRENNER  
Jermyn, PA  
Pennsylvania State University  
Branch U240



TATIANA BARTLETT  
Shoreline, WA  
University of Washington  
Medex Northwest  
Branch S2J0



ZACHARY T. BEBLAR  
Johnstown, PA  
Indiana University of Pennsylvania  
Branch S028

RONALD J. BURKHARDT  
Marion Center, PA  
Indiana University of Pennsylvania  
Branch S140



BRENDEN A. BUTLER  
Oak Lawn, IL  
St. Ambrose University  
Branch S287

BROOKE R. CHANDLER  
New Middletown, OH  
Kent State University  
Branch S161



MARIA A. CLAYBAUGH  
Dunlevy, PA  
Duquesne University  
Branch S111



ISABEL G. COUFAL  
David City, NE  
University of Nebraska – Lincoln  
Branch W184



CHRISTOPHER T. GROETSCH  
Sewickley, PA  
Lake Erie College  
of Osteopathic Medicine  
Branch S590



KRISTINA M. GUTH  
Easton, PA  
Baylor University  
Branch S038



MARY P. HAMZIK  
Broadview Heights, OH  
La Salle University  
Branch S2J0

REBECCA M. JAYNES  
Warren, PA  
Southwest Institute of Montessori Studies  
Branch S464





**EMMA R. KAHNK**  
Elkhorn, NE  
University of Kansas School  
of Pharmacy  
Branch W018

**MOLLY K. KROEGER**

Nashville, TN  
University of Tennessee Health Science Center  
Branch W001



**BENJAMIN J. MORRISSEY**  
Fairfax, IA  
North Central College  
Branch W137



**ELISE A. PERSICKETTI**  
Manhattan, IL  
Merrimack College  
Branch S053



**MICHAEL A. ROSEN**  
Fishers, IN  
University of Mary  
Branch S081



**REBECCA A. VALEK**  
Chicago, IL  
John Hopkins University  
Branch S485



**MAKENZIE VERHOFF**  
North Lima, OH  
Youngstown State University  
Branch S161

## College Senior Awards

**\$1,250 Each**



**LAUREN E. DEPROFIO**  
Mineral Ridge, OH  
Youngstown State University  
Branch S030



**MOLLY ANNE HORNICK**  
Lenexa, KS  
Trinity College  
Branch S211

**ELI J. JUREWICZ**

Richfield, MN  
University of Minnesota – Duluth  
Branch W049

**CHRISTOPHER W. MAJDECKI**

Chicago Ridge, IL  
Moraine Valley Community College  
Branch S421



**JONATHAN T. NOWAK**  
Mayfield, PA  
Kings College  
Branch S269



**MICHAEL A. NOWAK**  
Mayfield, PA  
Wilkes University  
Branch S269



**OLIVIA G. OPAT**  
Iowa City, IA  
University of Iowa  
Branch W033



**COURTNEY POTTER**  
Valparaiso, NE  
University of Nebraska –  
Lincoln  
Branch W187



**PATRICK PETER QUINNAN**  
Phoenixville, PA  
Penn State University  
Branch U293



**ADRIANA THARP**  
Sunset, SC  
University of Georgia  
Branch S2J0



**CLAIRE M. TOTH**  
Pulaski, PA  
Slippery Rock University  
Branch S153



**SAMUEL WEBSTER**  
Mentor, OH  
University of Notre Dame  
Branch S010

## College Junior Awards

**\$1,250 Each**



**ASHLYN M. AUGUSTINE**  
Fleetwood, PA  
East Stroudsburg University  
Branch S150



**JAMES WILLIAM BROWN III**  
Clarks Summit, PA  
Virginia Tech  
Branch U401



**DYLAN M. CHRISTY**  
Quakertown, PA  
Duquesne University  
Branch S038





**LOGAN E. FIALA**  
Howells, NE  
Wayne State College  
Branch W014



**ABIGALE N. HENRICHS**  
Madison, WI  
University of Wisconsin –  
Madison  
Branch S634



**ADAM J. HORNACK**  
Independence, OH  
Cleveland State University  
Branch S481



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Truman State University  
Branch S101



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Pittsburgh, PA  
Duquesne University  
Branch S107

