

# Fraternally Yours®



ISSN 0897-2958

VOL. 109, NO. 10

First Catholic Slovak Ladies Association

JULY 2023



ŽENSKÁ JEDNOTA

#### OFFICE HOURS — HOME OFFICE

Monday through Friday — 8:00 a.m. to 4:30 p.m.  
**Phone: (216) 464-8015 • Toll Free: 800-464-4642**  
**Fax: (216) 464-9260 • Website: www.fcscla.com**

#### EDITOR: Carolyn Bazik

P.O. Box 1617, Reading, PA 19603  
E-mail: zjbazik@comcast.net  
Phone (610) 373-2743 • Fax (610) 375-8333

#### FCSLA LIFE

24950 Chagrin Boulevard, Beachwood, Ohio 44122

National President/CEO: Cynthia M. Maleski, Esq. (216) 468-1011

National Secretary/COO: Kimberly Graham (216) 468-1012

National Treasurer/CFO: Stuart Collins (216) 468-1016

#### BOARD OF DIRECTORS

##### NATIONAL CHAPLAIN:

Very Reverend Monsignor Peter M. Polando,  
Saint Paul Church, 935 E. State Street, Salem, OH  
44460. Residence: (330) 332-0336. Ext. 311.  
Email: ppolando@youngstowndiocese.org.

##### NATIONAL PRESIDENT/CEO & CHAIR OF THE BOARD:

Cynthia M. Maleski, Esq., 24950 Chagrin Boulevard,  
Beachwood, OH 44122. (800) 464-4642. Ext. 1011.

##### NATIONAL DIRECTORS:

Jeanette E. Palanca, 304 W. Exchange Street,  
Crete, IL 60417. Residence: (847) 770-3508.  
Email: jeanetteeve@outlook.com.

Joann Skvarek Banvich, 24950 Chagrin Boulevard,  
Beachwood, OH 44122. (800) 464-4642.

Lawrence M. Golofski, 24950 Chagrin Boulevard,  
Beachwood, OH 44122. (800) 464-4642.

Patrick Braun, P.O. Box 628, Whitewater, WI 53190.  
Residence: (262) 473-1850.

Email: patbraun11345@gmail.com.

##### NATIONAL TRUSTEES:

Suzanne V. Strohl, 4619C 28th Road South,  
Arlington, VA 22206. Residence: (703) 379-1148.  
Email: svstrohl@msn.com.

Sue Ann M. Seich, 1433 Saxony Circle, NW,  
Canton, OH 44708. (330) 478-2949.  
Email: sams330@aol.com.

##### NATIONAL AUDITORS:

Dorothy L. Urbanowicz, 27 Crescent Drive,  
Monessen, PA 15062. Residence: (724) 684-8243.  
Email: doty8613@gmail.com.

Barbara A. Sekerak, 24950 Chagrin Boulevard,  
Beachwood, OH 44122. (800) 464-4642.

Dennis L. Povondra, 102 South Janda Avenue,  
Tabor, SD 57063. Residence: (605) 463-2571.  
Email: povondra@hcinet.net.

#### COURT OF APPEALS:

Cynthia Oresik  
Flora J. Funtal  
Susan Moynihan  
Melanie L. Leonard  
Bonnita Vavruska



## FOR A REASON ...

Sometimes people come into your life and you know right away that they were meant to be there, they serve some sort of purpose, teach you a lesson or help figure out who you are or who you want to become. You never know who these people may be; your roommate, neighbor, professor, long lost friend, spouse or even a complete stranger who, when you lock eyes with them, you know that very moment that they will affect your life in some profound way. And sometimes things happen to you and at the time they may seem horrible, painful and unfair, but in reflection you realize that without overcoming those obstacles you would have never realized your potential strength, will power, or heart.

Everything happens for a reason. Nothing happens by chance or by only means of good or bad luck. Illness, injury, love, lost moments of true greatness and sheer stupidity all occur to test the limits of your soul. Without these small tests, if they be events, illnesses or relationships, life would be like a smoothly paved, straight, flat road to nowhere. Safe and comfortable but dull and utterly pointless. The people you meet who affect your life and the successes and downfalls you experience, they help to create who you are. Even the bad experiences are opportunities to learn from and often teach you some of life's greatest lessons.

If someone hurts you, betrays you or breaks your heart, forgive them, for they have helped you learn about trust and the importance of being cautious as to whom you open your heart to.

