

# Fraternally Yours®



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First Catholic Slovak Ladies Association

FEBRUARY 2022



SAINTS CYRIL & METHODIUS FEAST DAY  
FEBRUARY 14

ŽENSKÁ JEDNOTA



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# “EVERYTHING YOU HAVE DONE”

“Everything you have done” is a reflection of all that you are.

Every step you have taken was necessary to get you to this point in time.

Even the times you felt lost and alone helped to build your integrity and bolster your self-image.

If these times are a challenge and you're feeling down, remember the journey that took you to this place.

“Everything you have done” on this long and twisted road through life, had to have happened in order for you to be all you are today.

Do I believe in destiny, fate or choice?

Choice.

It is by far the greatest gift, next to the ability to love and be loved, that God has given us.

Yes, He has plans for you.

Greater plans than you could ever imagine, but He also has expectations. Thus the gift of choice.

“Everything you have done” or will do, either adds to your potential or delays the fulfillment of His desire for you.

If you could make a map of the journey of your life, it may appear to you that you have traveled a long distance and yet, not gotten very far.

Stop comparing the world's standards to your accomplishments and see what God sees.

“Everything you have done” has brought you here. It is, my friends, a good place to be. For if you are at the lowest point in your life, thus far, you can still celebrate.

Today, you can do anything you believe you can do. Finish school, start a business, become an artist, become a doctor, a lawyer, a teacher, start to eat healthier, go for a walk. How? First, by understanding that believing is half the journey to becoming all you were created to be and remember that thoughtful planning and action is the way to get you there. Excuses are simply signs on a dead end road.

*Bob Perks*

*Dear Friends,*

*Accepting yourself, sometimes takes a lifetime. But know that by doing so, you honor the God who created you.*

*This month, start with “everything you have done,” and continue the work that began at the moment you were conceived.*

*Remember that each choice we make causes a ripple effect in our lives. When things happen to us, it is the reaction we choose that can create the difference between the sorrow of our past and the joy in our future.*

*Until next Month,  
Warmly, Carolyn*



## Religious Experience

*Fifth Sunday in Ordinary Time: Isaiah 6:1-2, 3-8; 1 Corinthians 15:1-11; Luke 5:1-11*

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

I was a student in the seminary during the 1970's. I did my undergraduate studies at Saint Gregory Seminary in Cincinnati from 1972-76 and my post-graduate studies at Mount Saint Mary's Seminary also in Cincinnati from 1976-80 (now you know that I am really getting stary). During the summers, I had to find work so that I could pay for my educational costs and for three summers, I worked for the National Rifle Association (yes, the NRA) as a coordinator for the housing part of the Association's national competitions at Camp Perry in Port Clinton, Ohio, located on the shoreline of Lake Erie. Now this was the '70's and there was a lot going on in our country and the world: the ongoing war in Vietnam, the protests in our country, changes in the Church as a result of the Second Vatican Council, differences of clothing and hair styles, the changing attitudes towards drugs and sexual expressions by younger persons, to name a few.

After work one evening, I went to the shoreline of the lake to watch the sunset. I was contemplating about some of the above issues and questioned if the priesthood was really what I wanted for the rest of my life. Now you are looking into the heart of an individual who wanted to be a priest since second grade. As the sun set more on the horizon and the brilliance of the sky continued to glow more dimly, I encountered an inner peace and a presence of God within my soul that I never experienced before or since that evening. It was a "religious experience", God within me.

In the sacred texts proclaimed on this Fifth Sunday in Ordinary Time, I believe that the Prophet and the Apostle were encountering a religious experience with Yahweh/Jesus. This "religious experience" enabled them to go forth in their own ministries to proclaim the mercy of God to the children of Israel and believers in the Word until the end of time.

Isaiah sees the Lord seated on a throne; the Seraphim are singing, "Holy, holy, holy is the Lord of hosts!" The Prophet declares he is unworthy to see the Lord, but one of the Seraphim purifies him, removing his sins. "Then I heard the voice of the Lord saying, 'Whom shall I send? Who will go for us?'" (Isaiah responds): "'Here I am,' I said; 'send me!'"

After preaching to the people from Peter's boat, Jesus asks Peter to go out for a boat ride and to cast the nets of the disciples' boats. Peter does so reluctantly, noting that no fish were caught during the night. But the disciples' nets were so filled with fish that their boats were nearly sinking. Peter states: "Depart from me, Lord, for I am a sinful man". Jesus replied, "Do not be afraid; from now on you will be catching men".

Have you had a "religious experience" like the scenarios above? Was there that one time, when you were touched in a unique way? My "religious experience" continues today through the celebration of the Sacraments, prayer, and, love of God and of neighbor. You, too, should have the same experience like me daily as our God is always touching us, even when we are unaware.



*Help FCSLA Life Celebrate  
Its 130th Anniversary!*

First Catholic Slovak Ladies Association, now known as FCSLA Life, is celebrating its 130th anniversary in 2022! As a district, branch, or even as a family, consider marking this important milestone locally by planning an event or activity that highlights the number 130. Some examples to help stir your imagination are:

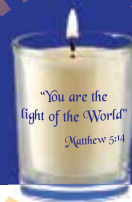
- Donate 130 pairs of socks to a homeless shelter
- Donate 130 items of food to a food bank
- Make 130 hygiene kits that can be donated to a shelter
- Donate 130 items to a local school – things like boxes of tissues or hand sanitizer
- Donate 130 cans or bags of cat or dog food to a local animal rescue
- Send 130 cards to a nursing or veterans' home to cheer up residents
- Have a birthday party with a cake and make a \$130 donation to a charity

In addition, if you have a special FCSLA Life memory or photo you would like to share with us please submit it to the National Editor by email or by sending it to the PO Box listed in the magazine. It may be included in a 2022 issue of *Fraternally Yours* or on one of our social media feeds. We hope to share 130 memories and maybe more before the end of the year. If you mail a photo and want it returned, please include a self-addressed stamp envelope with your submission. Thanks for helping us celebrate our 130th anniversary!



# Message from our National President

## CYNTHIA M. MALESKI



Dear Sisters and Brothers,

As we enter the second month of our 130th Anniversary year, we focus on finding new ways to reach out to our members and potential members in fulfilling our mission across our nation.

This February 2021 issue contains photos of our drill teams. Originally organized in 1934 in Cleveland, Ohio, the first national Drill Team Meet was

held in St. Louis, Missouri with 500 girls participating. Over the years FCSLA Life has found many ways to keep our fraternal spirit alive and strong. We continue to strive for this goal, in concert with our Junior Orders, photo contests and puzzles and scholarships. As we transform our society with more use of social media, we reach out to engage our younger members through more modern techniques. We encourage our Junior Orders in many parts of our country to foster attractive enrichment activities for our younger members, while making members aware of the benefits of FCSLA Life, health and wellness activities, appreciation for the environment and cultural learning as well.

Everyone can play a part in reaching out to younger members by contributing to our Anna Hurban Scholarship Fund. We have also enriched these efforts through our key leadership funding of the Slovak Studies Program, University of Pittsburgh, Slovak Heritage Room, John Carroll University and Studia Academica Slovaca

(SAS), through Comenius University, Bratislava, Slovakia. We also recently have encouraged our members to study in Poland through programs sponsored by the Polish American Congress and to participate in local 5K races to benefit charities.