**SYDNEY M. PROVO**  
Bolingbrook, IL  
Southeast Missouri State University  
Branch S248

**CARTER A. SVOBODA**  
Cedar Falls, IA  
Iowa State University  
Branch W130



**MATTHEW C. YOUNG**  
Monroe Township, NJ  
Rutger University –  
New Brunswick, NJ  
Branch SZJO

## College Sophomore Awards

\$1,250 Each



**ETHAN M. BUTLER**  
Oak Lawn, IL  
Moraine Valley Community  
College  
Branch S287



**THOMAS CZERWIEN**  
Chicago, IL  
Illinois Institute  
of Technology  
Branch S287



**XAVIER JOSEPH FIALA**  
Ulysses, NE  
University of Nebraska –  
Lincoln  
Branch W184



**PETER J. GEORGE**  
Malvern, PA  
Temple University  
Branch S172



**LANEAH I. HUNKER**  
Mount Pleasant, PA  
Waynesburg University  
Branch S044

**ALEXANDER N. KALMAN**  
Hinsdale, IL  
Indiana University  
Branch S485



**ANDREW J. LAROCK**  
Kutztown, PA  
Syracuse University  
Branch S140



**ALEXANDRA ELIZABETH  
MALAK**  
Katy, TX  
University of Texas at Austin  
Branch U321

**NATHANIEL MANCINI**  
Endicott, NY  
SUNY Broome  
Branch S010



**WILLIAM C. MARSHALL**  
Jefferson Hills, PA  
Boston University  
Branch S107



**MOLLY J. MCGORRY**  
Orefield, PA  
Muhlenberg College  
Branch S410



**ZACHARY POPPISH**  
Verona, PA  
Allegheny College  
Branch S218



**FREDERICK F. PORDUM III**  
Orchard Park, NY  
Mercyhurst University  
Branch S630



**RACHEL L. POTTER**  
Valparaiso, NE  
University of Nebraska  
at Lincoln  
Branch W187



**ADAM C. SEDLOCK**  
Charles Town, WV  
Texas A&M University  
Branch S423





**ELENA CATHERINE STILWELL**  
Cecil, PA  
University of Cincinnati  
Branch S292



**EMILY MARGARET BONCHIK**  
Whiting, IN  
Indiana University –  
Bloomington  
Branch S452



**MATTHEW A. DUGAN**  
Irwin, PA  
University of Notre Dame  
Branch S013



**JAMES D. VALEK**  
Chicago, IL  
Indiana University –  
Bloomington  
Branch S485



**HANNAH ELISE BRANNIGAN**  
Lockport, IL  
North Central College  
Branch S287



**JESSICA ROSE ENGLISH**  
Wyoming, PA  
High Point University  
Branch U240



**JACKSON WEBSTER**  
Mentor, OH  
John Hopkins University  
Branch S010



**ANDREW J. BULIC**  
Rocky River, OH  
Ohio State University  
Branch S481



**BROOKE NICOLE ENOS**  
La Porte, IN  
Purdue University  
Branch S289

## College Freshman Awards

\$1,250 Each



**NOAH MICHAEL CEKLOSKY**  
Wapwallopen, PA  
Misericordia University  
Branch S172



**MORGANNE KATHERINE  
EVANS**  
Youngstown, OH  
Youngstown State University  
Branch S030



**DANIKA ROSE M. ADAIR**  
Ashland, OR  
University of Oregon  
Branch S161



**JACOB ANTHONY CIANCIO**  
Knoxville, TN  
University of Missouri  
Branch S262



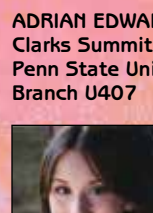
**SOFIA K. FULTON**  
Nebraska City, NE  
University of Nebraska  
at Omaha  
Branch W018