If someone loves you, love them back unconditionally, not only because they love you, but because they are teaching you to love and opening your heart and eyes to things you would have never seen or felt without them.

Make every day count. Appreciate every moment and take from it everything that you possibly can, for you that moment will never come again.

Talk to people you have never talked to before, and actually listen, let yourself fall in love, break free and set your sights high.

Hold your head up because you have every right to. Tell yourself you are a great individual and believe in yourself, for if you don't believe in yourself, no one else will believe in you either.

You can make of your life anything you wish. Create your own life and then go out and live it.



*Dear Friends, as we celebrate the 4th of July, Independence Day, remember that freedom for our nation came at a great price indeed. Whatever you do this holiday, may you learn to protect and be grateful for your freedom and respect other people's freedom as well. Happy 4th of July 2023!*

*Until Next Month,  
Warmly, Carolyn*



# *Exercise Your Body and Your Mind*

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

Dear Sisters and Brothers in Christ,

One of my favorite hobbies that I perform from about the time that the weather breaks in April until the middle of November is taking a walk. I really enjoy it. When I was in my younger days, I used to jog about five miles a day, five to six days a week. But as the years started adding up, I turned to walking which gives me the same benefits as jogging, only at a slower rate, if you know what I mean! Primarily, walking affords me the opportunity to be outside to enjoy the different seasons of the year, e.g., the new life that Spring brings to the light; Summer, the warmth of life; and Autumn, the colorful beauty of nature and the temporary end of its life. As the seasons reflect the reality of life on an annual basis, so too it exemplifies to me that our life is on the cycle of time which you and I cannot stop. I realize the beauty of it while Almighty God permits me to appreciate it while I am here on this earth! When I was a jogger, I ran about five miles a day. Although walking is slower than jogging, it is important to me or otherwise, I would not be exercising!

I enjoyed running, I enjoy walking for many reasons. Primarily, I like this for it allows me to appreciate the beauty of this earth that the Creator has bestowed upon you and me. Whether it is in a national park, the part of the city in which I live, or a downtown area that I may be visiting for a meeting or vacation, there is the ability to walk and explore areas that I would not be able to see if I just stayed inside. Secondly, it is “my time” to be alone with my “Friend” in a route that gives me time to be grateful, to seek more forgiveness for my sinful nature, and to listen to His Word. Currently, I am usually on the road in the early morning or late afternoon. In this period, I am able to pray three to four mysteries of our Lady’s rosary. Thirdly, I am exercising! Usually, I do my mileage but should I grow tired or time does not permit, I cut my walk. But on the other hand, if time permits, I add on

more time and continue to walk! Fourthly, I have my daily examen, reviewing the good of have done and the need for repentance or the many sins that I have committed since my last run. I need to build on good and turn myself around from my sinful nature. Finally, I walk because it assists me in my health and keeps the body going! I hope to continue almost daily repetition going until the weather permits. And in the winter, I will take advantage of the school halls and gym when the children are not present. However, I tend to slow down in the winter – I enjoy hibernating until Spring! But I somehow must continue in a way so that in the Spring, I am not beginning from “scratch”.

And so, my sisters and brothers, try to exercise somehow every day, even if it is walking around the inside of your house. But more importantly, let us all continue to exercise in our spiritual lives. This may take place at any time and any place. Many of us have Mass on television every day of the week. Mass is the apex of exercising our spiritual lives! There are novenas and other devotional prayers that merit grace for yourself and for those you pray: your family, your friends, for our nation, for our Association members, and for those to whom we must make amends or dislike because of what they have committed and/or said about you.

As I conclude this monthly reflection, someone’s name just popped up in my memory from my early days of watching television – Jack LaLane. Do you remember him? I do not recall if he was on the local or regional television, but he had exercises for the ladies to start their days off with some pep and vitality! I do not know where that came from, but I know that I am not making it up!

Do not forget – keep exercising your prayer life daily. It takes time but the rewards are heavenly and eternal with the Father, Son, and Holy Spirit; the Blessed Mother; all the Saints; and, all the citizens of the Kingdom!

## **CANDIDATES FOR NATIONAL OFFICE – QUADRENNIAL CONVENTION**

If you are planning on running for a position on the Board of Directors at our Quadrennial Convention, October 5-8, 2023 you must follow the process below as outlined in our Constitution and Bylaws.