In February, we celebrate the important Feast Day of Saints Cyril and Methodius on February 14th. These two Saints brought the Christian faith to the Slavic peoples. FCSLA Life has a strong and rich heritage and foundation of supporting our faith and faith institutions since our beginnings. In coming issues, we will

highlight some significant projects where we have supported some of our great Catholic institutions. For example, in 1963, our society donated substantially to the building fund for SS. Cyril and Methodius Slovak Institute in Rome, Italy. Years later, in 1991, an even more substantial donation was awarded to the Cardinal Jozef Tomko Mission Fund for his work in propagating our Catholic faith.

Let us all make sure to do a special kind deed for a loved one, friend or neighbor on Valentine's Day, February 14th!

Fraternally,  
**Cynthia M. Maleski**  
National President (CEO)



*The month of February is dedicated to the Holy Family. The special devotion which proposes the Holy Family of Jesus, Mary, and Joseph as the model of virtue of all Christian households began in the 17th century.*



# FSGP Fraternalist of the Year Awards Luncheon

The Fraternalist of the Year Awards luncheon was held on November 21, 2021. As part of the event, FCSLA Life National President Cynthia Maleski presented the awardee Bernadette Luketich Sikaras, National Secretary/Treasurer, with an award from AFA, with Joseph Stefka, FSGP President and NSS President/CEO looking on.



Members attending from FCSLA Life (L-R): Jerry Holmes, Virginia Holmes Immediate Past President PFA and Immediate Past National Trustee, FCSLA Life, Andrzej Groch, Cynthia Maleski, National President FCSLA Life and Immediate Past Chair, AFA, Dorothy Urbanowicz, National Auditor, FCSLA Life Rosemary Betza, Maggie Golofski, Larry Golofski, National Director, FCSLA Life and Director PFA, Jerry LaFrankie, FCSLA Life Pittsburgh District Officer.

*Photo by Monica LaFrankie*

## FCSLA Annuity Rates

**Rates for our deferred Elite Annuities:**

**SILVER ELITE (5 YEAR)**  
**2.35% APY\***

**GOLD ELITE (7 YEAR)**  
**2.65% APY\***

**PLATINUM ELITE (10 YEAR)**  
**3.00% APY\***

**\*This rate is in effect 1/1/2022 thru 3/31/2022**

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

**The guaranteed rates are:**

Elite Silver (5 year) 2.00% APY • Elite Gold (7 year) 2.00% APY  
Elite Platinum (10 year) 2.00% APY

## FCSLA LIFE Accepting Applications for Marketing Coordinator Position

FCSLA Life is accepting applications from qualified individuals for the position of Marketing Coordinator.

The Marketing Coordinator will create and execute marketing campaigns, as well as supporting the implementation of targeted campaigns for FCSLA Life clients on a full time basis and reports to the National Secretary. The minimum qualifications for this position include a Bachelor's Degree in Marketing, Business Administration, or Communications from an accredited college or university and three years' experience. This role requires a strong writing skill set, the ability to interpret performance from analytics, proficient in social media and digital platforms using creativity to expand engagement. The successful candidate will also have experience with a fraternal organization model and/or financial services organization.

Those meeting the above qualifications may express interest in this full-time position located at the Association's home office by submitting a resume and cover letter to:

Kim Graham  
National Secretary  
FCSLA Life  
24950 Chagrin Blvd.  
Beachwood, OH 44122  
Email: [kimberlyg@fcscla.com](mailto:kimberlyg@fcscla.com)

Please make submissions no later than February 15, 2022.



# Gifting Life Insurance Just Got Better!

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

Grandparents and parents gifting life insurance to their grandchildren and children is a very popular choice among FCSLA Life members. 2022 is the 130th anniversary of FCSLA Life's founding. We were founded with the mission and vision of providing financial security to our members by offering quality financial products and benefits. From the very beginning the practice of one generation providing at least the beginning of financial security to the next and subsequent generations has been a popular legacy builder.

You can continue this tradition of legacy building by gifting life insurance to your heirs. The most popular method to accomplish this is through the FCSLA Life Single Premium Whole Life product. This allows the payor on the policy to make a onetime payment of premium which will pay up the policy and provide insurance coverage for the insured child throughout their entire life with no additional premiums due. Single Premium Whole Life provides a guarantee of coverage and cash value growth as well as the non-guaranteed option to direct dividends to purchase additional death benefit and increase cash value.

Now that we have covered why and how you would want to purchase a Single Premium Whole Life policy for your future generations, let's talk about why this legacy building option just got better.

It's not often we get a gift from the federal government. In this instance though, we just did! I mentioned the 'cash value' of the Single Premium Whole Life product above. Let me explain what that is and why it is important.

One of the great features of a Whole Life product is the cash value inside the policy. Not only is a Whole Life policy a means of providing financial protection it is also a very ef-

fective savings vehicle. The IRS considers cash value inside a Whole Life policy to be tax advantaged. This means that the funds in the policy can grow tax deferred and tax is only due when the money is distributed out of the policy. This allows for more effective growth of the money over the years.

Not only is the Whole Life policy you are purchasing for your heirs providing them future life insurance protection, but it is also providing for a source of funds if they are ever needed for any reason.

Back to the gift our federal government just gave us. Recent tax legislation provides for more cash value inside a life insurance policy this year than last year. What this means is that for the same amount of death benefit you would have purchased last year, you now get more cash value in the policy which is an added benefit to your heirs. The premium is a little higher than last year for the same amount of death benefit, but you are getting value for money through the increased cash value in the policy.

Take advantage of this opportunity to leave a true legacy for your loved ones, that could last for generations to come.

If Single Premium Whole Life does not fit your situation, we also have 10-Pay and 20-Pay Whole Life options available.

For more information contact your local agent of recommender, call the home office, or contact anyone on the sales team:

For more information please contact:

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

[John.Gonsiorek@fcscla.com](mailto:John.Gonsiorek@fcscla.com)

**Jim Morsovillo** – FCSLA life Regional Sales Manager for the Midwest Region – 630-204-0599

[Jim.Morsovillo@fcscla.com](mailto:Jim.Morsovillo@fcscla.com)

**Amy Hull** – FCSLA Life Regional Sales Manager for the Rocky Mountain Region – 402-310-5688

[Amy.Hull@fclscla.com](mailto:Amy.Hull@fclscla.com)

**Paul Smithers** – FCSLA Life National Sales Manager - 216-468-1018

[Paul.Smithers@fcscla.com](mailto:Paul.Smithers@fcscla.com)

## Frances Jakabcin District Meeting Scheduled

The Frances Jakabcin District of Eastern, PA will have their next meeting on March 20, 2022. The meeting will be held at Capriotti's in McAdoo.

Please RSVP by March 13, 2022 to District President, Michele Mrazik Grasso at 610-762-1973. The meeting will start at 1:00 p.m.



# Is it Time for a Change?

**Have you updated your policy beneficiary?** Your FCSLA Life life or annuity policy was an important purchase. Keeping your beneficiary information current should be one of your top priorities. As your life changes, it is important to make sure you update the beneficiary information on all your accounts. Life events like marriage, divorce, birth of a child, and passing of a loved one are just some of the significant life events that may have an impact on your beneficiary information.