**HENRY J. ADAM**  
Midland, MI  
Michigan State University  
Branch W093



**MARY CLARKSON**  
Lincoln, NE  
Nebraska Wesleyan  
University  
Branch W191



**ADRIAN EDWARD GAIDULA**  
Clarks Summit, PA  
Penn State University  
Branch U407



**RAQUEL E. ADAMS**  
Grand Rapids, MI  
Ferris State University  
Branch W180



**IAN BRADLEY CONNOR**  
Britt, IA  
North Iowa Area Community  
College  
Branch W051



**CARLA E. GENEVRO**  
Mars, PA  
Penn State University  
Branch SZJO



**SYDNEY RENEE BEAGLE**  
Baltimore, OH  
West Liberty University  
Branch SZJO



**MATTIE ELIZABETH CORK**  
Phoenix, AZ  
Indiana University  
Branch S277



**OLIVIA R. GLOVA**  
Aurora, OH  
Ohio Wesleyan University  
Branch S522

**TERESA NICOLE CZERWIEN**  
Chicago, IL  
Illinois Wesleyan University  
Branch S287



**RYAN J. GRABOWSKI**  
Harrison City, PA  
Penn West University  
Branch S277





**JUDE S. GUILLIATT**  
Minneapolis, MN  
Creighton University  
Branch W017

**ANDREW M. HENRICH**  
Rhinelander, WI  
University of Wisconsin  
Branch S634



**MAKAYLA P. HENRY**  
New Lenox, IL  
University of Iowa  
Branch S287



**MEGAN J. HIYKEL**  
La Vista, NE  
South Dakota University  
Branch W018



**ALEXIS P. HUTSKOW**  
Elizabeth, PA  
University of Pittsburgh  
Branch S077



**ERICA LYNN KALINAY**  
Boilings Springs, PA  
Duquesne University  
Branch S044

**ERIKA NICOLE KALMAN**  
Hinsdale, IL  
University of Colorado – Boulder  
Branch S485



**JACOB MATTHEW KARNISH**  
Blandon, PA  
Kings College  
Branch S410



**AUGUST F. KETCHELL**  
Lawrence, KS  
University of Kansas  
Branch S211



**COLBY MATHEW KOKOJAN**  
Waukomis, OK  
Oklahoma State University  
Branch W001



**GRACE A. KOLESAR**  
Olmsted Township, OH  
Bowling Green University  
Branch S2J0



**IAN RICHARD KORECKO**  
Independence, OH  
University of Akron  
Branch S481



**ABIGAIL E. KUTCHEL**  
Strongsville, OH  
St. Francis University  
Branch S161



**GABRIELLE F. LEADBITTER**  
Finleyville, PA  
Washington and Jefferson  
College  
Branch S088

**MICHAEL A. MANCINI**  
Endicott, NY  
Penn State University  
Branch S010



**MATTHEW LEE MCNEILL**  
McLean, VA  
Florida State University  
Branch S230



**ELEANOR ANNA METZ**  
Emmitsburg, MD  
Franklin & Marshall College  
Branch S376



**SYDNEY R. MINOTTI**  
Southlake, TX  
University of Texas at Austin  
Branch S161



**LAUREN K. MIRIOVSKY**  
Buffalo, MN  
University of Wisconsin –  
La Crosse  
Branch W001



**PAUL J. MISSIAEN**  
Muskego, WI  
University of Wisconsin  
Branch S023



**JACKSON ALAN MULLEN**  
North Royalton, OH  
The University of Akron  
Branch S141



**BRAYDEN J. MURRAY**  
Hubbard, OH  
University of Memphis  
Branch S169



**RYAN MURRAY**  
Hubbard, OH  
Kent State University  
Branch S169



**LAUREN TRINITY NEUPAUER**  
Sinking Spring, PA  
Montclair State University  
Branch S484



**GRANT T. NORBERG**  
Glenshaw, PA  
Penn State University  
Branch S107





**DEANNA ROCHELLE NOVAK**  
Pulaski, PA  
Youngstown State University  
Branch S156



**JOSHUA TYLER PITTNER**  
Cedar Point, NC  
The Ohio State University  
Branch S475



**KAYLA SINGLEY**  
Nazareth, PA  
Monmouth University  
Branch S089



**VICTORIA HOPE NOVAK**  
Matthews, NC  
University of North Carolina  
Branch S156



**JESSICA E. PRANTL**  
Colorado Springs, CO  
Seton Hill University  
Branch W008



**AARON RICHARD SLIFKA**  
Hubbard, OH  
Youngstown State University  
Branch S169



**DANIEL C. PALOMINO**  
Willoughby, OH  
Ohio State University  
Branch S618



**BENEDICT J. RICE**  
Omaha, NE  
Midland University  
Branch W018



**CADENCE SMAUS**  
Prague, NE  
Southeast Community  
College  
Branch S621



**MICHAEL ANDREW PASCOE**  
Summit Hill, PA  
Chestnut Hill College  
Branch S140



**BELLA NEVAEH RIZZUTO**  
Monessen, PA  
Duquesne University  
Branch S088



**JORDAN L. SULLIVAN**  
Lewis Center, OH  
University of Cincinnati  
Branch S114

**LILY W. PECINOVSKY**  
Alexandria, VA  
Northern Virginia Community College  
Branch W033



**JOSEPH F. RYPINSKI**  
Willowick, OH  
Miami University  
Branch S475

**ELLA MARLI SVOBODA**  
Cedar Falls, IA  
University of Iowa  
Branch W130



**NICHOLAS ANDREW PECSKO**  
Uniontown, PA  
Penn State University  
Branch S096



**ANDREW T. SABOL**  
Independence, OH  
University of Cincinnati  
Branch S141