### **BOARD OF DIRECTORS VERIFICATION PROCESS**

Individuals must submit resumes containing a list of qualifications for the national office being sought, along with a completed Letter of Intent and the required fee. The Letter of Intent may be obtained from our National Secretary, Kimberly Graham and must be returned by August 2, 2023 to the attention of National President Cynthia Maleski.

The verification process was approved by the Board of Directors at their quarterly March 23, 2023 meeting. An outside contracted company with an office located in Cleveland, Ohio will verify education, employment data, and work experience.

The Credential Committee made up of appointed convention delegates not seeking national office, will review the resumes, fraternal qualifications, and verification reports for the individuals who have submitted Letters of Intent to determine if those individuals meet the qualifications as set forth in the bylaws. To obtain a Letter of Intent or if you have questions, contact the National Secretary prior to the August 2, 2023 deadline.

# Message from our National President

## CYNTHIA M. MALESKI



Dear Fellow Members of First Catholic Slovak Ladies Association (FCSLA Life),

The official Call of the Convention notifies credentialed delegates that the 43rd Quadrennial Convention of the First Catholic Slovak Ladies Association of the United States of America will be held October 5-8, 2023, at the JW Marriott Indianapolis, Indiana, convening

at 9:00 a.m. on Friday, October 6, 2023, in the Marriott White River F-J. The credentials Committee verifies eligibility to serve as delegates at its meeting(s), according to the bylaws.

As we approach our convention, the number of life and annuity certificates in force for FCSLA Life exceeds 140,000, with membership over 100,000. EVERY MEMBER IS IMPORTANT TO US. With our growing national and fraternal imprint, our society continues to be in excellent financial condition. Our insurance in force as of 12/31/2022, exceeds \$1.1B, our assets exceed \$1.127B and our surplus exceeds \$109M. A.M. Best has reaffirmed our A- Excellent rating for the last twelve consecutive years.

We are a beacon of hope in many communities across our nation, providing quality, easy to understand insurance products so that broader segments of our fellow citizens may have access to financial security in these volatile times. Our society surpasses others in the types and depth of our fraternal benefits to our members and provides the tools for our branches to remain vibrant in our communities to serve as ambassadors in the neighborhoods where we live and work. In 2022 alone, just coming out of the COVID pandemic, our branches and districts held 179 matching funds events, raising a total of over \$1M.

With grit, courage and compassion, we remained open during COVID-19, serving essential needs in unique ways during the worst pandemic in over 100 years, primarily due to a fine culture of perseverance and wise management of people and resources. During this time, we also embarked on a fortified 5-7 year strategic plan to continue to forecast our future prosperity for the benefit of generations to come. We are poised for even greater success.

Overall, our growth rate has been fast and sustained over a number of years, with a slower pace in the last year primarily due to outside economic volatility and competitive forces. As a 131-year-old society, our leadership has been remarkable, with an increased need for agility and quick change to address evolving workplace demands and selected modernization without losing sight of our core values and beloved traditions.

Our board of directors, management staff and our branch and district leadership have worked diligently to provide financial security to our members while embracing our Catholic values and Slavic traditions.

I am looking forward to seeing you in Indianapolis, Indiana as we STAND TALL AND PROUD TOGETHER as we embrace our longstanding motto "FOR GOD AND COUNTRY"!

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

## FCSLA Annuity Rates

**Rates for our deferred Elite Annuities:**

**SILVER ELITE (5 YEAR)**  
**3.55% APY\***

**GOLD ELITE (7 YEAR)**  
**3.60% APY\***

**PLATINUM ELITE (10 YEAR)**  
**3.70% APY\***

**\*These rates are effective 6/1/2023**

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

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



## May Crowning Ceremony at the Home Office

*A May crowning ceremony was held at the Home Office during the annual District President's Meeting, on May 4, 2023. May is traditionally dedicated in a special way to honoring and seeking the intercession of Mary as the Mother of God and Mother of the Church.*



Blessed Virgin statue in board room of home office surrounded by flowers honoring Mary as "the Queen of May".



Jarmila Hlubocky was chosen by National President Cynthia Maleski to place the crowns of flowers and solemnly kneels as she crowns each one.



Barbara Sekerak and Cynthia Maleski proudly unveil the new flag presented as a gift to be displayed in the board room of the home office from the officers and members of the Cleveland Anna Hurban District.



