

Fraternally Yours®



FCSLALife

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First Catholic Slovak Ladies Association

JULY 2021



*“We take
the star from
Heaven, the
red from our
mother country,
separating it by
white stripes,
thus showing
that we have
separated from
her, and the white
stripes shall go
down to posterity
representing
liberty.”*

— George Washington

ŽENSKÁ JEDNOTA

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HAVE YOU LOST THE DEAD PART YET?

I am discovering that many people want, above all else, to live life fully. Or at least to get more out of life. But sometimes the past gets in the way. Unhealed hurts and unnecessary guilt too often suck the life out of people.

Here is a great visual. A schoolteacher tells about when he entered his room a few minutes early and noticed a mealworm laboriously crawling along the floor. It had somehow been injured. The back part of the worm was dead and dried up, but still attached to the front, living part by just a thin thread.

As the teacher studied the strange sight of a poor worm pulling its dead half across the floor, a little girl ran in and noticed it there. Picking it up, she said, "Oh, Oscar, when are you going to lose that dead part so you can really live?"

She could be asking that question to any of us. For you, too, may be dragging around something that you should have left behind long ago. Maybe anger over a past incident. Or some long-ago hurt of betrayal. Maybe you're dragging around feelings of guilt brought about by poor decisions you've lived with for so long you hardly know how to feel without them.

What an important question for each of us - when are you going to lose that dead part so you can really live? When are you going to let the past BE the past? All the memories of the past that steal your peace today should not be allowed in the present. If you've been dragging around something that is dead, now it's time to choose life.

(Steve Goodier - <http://www.LifeSupportSystem.com>)

Dear Friends,

This month, let the child's question be your question: "When are you going to lose the dead part so you can really live?" Answering that question may be the most important thing you have done in a long time.

Until Next Month,
Warmly, Carolyn

The Fifth Sorrowful Mystery:

THE CRUCIFIXION

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

My dear Sisters and Brothers,

This month we conclude our reflection on the Sorrowful Mysteries of the Rosary with the last mystery in this set of five – the Crucifixion. The Fruit of the Mystery is Forgiveness. The Crucifixion of Jesus is one of the most commented and discussed historical events in books, lectures and films. It is established and confirmed as a historical event even by non-Christian sources. The Crucifixion is considered to be one of two historically certain facts about Jesus, the other being Jesus' baptism in the River Jordan.

The earliest detailed accounts of the Crucifixion of Jesus are described in the "canonical" gospels; namely, those of Matthew, Mark, Luke and John. All four Gospels provide an almost hour-by-hour account of what took place from the point of Jesus' arrest through his trial, condemnation to death, carrying of the cross, crucifixion and including Christ's burial in the tomb.

Jesus had already been scourged and mocked with a crown of thorns and

then was made to carry the cross to his own crucifixion. According to all four gospels, Jesus was brought to Golgotha or the "place of the skull" to be crucified between two criminals. The location was immediately outside Jerusalem's walls; the face of the hill resembled a skull. The word "Golgotha" is taken from the Greek translation of the Aramaic word for skull. "Calvary" is the English name we more commonly use for this place and is derived from calvaria, the Latin word for skull.

Crucifixion was mainly used for the worst criminals and was one of the slowest and most painful methods of causing death. In fact, the word "excruciating" is derived from "crucifixion." Still, even as the moment of Jesus' death was imminent, his forgiveness was exemplary. "Father, forgive them, for they know not what they do" (Luke 23:34). The Bible describes seven supernatural events that occurred while Jesus was on the cross, two of the most familiar being the sky turning dark in the middle of day and an earthquake. Those who

witnessed these events and had seen other miracles Jesus performed may have wondered why Jesus did not perform one more miracle where he saved himself. They did not know that Jesus' greatest miracle of conquering death was yet to come.

The Crucifixion was the most perfect example of God's love for us. Jesus died on the cross so that we might be set free from sin in order to spend eternity in the Kingdom of Heaven. It is up to each of us to return the love that we receive from God and to follow God's plan for us even in the face of great difficulty.

The reflections of the Sorrowful Mysteries over the past several months may have made you stop and contemplate or perhaps even made you uncomfortable at times. My goal was to give you all a clearer picture of what Jesus did for us in the name of love and forgiveness. Next month we go on to "lighter" reflections as we begin the five Glorious Mysteries of the Rosary. Until then, I hope you are all enjoying the hazy, lazy, crazy days of summer!



Has New Social Media Pages to Follow!

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! It's a refreshed version of our site, and we think you'll be engaged and excited by our new look! You'll find it very user friendly and it showcases our new brand look and logo while still communicating our traditional values in the red, white, and blue colors – celebrating both our Slavic and American heritage.

Message from our National President

CYNTHIA M. MALESKI



Dear fellow Members,

This year we celebrate the 245th anniversary of Independence Day, July 4th. On July 2, 1776, the Continental Congress voted in favor of independence and two days later, on July 4, delegates from thirteen colonies adopted the Declaration of Independence, a historical document defining what “the pursuit of happiness” will be in this great land of ours. Today, we mark this day with

a national holiday and festivities ranging from fireworks, parades, concerts and more casual family gatherings.

Our country is still a work in progress – the great American experiment in democracy. Our families, immigrants who came to work in the coal mines, steel mills and farms, came in pursuit of and with the hope of this American dream.

We at FCSLA Life, First Catholic Slovak Ladies Association, continue this American experience by providing financial security for our members and embracing religious, social and fraternal objectives and programs for us in the communities where we live and work.

Since our beginnings in 1892, we have always had what is now termed a “Statement of Social Responsibility” for our members – improving the social, moral and moral conditions of our members, their families and communities; and consequently, becoming interwoven into the fabric of American life. We provide access to insurance and financial products for our members to benefit their financial wellbeing.

The immigrant story is a remarkable story. The story of First Catholic Slovak Ladies Association of the United States of America is even more remarkable in many ways – founded and led by women leaders from immigrant families who have served us with strength, resilience, grit and perseverance. We are people who strive to serve with integrity, gratitude and love.

In 2019, S&P Global Intelligence noted that FCSLA Life is one of the fastest growing fraternal benefit societies in the United States in terms of life and annuity premiums. This year, our remarkable growth and financial strength were again noted as our admitted assets grew from \$815,628,610 to 1,062,995,352, from 2015 to 2020, an increase of 30.33%, a combination of sales, membership growth and investment yields with quality grade investments.

Our overarching message since our beginnings has been to affirm the dignity of every individual person, from the beginning of life to the end of life, and beyond. Our focus is on our member.

Yet, just like the United States of America, we are a work in progress. Every day, our team motto in the home office is “Always Forward!” as we strive to enhance service to our members and improve our community impact for the common good.

On July 26th, we mark the Feast Day of our Patron Saint, St. Ann (with Saint Joachim), the mother of the Blessed Virgin Mary. She is also the Patron Saint of mothers, women in labor and miners. During the pandemic last year, as National President, I laid a wreath at the foot of the statue of Saint Ann on the grounds of our home office. Several of us recited a prayer for all of our members, both living and deceased. We then immediately sent our prayers to the district presidents so they may ask their officers and other members to join in prayer with us. We plan to conduct this simple ceremony again this year, as we pray for all our members. We also commend all the districts and branches who conduct Saint Ann Day events, even as simple as saying a prayer together or attending Mass.