- It eliminates any doubt as to what you wish to be done with your hard-earned money or insurance proceeds.
- It saves time—if beneficiaries cannot be located or they are deceased, state regulations mandate how those funds are to be paid. It causes delays and possible legal expense. Unfortunately when we cannot locate beneficiaries, funds may become payable to the state as unclaimed property.
- It helps ensure the financial wellness of your loved ones. You most likely purchased a life insurance or annuity policy to help cover funeral expenses or replace income.

## It's not difficult, here's how...

Go to our website **FCSLA.com** home page and click on the orange **Change of Beneficiary Form** button located under "Announcements". Print the page, complete the form, and mail it to the FCSLA Home Office for processing. You can also request that a form be sent to you by calling 1-800-464-4642 ext 1047 or email us at [lifeclaims@fcsla.com](mailto:lifeclaims@fcsla.com).

You or someone you love worked hard to purchase this policy. Make sure you take the extra step **NOW** and do the right thing for yourself and your loved ones – **keep your beneficiaries current**.

**CHANGE OF BENEFICIARY FORM IS ON PAGES 17 & 18 OF THIS ISSUE**

## Anna Hurban Scholarship Fund

**Get Involved. Make a Donation.**

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

**Cynthia M. Maleski**  
National President and CEO

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

### Your Contribution Information

Donor Name \_\_\_\_\_

Address \_\_\_\_\_

Email Address \_\_\_\_\_

Amount \_\_\_\_\_

In Honor/Memory of \_\_\_\_\_

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

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

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



## FCSLA Life Branch S313 Holds Blessings Gathering

Members of Branch S313 held their Annual Meeting and Fall Blessings Luncheon on Sunday, November 14, 2021 at the Quality Inn, New Kensington, PA. Members were strongly encouraged to wear masks and other safety protocols were in place.

President Cynthia Maleski introduced officers Norene Yandura, Barb Gajdosik and Suzy Rapp, and asked Father Aaron Kriss to give the invocation. The group also said the *Pledge of Allegiance*. We are grateful to Mrs. Suzy Rapp, who created lovely illuminated table centerpieces, which were later used as door prizes, as well as cash gifts from the branch. A delicious hot luncheon was served and members and their guests received treats, giveaways from the Home Office and branch favors to take home.



**Father Aaron Kriss delivers invocation.**



**Cynthia Maleski honoring Fr. Jack Brenner on his retirement and thanking him for his service.**

Matching funds raffles and a nonperishable food and paper product collection was held to benefit our local food bank and Ladies of Charity, Guardian Angels Parish. Over \$600 was raised and two tables of items for the food bank were collected.

Cynthia Maleski updated the audience on the state for the Society and benefits of membership and



**Branch officers: Cynthia Maleski, Barb Gajdosik, Norene Yandura and Suzy Rapp accepting some of the donated items.**

encouraged them to be active in the branch.

Even though we had an abbreviated program, we honored Father John Brennan upon his retirement. We introduced our other special invited guests, Father Aaron Kriss, Father Andrew Fischer, representatives of the Food Bank, Ladies of Charity and several members from our PWAA group, including Mary Lou Ellena, also local President, Kosciuszko Foundation. Sister Lynn Szymkiewicz, our member and of the Sisters of Saint Joseph, also honored us with her presence. The Slovak National Anthem was sung at adjournment of the meeting and Father Andrew Fischer delivered the Benediction.

During 2021 we held another matching fund project for St. Joseph High School in Natrona Heights, PA.

Everyone expressed appreciation for the fellowship, luncheon, small gifts and opportunities to help two significant charitable groups in our community.



**Branch attendees with Father Andrew Fischer in foreground. All photos from the event taken by Andrzej Groch**



**Some of the members attending pose for a pre-luncheon photo.**



# WHAT'S NEW IN '22!

## Two Single Premium Whole Life (SPWL) Products

- **SINGLE PREMIUM WHOLE LIFE TRADITIONAL** – This is for consumers 0-90 with a \$5,000 minimum face amount who are looking for the best premium value in insurance coverage.
- **SINGLE PREMIUM WHOLE LIFE PLUS** – This life insurance is for consumers 45-85 with a \$50,000 minimum face amount who want to use life insurance in their wealth management strategy.

## Choice Series Whole Life Insurance

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

## Term Life Insurance

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

# 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](http://www.fcsla.com) and on our social media feeds throughout the year.



CELEBRATING  
**130**  
YEARS







Photo by Robinson

1915. July 25 100 Ladies' and 100 Men



## Gerald and Monica LaFrankie Celebrate 50th Wedding Anniversary

Gerald and Monica (Geletko) LaFrankie of Elizabeth, PA celebrated their 50th Wedding Anniversary on Saturday, September 18, 2021 with their daughters and their families at the LeMont Restaurant on Mount Washington in Pittsburgh, PA.

They were united in marriage at St. Joseph Church in Clairton, PA on Saturday, September 18, 1971 by the Reverend Luke Amato.

Jerry and Monica are blessed with three daughters: Beth Konick, Amy (Jason) Thomas and Heather Stover. They have six grandchildren: Camden, Emma, Blake and Mason Stover and Grace and Jack Konick. They are all members of FCSLA Branch S177 and J115, Clairton, PA. Their grandchildren are fifth generation members of FCSLA.

Monica was a secretary at Busy Beaver's home office in Clairton, PA when she met Jerry. Jerry was a home builder and remodeler, coal miner, he worked at Greater Pittsburgh International Airport, and retired as the manager of Allegheny County Round Hill



Park in Elizabeth Twp., PA. He was a member of Elizabeth Borough Council for two years and Mayor for 8 years. He was on the board of directors of Womensplace in McKeesport and on the board of directors of West to West Coalition.

Jerry is Vice President of the Pittsburgh District and President of S177.

Monica is Financial Secretary of S177 and J115. Heather Stover is Vice President of S177, Amy Thomas is President of J115 and Beth Konick is Treasurer of J115. They are pictured below with family.



### District 11 Holds Advent Party

District 11 in Nebraska held an Advent Party on December 6, 2021. Preceding the meal, a Memorial Rosary for deceased members was held. After a nice Czech meal the annual meeting was held.

All officers except the treasurer were re-elected. The new District treasurer is Julie Kulhanek

The evening closed with door prizes and a cultural display which included the original roster book from 1919. A matching funds donation jar yielded \$830 for Spirit Catholic Radio.



### Wedding Nuptials in Ohio

Matthew Bury (S111, Charleroi, PA) and Madison (Maddie) Sheppard were married on October 2, 2021 in St. Bernard's Church, Akron, OH. Pictured below (L-R): William Bury (S111), Anna Marie Bury (S111), Madison (Maddie) Sheppard, Matthew Bury (S111), Tim Holowaty, Evelyn Holowaty (J170), and Stephanie (Bury) Holowaty (S111). The couple reside in Springfield Township, Akron, OH. Evelyn Holowaty is a 5th generation member of FCSLA Life.





## PITTSBURGH DISTRICT SALES PRESENTATION

The Pittsburgh District held a sales presentation at Antonelli's Event Center, hosted by Paul Smithers, National Sales Manager, on September 25, 2021. Members were given information regarding life insurance, elements of an insurance contract, underwriting considerations, Pennsylvania insurance laws, and much more.