**HANNAH J. THULIN**  
Weston, NE  
Wayne State College  
Branch W013



**ALEXANDRA LANE PEHALA**  
Dallas, PA  
Misericordia University  
Branch S172



**NICHOLAS J. SHANNON**  
Kent, OH  
Kent State University  
Branch S422



**TARYN E. TOMCO**  
Easley, SC  
Wofford College  
Branch S009



**MADELINE ANNE PISARCIK**  
Brookfield, OH  
Youngstown State University  
Branch S156



**ABIGAIL FAITH SIMS**  
Luzerne, PA  
Luzerne County Community  
College  
Branch S172



**EVA R. TOMOCZEK**  
Lincolnshire, IL  
Ohio State University  
Branch S156





**KOURTNEY REAGAN ULMER**  
Rye, NY  
Tufts University  
Branch U070



**BRENNA CAROLINE UTRUP**  
Twinsburg, OH  
Loyola University – Chicago  
Branch S313



**ADDYSON PAIGE WALICZEK**  
Morris, IL  
University of South Alabama  
Branch S053



**AVA DANIELLE WIDIGER**  
Highland, IN  
Indiana University-  
Purdue University  
Indianapolis (IUPUI)  
Branch S409



**ANNA M. ZROSTLIK**  
Garner, IA  
Drake University  
Branch W051

## John & Geraldine Gaydos Awards

\$1,250 Each



**KASSIE L. BRABEC**  
Fremont, NE  
Archbishop Bergan  
Catholic School  
Branch W013



**RYAN D. LAMMERS**  
Hartington, NE  
Cedar Catholic High School  
Branch W093

## Florence Hovanec Memorial Awards

\$1,250 Each



**WYATT S. MALINA**  
Wahoo, NE  
Bishop Neumann Jr./Sr.  
High School  
Branch W013



**GORDON S. SCHROEDER**  
Paradise, KS  
Thomas More Preparatory  
School  
Branch W133

## High School Senior Award

\$1,000

**SYDNEY CADENCE HALL**  
Pike Road, AL  
Montgomery Catholic Preparatory School  
Branch U321

## High School Sophomore Awards

\$1,000 Each

**CONNOR A. BARGES**  
Omaha, NE  
Creighton Preparatory School  
Branch J533



**COOPER J. BOWEN**  
Louisville, KY  
Bethlehem High School  
Branch J057



**KEVIN M. BULIC**  
Rocky River, OH  
St. Ignatius High School  
Branch J374



**ELIZABETH V. HORNICAK**  
Naperville, IL  
St. Francis High School  
Branch J083

**ANTHONY F. KORCHINAK**  
West Lafayette, IN  
Central Catholic Jr./Sr. High School  
Branch J364



**SAMUEL O. MIKLOVIC**  
St. Louis, MO  
St. Marys High School  
Branch J011



**KIRA N. OSHENSKA**  
Glen Burnie, MD  
Archbishop Spalding  
High School  
Branch J176



**NICHOLAS V. PRANTL**  
Colorado Springs, CO  
Fountain Valley School  
Branch W008



**CAMERON C. STRINGFELLOW**  
Austin, TX  
St. Dominic Savio Catholic  
School  
Branch J083



**JACK S. VANSLYKE**  
Wahoo, NE  
Bishop Neumann Jr./Sr.  
High School  
Branch W013

**GRACE OLIVIA ZOLNA**  
Oak Lawn, IL  
Mother McAuley High School  
Branch J322



# High School Freshman Awards

\$1,000 Each

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**THERESA R. BRAUN**  
Fort Wayne, IN  
Bishop Luers High School  
Branch J106



**SARAH KATELYN COUFAL**  
David City, NE  
Aquinas Catholic School  
Branch W184



**RYAN M. DICKMAN**  
Fremont, OH  
Bishop Hoffman Catholic  
School  
Branch J538



**ARTEM A. FEDORIOUK**  
Seven Hills, OH  
Padua Franciscan High  
School  
Branch J481



**BRENDAN J. FITZPATRICK**  
Lincoln, NE  
Pius X High School  
Branch W055



**LAUREN M. FREANEY**  
Avon, OH  
Elyria Catholic High School  
Branch J457



**ALLISON G. HEATH**  
Severn, MD  
Archbishop Spalding High  
School  
Branch J364



**NOAH J. HUMMEL**  
Plains, PA  
Holy Redeemer High School  
Branch J042



**JEREMY A. KLAPP**  
Westerville, OH  
St. Francis DeSales  
Branch J143



**EMMA C. RICE**  
Omaha, NE  
Gross Catholic High School  
Branch W018



**KAYLEE MARIE SCHUBRYCH**  
Orland Park, IL  
Marist High School  
Branch U258



**LUCY A. TREESE**  
Forest Park, IL  
Trinity High School  
Branch J083



**HELEN E. WEBER**  
Crown Point, IN  
Andrean High School  
Branch J184



**GAVIN J. GISOLFI**  
Duryea, PA  
Holy Rosary  
Branch U400

**KOLBE R. PYTLIK**  
Brainard, NE  
Aquinas Catholic  
Branch W016



**PASCAL SKLADANY**  
Middletown, MD  
St. Thomas More Academy  
Branch J158



**THEODORA SKLADANY**  
Middletown, MD  
St. Thomas More Academy  
Branch J158



**BRISTOL R. SOUSEK**  
Prague, NE  
Bishop Neumann  
High School  
Branch W013



**BROCK D. SOUSEK**  
Prague, NE  
Bishop Neumann  
High School  
Branch W013

## 7th Grade Awards

\$750 Each

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**ALI R. DELVAUX**  
Sioux Falls, SD  
Ogorman Junior High School  
Branch W014