Let us not forget that In August, we celebrate Founders’ Month, rewarding our producers in a special way during this special month,

We also look forward to being able to physically visit the new Distance Learning Center at Saint Vincent’s Seminary in Latrobe, Pennsylvania. Stay tuned to read more about this in future issues of our magazine.

We are honored to continue our longstanding partnership with Saint Vincent’s Archabbey and the good Benedictine monks.

I hope that you enjoy this wonderful, glorious time of year with family and friends!

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

St. Ann’s Day Mass to be Held

The Jakabcin District of Eastern PA will be having a Mass in honor of St. Ann’s day. The Mass is scheduled for July 25th at 1 p.m. at St. John the Baptist Slovak Catholic Church, 924 N. Front St., Allentown, PA. A luncheon will take place after the Mass in the church’s social hall.

Please share this invitation with other members. If you need more information, please call Michele Mrazik Grasso, District President at 610-762-1973.

2021 FCSLA Photo Contest

CONTEST ELIGIBILITY

- Open to FCSLA members ages 18 & older only.
- Photos must have been taken in the years 2020 or 2021.

ENTRY DEADLINE

- **Deadline: FRIDAY, OCTOBER 1, 2021**
- Emailed entries not accepted.
- Mail to: FCSLA Fraternal Department
24950 Chagrin Blvd
Beachwood OH 44122

CONTEST RULES and INFORMATION:

- * 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.
- * Do not write on front or back of photo.
- * Entries will be judged on artistic expression, creativity, and quality by non-FCSLA affiliated judges.
- * The judges' decision is final.
- * Winners will be notified via USPS.
- * **Questions?** Email fraternal@fcsla.com or 800-464-4642 x1051



Categories	Description
Buildings	Buildings, structures, aspects of a building's architecture
Seasons	Summer, Fall, Winter, Spring
Sports	Individual or team
My Happy Place	A place that makes you happy
Portrait	Capturing the personality of a person or group of people

Category Prizes

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



Winning photographs will be published in *Fraternally Yours*, on fcsla.com, and on the FCSLA Life Facebook page!

All entrants will be acknowledged in *Fraternally Yours*.

2021 FCSLA PHOTO CONTEST

Entry must be received by Friday, October 1, 2021

Entries submitted without a checked category or with more than one checked category will not be judged.

PLEASE PRINT

Name

Branch #

Complete mailing address

Email

Phone

PHOTO CATEGORY (check one):

☐ Buildings

☐ Seasons

☐ Sports

☐ My Happy Place

☐ Portrait

Date taken

Brief description of photo if separated from entry form

Ann Reed of Sr. Branch 66 Celebrates 100 Year Birthday

Ann (Hirkarla-Majernik) Reed (Sr. Branch 66) was born July 23, 1921, two days after her parents arrived here by boat from Czechoslovakia.

She is grateful she was born in America and is proud of her heritage. She made many Czech desserts and rolls including Paschka, Easter Cheese and Brozak. She loves to play bingo, euchre and enjoys her eight grandchildren, ten great-grandchildren, and two great-great-grandchildren. She would love to see the Cubs win another World Series and a female President in the White House.

She's being celebrated with a birthday card shower for 100 days to 100 countdown, and other surprises along the way, also a birthday dinner in her honor, and a cake with lots of candles!



Ann (left) is pictured with her granddaughter Michele Sweet (right), and her daughters, Ann's great-granddaughters.



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FCSLALife

Pennsylvania Fraternal Alliance

2021

SCHOLARSHIP PROGRAM

The Scholarship Committee of the Pennsylvania Fraternal Alliance is announcing that the 2021 applications are now available for the annual Scholarship Program.

Applications can be obtained through eligible members of a Fraternal Benefit Society belonging to the Pennsylvania Fraternal Alliance or by contacting the Pennsylvania Fraternal Alliance Secretary-Treasurer at Theresa@lpscu.org or 888-834-6614.

APPLICANTS MUST:

- Be a resident of Pennsylvania and a member of a Fraternal Benefit Society that is a member of the Pennsylvania Fraternal Alliance.
- Be a 2021 high school graduate attending an accredited college, university, trade school, etc. in the summer/fall of 2021 as a full-time student (twelve semester credits).
- Obtain a recommendation letter from their Fraternal Benefit Society.
- Submit a 500-word essay on: ***"What does fraternal mean to you? What would you do to increase the relevance of fraternal to you and your peers?"***

Return the completed application, essay and letter of recommendation, postmarked no later than September 1, 2021.

At least one \$500 scholarship will be awarded. Additional scholarships may be awarded depending upon available funds.

If you or your society has not received the information on the Pennsylvania Fraternal Alliance Scholarship, please contact Bernadette Luketich-Sikaras (412) 843-0380 or e-mail bluketichsikaras@croatianfraternalunion.org.

Four Generations of FCSLA Members (Times Two)

Madison Elizabeth Lambrecht was born on April 1, 2021 and is pictured with her mother, Amanda Lambrecht; her grandpa, Paul Maruska; and great-grandma, Mary Ann Maruska.

Cecilia May Simon was born on April 20, 2021 and is pictured with her mother, Megan Simon; her grandpa, Paul Maruska and her great-grandma, Mary Ann Maruska. All are members of Branch W001 in New Prague, MN. They were both recently baptized at St. Wenceslaus Catholic Church in New Prague.

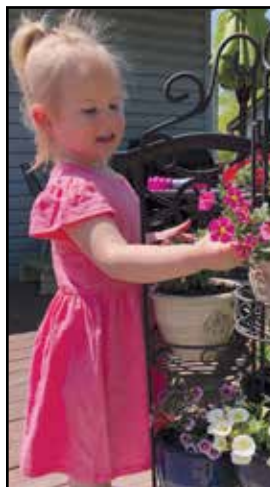


Madison Elizabeth Lambrecht and Cecilia May Simon.



Newest Members of Jr. Branch 209

Linda Miller's (S030 Youngstown, OH) grandchildren are recent new members of FCSLA. Ivy and Luke Miller (J029), children of Jonathan and Kimberly Miller of Gahanna. Annabelle Maddock (J029), daughter of Stephanie (Miller) and Paul Maddock of Westerville.



Annabelle Maddock



Luke and Ivy Miller

Summer Festival Postponed

The 2021 Summer Festival of the Sisters of Saints Cyril and Methodius, Danville, PA will be postponed until July 9, 2022.

Since the reopening of Pennsylvania is only just beginning, this decision to cancel the Festival was made based on the safety of our volunteers, and all who would attend the Festival.

We will miss all of you and look forward to seeing you on July 9, 2022.

The Sisters of Saints Cyril and Methodius

Annual Scholarship Winner Celebration

Due to the easing of Covid restrictions, Sr. Branch 114 in Lorain, OH is inviting all our members to the annual luncheon celebrating our scholarship winners. It will be held on Sunday, July 18th at 1:00 p.m. at the American Slovak Club, 2915 Broadway Ave., Lorain, OH.