Dorothy Urbanowicz qualified for the President's Club in 2020 for the trip in 2021, which was cancelled due to COVID. An award was presented to her during the sales presentation. The award was for sales leadership and perseverance during the pandemic. She was congratulated as a member of the "FCSLA Life COVID Crew 2020".

Members in attendance enjoyed meeting our new Sales Manager. A luncheon was served following the presentation.



## FCSLA Life Branch J192 Members Receive Monetary Gift

FCSLA Life Branch J192 members received a religious Christmas card stamped with a Slovak greeting and a \$5.00 bill. This was the branches Christmas activity. Pictured is event chairperson and auditor of J192, Nancy Clausen.



## Christmas Party for FCSLA Life Branch W130

Lodge W130, Clutier, IA enjoyed hosting the annual Christmas party for 26 members on Sunday, December 12, 2021 at the Clutier Legion Hall. Guests were treated to chili, maid rites and cookie bars for dessert. The annual meeting was held, followed by enjoying the afternoon with visiting and fellowship.



## FOLLOW FCSLA LIFE ON SOCIAL MEDIA PAGES!

FCSLA Life gets social with new Twitter and Instagram accounts! If you are active on social media, you can now follow our posts on these two popular platforms for inspiration, information, and event news! Be sure to share with your own followers as well! You can find the links to these new pages at the bottom of our website when you scroll down – where you'll find a link to our Facebook account as well. Or you can just search "FCSLA Life" on those platforms, and you'll find our new handles!

Also, if you haven't yet, be sure to check out our new website at [www.fcsla.com](http://www.fcsla.com)! It's a refreshed version of our site, and we think you'll be engaged and excited by our new look!



# SLOVAK CAROLING AT BRANCH S409 CHRISTMAS EVENT

East Chicago, IN (Indiana Harbor) FCSLA Life Branch S409 hosted their Annual Christmas Party on December 5, 2021, at Our Lady of Consolation Hall, in Merrillville, IN. It was a rainy gloomy day, but members and guests were ready to socialize with each other after our long bout with COVID-19.

Sixty-five members and guests were greeted by Agnes Chervenak, Branch S409, and Janice Vasquez, Branch J317. The menu included chicken, beef, mac and cheese, green beans, fruit, veggies and a delicious variety of pastries. Of course, our Dad Jim Wagner, father of J317 member Sophia Wagner, as in previous years, made his delicious pumpkin roll and apple slices.

Janice Bramer Vasquez and Karen Bramer, Branch S409 supervised/instructed junior members in making variety of Christmas ornaments. We do have many talented members.



**Janice Vasquez and Karen Bramer members of Branch S409, help with the Christmas Crafts.**



**Slovak caroling was provided by Emma and Terry Defender and Catherine "Millie" Kunas of Branch S289.**

Our leader for entertainment was quarantined with family members, so Joann Skvarek Banvich, Branch S452 stepped in by asking the junior members to help with Christmas caroling. Special Slovak caroling was provided



**Chervenak family members of Branches S409 and J317.**

by Emma and Terry Defender and Catherine "Millie" Kunas, Branch S289. All the carolers did a fantastic job and was enjoyed by everyone.

The main event, of course, was a visit by Santa (Scott Parentee) father of junior member Jemma Parentee. Santa greeted members with candy canes and stuffed toys to age 10 and under, a gift of cash was given to age 11 to high school age. All senior members also were given gifts of Christmas towels and gift from the home office.

Many thanks to everyone that helped with Joe and Keri Chervenak, Hal and Lyn Noftz, Mom and Dad of Jemma, Julie, Scott Parentee, Geraldine Tumadalski, Branch S081; Allen and Joann Skvarek Banvich, Branch S452; Maggie, Wally and Poppy Russo. A big "thank you" to two elves Betty Ortiz and Jo Ann Ortiz, Branch S452; and Janice Vasquez, J317 who came in a day before to deliver all the gifts, and prepare the Hall for the Christmas party. Also "thank you" to the men that helped after the party with stacking chairs. In other words, just a plain "big thank you" to everyone that helped in making the party a success.



**Kyler Joseph Chervenak, J317.**



**Hallie Grace Chervenak, J317**



**Jemma Parentee, J317**



**Members of Branch J317 attending the event.**



## FCSLA Life Branch J157 Annual Christmas Party

FCSLA Life Branch J157 of Monessen, PA joined with the Epiphany of Our Lord Parish for their annual Christmas Party. The parish Holy Name Society provided a breakfast of pancakes and sausage for the children, and parents paid \$5.00 for their meal. The children were delighted to sit on the lap of Santa for their requests, as well as pictures, and the elf passed out treat bags provided by FCSLA Life Branch J157. Crafts were available for the children to take part in, and many watched a Christmas movie.

Officers and Epiphany Ladies decorated the hall the day before and also served the meals and beverages to all attending.

Children and parents alike were delighted with the event provided.



L-R: J157 Officers – Flora Funtal, Cindy Pawelec, Rosemary Betza and Dorothy Urbanowicz.

## St. Nicholas Party for FCSLA Life Branch W013

FCSLA Life Branch W013, Prague, NE, held a St. Nicholas Party on Sunday, December 5. Children were able to visit with Santa and give him their Christmas letters. Santa also met newest member 5-week-old Bruin Matthew Sousek (below).



## Placing a Memorial in *Fraternally Yours*

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

### To submit information you may:

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



## Annual Saints Cyril and Methodius Appeal Update

Thank you everyone who supported last year's Saints Cyril and Methodius Appeal. It is with great pleasure to announce that **217 donors gave \$30,848.49 last year**. Here is a breakdown of donors and the amount given:

Parish Collections. . . . .	12	\$12,641.49
Slovak Fraternal Organizations (Including Home Office donations) . . . .	77	\$ 8,125.00
Clergy & Religious of Slovak Heritage . . . .	32	\$ 3,060.00
Individual Donations. . . . .	96	\$ 7,032.00

A direct mailing for the 2022 Appeal has been sent to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, and previous donors. Your support is needed each year because money collected in the Appeal goes to help pay for the operating costs of the Pontifical College of Saints Cyril and Methodius in Rome, the residence of priests from Slovakia selected by their bishops to undertake graduate studies.

Anyone who wishes to contribute to the 2022 Appeal but did not receive a letter asking for a donation, is asked to fill out the information in the box at the bottom of this article, and mail it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. **Gifts received after November 30, 2022 will be credited toward the 2023 Appeal.** Thank you again for your goodness and generosity.

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

### 44th Annual Saints Cyril and Methodius Appeal

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Amount \$ \_\_\_\_\_

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

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

## FCSLA Life Branch S289 Fall Social

Senior members of Branch S289 enjoyed an afternoon of socializing, a lovely plated lunch and numerous spirited games of BINGO.