**GABRIELLE L. HORNICAK**  
Naperville, IL  
Saints Peter & Paul  
Catholic School  
Branch J083



**SAWYER J. MALINA**  
Wahoo, NE  
Bishop Neumann Jr./Sr.  
High School  
Branch W013



**NOAH K. VAN ACKEREN**  
Anaheim, CA  
St. Norbert Catholic School  
Branch JH0H

## 8th Grade Awards

\$750 Each

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## 6th Grade Awards

\$750 Each



**NOLAN A. DICKMAN**  
Fremont, OH  
Bishop Hoffman Catholic  
School  
Branch J538



**CIARAN C. FITZPATRICK**  
Lincoln, NE  
St. Teresa School  
Branch W055



**ALAINA M. GUDAS**  
Des Plaines, IL  
St. Raymond School  
Branch J083



**MORGAN J. KOLANO**  
Gibsonia, PA  
St. Kilian Parish School  
Branch Z221

**KENZIE T. KORCHNAK**  
West Lafayette, IN  
St. Lawrence School  
Branch J364

**MARIAN C. PYTLIK**  
Brainard, NE  
Aquinas Middle & High School  
Branch W016



**DANIKA M. ROBE**  
Cedar Rapids, IA  
LaSalle Middle School  
Branch W137



**KENDALL ELYSE SCHUBRYCH**  
Orland Park, IL  
St. Michael School  
Branch U258



**RACHEL S. SEJBA**  
Fairlawn, OH  
St. Hilary School  
Branch J380



**RYAN R. STAVA**  
Wahoo, NE  
St. Wenceslaus Catholic  
School  
Branch W013

## 5th Grade Awards

\$750 Each



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



**ANNA M. BROOKE**  
Silver Lake, OH  
Holy Family Elementary  
School  
Branch J192



**COLLEEN V. BUCKI**  
East Amherst, NY  
St. Gregory the Great  
School  
Branch J535



**CONNOR J. FISCUS**  
Coleridge, NE  
Holy Trinity Grade School  
Branch JH0H



**NICOLE E. FREANEY**  
Avon, OH  
St. Mary of Immaculate  
Conception  
Branch J457



**BROGHAN D. GROSS**  
Cedar Falls, IA  
St. Patrick School  
Branch W130



**ADELAIDE R. LOIS**  
Pewaukee, WI  
St. Anthony on the Lake  
Branch J334



**REESE A. PAQUETTE**  
New Prague, MN  
Holy Cross Catholic School  
Branch W001



**SIMON H. VAN ACKEREN**  
Anaheim, CA  
St. Norbert Catholic School  
Branch JH0H

## 4th Grade Awards

\$750 Each



**PATRICK BECKMAN**  
Chicago, IL  
Embers Academy  
Branch J174



**RILEY N. BOLAND**  
Dayton, OH  
Incarnation School  
Branch J250



**CLAIRE F. BUCKI**  
East Amherst, NY  
St. Gregory the Great  
School  
Branch J535





**WILLIAM C. COMER**  
Hobe Sound, FL  
St. Joseph Catholic School  
Branch J003



**ANDREW J. ESTERLE**  
Muskego, WI  
Holy Apostles School  
Branch J130



**SCARLETTE J. RYAN**  
Mahopac, NY  
St. James the Apostle  
School  
Branch J187

**GRANT D. DELVAUX**  
Sioux Falls, SD  
St. Michael School  
Branch JHOH

**SARA HUMENIKOVA**  
Whiting, IN  
St. Thomas More School  
Branch J058



**RAYMOND P. SIMON**  
New Prague, MN  
St. Wenceslaus Catholic  
School  
Branch W001



**BENJAMIN R. KREBS**  
Carlisle, PA  
St. Patrick School  
Branch J172



**CALLEN JANTZ**  
Columbus, NE  
St. Isidore Elementary  
School  
Branch W184



**JACOB C. STAVA**  
Wahoo, NE  
St. Wenceslaus Catholic  
School  
Branch W013



**ROBERT J. PATON**  
Summit Hill, PA  
St. Jerome Regional School  
Branch J046



**CALEB J. JUHRE**  
Fredonia, WI  
Divine Savior Catholic  
School  
Branch J196

## 1st Grade Awards

\$750 Each

## 3rd Grade Awards

\$750 Each



**AINSLEY L. GROSS**  
Cedar Falls, IA  
St. Patrick School  
Branch W130



**DINAH M. KAVAN**  
Lincoln, NE  
Cathedral of the Risen Christ  
Branch W017



**MADDUX B. BRABEC**  
Colon, NE  
St. Wenceslaus Catholic  
School  
Branch W013



**ELLIOT D. KOLANO**  
Gibsonia, PA  
St. Kilian Parish School  
Branch J003



**KATHERINE A. KREBS**  
Carlisle, PA  
St. Patrick School  
Branch J278



**GINESSA M. BRICHACEK**  
Schuyler, NE  
Aquinas Catholic  
Elementary School  