Group photo – L-R, back row: Ruth Ann Havasi, Barbara Sekerak, Kimberly Graham, Jerry LaFrankie, Cynthia Maleski, Monica LaFrankie, Michelle Gjerde, Sally Hejlik, Joann Skvarek Banvich, Lillian & John Zaborske, Suzanne Strohl, Caroline Studniarz. Front row: Sue Ann Seich, Donald Cernosek, Michelle Mrazik Grasso, Clarice Sabata, Jarmila Hlubocky and Anna Hudock.

## JOB OPPORTUNITIES AT FCSLA LIFE

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



## Branch J058 Sponsors Dress Down Days Reading Fundraiser

Dress down days in October, November and December 2022 brought the joy of reading to St. John the Baptist School students of Whiting, IN. Proceeds of the dress down days plus \$600 in matching funds from FCSLA Life home office enabled the school to provide Scholastic News Magazines to every child, kindergarten through eighth grade. The students enjoy spending time reading about many different subjects and current events written for their grade level. The classes look forward to each new edition to discover the world around them. This fundraiser is a win-win situation for the children. They get three dress down days and magazines for the entire school year geared for kids.



## Annual Scholarship Luncheon

St. Ann Lodge Branch S114 in Lorain, OH will hold their Annual Scholarship Luncheon on Sunday, July 16 at 1:00 p.m. at the American Slovak Club, 2915 Broadway, Lorain, OH. All members are invited and encouraged to attend. Please make your reservations by calling Bernie Danevich at 440-960-2605. Deadline for reservations is July 11.

**A REMINDER:** Our Annual Bingo Social will be held on October 15 and the Annual Meeting and Christmas Party on December 17.



Find us on  
**Facebook**



**FCSLA Life**



# *National Youth of the Year*

Do you know of a young member who exemplifies youth leadership and service? Someone who stands out as a role model for others? FCSLA Life has a long history of encouraging and supporting youth and we continue the tradition of youth engagement with the National Youth of the Year award. This is your opportunity to nominate that outstanding young person. Our young members are the future of FCSLA Life!

## ***Guidelines***

- \* Any FCSLA Life member may submit a nominee for this award.
- \* Nominee must be an FCSLA Life member for at least three years.
- \* Nominee must be between 12 - 22 years old. (Received date will determine the age.)
- \* Family members of Home Office staff and National Officers are eligible to be nominated.
- \* Previous awardees are not eligible.
- \* Service projects and volunteerism included on nomination form can only be from 2020 - 2023.
- \* A headshot photo of the nominee must be included with the nomination.
- \* Nominations must be received at the Home Office by Friday, September 15, 2023
- \* An independent committee will select the winner. Decisions are final.
- \* The winner will receive \$250 and be featured in *Fraternally Yours*, on our website, and social media pages!



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

# *National Fraternalist of the Year*

The National Fraternalist of the Year award is an honor presented to an individual in our association who, through example and accomplishment, has provided outstanding volunteer service to their branch, church, and community.

## ***Guidelines***

- \* Any FCSLA Life member may submit a nominee for this award.
- \* Nominee must be at least 23 years old (received date will determine age).
- \* Previous winners, Home Office staff, and national officers are not eligible to be nominated.
- \* A headshot photo of the nominee must be included with the nomination.
- \* An independent committee will select the winner. Decisions are final.
- \* Nominations must be received at the Home Office by Friday, September 15, 2023
- \* The winner will receive \$250 and be featured in *Fraternally Yours*, on our website, and social media pages!



## Frances C. Jakabcin District Holds Spring Meeting

The Frances C. Jakabcin District held their Spring Meeting at Capriotti's in McAdoo, PA on April 30. Hauto and Nesquehoning were the host branches. The assembly was treated to a delicious luncheon. The business meeting discussion focused on the upcoming convention in Indiana in October. Members were encouraged to send in their delegate forms by the May 4 deadline and any bylaw changes by May 2. Transportation to the convention was also part of the conversation.

No definite travel plans were confirmed. President Mi-

chele Mrazik Grasso will have more details, as she was going to the President's meeting in May. There will be a delegates' meeting this summer.

The group also discussed upcoming events. Knoebels is planned for July 13 and St. Anne's Day is scheduled for July 23.

Cash prizes from the 50/50 were given out, as well as prizes from the Chinese auction. The meeting then adjourned. The next district meeting is being planned by Branch S140, Lansford for October 15, 2023.