24950 Chagrin Blvd. | Beachwood, Ohio 44122 | 800.464.4642 | www.fcsla.com

05/2021

## ELECTION OF CHANGE OF BENEFICIARY FORM

**Certificate(s):**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Certificate Owner :**

Name : \_\_\_\_\_  
Address : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Phone: \_\_\_\_\_ DOB: \_\_\_\_\_

SEE INSTRUCTIONS ON NEXT PAGE

**By this election I revoke all other former designations  
and reserve the right to make other and further changes of beneficiary at any time I may elect.**

**Primary Beneficiary(s):** Please Print Legibly

Name : \_\_\_\_\_ Share (%): \_\_\_\_\_ SSN: \_\_\_\_\_  
Relationship to Insured: \_\_\_\_\_ DOB: \_\_\_\_\_ Phone: \_\_\_\_\_  
Address : \_\_\_\_\_

Name : \_\_\_\_\_ Share (%): \_\_\_\_\_ SSN: \_\_\_\_\_  
Relationship to Insured: \_\_\_\_\_ DOB: \_\_\_\_\_ Phone: \_\_\_\_\_  
Address : \_\_\_\_\_

Name : \_\_\_\_\_ Share (%): \_\_\_\_\_ SSN: \_\_\_\_\_  
Relationship to Insured: \_\_\_\_\_ DOB: \_\_\_\_\_ Phone: \_\_\_\_\_  
Address : \_\_\_\_\_

**Contingent(s):** will become beneficiary(s) after the death of all the primary beneficiary(s) listed above

Name : \_\_\_\_\_ Share (%): \_\_\_\_\_ SSN: \_\_\_\_\_  
Relationship to Insured: \_\_\_\_\_ DOB: \_\_\_\_\_ Phone: \_\_\_\_\_  
Address : \_\_\_\_\_

Name : \_\_\_\_\_ Share (%): \_\_\_\_\_ SSN: \_\_\_\_\_  
Relationship to Insured: \_\_\_\_\_ DOB: \_\_\_\_\_ Phone: \_\_\_\_\_  
Address : \_\_\_\_\_

**Witness must NOT be a beneficiary and must sign at the SAME time as the owner**

\_\_\_\_\_  
Signature of Certificate Owner

\_\_\_\_\_  
Date

\_\_\_\_\_  
SSN (required)

\_\_\_\_\_  
Witness Signature (must sign at same time as above)

\_\_\_\_\_  
Date

**THIS FORM MUST BE SIGNED AND RECEIVED BY THE HOME OFFICE TO BE VALIDATED**

## Instructions for Completing the "Election of Change of Beneficiary" Form:

1. The information you provide on the Election of Change of Beneficiary form supersedes all existing beneficiary(s) information on the certificate.
2. **PRINT LEGIBLY** the full given name, social security number, relationship to insured, date of birth, phone number, and complete address of each beneficiary.
3. Ownership – when there is a living designated owner of an insurance certificate (*other than the insured*) the owner must sign this form instead of the Insured.
4. A wife's full given name and her husband's name should be used.
5. Always state the beneficiary's relationship to the Insured.
6. If you have more beneficiaries than will fit on this form, please continue on a separate sheet of 8 ½ x 11 paper.
7. If you have more than one certificate and the beneficiaries will all be the same for each certificate, you may list all the certificate numbers on one (1) Change of Beneficiary Form.
8. When two or more beneficiaries are named in equal position clearly state the division of proceeds (portion, share, %) such as (=) equal shares or a specific percentage.
9. If no beneficiaries survive the insured, the death benefits shall be paid to insured's estate.
10. A minor (*anyone under 18 or 21 depending on your state*) may be named as long as a Guardian/Custodian is appointed to receive the funds on the minor's behalf. Either a Trust or an UTMA (*Uniform Transfer to Minors Act*) account must be set up to have immediate access to the proceeds. Complete the beneficiary designation as follows: "Name of Guardian /Custodian", as Custodian for (Name of Minor) under the (Name of State) UTMA: Example: John Doe, as Custodian for Jason Smith under the Ohio UTMA.
11. If you have Power of Attorney (POA) OR Guardianship for the insured, please include a copy of your POA or Guardianship papers and make sure the name, address & phone # of the POA or Guardian is on the document.
12. If you are listing your TRUST as the beneficiary – include a copy of the Title, Successor / Trustee and Signature
13. Please make sure you have your signature witnessed by another adult who is not your beneficiary. This form DOES NOT need to be notarized.
14. Mail completed form to the Home Office:  
The First Catholic Slovak Ladies Association  
Attn: Beneficiary Dept.  
24950 Chagrin Blvd. Beachwood, OH 44122
15. Faxes are not accepted on Beneficiary changes.
16. The Home Office will mail a "Change of Beneficiary Rider" to you confirming the change(s).

**THIS FORM MUST BE SIGNED AND RECEIVED BY THE HOME OFFICE TO BE VALIDATED**



# PITTSBURGH DISTRICT FALL MEETING

The fall meeting of the Pittsburgh District took place on October 31, 2021 at the Cedarbrook Golf Course in Belle Vernon, PA. The meeting was hosted by Branch S111, Charleroi. The meeting was opened with the pledge of allegiance, *God Bless America* and prayer led by Father Ed Mazich.

President Judy Fedor recognized Eileen Claybaugh, Branch S111 President and introduced Brittany Claybaugh, Secretary, who thanked the members for coming, introduced the branch officers and reviewed branch activities. A check was presented for the District's contribution to the luncheon and Mass for the branch members.

President Judy reminded the members of the Pittsburgh District's Youth of the Year Award, not to be confused with the National award. We are encouraging our branches to bring their younger members to become more involved with the District.

Discussion was held regarding our September sales



**Front row (L-R): Martin Hanyak, District Auditor; Judy Fedor, District President; Linda Killeen, District Recording Secretary; Marian Gatto, District Financial Secretary. Standing: Brittany Claybaugh, Branch S111 Secretary; Eileen Claybaugh, Branch S111 President; Virginia Holmes, District Parliamentarian, Father Edward Mazich, District Chaplain; Jerry LaFrankie, District Vice President and Jim Dubina, District Auditor.**

presentation and the District President's meeting which was held virtually in October. Virginia Holmes, Branch S077 Treasurer and District Parliamentarian was recognized for her work with the Pennsylvania Fraternal Alliance.

Virginia addressed the members briefly. She attended the Pennsylvania Fraternal Alliance seminar. It was announced that FCSLA Life was ranked third in the state for raising its asset amount and improving membership. This is a great accomplishment for our Association!

Auditor James Dubina announced that the audit was completed for the last two years, through September 2021. All District books were in order.

District and Branch S111 drawings were held.

The Spring 2022 meeting will be hosted by Branch S013 and will be held at St. Vincent.

The meeting was adjourned and closed with prayer and the singing of *Hej Slovaci*.





# IN MEMORIAM

## Robert A. Kufrovich, S319



Robert A. Kufrovich, 88, of Upper Saucon Twp., died May 21, 2021 at Lehigh Valley Hospital-CC, Salisbury Twp. He is the husband of Mary C. (Giandomenico) Kufrovich. He was born in Mahanoy City on September 8, 1932 to the late George and Mary (Kodya) Kufrovich. Robert served our country faithfully in the US Army during the Korean War. He was a spot welder for Mack Trucks for 34 years until retiring. Robert was a Chief Steward for the UAW Local 677 for several years. He is a member of the Church of the Assumption of the Blessed Virgin Mary, Bethlehem. Robert was a devoted husband and father. He enjoyed antique venues and casinos, which were always on his radar. Robert had an amazing sense of humor, and he enjoyed his crossword puzzles and cheering on the Phillies and Dallas Cowboys. In addition to his loving wife of 68 years, Robert is survived by his children: Robert K. of Toms River, NJ, Kim M. (DonRoy) Wirth of Bethlehem, Brian D. of Center Valley; sister: Monica (Joseph) Finneran of Lancaster; grandchildren: James, Antonio, & Julian Kufrovich, Amy Kufrovich Lucero, Katherine & Evan Wirth, Karly (Christopher) Wirth-Kassay; great-grandchildren: Analicia Kufrovich, BreOnna & Raymond Lucero Jr., and Leo & Benjamin Kassay. Robert was predeceased by siblings: George, Anthony, Cyril, John, Rose Krunkoski, Otilia Nakata, and Patricia Long; and by grandsons: Jeremiah Kufrovich and Nathaniel Wirth.