Branch J540

## 2nd Grade Awards

\$750 Each



**NATALIA A. LEFTDWRIGE**  
Richardson, TX  
St. Joseph Catholic School  
Branch W077



**ELIJAH B. BRONDON**  
Franklin, OH  
St. John XXIII Catholic  
School  
Branch W137



**MATTHEW B. BROOKE**  
Silver Lake, OH  
Holy Family Elementary  
School  
Branch J192



**BRAYDEN J. PINT**  
New Prague, MN  
St. Wenceslaus Catholic School  
Branch W056



**CHARLOTTE K. COLVIN**  
Ashbury, IA  
Resurrection Elementary  
School  
Branch W130

# 1st Grade Awards \$750 Each



ELLA N. GERMAN  
Malmö, NE  
St. Wenceslaus  
Branch W013



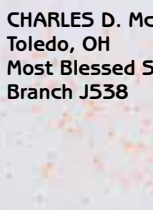
KHLOE C. KOSLO  
Germantown, WI  
St. Mary Parish School  
Branch J376



VIVIAN A. SIMON  
New Prague, MN  
St. Wenceslaus Catholic  
School  
Branch W001



ELIN E. JUSTAK  
Valparaiso, IN  
St. Pauls Catholic School  
Branch J058



CHARLES D. McMAHON  
Toledo, OH  
Most Blessed Sacrament  
Branch J538



STELLA M. TREESE  
Forest Park, IL  
Ascension School  
Branch J083

## 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](mailto:Underwriting@fcsla.com).

## 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](mailto:hr@fcsla.com).



# MATCHING FUNDS ACTIVITIES

## Branch W137

### Golf Tournament Proceeds

As a Matching Funds event, FCSLA Life W137, Cedar Rapids, IA, partnered with the St. Ludmila Kolach Golf Tournament for its annual fundraiser to benefit St. Ludmila Catholic Church on Saturday, June 17, 2023. Members greeted guests and placed hole sponsor signs on the 18 holes. Prior to the tournament, fifteen W137 members and ten St. Ludmila parishioners met on June 3 to bake 100 dozen kolaches for the tournament sponsors.



FCSLA Life W137 members Amanda and Hallie Samek place the FCSLA Life sign on hole #1.



Members of St. Ludmila and W137 members roll kolach dough. Danica and Holly Robe, Beth Samek, Jim Drahozal and Rick Samek fill kolaches with cherry, apple, apricot and rhubarb filling.

## Branch S009

### 140th Anniversary Matching Funds Event

FCSLA Life Branch S009 held a Matching Funds event in connection with Our Lady of Lourdes, Cleveland, OH 140th Anniversary. Pictured is Bishop Edward C. Malesic, Diocese of Cleveland; Richard J. Golias Jr., Secretary, Branch S009; Lakewood and Father Joseph H. Callahan, Pastor, Our Lady of Lourdes Parish, Cleveland.



## Branch S088

### American Legion Poppy Day

Recently members of FCSLA Life Branch S088, Monessen, PA joined with members of the American Legion Post 28 for Poppy Day at Walmart. A profit of \$3,145 was made plus the \$600. Pictured are Ron Chromulak, Flora Funtal, John A. Dudas and Dorothy Urbanowicz.



Participants in the St. Ludmila Kolach Golf Tournament.

# REPORT OF THE FCSLA NATIONAL TREASURER

## BALANCE SHEET AS OF FEBRUARY 28, 2023

### ASSETS

Cash & Short Term Investments	\$ 13,650,663
Bonds	1,080,221,507
Preferred Stock	2,028,581
Common Stock	7,751,438
Investment Income Due & Accrued	15,411,207
Property Plant & Equipment, Net	4,768,347
Certificate Loans & Accrued Interest	1,804,687
Other Assets	742,626
<b>TOTAL ASSETS</b>	<b>\$ 1,126,379,056</b>

### LIABILITIES

Life Reserves	\$ 308,182,067
Annuity Reserves	682,057,839
Death Claims Payable	3,111,678
Unearned Premiums	398,725
Matured Endowments	392,084
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,136,664
Accrued Convention Donations	512,500
Provision for Future Conventions	596,429
Asset Valuation Reserve	13,755,320
Interest Maintenance Reserve	469,224
Other Liabilities	1,950,091
<b>TOTAL LIABILITIES</b>	<b>\$ 1,017,962,619</b>
Surplus	\$ 108,416,437
<b>TOTAL LIABILITIES AND SURPLUS FUNDS</b>	<b>\$ 1,126,379,056</b>