Please make your reservations by July 13th. You may phone Bernie Danevich at 440-960-2605 or by emailing Marge Thomas at mugsann@gmail.com. Be sure to leave a phone number in case conditions change and we must cancel. We look forward to seeing you again.



American Legion Post 226 Brackenridge, PA

At Memorial Day Services, Post Commander Frank Svitek with National President Cynthia Malecki. Members of the Svitek Family belong to FCSLA Life Branch 313. They are cousins of the famous Stasny brothers, International hockey stars from Slovakia.

First Catholic Slovak Ladies Association

Executive Committee First Quarterly Meeting

Home Office, Beachwood OH • February 9, 2021

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:31 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando was asked to open the meeting with prayer.

Opening Business

Roll Call

National Secretary Kimberly A. Graham was asked to call the roll. Members present were:

Cynthia M. Maleski	National President
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Members present via secure telephone line and in a secure location were:

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

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

Approval of Agenda

President Maleski noted there was one amendment to add to the agenda under Unfinished/New Business which is the business travel policy. President Maleski called for approval of the agenda. Chaplain Monsignor Polando moved National Director Patrick F. Braun seconded the motion.

APPROVED

Approval of the Minutes

President Maleski noted the minutes were distributed in advance and noted a few editorial changes. President Maleski called for a motion to approve the minutes and National Director Suzanne V. Strohl moved and National Director Sue Ann Seich seconded the motion.

APPROVED

National President's Comments

President Maleski welcomed our new rotating National Directors Larry Golofski and Patrick Braun. President Maleski reminded everyone of the process according to our bylaws III,J,1,d on Page 14 the board voted to rotate two National Directors each year. President Maleski thanked National Directors Jeanette Palanca and Joann Skvarek Banvich who are rotating off the Executive Committee this year. At the recent on-boarding session, it was agreed that Directors Palanca and Skvarek Banvich would continue as part of the carryover work to complete the review of the Board Policy and Procedures manual. President Maleski noted the role of the Executive Committee as a bridge to the Board of Directors as they provide their recommendations. President Maleski also welcomed Stu Collins as our new National Treasurer.

Strategic Planning

President Maleski noted Balanced Growth, our outside strategic planner, has completed the discovery phase and conducted

31 interviews with board members, management team, additional FCSLA Leaders and key stakeholders. In addition, Balanced Growth completed an environmental scan. The next step is to review these results with the management team and board of directors; then, the project is ready to move into the Design Phase.

2021 Board Education

President Maleski stated there is a 3-prong approach for board training and communications. First, is the virtual training tool we are using with Microsoft Teams. Second, AFA has provided us the opportunity for board members to attend any of the 3 virtual board training programs. Third, regarding the financial and investment side, President Maleski and Treasurer Collins worked together to provide a training presentation by an outside person regarding bond education at an upcoming board meeting possibly in March. President Maleski vetted this idea with the Chair of the Board Performance and Review committee, and she was supportive of this idea.

Product Development

President Maleski noted we had several meetings with the product development committee to evaluate the nonforfeiture valuation requirements made by the NAIC in July 2020. Originally, there was a requirement for the reduction of valuation interest rates for reserves from 3.5% to 3.0% for new life insurance policies issued on or after January 1, 2021. In the fall, our National Treasurer Steven Hudak at the time and our outside actuary did complete that review and exercise. This required new reserve tables and new codes and that was completed. President Maleski noted that she reported at the September board meeting that we had begun our assumption analysis that changed our interest rate for cash values/nonforfeiture values from 4.5% to 4.0%. Originally, we assumed this would have an impact on product profitability and some policy filings would be necessary. The Product Development committee headed by co-chairs National Sales Manager Paul Smithers and Insurance Manager and IT Coordinator Paula Dalpiaz was moving along that path. Then at the end of the year, Congress passed a new valuation standard, and all life insurance products will need to adhere to the maximum nonforfeiture interest rate of 3.75% so this requires a pivot from the 4%. This is a dramatic change. We again met with our actuary to review our assumptions to take this lower amount into consideration. Our goal in this analysis is to be as competitive as we can while remaining profitable and sustainable. We are currently working on the SPWL which is our major product, and these assumptions will most probably flow down into the other whole life products. We are reviewing all current life products except the youth term and we are also developing new products such as the 20-year life plan and a more standardized term product. The phases of this project are as follows: Phase 1 is development, Phase 2 is Installation and Marketing, Phase 3 is testing, and Phase 4 is deployment. The committee is also considering adding riders. The plan is to have a timeline for the phases, so it is completed by the end of the year.

Rebranding

President Maleski stated Secretary Graham is the lead on

this project and I have a detailed timeline from her, and we are currently in Phase 3 which is the implementation phase and launch. President Maleski stated we just hired a Marketing Coordinator Renée DeLuca who reports to Secretary Graham. President Maleski held a meeting with Secretary Graham, Marketing Coordinator DeLuca, and Sales Manager Smithers and told them we need to work as a team to build this rebranding correctly and asked them to develop an updated sales and marketing plan.

Human Resources Projects

President Maleski noted we are delighted to have Treasurer Stu Collins join our organization and the management team. We have appointed Katherine Bowes as the National Fraternal and Youth Director. Renée DeLuca was hired as our new Marketing Coordinator. President Maleski we are currently recruiting an enhanced IT Manager who would work full time with us. We had consulted with a firm we had used in the past to work with us to develop the necessary IT role and job description now that Consultant Jean Bush is retiring. In addition, ODI noted a new cybersecurity law that was recently instituted in Ohio and there are similar laws in other states requiring the IT Manager to stay abreast of these regulations and work with the management team.

FCSLA Cybersecurity Program

As a follow-up to our November meeting, President Maleski noted we passed a motion to recommend the Cybersecurity Response Plan be developed, implemented, and it has now been completed. A comprehensive checklist is completed every year by IT. It was reviewed at the IT Steering Committee on February 2, 2021 and Compliance will file this certificate in a timely fashion.

Heart of A Shepherd

President Maleski remarked that she had been contacted by the Bishop of Cleveland, Most Reverend Edward C. Malesic, JCL regarding a Diocese of Cleveland seminary campaign supporting Borromeo and Saint Mary Seminaries. President Maleski explained our normal process of donations to Bishop Malesic.

Approval of President's Report

Trustee Seich moved to accept the President's report and seconded by Trustee Strohl.

MOTION ADOPTED

National Treasurer's Report

Treasurer Collins presented the Treasurer's Report as of December 31, 2020. Treasurer Collins reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Income before Dividends, Bond Rating, and a snapshot of our portfolio, as well as a graphical review of our revenue for the last five years. At the end of December, our admitted assets were at \$1.063 billion and our surplus is \$107.4 million.

Treasurer Collins reviewed the preliminary Balance Sheet, and Income Statement as of December 31, 2020. Questions were asked and answered.

Annuity Reserves by Product

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

Controller Frank Rando joined the meeting at 10:26 a.m.