# FCSLA LIFE 2023 PHOTO CONTEST

## Send Us Your Best Photos!



HOMETOWN PRIDE



PRIZED POSSESSION



SPORTING EVENT OR CONCERT



WEATHER IN ACTION



BODIES IN MOTION

### Categories

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

### Description

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

### Category Prizes

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

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

### Contest Eligibility

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

### Contest Rules

- Photo must be taken by the member entering it.
- A member is someone who holds a current policy in their own name.
- Only one entry per member.
- No professional or studio photos. This is an amateur photography contest.
- Photo may be in color or black & white.
- Photo must be 4x6, unmounted, and on photo paper.
- No digitally enhanced photos permitted. Cropping is acceptable.
- Photo must be accompanied by a completed entry form (below).
- Previously winning photos are not eligible.
- Entries without a checked category or with more than one won't be judged.
- The judges' decision is final.

### Entry Deadline

**Friday, September 15, 2023**

*Emailed entries not accepted*

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

### Questions?

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

### FCSLA Life 2023 Photo Contest

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

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

**PLEASE PRINT**

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

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

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

### PHOTO CATEGORY (check one)

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

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

## Branch W018 Members Attend Omaha Lancers Hockey Game

Branch W018 in Omaha, NE, held its 2023 Adult Activity on Friday, March 31 at the Liberty First Credit Union Arena in Ralston, NE. The Omaha Lancers hockey team (young men between the ages of 16 and 19) played the Des Moines Buccaneers.

The Branch thanks member Andrew Popelka, son of Jim and Julianne Popelka, for making the arrangements for the Branch attendance. We had excellent seats to watch the close game – no goal was scored until late in the game.

Unfortunately, our Lancers lost 2 to 0 to the Buccaneers.

The highlight for the FCSLA members was the beautiful rendition of the National Anthem by Andrew Popelka. We are very proud of this young man. Thank you for making the arrangements for us to enjoy a great game of hockey and to enjoy our time together!



Andrew Popelka singing the National Anthem.



Part of the Branch W-018 group cheering on the Lancers and advertising FCSLA Life!

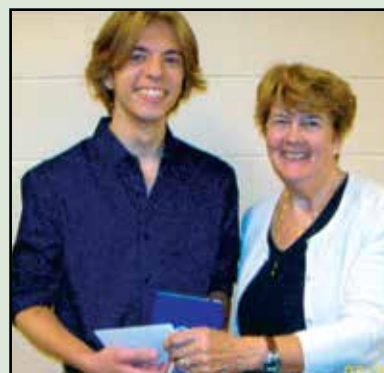


Action on the ice! Omaha Lancers in the black and orange try to score a goal.

## Scholarship Winners from Branches S475 and J380



Branch officers, Kathy Sejba (left) and Christine Kiggins (right), of S475 and J380 are shown giving branch gifts to FCSLA Life scholarship winners Austin Kiggins (college freshman), Tim Sejba (first grade) and Anne Sejba (high school freshman).



Steven Kukucka, FCSLA Life college freshman scholarship winner, was also given a S475 branch gift from branch officer Kathy Sejba.

## 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.



## Branch S350 Participates in Joint Basket Raffle

S350 participated in a joint basket raffle with Tau Chapter of Delta Kappa Gamma. Several baskets were made by FCSLA members and chances were bought by them. Money was raised in the event to enable Tau to continue promoting education and support community endeavors. A yearly enrichment grant is awarded to a local junior college or university student majoring in education. School supplies are also collected and given to current area teachers. Libraries are supported on a rotating basis. Coffee and toiletries are given to local shelters along with other activities. After enjoying a brunch, the grocery bags and cleaning devices sent by the home office were distributed. They were hits!



Hopes were high to be lucky and win a basket. A variety of themes were available along with highly desired hanging flowers. A pot of cherry tomatoes was even one of the choices with several tomatoes ready to be plucked and eaten.



Standing in front of the raffle table are Eileen Little, state president of Tau; Rita Kcenich, president of S350; Rita Kopcho, member of S350 and Florence McCabe, secretary of S350.