Dues & Subscriptions	12,703
Human Resources	11,753
Other Expense	2,410
Investment Expense	115,433
<b>SALES &amp; OPERATING EXPENSES</b>	<b>\$ 1,304,782</b>

**Revenue Less Sales & Operating Expenses** \$ 1,409,738

Post Mortem Benefits	257,786
Misc. Member Benefits	7,389
Donation Expenses	17,361
Change in Accrued Convention Donations	25,000
Convention Expenses	29,174
Branch and District Funding	122,666
Fraternal Activities	56,125
Official Publications	105,766
Scholarship Awards	95,000
<b>DIRECT FRATERNAL EXPENSES</b>	<b>\$ 716,268</b>

<b>Income (Loss) from Operations</b>	<b>\$ 693,470</b>
Dividends to Members	212,365
<b>Subtotal Income (Loss)</b>	<b>\$ 481,104</b>
Capital Gains (Loss)	90,329
<b>NET INCOME (Loss)</b>	<b>\$ 571,433</b>

The balance sheet above is recorded on an adjusted statutory accounting basis and includes \$705,458 in prepaid assets (and surplus) that are not recognized for purposes of statutory accounting.

## INCOME STATEMENT For Year Ended February 28, 2023

### REVENUE

Insurance Premiums	\$ 632,077
Annuity Premiums	4,988,372
Investment Income	8,584,876
Amortization of Interest Maintenance Reserve	18,039
Rental Income	61,718
Other Revenue	6,618
<b>TOTAL REVENUE</b>	<b>\$ 14,291,701</b>

### EXPENSE

Increase in Reserves — Life	\$ 224,526
Increase in Reserves — Annuity	(2,267,461)
Insurance Benefits	1,366,606
Annuity Benefits	11,488,165
Commission Expense	167,231
Surrender Benefits	408,474
Matured Endowments	(12,125)
Interest Expense	62,509
Salaries — Employees	121,784
Payroll Tax Expense	10,492
Underwriting Expense	6,981
<b>LIFE AND ANNUITY EXPENSES</b>	<b>\$ 11,577,181</b>

**Revenue Less Life and Annuity Expenses** \$ 2,714,520

Bank Service Charges	20,269
IT Expenses	58,270
Accounting Fees	24,688
Actuarial Fees	52,225
Legal Fees	11,935
Consulting Fees	20,000
Employee Benefits	131,589
Fees — Directors	32,629
Salaries — Employees	272,363
Salaries — Officers	118,052
Temporary Office Expenses	18,261
Payroll Tax Expense	36,893
Depreciation Expense	36,804
Utility Expense	20,193
Postage and Printing	48,171
Advertising & Marketing	40,314
Travel Expense	5,014
Insurance Department Fees	29,894
Sales Related Expense	66,805
Rental Expense	61,718
Building Expense	21,798
Insurance Expense	10,050
Office Related Expense	24,547

## Branch W137 Sponsored Czech Plus Band Concert

On Friday, June 16, 2023, FCSLA Life W137 sponsored the Czech Plus band concert at the Kosek Bandstand in Czech Village, Cedar Rapids, IA.

We also gave each concert goer a bottle of water and cup of popcorn.



Czech Plus band performs at concert sponsored by FCSLA Life W137.



FCSLA W137 members Devin Samek and Barb Morrissey distribute water and popcorn to FCSLA W137 member Bernie Drahozal, while FCSLA W137 members Rick Samek and Hallie Samek enjoy the music.





# Summer Dinner Ideas

## BEST POTATO SALAD

2½ pounds Yukon gold potatoes  
1 cups mayonnaise  
½ cup refrigerated sweet pickle relish  
½ tablespoons yellow mustard  
½ tablespoons dijon mustard  
½ tablespoon apple cider vinegar  
½ tablespoon celery seeds  
¼ teaspoon paprika  
3 hard boiled eggs, peeled and chopped  
2 celery stalks, diced  
¼ cup sweet onion, diced  
¼ tablespoon fresh chopped dill  
Salt and pepper

Cut the potatoes into quarters and place them in a large stockpot. Fill the pot with cold water until it is 1 inch over the top of the potatoes. Set the pot over high heat and bring to a boil. Once boiling, add 1 tablespoon salt and cook the potatoes for 13-15 minutes, until fork tender.

Meanwhile, in a medium bowl mix the mayonnaise, sweet pickle relish including juices, mustard, apple cider vinegar, celery seeds, paprika, 1 teaspoon salt, and pepper to taste. Stir until smooth. Then chop the eggs, celery, onions, and dill.