Fourth Quarter 2020 Budget vs Actual

Controller Rando reviewed the fourth quarter 2020 Budget vs Actual report by discussing the life business, annuity business, general expenses, and highlighted variances. Questions and comments were asked and answered.

Controller Rando was excused from the meeting at 10:50 a.m.

Acquired Securities Report

Treasurer Collins reviewed the \$21.4 million of acquired securities since our last Executive Committee meeting. Treasurer Collins also reviewed the quarterly credit watch list, and the credit events report as of December 31, 2020. Questions were asked and answered.

Supplement 1

President Maleski entertained a motion to accept the National Treasurer's report. Director Golofski moved to accept the National Treasurer's report, seconded by Director Braun.

MOTION ADOPTED

Unfinished/New Business

Annuity Interest Yield

Treasurer Collins reviewed the yield curves, and he is recommending the credit rates remain the same for the second quarter of 2021. Chaplain Monsignor Polando moved to accept the Treasurer's recommendation and seconded by Director Golofski.

Supplement 2

MOTION ADOPTED

Business Travel

President Maleski stated the current Travel Policy, Policy Number 1.8 from the Board Policies and Procedures is in your board packet. When this policy was reviewed last year, the Executive Committee determined that this policy did not need any changes. Trustee Strohl asked for this item to be brought up at today's meeting to discuss if the association will pay for rental cars. President Maleski noted the National President must authorize the means of travel and the policy is silent regarding payment of rental cars.

President Maleski recommended the Executive Committee continue their review of the travel policy and she recommended that on an interim basis, board members would be permitted to use a rental car at their discretion, as long as, they provide cost analysis and additional insurance in advance to the National President. Trustee Seich moved to accept this recommendation.

MOTION ADOPTED

AM Best

President Maleski noted AM Best is already inquiring about items. President Maleski has asked her direct reports as part of their on-going responsibilities to look at their projects and the impact on the AM Best report.

Adjournment

Trustee Seich moved, and Director Braun seconded to adjourn the meeting. The meeting adjourned at 11:17 a.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

Cynthia M. Maleski, President

ATTEST:

Monsignor Peter M. Polando, Chaplain
Jeanette E. Palanca, Director
Joann Skvarek Banvich, Director
Suzanne V. Strohl, Trustee
Sue Ann M. Seich, Trustee

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

Kimberly A. Graham, Secretary

FCSLA SR. BRANCH 522 MATCHING FUNDRAISER

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Captain: _____

Address: _____

City, State, Zip: _____

Email: _____

Phone: _____

Golfer 2: _____

Address: _____

City, State, Zip: _____

Email: _____

Phone: _____

Golfer 3: _____

Address: _____

City, State, Zip: _____

Email: _____

Phone: _____

Golfer 4: _____

Address: _____

City, State, Zip: _____

Email: _____

Phone: _____

Saturday, August 14, 2021

Bob-O-Link Golf Course

4141 Center Road (Rt. 83), Avon, OH 44011

7:30 a.m. Registration • 8:30 a.m. Shotgun Start

- 18-Holes Scramble Format • Cart • Driving Range
- Lunch • Dinner • Desserts • Beverages
- Skill Challenges • Awards • Tons of Prizes and Raffles!

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or email at gianna@fcscla.org

SPONSORSHIP OPPORTUNITIES

- ☐ **Event Sponsor** **\$3,000**
Receive sign recognition at event; Recognition in advertisements;
Double Page Event Program Ad; Hole Sponsorship;
One Foursome Registration
- ☐ **Gold Sponsor of Hope** **\$500 – \$2,999**
Full Page Event Program Ad; Hole Sponsorship
- ☐ **Silver Sponsor of Hope** **\$250 – \$499**
Half Page Event Program Ad; Hole Sponsorship
- ☐ **Bronze Sponsor of Hope** **\$100**
Hole Sponsorship; Program Recognition
- ☐ **Golf Ball Sponsor** **\$2,000**
Logo on golf balls
- ☐ **Corporate Sponsor of Hope** **\$1,400**
Half Page Event Program Ad; One Foursome Registration
- ☐ **Goodie Bag Sponsor** **\$1,000**
Name and logo on goodie bag
- ☐ **Beverage, Lunch, or Dinner Sponsor** **\$1,000**
Sign recognition on beverage carts/beverage holes/pavilion
Program Recognition; Hole Sponsorship
- ☐ **Not a golfer? Join us for Dinner Only** **\$30**
Number of Buffet Dinners _____
- ☐ **Can't Make It? Gift of Hope** \$ _____

TOTAL ENCLOSED \$ _____

Name: _____

Company: _____

Address: _____

City, State, Zip: _____

Email: _____

Phone: _____

**Please make checks payable to Jeremy Cares, Inc.
and mail to PPO Box 84, Avon Lake, Ohio 44012.**

****ATTN SPONSORS****

**Please email your logo or ad in jpg format to maryann@jeremycares.org
no later than July 12th to be included in the program.**

FRIENDS & FAMILY

• REWARDS PROGRAM •



We value and appreciate our Members!
Thank you for telling everybody you know about us!

A valid referral meets ALL 3 of these requirements:

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

Each Valid Referral Earns You \$25!

FRIENDS AND FAMILY MEMBERSHIP REWARDS PROGRAM

We value and appreciate our Members! Thank you for telling everybody you know about us!

Submit this form by mail, fax or email

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

A valid referral meets all 3 of these requirements. Each valid referral earns you \$25!

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

Your (Current Member) Information:

Today's Date: _____
 Member Name: _____
 Street Address: _____
 City, State, Zip: _____
 Phone: _____
 Email: _____
 Branch: _____

Please Have An FCSLA Life Representative Contact:

Prospective Member: _____
 Street Address: _____
 City, State, Zip: _____
 Phone: _____
 Email: _____

Name of your FCSLA Life Representative

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

PITTSBURGH DISTRICT HOLDS SPRING MEETING

The Pittsburgh District held its Spring 2021 meeting at Antonelli's Event Center in Irwin, PA. The meeting was hosted by Sr. Branch 433, celebrating the branch's 100th anniversary.

President Judy Fedor opened the meeting with the pledge of allegiance to the flag. National President Cynthia Maleski led the members in God Bless America. Father Ed Mazich, District Chaplain led the prayer before the meal. President Judy welcomed those in attendance, who were happy to be meeting for the first time since the pandemic began.

Following the luncheon, Father Ed conducted a prayer for all of the living and deceased members of Sr. Branch 433. Branch Secretary, Marian Gatto, gave the members a brief history of the branch. The District expressed appreciation for the excellent lunch and presented a check for the District's contribution to the luncheon and a Mass for the Branch members, and a gift for the 100th anniversary. Aimee Perry, Sr. Branch 433 President, was acknowledged for the creation of the beautiful fresh flower centerpieces on all of the tables.

Recording Secretary Linda Killeen took roll call and read the minutes from the last meeting. Financial Secretary Marian Gatto reported on the treasury.