### 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@fcsla.com](mailto:gianna@fcsla.com)  
Cleveland District Fraternal Coordinator

**Date:** Wednesday, July 26, 2023

**Schedule:**  
10:00 A.M. Confessions  
11:00 A.M. Mass - In Chapel  
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  
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

**RSVP by July 15, 2023**

#### Bus Pickup Locations:

9:00 A.M. - St. John Bosco Church ..... 6480 Pearl Road, Parma Hts., Ohio 44130  
9:30 A.M. - St. Monica Church ..... 13623 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, 2023

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 # _____	Raffle Tickets	x	\$ 5.00 each	=	Total Raffles \$ _____
					Total Enclosed \$ _____

Planning to ride bus - Select Bus Pickup Location: # \_\_\_\_\_ seats - St. John Bosco  
# \_\_\_\_\_ seats - St. Monica

## Confirmation Held

On Saturday, March 25, Robert Joseph Hladik, III (R.J.), son of Robert, Jr. and Katelin Hladik of Sedalia, MO, was confirmed at St. Vincent de Paul Catholic Church in Sedalia by Bishop W. Shawn McKnight of the Jefferson City (MO) Diocese.

R.J., a seventh-grader at Sacred Heart Catholic School in Sedalia, enjoys playing baseball and basketball and visiting his grandparents, Bob and Margie Hladik in Omaha, NE. All three generations are FCSLA members of Branch W018 in Omaha.



## Branch S111 Makes Donation to Pre-School



Saints Simon & Jude Pre-School located in Greentree, PA received a \$100 donation from S111, Charleroi, PA. Check presentation was made by four-year old student Evelyn Angelina Holowaty (J170) to school director Ms. Trish Costantino. Also pictured is Evelyn's cousin and teacher, Ms. Regina (Trotta) Berner (S111). Donations will be used to enhance the school's recreational equipment for the enjoyment of all 180 students in the parochial pre-school.

## Mara Rose Wiederholt Makes Acting Debut

On March 4, Branch W018 member Mara Rose Wiederholt made her acting debut in the musical *Anne of Green Gables* at the St. Paul, MN Jewish Community Center in the role of Maryann, one of Anne's friends. The musical, based on the book of the same name by L.M. Montgomery, tells the story of an orphan who is sent by mistake to a foster home in Green Gables.

Anne, red-haired, mischievous, talkative and fiery-tempered, makes a positive impression on the townspeople. Mara is a fourth-grader at Garlough Environmental Magnet School in West St. Paul, MN. She is the daughter of Jay Wiederholt and Jennifer Hladik (also an FCSLA member) and the granddaughter of Bob and Margie Hladik of Omaha.



Jay Wiederholt, Jen Hladik, brother Max Wiederholt and Mara Wiederholt in her costume.

## Calendar of Events for Branch W093

**August 6** – Annual Picnic in Takota Park at 5 p.m. Potluck, Branch W093 will supply refreshments and hot dogs. Inclement weather will move into Beseda Hall.

**September 2** – Monthly Meeting after Mass in Tabor, SD.

**October 29** – Annual Halloween Party at 12:00 noon. Potluck, prizes for best costume/all ages, meeting, games, etc. Beseda Hall, Tabor, SD.

**November 12** – District 13 SD State Meeting: Host/FCSLA Branch W060, Scotland, SD at 12:00 noon. RSVP for catered meal count to District Officer. It is requested all SD FCSLA Life Members attend.

**Monthly meetings and locations subject to change.**

**Any questions call Secretary Joyce Sestak at 605-463-2268.**

**We are in need of a local agent for our W093 area.**

**If interested contact an officer.**







### The Stuffings

(individual/travel size preferred)

#### Female toiletries

Aftersave (alcohol free)

Shaving Cream

Razors (disposable)

Toothbrush/toothpaste

Mouthwash (alcohol free)

Shampoo

Denture adhesive

Denture cleaner (tablets)

Deodorant (regular size)

Body Wash (liquid only)

Hand/Body lotion

Nail clippers

Chapstick/lip balm

Undershirts (new/all sizes)

Underwear (new/all sizes)

Sweatpants (new/all sizes)

Sweatshirts (new/all sizes)

Combs

Gloves/hats (new)

Playing cards

Word-find/game books

Canteen Cards

Operation Welcome You Home plans to distribute 300 stockings filled with Christmas in July cheer to those at Hines VA Hospital on July 19, 2023! Volunteers are needed.  
5000 S. Fifth Avenue | Hines (Maywood) IL, 60141

Monetary donations also accepted  
**OPERATION WELCOME YOU HOME, NFP**



donations@welcomyouhome.org



www.welcomyouhome.org



### Donors

Valley View Dental (Naperville)  
Girl Scout Troop 4221 (Oswego) Marti B., Jane F.  
Common Ground Community Caesar Ceaser & Colleen A.  
Kruse's Krew  
Bob & Toni M.  
Jewel (Bolingbrook)  
Mary Therese R. in honor of David Howie  
North Pole Santa, LLC