## Elaine R. Pistek, W051



Elaine R. Pistek, 65, of Garner died November 22, 2021. The Elaine Pistek Health Student Support Fund been established at the NIACC Foundation to support emergency needs of students in health-related programs. In lieu of flowers, the family asks you to consider supporting this fund to help students accomplish their goals of a health career. Gifts can be sent to NIACC Foundation, 500 College Drive, Mason City, IA 50401 or made online at <https://www.niacc.edu/community/foundation/foundation-give-online/>. Elaine Rose Pistek, the daughter of John and Esther (Goedken) Luensmann, was born January 10, 1956 in Dubuque, IA. She graduated in 1974 from Beckman High School in Dyersville. Elaine continued her education at Kirkwood College and NIACC where she received her RN degree. She cared for many people as a nurse at Mercy Medical Center in Mason City and at Mercy Home Care once her children were born. On November 14, 1987 she was married to Francis Pistek at St. Paul's Catholic Church in Worthington. Elaine's greatest treasure was time spent with family and friends. She was a member of St. Wenceslaus Catholic Church where she taught religious education for many years, was an active member of the Rosary Society, Catholic Workman FCSLA W051 and Catholic Daughters of the Americas. Elaine is survived by her husband, Francis of Garner; three daughters, Esther Pistek of Charles City, Mary (Nick) Nevole of Omaha, NE and Susan Pistek of Omaha, NE; grandson, Francis Nevole; siblings, Ann (Dick) Woodward, Lois (Bill) Lane, Patty Weisbeck, and Larry (Deanne) Luensmann; father-in-law, Leonard Pistek; siblings-in-law, Mary (Dennis) Hutchinson, Carol (Dave) Moline, Leonard (Cindy) Pistek, Barb (Bill) Swift, Joe (Kim) Pistek, Teresa Decker, Patti (Paul) Birkey and Paul (Julie) Pistek; many nieces, nephews, extended family and friends.

## Gary R. Hejlik, W051



Gary R. Hejlik, 79, of Britt passed away on November 27, 2021, surrounded by his family. He was the son of Ralph and Vlasta (Flossie) Hejlik, born January 5, 1942 in Garner, IA. He graduated from Garner High School in 1959. After high school he served his country in the Army Reserve for 8 years as well as a leader of the Garfield Sluggers 4-H Club. On December 30, 1963 he was united in marriage to Marcella (Sally) Dornbier at the Saint Joseph Catholic Church in Wesley, IA. They resided south of Britt where they farmed and raised their family. Along with farming Gary was part owner of Duncan Farm Service, a Farm Bureau crop adjuster, and member of the National Farm Organization (NFO). Gary was a member of the Saint Wenceslaus Catholic Church in Duncan, IA. He was very active in serving his community with leadership roles including president of many boards: St. Wenceslaus Church Board, St. John cemetery board, FCSLA (Catholic Workman) for both Local Branch 51 and Iowa district, West Hancock school boards, and Britt Rotary Club. Gary is survived by his wife Sally and 5 children: Cindy (Ron) Utley of Ankeny, IA; Lori (Kent) Harris of Waseca, MN; Don (Sarah) Hejlik of Britt, IA; Michelle (Joel) Gjerde of Ankeny, IA; and Mark (Dena) Hejlik of Britt, IA; 18 grandchildren; 7 great-grandchildren; siblings: Kenny (Char) Hejlik, Audra McEnany, Retired Lieutenant General Dennis (Sandy) Hejlik, Larry Hejlik, Mary Best, sister-in-law Carolyn Hejlik, Bob Hejlik, and Greg (Mary) Hejlik. As well as numerous nieces, nephews and members of the Dornbier family. The family welcomes donations to your local church or food bank in Gary's name honoring his values of faith, family and farming.

## Allan D. Formanek, W051



Allan D. Formanek, 83, of Garner passed away on November 4, 2021 at his home after a long battle with Parkinson's Disease. Allan Dwayne Formanek, born on the family farm near Hayfield, IA on February 19, 1938 to Lewis, Sr. and Clara (Jakoubek) Formanek. He was an active 4-H member. Allan married beautiful, feisty Barbara Ellen Wilson on September 11, 1958 in Duncan, IA. They had two girls and lived on the farm until buying Al's Grocery and relocating to Duncan. Another relocation occurred years later when they bought the A&W Restaurant in Britt. Allan volunteered as a fireman for several years in Britt. He also was active in the Britt Chamber of Commerce, the FCSLA (Catholic Workman), and the Association of A&W owners. He was a warm, loving father who provided wisdom, patience and encouragement. Although Allan had the misfortune of losing Barb to cancer in 2005, he was blessed again to find another beauty when Patty Kuhlars entered his life and the two married in 2008. Allan is survived by his wife, Patricia Kuhlars Formanek; two daughters, Lori (Shawn) Foy of Elko, MN and Kathryn (Kenneth, Jr.) Morris of Phoenix, AZ; Patty's children, Krista (Dighton) Pals of Belmond, Kent (Melissa Brehmer) Kuhlars of Meservey and Kari (Mike) Mennenga of Meservey; his grandchildren, Amanda (Eric) Elliott, Seth Foy, Kenneth Morris III, Sean (Tara) Morris; Patty's grandchildren, Julia (Jeff) Meints, Alyssa Pals, Shelby (Dylan) Deery, Colton (Hallie De Puew) Kuhlars, and Olivia (Keanan) Shannon; 8 great-grandchildren; sisters-in-law, Mary Formanek, Linda Belle Wilson, Beth (Dennis) Milbrandt; and



many nieces and nephews. Memorials may be directed to St. Wenceslaus Catholic Church or St. Croix Hospice.

### **Margaret “Marge” A. Oborny, W051**



Margaret “Marge” A. Oborny, 78, died November 13, 2021 at her home in Garner. She was the daughter of James and Beatrice (Malek) Kofron, born February 19, 1943 at Forest City. She attended school at Hayfield and played basketball, was involved in FFA, and was president of her 4-H club. She graduated from Garner-Hayfield High School in 1961. She met her husband, Francis on a blind date and married May 4, 1964 at St. Wenceslaus Catholic Church in Duncan. In 2000, they moved to Garner. She worked at the A&W Restaurant in Britt, Lauridsen Foods in Britt, and worked 25 years and retired from Winnebago Stitchcraft in 2007. After retirement, she worked at the elementary school in the cafeteria, reading with students, and cleaning at Zinpro. She was a member of the St. Wenceslaus Catholic Church in Duncan, Rosary Society, Catholic Workman FCSLA, Catholic Daughters of Americas, Garfield Hobby Club, and Birthday Club. Marge is survived by her husband of 57 years, Francis of Garner; four children: son, Michael (Nickki) Oborny of Garner and their two sons, Skylar and Austin Oborny; daughter, Mary (JR) Ort of Clear Lake and their three sons, Kyle (Angelina) Ort and their son, Kylan, Kody (Alex) Ort and their Baby O due in January and Kollin Ort; daughter, Diane Borchardt of Mason City and her two children, Shanda and Cole Borchardt; and son, Bob (Melissa) Oborny of Ankeny and their three children, Kayla, Derek and Will Oborny. She is also survived by her brothers, Bernie (Karen) Kofron of Forest City, Roger (Connie) Kofron of Leland and Tom Kofron of Garner; and many nieces and nephews.