Flowers were presented to our National President and CEO, Cynthia Maleski, to congratulate her on her re-election and in appreciation for her ongoing service. Flowers were also presented to Virginia Holmes in appreciation of all her years of service to the FCSLA. Virginia began her service



Presenting the check to Father Ed for the FCSLA Distance Learning Center. Left to right as follows: Auditor Martin Hanyak, Auditor Jim Dubina, Father Ed Mazich, President Judy Fedor, Vice President Jerry LaFrankie, Recording Secretary Linda Killeen, and Financial Secretary Marian Gatto.

to Sr. Branch 77 as a teenager and is still Treasurer of the McKeesport branch. She was a National Trustee for 20 years and held positions on the Pittsburgh District board. She still serves as our Parliamentarian, and currently, Virginia is serving as President of Pennsylvania Fraternal Alliance. Other national officers who belong to our district were not in attendance, but will be recognized at a future meeting.

In the midst of the pandemic, the Pittsburgh District undertook a major fundraiser for "FCSLA Distance Learning Center" at St. Vincent. The District raised \$20,000.00 via mail, email and telephone to supplement the grant given at the 2019 convention which fell short of the overall cost of construction of Distance Learning Center. President Judy recognized the Pittsburgh District board and all participating branches for raising funds for the completion of the project. Fraternalism is very much alive in Pittsburgh, even in difficult times.



President Maleski recognizing Virginia Holmes

Father Ed, who is the Rector at St. Vincent Seminary,

Continued on facing page



Annual Saints Cyril & Methodius Appeal Update

addressed the members and expressed his appreciation for the District's contribution and gave an overview of the Learning Center.

National President Cynthia Maleski reported on National business. She complimented the home office employees and Board of Directors on how well they transitioned to working from home during the pandemic. The health and safety of the employees was maintained, and business was conducted, no deadlines were missed.

President Maleski spoke about the new 'FCSLA Life' designation and logo. She congratulated Harrison City Sr. Branch 433 for 100 years and presented a gift from her own branch. She recognized Virginia Holmes for her years of service to the FCSLA and presented to her a hand-cut Slovakian crystal dish from the home office.

District drawings were held. Sr. Branch 433 held drawings for prizes and the beautiful centerpieces. The meeting was adjourned and closed with prayer led by Father Ed.

The next meeting will take place on July 25 at Salvatore's hosted by Sr. Branch 177, Clairton, PA.

The Saints Cyril and Methodius Appeal is in its 43rd year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of May 17, there are 164 donors who have given \$17,684.50 to the 2021 Appeal. Donations have been received from these Branches of the FCSLA: Branch 2, Branches S10 and J386, Branch S107, Branch 161, Branch S230, Branch S301, Branches S408 and J385, Branches S414 and J272, Branch S475, Branches S481 and J374, and the Magdalen I. Iskra District. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who wishes to contribute to the 2021 Appeal but did not receive a letter in January asking for a donation is asked to fill out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2021 will be credited toward the 2022 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. Hvozdozic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Epiphany Parish, Sayre, 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 Parish, Penn del, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

43rd 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
Penn del, PA 19047-4052



MATCHING FUNDS ACTIVITIES

Sr. Branch 81

FCSLA Easter Pre-Order Bake Sale

FCSLA Whiting Branch 81 conducted a sale of pre-ordered Slovak delicacies as a matching funds project. Nut rolls and dozens of nut cups, apricot, raspberry and nut roshky, were available. Orders were accepted beginning on March 7th thru March 21st, but quantities were limited. A covid friendly drive-thru to pick up baked goods was held on Holy Saturday, April 3rd, in front of the parish garage. Customers were happy to receive their orders in a FCSLA bag. This made it easier to carry their purchases home. There were extra items set up for those coming to get their Easter baskets blessed at church. We were surprised and delighted to sell out of everything in less than an hour. Although we only had seven bakers, we were able to raise \$1,400. The matching funds from the home office brought our grand total to \$2,000.

Jamie Sandona, coordinator of the PHYRE youth minis-

try was truly touched and grateful for our generous donation. Proceeds will be used to defray costs of costumes for the Good Friday re-enactment and future PHYRE events. The youth group will be able to continue their work with helping the homeless shelter and other activities. Thank you to everyone who pre-ordered and purchased Slovak baked goods. We appreciate your unending support in all of our endeavors!



Combined Cleveland Fraternal Organization Event

Again this year, on Saturday, May 22, 2021, the Covid 19 virus could not stop the Join Hands event with the Cleveland Okres, Okres branches, and the Cleveland Catholic Worker Community.

The community provides showers, toilet facilities and food for the homeless, as well as bagged food at the door for the needy.

Okres branches provided razors, shave cream, soap, shampoo, deodorant, toilet paper and food, and donations of \$1,300 to assist the community to continue their mission. Touching the lives of needy people while representing FCSLA is truly an honor and a privilege.



L-R: Pat and Mike Phillips, Branch 141, Peter Quilligan, Cleveland Catholic Worker Community volunteer, Helen Gebura, Branch 408.

Anna Hurban District in Cleveland Ohio Annual Day of Recollection in Honor of Sts. Ann and Joachim



Sponsored by: First Catholic Slovak Ladies Association
Anna Hurban District, Cleveland, Ohio

Location: Our Lady of Lourdes Shrine
21281 Chardon Road, Euclid, Ohio 44117

Contact Info: Gianna: 216-468-1021 or gianna@fcscla.com
Cleveland District Fraternal Coordinator

Date: Monday, July 26, 2021

Schedule: 10:00 A.M. Confessions
11:00 A.M. Mass - Outdoor Grotto
12:00 P.M. Luncheon in St. Ann's Hall at Our Lady of Lourdes Shrine
2:00 P.M. Cash Raffle Drawing = \$100 Prize
2:30 P.M. Benediction and Rosary

Cost: \$25.00 Lunch, \$5.00 ea. Cash Raffle Tickets for \$100 Cash Prize Drawing

Menu: Pork tenderloin, broccoli cheddar, potatoes, salad, bread & butter, dessert & pop.

RSVP: RESERVATIONS ONLY

RSVP by **July 15, 2021**

Make checks payable to:

Okres Cleveland District

Mail order and payment to:

First Catholic Slovak Ladies Association

ATTN: Gianna 24950 Chagrin Boulevard, Beachwood, Ohio 44122

Bus Pickup Locations:

9:00 A.M. - St. John Bosco Church6480 Pearl Road, Parma Hts., Ohio 44130

9:30 A.M. - St. Monica Church13623 Rockside Road, Garfield Hts., Ohio 44125

MAKE CHECK PAYABLE TO: OKRES CLEVELAND DISTRICT

Please complete the form below & return with payment to:

ATTN: Gianna, c/o First Catholic Slovak Ladies • 24950 Chagrin Blvd., Beachwood, OH 44122

RSVP Required: Please respond by July 15, 2021

Name: _____

Address: _____

Phone: _____ Email: _____

PLEASE PRINT CLEARLY IN CASE WE NEED TO CONTACT YOU REGARDING THIS RSVP

Ordering # _____ Lunches x \$25.00 each = Total Lunches \$ _____

Ordering # _____ RaffleTickets x \$ 5.00 each = Total Raffles \$ _____

Total Enclosed \$ _____

Planning to ride bus - **Select Bus Pickup Location:** #_____ seats - St. John Bosco

#_____ seats - St. Monica

St. Ann & Joachim Day - July 26, 2021



IN MEMORIAM

Helen M. Fekete, S81



Helen M. Fekete (nee Chermak) age 100 of Whiting, IN, passed away peacefully on July 8, 2020. Born on October 8, 1919 to the late Michael and Meri (Germek) Chermak. Helen was a lifelong resident of the Whiting-Robertsdale Community. She was a graduate of St. John the Baptist Catholic School, Class of 1933 and George Rogers Clark High School, Class of 1937. She worked at the Queen Ann Candy Co., Hammond and at the Standard Oil (BP Amoco) Whiting Refinery during World War II. On October 11, 1941, Helen married Steve J. "Blackie" Fekete who preceded her in death on January 8, 1983. She was also preceded in death by her brother and sisters and their spouses, Michael (Cecelia) Chermak, Ann (Michael) Franko, Mary (Charles) Talabay, Lee (Paul) Banik and Marge (Walter) Smolar.