For more information or to schedule a drop-off or pickup, please contact  
Donna (630.302.2638 | donna@welcomyouhome.org) or  
Judi (630.341.1222 | judi@welcomyouhome.org)

## Sponsors

#### Gold+



Judd Kendall  
3873 Auxiliary

#### Gold



#### Silver

Carillon Veteran  
Family Org.  
Plainfield

#### Bronze+



Bishop Roger L.  
Kaffer Assembly  
3232

#### Bronze



Judd Kendall  
VFW 3873

## School Festival Returns After Two Year Hiatus

After a two year hiatus, due to Covid 19, St. John the Baptist School of Whiting, IN, was able to have a modified all school festival. Youth Director, Jamie Sandona and Principal Jessica Gonzales, co-chairs and their committee decided to divide the festival into two separate days.

On Friday, February 17 from 5-11 p.m. was adult night. The evening included: trivia, poker, basket raffles, adult tips, silent auction, pub food, beer garden, live music and more. It was geared to school parents and friends of the school in a kid free atmosphere. Branch S081 officers donated two large baskets to be auctioned during the fest.



On Saturday, February 18 the Family Day festivities started at noon and continued until 11 p.m. Overnight the rooms were transformed into a children's activity extravaganza. The walls of the school were adorned with beautiful winter scenes created by St. John students. Some of the activities were: bounce houses, plunko, basketball, face painting, balloon artists, toddler game room, teen dance room, caricatures, magic show, and princesses available for photo ops. Even the school mascot, a Trojan, was happy to make appearances throughout the festival.

New to the festival was a Gaming Truck in which students could pay to play video games inside of it. The game truck was sponsored by Branch J058. There were also snacks, sweets, a coffee house, multiple food choices throughout the day and ice cream for everyone to indulge in. Fun was had by all who attended. Needless to say, everyone was sad to see the weekend come to a close. The FCSLA Life home office will be giving matching funds to contribute to the technology needs of the school. We appreciate the monetary help from our fraternal association.



## Dr. Michal Chovanec Visits With Hovanec Family in U.S.

Dr. Michal Chovanec, a cousin of the Hovanec family, visited Indianapolis and Chicago the weekend of June 3, 2023 to attend an Oncology Conference held at McCormick Place in Chicago. Michal is an Oncologist in Bratislava and attends this annual conference also attended by oncologists from all over the world. He is often invited to present information on a specific topic in the oncology field while at the conference.

A cookout was held at Joe and Judy Hovanec's house in Deerfield, IL for local Hovanec family members (all lifelong FCSLA members) as an opportunity to catch up and visit with Michal and each other. An enjoyable evening was additionally enhanced by perfect weather.



Front row (L-R): Tim Hovanec, Dr. Holly Hovanec, and Judy Hovanec. Back Row: Tom Hovanec, Dr. Michal Chovanec, Joe Hovanec, Joe Hovanec, Jr., Henry Berke-meier, and Andrew Hovanec.



## Received First Holy Communion

Zipporah Schroeder received her First Holy Communion on May 7, 2023 at St. Joseph Church in Hays, KS. Immediate family by birth order: parents, Gordon M. and Mary Schroeder, children: Rebekah, Samuel, Jacob, Paul, Miriam, Zipporah, Peter, Benjamin, and Joseph. The family are all members of Branch W133, Timken, KS.



Zipporah M. Schroeder



Schroeder Family – Front row: Peter, Benjamin, and Zipporah. Middle row: Miriam, Paul, Samuel, Mary, Joseph, and Rebekah. Back row: Gordon M., and Jacob.



## 91st ANNUAL SLOVAK-AMERICAN DAY

SUNDAY, JULY 30, 2023

11:00 a.m. - 5:00 p.m.

HOLY MASS at 12:00 Noon

CULTURAL PRESENTATION

featuring the Tatra Slovak Dancers  
and the Slovak Catholic Sokol Drillers at 2:30 p.m.

~ FREE ADMISSION ~

CROATIAN PARK

9100 S. 76th Street, Franklin, WI 53132



## FOUR GENERATIONS OF FCSLA WOMEN!



L-R: Rosemarie Hamerla, her daughter Ruth Dillon, her great-granddaughter Bianca and granddaughter Jenna D'Orazio. They recently spent an afternoon together at a family bridal shower, where other family and FCSLA members also attended. All are members of Joliet Branches S053 and J083. Rosemarie and Ruth are FCSLA Branch officers.