### **James Michael “Jim” Malek, W051**



James Michael “Jim” Malek of Sioux City passed away December 4, 2021, surrounded by his wife and three children. Jim was born October 6, 1959, to Sally (nee Buzicky) and Bill Malek in Britt, IA. He graduated from Britt High School in 1978. Fittingly, he was voted “Mr. Irresistible” by his class, a title that held true his entire life, as he made friends wherever he went. Upon graduation, Jim moved right into his career in the Iowa pork industry – a career that brought him great success and that he was deeply passionate about. Upon relocating to Estherville, IA, for his job with John Morrell, legend has it he met his bride-to-be, Mette (nee Jensen) at the local bowling alley while dressed as a woman, as it happened to be Ladies League Night. True to his irresistible nature, Jim and Mette fell in love and were married June 5, 1981. Forever the “Music Man,” Jim’s love of singing and the gift of his beautiful voice was shared through countless musical endeavors throughout his life. When it came to work, whatever the job required, Jim got it done. He was an expert in his industry and brought so much success because of the way he could connect with his clients and customers. Faith, humor, authenticity, humility, generosity – Jim had it all. He lived to make everyone in his presence feel special, lifelong friend or perfect stranger. He believed his purpose in life was to do things for others, expecting nothing in return. He is survived by his wife

Mette; children Melinda (Craig) Moe, Angela (Scott) Gutleber, and Michael (Augusta) Malek; 7 grandchildren; siblings Dan Malek and Rosanne Malek; loyal pup, Henri; and many beloved nieces, nephews, cousins, and dear friends who were like family to Jim. As a last act of selflessness and generosity, Jim chose to donate his brain to the Mayo Clinic Brain Bank in hopes of one day finding a more effective treatment or cure for others diagnosed with glioblastoma or other diseases of the brain.

### **Agnes A. Mayor Puhala, S325**



Agnes A. Puhala of Struthers, OH passed away on December 6, 2021. Lovingly known as “Aggie”, she was born on March 8, 1933. She was the daughter of Mike and Mary (Yobe) Belcik. Aggie grew-up on the West Side of Youngstown and graduated from Chaney High School. She married Joseph Mayor in 1953 and was happily married for 44 years, until he passed away in 1997. Throughout their marriage, Joe and Aggie enjoyed going to polka music events. They loved listening to the music and dancing, winning many of the competitions they entered. After Joe’s passing, Aggie met Michael Puhala and they were married in 2003, he died in 2015. She worked for St. Elizabeth Hospital for 19 years. She was a longtime member of Christ Our Savior Parish at St. Nicholas Roman Catholic Church and its Altar & Rosary Society and Infant Jesus of Prague. She was a member of the First Catholic Slovak Association and American Slovak Cultural Association of the Mahoning Valley. In her free time, she enjoyed walking, working in her flower garden and visiting with friends and family. Aggie is survived by her three children, Joseph (Nancy) Mayor, James (Renny) Mayor and Agnes Moran; grandchildren, Jered Moran, Trevor Moran, James Mayor Jr., Stephanie Mayor, and Sarah Mayor; and brother Michael (Marge) Belcik.

### **Irene Collura, S184**



Irene Collura 94, of Carteret, died on May 28, 2021 at JFK Medical Center in Edison. She was born in Swoyersville, PA and was a life-long resident of Carteret. Irene was a parishioner of Sacred Heart of Jesus Church in Carteret and was a member of the VFW Ladies Auxiliary Post 2314. She is now reunited with her parents and six siblings. Irene is survived by her loving husband of 70 years, Phil Collura; her children, Elaine Gasparro and Phillip Collura (Mary Lou); grandchildren, Nikki (Max), Joseph and Ashley (Ryan); her two great-granddaughters, Alana and Siena; and many nieces and nephews. Irene’s greatest joy in life was spending time and making memories with her family. Her grandchildren and great-grandchildren were the light of her life.



Find us on  
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**FCSLA Life**

# REPORT OF THE FCSLA LIFE NATIONAL TREASURER

## BALANCE SHEET AS OF SEPTEMBER 30, 2021

### ASSETS

Cash & Short Term Investments	\$ 25,388,641
Bonds	1,049,299,370
Preferred Stock	2,264,256
Common Stock	8,460,460
Investment Income Due & Accrued	14,375,492
Property Plant & Equipment, Net	4,641,566
Certificate Loans & Accrued Interest	1,940,350
Other Assets	795,727
<b>TOTAL ASSETS</b>	<b>\$ 1,107,165,863</b>

### LIABILITIES

Life Reserves	\$ 305,422,712
Annuity Reserves	666,805,347
Death Claims Payable	2,830,230
Unearned Premiums	444,399
Matured Endowments	377,113
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,956,196
Accrued Convention Donations	300,000
Provision for Future Conventions	351,351
Asset Valuation Reserve	12,591,564
Interest Maintenance Reserve	11,589
Other Liabilities	2,073,966
<b>TOTAL LIABILITIES</b>	<b>\$ 997,564,466</b>
Surplus	\$ 109,601,397
<b>TOTAL LIABILITIES AND SURPLUS FUNDS</b>	<b>\$ 1,107,165,863</b>

## INCOME STATEMENT

For the Nine Months Ending September 30, 2021

### REVENUE

Insurance Premiums	\$ 4,541,969
Annuity Premiums	49,504,699
Investment Income	38,210,598
Amortization of Interest Maintenance Reserve	2,411
Rental Income	281,870
Other Revenue	18,932
<b>TOTAL REVENUE</b>	<b>\$ 92,560,479</b>

### EXPENSE

Increase in Reserves — Life	\$ 2,628,712
Increase in Reserves — Annuity	39,190,398
Insurance Benefits	6,620,203
Annuity Benefits	28,659,053
Commission Expense	1,656,949
Surrender Benefits	2,620,507
Matured Endowments	32,480
Interest Expense	339,135
Salaries — Employees	550,975
Tax Expense	42,843
Underwriting Expense	55,173
<b>LIFE AND ANNUITY EXPENSES</b>	<b>\$ 82,396,427</b>

### Revenue Less Life and Annuity Expenses

	\$ 10,164,052
Bank Service Charges	128,723
Data Processing Service Fees	208,712
Accounting Fees	163,629
Actuarial Fees	238,344
Legal Fees	47,133
Consulting Fees	46,926
Employee Benefits	532,287
Fees — Directors	141,131
Salaries — Employees	1,126,123
Salaries — Officers	454,488
Temporary Office Expenses	13,252
Tax Expense	136,748
Depreciation Expense	184,290
Utility Expense	87,631