Helen had two daughters, Madeline, who preceded her in death on March 13, 2014, (Daniel) Frew of Munster and Christine (Robert) Vanek of Crown Point. She is also survived by four grandchildren, Michael Frew, Sharon Frew, Steven Vanek and Kimberly (Jason) Lowe; two great-grandchildren, Megan (Aaron) Halko and Ryan Frew; great-great-grandson, Henry Halko and has many loving nieces, nephews, neighbors and friends.

Helen was a lifelong member of St. John the Baptist Catholic Church, Whiting and the FCSLA, Branch 81. She lived life to the fullest and was a dedicated mother and grandmother. Helen enjoyed bowling, crocheting, solving puzzles, cryptoquotes and working jigsaw puzzles. She will be greatly missed by all who knew and loved her.

Rita W. Hart, S176



Rita W. Hart, 95, of Cleveland, OH, passed away September 17, 2020. She was born on October 14, 1924 to Paul and Anna Woytko and was the last of 5 siblings. Her involvement with Zenska Jednota started with her mother, Anna, who served in various branch offices, and her sister, Clara, who was elected National 1st Vice-President in 1968. Rita loved everything Slovak – food, pastry, dancing, and picnics. She graduated from West Tech High School in

1942 and was very proficient in typing and shorthand. She used these skills during her career at NASA. In the 1970s, she earned her bachelor's degree in teaching from Cleveland State. After high school, Rita and some friends drove to Florida and then flew to Havana, Cuba where they spent time visiting the night clubs. She also traveled to Okinawa, Japan, California, Texas, and Virginia to visit her children. Her retirement years were spent caring for family members. She helped care for her sister, Anna, then spent years caring for her mother, Anna, first at home and then at a nursing home. When her sister, Clara, went into St. Augustine Manor, Rita continued her caregiving for 5 years. She is survived by her children – Anne (Vincent Monateri), William (Diane Rivard), Paul, Joseph, and Clare (John Borsos). She has 9 grandchildren – Sarah, Linda, Angela, David, Elizabeth, Charlie, Anna, Katie, and Billy. She has 14 great-grandchildren.

Donnette Rose Jedlicka, W040



Donnette Jedlicka, 89, of Schuyler, NE passed away on December 15, 2020. Donnette Rose was born in Colfax County on June 15, 1931 to Jerry F. and Rose (Loukota) Tuma. She went to grade school District 64, then three years to Schuyler High, graduating from Marietta High School-Bellwood in 1949. She lived on the farm with her parents until her marriage to Milo A. Jedlicka on September 12, 1950 at Presenta-

tion Church-Marietta-Bellwood. She enjoyed gardening, especially flowers and houseplants. She also liked to bake, embroider and quilt. Making quilts for all of her children and grandchildren, with pillows to match. Donnette liked doing word search puzzles and loved to read. She is survived by her son Milo J, daughters JoAnn (Jim) Ogier, Shirley (Tim) Vrana, and sons Melvin (Kris) and Daniel A. Jedlicka; three grandchildren; two step-grandchildren and two step-great-granddaughters; brothers: Gerald (Bernie) Tuma and Ron (Rita) Tuma; niece Renee (Dominic) Warrino and nephew Don (Kathy) Tuma and her adoptive brother Bill (Betty) Kozisek.

Irene Zittman, S181



Irene C. Zittman nee Cielecki passed away on September 28, 2020. Beloved and devoted wife of Richard W. for over 49 years; dearest sister of Joseph (Mary Elizabeth) and Nancy Cielecki; also survived by several nephews. President of Sr. Branch 181 and Jr. Branch 41 of the FCSLA for many years; also served as a Chicago District Officer. During her service to FCSLA she attended nine national conventions and made many friends along the way. She retired as an executive

secretary for Acme Interlake Steel Corporation, Riverdale, IL. Irene was a fantastic cook who loved God, loved her family, little children, stuffed toys, double features at the movies, zoos, and all things nature, especially long walks on forest preserve trails. The noted naturalist John Muir said, "Going to the woods is going home." Irene went home to eternity on September 28th.

Gerald J. Martin, S141



Gerald J. Martin, 86, passed away on December 16, 2019 in Cleveland, OH. Though he never married Jerry led a full life as a teacher for many years at Garfield Heights Middle School and after retirement, at St. Francis at 71st & Superior as the creator and instructor for their computer labs in the early 1980s. He ended up being the caretaker for his mother in her final years and companion and helper to his older

sister Dolores as well. Jerry left many friends and former students, some that kept in touch with him throughout his life. He earned a B.A. from St. Mary's in Cincinnati and an MA in History from Notre Dame University in Indiana courtesy of the Army. He often plied his nieces and nephews and grand-nephews with his tails and adventures from Europe. Always interested in politics and social justice, he was instrumental in bringing to Ohio, from Milwaukee the seeds of government vouchers for impoverished students trapped within

failing school districts. That cause took root first in Cleveland, then in the state of Ohio and later, through the U.S. Supreme Court, the rest of the country. He often entertained family at gatherings with his trombone which he mastered at Benedictine High School. He is greatly missed as a quiet, patriotic, and dedicated man of God. S Panum Bohu, Jerry.

James J. "Jim" Knizer, S287



James J. "Jim" Knizer, age 78, at rest January 2. Beloved husband and best friend of over 45 years of Judy (nee Tybor); cherished Dad of Jori (fiancé Dan Kelly) and John; proud and devoted Papa of Addison and Carter; son of the late Joseph and Mary (nee Pajonk); brother of the late Marian and the late Dorothy (Ray) Bezak. Brother-in-law of Edward (Diane) Tybor and the late Terrence (Nancy) Tybor; survived by many nieces, nephews, great and grand- nieces and nephews, cousins, friends, and adopted Papa to many. Jim, Judy and their whole family are dedicated members of Illinois S287 and J33, serving as officers of their branches.