Once the potatoes are very tender, drain off all the water. Remove the loose peels and chop the potatoes into ½-inch chunks. It's okay if they are soft and crumbly. Place the potatoes in a large bowl. Gently mix in the dressing until it coats the potatoes well. Then stir in the eggs, celery, onions, and dill. Taste, then salt and pepper as needed. Garnish with fresh dill and paprika.

Cover the potato salad and refrigerate for at least 4 hours. It tastes even better on day two! Keep refrigerated in an airtight container for up to one week.

## BROCCOLI BEEF KEBABS

2 lbs. tri-tip steak boneless (or beef brisket) cut into 1½" chunks  
24 broccoli florets  
1 large sweet onion cut into 1½" chunks  
½ cup soy sauce low sodium  
¼ cup brown sugar  
4 cloves garlic minced

2 tablespoon rice vinegar  
1 teaspoon sesame oil  
1 tablespoon honey  
1 tablespoon ketchup  
1 teaspoon sesame seeds garnish  
2 tablespoon chopped green onions garnish  
Cut steak into 1½" cubes and place in a large storage bag or bowl.

In a small bowl, whisk together minced garlic, soy sauce, brown sugar, vinegar, and sesame oil. Reserve about a third of this sauce in the fridge for basting later.

Pour remaining marinade over steak cubes and toss to fully coat. Cover and place steak in the fridge to let marinade for at least 4 hours up to overnight.

Skewer the kabobs using 3 pieces of steak, 3 broccoli florets, and 3 slices of onion.

Take the reserve marinade and whisk in ketchup and honey.

Heat your grill to medium heat.

Add skewers to the hot grill, turning every 2-3 minutes to cook all sides evenly for a total of about 15 minutes. During the last few turns, baste with sauce.

When done, skewers will have nice char marks and meat will be tender (about 145-150 degrees for a medium cook). If you prefer them more well done, leave on for a bit longer.

Serve kebabs with a sprinkle of sesame seeds and chopped green onions. Makes approximately 8.

## STRAWBERRY RHUBARB CRISP

1 pound rhubarb, cut into 1-inch cubes  
1 pound strawberries, hulled and quartered  
¾ cup granulated sugar  
1½ tablespoons cornstarch  
1 teaspoon vanilla extract

### Topping

1 cup all-purpose flour  
½ cup brown sugar  
¼ cup granulated sugar  
½ teaspoon salt  
1 cup rolled oats quick-cooking  
½ cup butter unsalted (1 stick or 8 tablespoons), softened

Preheat the oven to 350 degrees.

Add all the filling ingredients to a large bowl and toss well. Pour the fruit mixture into an ungreased 8x11-inch baking dish.

In a medium size bowl add the flour, brown sugar, granulated sugar, salt and rolled oats. Toss with a spatula until well combined. Add the butter and stir using a spatula or a pastry cutter until well combined and crumbly. Sprinkle the topping over the fruit evenly.

Transfer the baking dish to the oven and bake for 1 hour, until the fruit is bubbling and the topping is golden brown.

Serve warm with vanilla ice cream.

## BLUEBERRY COBBLER

4 cups blueberries fresh or frozen  
2 tablespoon all-purpose flour  
½ cup sugar granulated  
1 tablespoon lemon zest  
1½ cups all-purpose flour  
½ teaspoon salt or to taste  
½ cup sugar granulated  
2 teaspoon baking powder  
6 tablespoon butter, unsalted, cold, cut into tablespoon sized pieces  
1¼ cup half and half

Preheat the oven to 375 degrees.

Toss the blueberries with the 2 tablespoons of flour, sugar, and lemon zest in a medium bowl. Pour the blueberries into an 8 or 9 inch square baking dish.

Whisk the flour, salt, sugar, and baking powder together in a large mixing bowl. Add the butter and cut it into the flour mixture using a pastry blender or two knives until a crumbly consistency forms.

Add the half and half and mix just until the ingredients are moistened. Use a spoon to drop dollops of dough over the blueberries.

Transfer the pan to the oven and bake for 35-40 minutes, or until the top is golden brown and the blueberries are bubbly. Serve with a sprinkle of powdered sugar or a scoop of vanilla ice cream.

## RED SANGRIA

750 ml red wine one bottle, Garnacha or Pinot Noir.

1 cup orange juice  
½ cup brandy or cognac  
½ cup simple syrup – (OPTIONAL: if you want your sangria sweet)  
1 lemon sliced into slices, then each slice into quarters  
1 large orange sliced into slices, then each slice into quarters  
2 cups berries: strawberries, cherries, raspberries, blueberries, and/or blackberries

Add all the ingredients to a large pitcher and stir well to combine.

Add ice either to the pitcher, or pour the sangria over individual glasses of ice to avoid watering down the pitcher.

## **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.