Postage and Printing	161,601
Advertising & Marketing	118,041
Travel Expense	17,687
Insurance Department Fees	80,801
Sales Expense	107,373
Rental Expense	281,870
Building Expense	105,806
Insurance Expense	45,243
Office Equipment & Supplies Expense	115,266
Dues & Subscriptions	50,709
Human Resources	57,158
Other Expense	14,699

### SALES & OPERATING EXPENSES

\$ 4,665,672

### Revenue Less Sales & Operating Expenses

\$ 5,498,380

Post Mortem Benefits	1,260,409
Misc. Member Benefits	63,282
Donation Expenses	72,500
Change in Accrued Convention Donations	112,500
Convention Expenses	126,990
Branch and District Funding	542,957
Fraternal Activities	61,121
Official Publications	406,043
Scholarship Awards	251,500

### DIRECT FRATERNAL EXPENSES

\$ 2,897,302

### Income (Loss) from Operations

\$ 2,601,078

Dividends to Members

1,048,476

### Subtotal Income (Loss)

\$ 1,552,602

Capital Gains (Loss)

353,266

### NET INCOME (Loss)

\$ 1,905,867

## Joliet Branches Donate to Help for Hope Organization

Joliet Branches S053 and J083 donated \$1,000 in December, 2021 to Help For Hope, a grass roots non-profit organization in Grundy County that benefits the needy. They provide for their immediate needs due to disaster, job loss, family issues, or death. This organization partners with churches, local food pantries and other social service providers to give help to those in need, with little red tape. They are especially focused on helping families with children who need food, clothing and gifts for Christmas and birthdays. Pictured is Ruth Dillon, President of the Joliet branches along with Gordon and Cathy Milne, founders of Help For Hope.







# Winter Warm-Ups

## PIEROGIE CASSEROLE

- 6 cups mashed potatoes
- 8 oz. cream cheese
- 8 oz. sharp cheese, grated
- 2 large onions, sliced
- 1½ cups butter or margarine
- 1 lb. lasagna noodles, cooked

Mix first three ingredients in bowl. Sauté onion in butter in skillet until lightly browned. Layer noodles, potatoes, onions alternatively, in buttered 9" x 13" pan until all are used ending with onions.

Bake uncovered at 300 degrees for 20 minutes. Uncover and broil until brown.

## BUFFALO CHICKEN BITES

- 4 oz. cream cheese, softened
- ½ cup hot sauce
- 3 cups shredded cooked chicken, about 1 store-bought rotisserie chicken
- 1½ cups shredded cheddar cheese
- ¼ cup sliced green onions
- 1 cup all-purpose flour
- 4 large eggs, lightly beaten
- 4 cups Corn Flakes cereal, crushed

Preheat oven to 350 degrees. Line a large baking sheet with parchment paper.

In a large bowl, mix cream cheese and hot sauce until combined. Stir in the chicken, cheddar cheese and green onions.

Using a medium cookie scoop, spoon out the chicken mixture and roll into about 2-inch balls. Place on a plate or separate baking sheet (not lined) until ready to dip.

In three separate dishes, set out the flour, eggs and crushed cornflakes. Dip each chicken ball first into the flour, then the egg and ending with the cornflakes. Place on the prepared baking sheet and bake for 20 to 25 minutes. Serve warm with ranch or blue cheese dressing.

## BUTTERY CHICKEN CASSEROLE

- 6 chicken breasts, stewed
- 2 sticks butter
- 2 sticks Ritz crackers
- 1 can cream of mushroom or cream of chicken soup
- 1 (8 oz.) container of sour cream
- 1 to 1½ cups water

- 2 cups frozen vegetables of your choice

Crush one stick of Ritz crackers and cover bottom of 9" x 13" casserole dish, dot with one stick butter.

Spread with layer of stewed chicken pieces. Add your choice of veggies, or not. (optional).

Mix together soup, sour cream and water. Pour evenly over chicken.

Cover this with another stick of crushed Ritz crackers, dot with another stick of butter.

Bake at 400 degrees until slightly brown.

## MOLTEN CHOCOLATE FLOURLESS CUPCAKES

Vegetable spray, for greasing liners

- 8 ounces bittersweet chocolate
- 1 stick unsalted butter
- 1 cup heavy cream
- 4 large eggs, room temperature
- 1½ cups sugar
- ½ cup mayonnaise
- ½ cup cornstarch
- ½ teaspoon ground cinnamon
- ½ teaspoon salt

Preheat the oven to 300 degrees.

Line the cupcake pan with paper liners and spray the liners with vegetable spray.

Shave 5 ounces of chocolate and put it into a bowl. Cut the remaining 3 ounces of chocolate into roughly ½-inch pieces, set aside.

Combine the butter and cream in a small saucepan over medium-high heat. When the cream mixture comes to a simmer, pour it over the shaved chocolate and stir gently to melt the chocolate.

In a medium bowl, whisk together the eggs, sugar, mayonnaise, cornstarch, cinnamon, and salt just until the sugar has dissolved. Pour the chocolate mixture into the egg mixture and gently mix just until combined. (Mixing too much will prevent it from rising in the oven.) Scoop about ¼ cup of the batter into each mold, it should come about ¾ of the way up the sides.

Bake until a toothpick inserted in the center comes out clean, 40 to 45 minutes. Do not over bake. Immediately while hot, add a chunk of the remaining chocolate

in the center of each, by gently pushing it through the top of the cupcake in the center. Cool the pan on a rack for 10 minutes and then unmold them. Dust with powdered sugar and serve warm.

## DEATH BY CHOCOLATE TRIFLE

- 1 large package instant chocolate mousse or instant chocolate pudding
- 1½ - 2 cups cold milk (1½ for mousse, 2 for pudding)
- 13" x 9" inch pan of fudge brownies, cooled and cut into bite sized pieces
- 1 package Heath toffee bits or 2 chocolate toffee candy bars, crushed into bits
- 16 ounces whipped cream

Prepare mousse or pudding according to package directions with the above listed amount of cold milk; set aside.

Place about half of the brownie bites on the bottom of the trifle bowl, in a single layer. Evenly pour half of the pudding/mousse on top of the brownies in the trifle bowl. Layer with half of the whipped cream, then half of the toffee bits. Repeat layers one more time. Chill for 4 hours before serving.

## CARROT CAKE MONKEY BREAD

- 2 large carrots, peeled and shredded
- 8 oz. can crushed pineapple
- ½ cup chopped pecans, plus additional for garnish
- ¼ cup light brown sugar
- 2 teaspoons ground cinnamon
- ½ teaspoon ground nutmeg
- ½ teaspoon allspice
- 32 oz. refrigerated honey butter biscuit dough (see note)

tub of cream cheese frosting

Preheat oven to 350. Grease 12-cup bundt pan.

In large bowl, stir together carrots, crushed pineapple, pecans, brown sugar and spices; set aside.

Separate biscuits and cut each into quarters. Add biscuit quarters to carrot mixture in bowl; gently toss to coat. Spoon coated biscuit quarters evenly into prepared pan. Pour any remaining liquid over top.

Bake 45 to 55 minutes or until baked through. Remove from oven; cool in pan on cooling rack 10 minutes then invert onto serving platter.

Spread or drizzle cream cheese frosting over top. Sprinkle with additional chopped pecans. Serve warm.

*Pillsbury GRANDS! carries tubes of honey butter refrigerated biscuit dough. If you cannot find these, substitute with any original flavor refrigerated biscuits (flakey or regular).*



## **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.