Margaret (Palko) Marshalik, S077



Margaret (Palko) Marshalik, age 98, of White Oak, formerly of McKeesport, passed away on November 9, 2020. Born October 14, 1922, in McKeesport, she was the daughter of the late Joseph E. and Mary (Charney) Palko, and the wife of the late Stephen F. Marshalik. Margaret was a 1941 graduate of McKeesport High School and held various jobs throughout her life before becoming a homemaker. She was a member of St. John the Baptist Ukrainian Catholic Church pierogi group, Lifespan, and First Catholic Ladies Slovak Association. A woman of great faith and kindness, Margaret enjoyed going to the casino, bingo, her friends at The Oaks Retirement Community, and most of all, her family. She is survived by a daughter Mari Ann (Robert) Palestra of Port Vue; granddaughter, Jessica (Bryan) Morris, of McKeesport; the loves of her life, her four great-granddaughters, Paige Elizabeth Morris, Hannah Lee Morris, Harmony Danielle Morris and Isabella Margaret Morris of McKeesport; sister, Florence (the late William) Stupansky, of North Versailles, and many nieces, nephews, great-nieces, and great-nephews. In addition to her parents and husband, she was preceded in death by brothers, Joseph E. Palko, Jr., John (the late Jeannine) Palko, and sister, Anna (Palko) Lesniak (surviving spouse Valentine) of Tonawanda, NY. In lieu of flowers, memorial contributions are suggested to the St. John the Baptist Pyrohy Project.

Michael A. Marhefka, S522



Michael A. Marhefka Sr., age 95, of Wickliffe, OH, passed away peacefully surrounded by family on March 1, 2021. Michael was born on December 23, 1925 in Everson, PA. He was preceded in death by his parents, Paul and Sophia (nee Gonda) Marhefka. Michael was devoted to his wife and children and cared for those close to him and will forever be remembered

for being a hardworking, gentle, loving and caring man. Michael was an ingenious tinkerer, who could build almost anything with materials at hand, and was forever a kid at heart. Michael served in the Army's 58th Armored Infantry Battalion 8th Armored Division from 1942 thru 1945 and was awarded a Purple Heart. Michael worked for TRW Valve Division, Cleveland OH, and retired after 36 years of employment. Michael is survived by his wife of 64 years, Elizabeth (Loncharic); children, Michael Jr. (Kim), Paul (Linda), Michelle (Tom) Kmetich; six grandchildren, Adrian (AJ) Piazza, Kevin Marhefka, Logan (Antonella) Marhefka, Jennifer Kmetich, Tommy (Rachel) Kmetich, and Nadia Kmetich; three great-grandchildren, Cooper and Callie Piazza, and Lily Kmetich; and will be sadly missed by his extended family and close friends of the family.

Anna Sosnicky, S234



Anna Sosnicky, (nee Deviatka) of Union, NJ passed away after a brave battle with COVID 19 pneumonia on March 14, 2021 at Overlook Hospital in Summit. Anna was born in Newark on January 19, 1924, living in the Vailsburg Section until 1981 when she moved to Union. She had served on Newark Mayor Carlin's Commission for Group Relations. She was employed by the Newark Board of Education as secretary, retiring in 1986. In Union, she served as Treasurer of the Putnam Manor Civic Association for 16 years. She also served as secretary of Branch 234 of the First Catholic Slovak Ladies Association for over 40 years. She was a member of the Rosary Society of Holy Spirit Church as well as the Golden Age Club of Union. She is survived by son, Andrew and his wife, Joan, daughters Joan Fortune, Kathryn Rusignola and her husband, Robert and Susan; grandchildren James, Michael Rusignola and his wife, Deborah, Diane and Laura Rusignola and Allison Kant and her husband, Pooneet; great-grandchildren, Grady and Quinn Rusignola. Anna loved going to movies, theater and watching Jeopardy. In lieu of flowers, the family will appreciate donations in Anna's memory to Holy Spirit Church, 971 Suburban Road, Union, NJ 07083.

Regina Schimek, S488



Regina Schimek, 96, of Hicksville, NY passed away on December 29, 2020. She was born on October 23, 1924 in Allison, PA to Joseph and Veronica Stihel. The family moved to New York City when she was a child. Regina was married to Joseph Schimek and had celebrated 62 years of marriage before his death in 2007. Regina and Joe had three children, Joseph, Kenneth and James. Ginny graduated from Washington Irving High School in New York City. She had worked in the credit department of Sears and later as a purchasing agent for several school districts. Regina was an avid baker and crafter including beading and decoupage. Regina was an active member of the FCSLA. She was a past president of the Branch 488 in New York City and additionally served as national Vice President of FCSLA from 1976-1978. She worked with other organizations to unite, expand and promote the Slovak heritage in America. She is survived by her sons, Joseph and James, four grandchildren and five great-grandchildren.

REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF FEBRUARY 28, 2021

ASSETS

Cash & Short Term Investments	\$ 29,503,775
Bonds	1,012,373,644
Preferred Stock	2,349,532
Common Stock	7,880,993
Investment Income Due & Accrued	14,938,122
Property Plant & Equipment, Net	4,778,948
Certificate Loans & Accrued Interest	2,078,168
Other Assets	914,766
TOTAL ASSETS	\$ 1,074,817,949

LIABILITIES

Life Reserves	\$ 303,065,994
Annuity Reserves	637,098,409
Death Claims Payable	3,863,894
Unearned Premiums	415,618
Matured Endowments	403,896
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,925,855
Accrued Convention Donations	212,500
Provision for Future Conventions	252,581
Asset Valuation Reserve	12,467,815
Interest Maintenance Reserve	274,550
Other Liabilities	2,576,027
TOTAL LIABILITIES	\$ 966,957,140
Surplus	\$ 107,860,810
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,074,817,949

INCOME STATEMENT

For the Two Months Ending February 28, 2021

REVENUE

Insurance Premiums	\$ 929,257
Annuity Premiums	11,725,107
Investment Income	8,159,508
Amortization of Interest Maintenance Reserve	10,880
Rental Income	58,465
Other Revenue	9,820
TOTAL REVENUE	\$ 20,893,038

EXPENSE

Increase in Reserves — Life	\$ 271,994
Increase in Reserves — Annuity	9,483,461
Insurance Benefits	1,595,237
Annuity Benefits	5,914,725
Commission Expense	328,459
Surrender Benefits	516,887
Matured Endowments	12,878
Interest Expense	72,134
Salaries — Employees	119,345
Tax Expense	10,421
Sales Expense	11,227
LIFE AND ANNUITY EXPENSES	\$ 18,336,767

Revenue Less Life and Annuity Expenses

Bank Service Charges	\$ 20,982
Data Processing Service Fees	38,031
Accounting Fees	23,238
Actuarial Fees	82,970
Legal Fees	2,453
Consulting Fees	7,553
Employee Benefits	115,093
Fees — Directors	31,362
Salaries — Employees	231,551
Salaries — Officers	100,043
Temporary Office Expenses	6,387
Tax Expense	37,290
Depreciation Expense	42,675
Utility Expense	20,905
Postage and Printing	38,930
Advertising & Marketing	21,258
Travel Expense	1,299
Insurance Department Fees	30,816
Sales Expense	17,533
Rental Expense	58,465
Building Expense	19,211
Insurance Expense	7,033
Office Equipment & Supplies Expense	18,639
Dues & Subscriptions	11,165
Human Resources	14,924
Other Expense	3,578
SALES & OPERATING EXPENSES	\$ 1,003,383

Revenue Less Sales & Operating Expenses

Post Mortem Benefits	\$ 1,552,888
Misc. Member Benefits	323,797
Donation Expenses	7,998
Change in Accrued Convention Donations	4,470
Convention Expenses	25,000
Branch and District Funding	28,220
Fraternal Activities	122,666
Official Publications	23,057
Scholarship Awards	92,574
DIRECT FRATERNAL EXPENSES	\$ 675,115

Income (Loss) from Operations

Dividends to Members	\$ 877,773
Subtotal Income (Loss)	\$ 213,696
Capital Gains (Loss)	0
NET INCOME (Loss)	\$ 664,078



Branch Membership Challenge 2021 Kicks Off!

After a year off due to COVID-19 challenges, the Branch Membership Challenge is back for 2021! National President Cynthia Maleski announced that this competition will kick off on July 1st, and will run through the end of the year, December 31st.

The goal for this challenge is for every branch to welcome five new members. Those branches will receive recognition in *Fraternally Yours* and a \$100 award. This money can go to local programs, events, supplies – it's up to each branch.

The Grand Prize is recognition in *Fraternally Yours* and a \$250 donation to the charity of the branch's choice! There are two ways to win this:

1. The branch with the highest number of new members by December 31st or;
2. The branch with the highest percentage of new members by December 31st.

Build your membership and be rewarded for your efforts by participating!





Summer Sensations!

GRILLED BLUE CHEESE BURGERS WITH FRIED ONIONS

2 tablespoons butter
1 teaspoon salt, or to taste
1 teaspoon pepper, or to taste
2 onions, sliced
4 burger buns
4 burger patties
4 blue cheese slices
2 large tomatoes, sliced
Baby arugula or baby kale
4 tablespoons sweet and spicy mustard
Prepare your grill for cooking over high direct heat.

In a large skillet melt the butter over medium-high heat. Add onions, season with $\frac{1}{2}$ teaspoon each salt and pepper, then cook until crispy.

Oil the grill first before laying down the patties.

Season the burger patties with remaining salt and pepper. Add the patties to the grill and cook for about 5 minutes per side.

Lay a slice of blue cheese over each patty for the last 2 minutes of cooking. If you want to grill your burger buns, add them to the grill now and don't leave them more than 30 seconds.

Remove everything from grill and assemble the burgers. Spread 1 tablespoon of mustard on the bun. Top with some baby arugula or kale, lay the burger patty, tomato slices, crispy onions and top bun.

CHICKEN RANCH PASTA SALAD

For Dressing

$\frac{3}{4}$ cup mayonnaise
 $\frac{1}{2}$ cup sour cream
1 cup ranch dressing
 $\frac{1}{4}$ cup chives, chopped
 $\frac{1}{4}$ teaspoon salt, or to taste
 $\frac{1}{4}$ teaspoon pepper, or to taste

For Pasta Salad

10 oz. Penne pasta
6 slices bacon, chopped and fried
2 chicken breasts, cooked and diced, (about 2 cups), using a Rotisserie chicken makes it convenient

1 stalk celery, chopped
 $\frac{1}{4}$ cup black olives, sliced
1 cup cherry tomatoes, halved
In a medium size bowl whisk together the dressing ingredients. Cover with plastic wrap and refrigerate until ready to use.

Cook the pasta according to package instructions. Drain in a colander and rinse it under cold water.

Transfer the pasta to a large bowl. Add the bacon, chicken breast, celery, black olives and cherry tomatoes, then add the prepared dressing. Toss well.

STRAWBERRY SHORTCAKES

For Strawberry Topping

1 pound strawberries, stemmed and chopped
2 tablespoons sugar
Zest from 1 lemon
Juice from 1 lemon

For biscuits

3 cups all-purpose flour
4 teaspoons baking powder
 $\frac{1}{4}$ teaspoon salt
 $\frac{1}{4}$ cup sugar
12 tablespoons butter (1 $\frac{1}{2}$ sticks)
 $\frac{1}{2}$ cup half and half or heavy cream
2 eggs

For Whipped Topping

1 $\frac{1}{2}$ cups whipping cream
2 tablespoons powdered sugar
1 teaspoon vanilla extract

In a medium sized bowl, mix strawberries with 2 tablespoons sugar, lemon zest and lemon juice. Toss well and refrigerate for 30 minutes.

Preheat the oven to 375 degrees. Line a baking sheet with parchment paper.

In a large bowl, add the flour, baking powder, salt, sugar and mix together. Add butter and cut it in using a pastry cutter or 2 knives or forks until it resembles peas. In a small bowl whisk together the half and half and the 2 eggs and add to the bowl with flour mixture. Stir with a fork and then eventually use your hands to mix the dough a bit until it comes together. Turn the dough onto your work surface and knead until it no

longer crumbles and it all comes together. Roll out so that it's about 1 inch in thickness then using a 2 $\frac{1}{2}$ inch cutter cut into circles. You should get about 12 biscuits.

Place biscuit on prepared baking sheet and bake for about 18 minutes or until golden.

Add whipped topping ingredients to a mixing bowl and mix on high until stiff peaks form.

To assemble shortcakes cut each biscuit in half. Spoon some of the whipped topping then strawberries with their juice onto each shortcake bottom. Place the shortcake on top. Spoon more strawberries over the top if preferred and serve.

CHERRY COBBLER

Cherry filling

2 lbs. cherries fresh, pitted and cut in half
 $\frac{1}{2}$ cup sugar, granulated
2 tablespoons cornstarch
2 tablespoons lemon juice
 $\frac{1}{8}$ teaspoon salt

Batter

1 cup all purpose flour
1 cup sugar
1 tablespoon baking powder
 $\frac{1}{4}$ teaspoon salt
1 egg
 $\frac{3}{4}$ cup milk
 $\frac{1}{2}$ cup butter unsalted, melted, for the skillet
Preheat oven to 375 degrees.

Wash and pit your cherries. Slice them in half and add them to a saucepan with the rest of the filling ingredients. Cook them over medium heat for about 5 minutes, stirring occasionally.

Mix the flour, sugar, baking powder, salt, egg, and milk in a bowl until smooth. Melt the butter in the skillet, remove from heat, then pour the batter in.

Spoon the cherry mixture in an even layer over the batter and turn the oven down to 350F. Bake for 40 to 45 minutes, or until golden brown.

STRAWBERRY MARGARITAS

3 cups strawberries fresh, washed and stems removed
 $\frac{3}{4}$ cup tequila
 $\frac{1}{2}$ cup sugar
 $\frac{1}{2}$ cup water cold
 $\frac{1}{4}$ cup lime juice, freshly squeezed
 $\frac{1}{4}$ cup triple sec
 $\frac{1}{8}$ teaspoon salt
3 cups ice

Place all ingredients except the ice in a blender and blend on high until smooth. Add the ice and continue blending on high until smooth.

Serve immediately.

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.