## National President/CEO Cynthia Maleski Attends Memorial Holiday Celebration



Photos were taken over the Memorial Day holiday weekend – National President/CEO Cynthia Maleski was in attendance in Brackenridge, PA at the American Legion Post 226 Celebration.

## ATTENTION!

If you would like to receive *Fraternally Yours* by email instead of through the mail please return this form to the attention of Member Services at the Home Office.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

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

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

You will begin to receive *Fraternally Yours* by email as soon as the changes can be made.



### **Branch S409**

## **Recovery Connection Holiday Fundraiser**

FCSLA Life Branch S409 of East Chicago, IN, President Agnes Chervenak recently presented a Matching Fund Check for \$600 to Amber Chervenak, Director of Recovery Connection, a program of Pact Inc. Also present were Joann Skvarek Banvich, National Director of FCSLA Life and Betty Ortiz, Financial Secretary of Branch S452 of Whiting, IN, who were participants in this event. A fundraiser was held in December during the Christmas Party of Branch S409. During her own recovery from surgery, Agnes realized that many people are not as fortunate and decided to sponsor the event for the Recovery Connection, which is a community recovery center in Valparaiso, IN that provides resources and support for individuals who struggle with balanced living, and well-being of mind, body and spirit. As members and guests were given Christmas gifts from the branch and from the Home Office, so were gifts accepted for the matching funds. Based on their needs list: car loads of socks, jackets, toiletries, men's undergarments, boxes of individual snacks, school supplies, gift cards and monetary donations were delivered to Recovery Connection.

Along with FCSLA Life members, guests, and Helen Kocan District branches, this activity was partnered with friends Karen and Edward Seykowski of IFA and Thrivent Financial, who provided boxes of much needed casual shirts along with a generous financial donation. Amber stated that the clothing and other donated items were well received by the people in need and the monetary donations will assist them greatly.



## **WE WANT TO HEAR FROM YOU!**

**Please E-mail articles to:**

**Editor at [zjbazik@comcast.net](mailto:zjbazik@comcast.net)**

## **National President/CEO Attends 3rd Annual Dyngus Day 5K Event**

National President/CEO Cynthia Maleski attended the 3rd Annual Dyngus Day 5K event organized by the Pittsburgh Chapter of the Kosciuszko Foundation, where several of our former PWAA members are officers. FCSLA Life donated \$250 as a sponsor to help fund the event held in Allison Park, PA on April 15, 2023.



**Left: Cynthia Maleski with National Bird of Poland. Right: Mary Lou Ellena Wygonik, Z721, a major event organizer, with the Dyngus Day Mascot.**



**Mary Lou Ellena Wygonik of Branch Z721 is pictured with other event volunteers.**



**National President Maleski's husband Andrzej Groch and daughter Elizabeth attended the event and Elizabeth sung the national anthem.**





# Centennial Celebration of the Western Pennsylvania Slovak Day at Kennywood Park

**Thursday, July 20, 2023**

For 100 consecutive years the Slovaks of Western Pennsylvania have come together to celebrate Slovak Tradition, Family, and Faith at Kennywood Park. It will be an exciting day for Americans of Slovak descent to celebrate with each other while enjoying colorful displays, authentic costumes, a Slovak liturgy, spectacular Slovak Folk Dance performances, a sing along, scrumptious Slovak food, special children's activities as well as foot-tapping music for dancing. These combine to build a treasure chest of memories—many to be remembered and still more waiting to be created.

Special guests include the *Slovak Ambassador to the United States, Ambassador Radovan Javorcik; His Excellency The Most Reverend Bishop David Zubik, Bishop of Pittsburgh, and His Excellency Bishop Larry Kulick, Bishop of the Diocese of Greensburg.*

## ✿ Schedule of Events ✿

- 12:30 pm: (Until sold out) Traditional Slovak lunch featuring haluski, pirohy, kolbasy and more
- 12:30 pm: Children's program featuring the Pittsburgh Pirate Pierogy
- 1-3 pm: Slovak music by the George Batyi Gypsy Stringz Ensemble
- 2-3 pm: Centennial party and Meet & Greet with Slovak Ambassador Radovan Javorcik
- 3-4 pm: Music by Rusynsky Bet'are
- 4 pm: Slovak Liturgy celebrated by Bishops David Zubick and Larry Kulick

✿  
Special Slovak Day tickets are priced at \$25 for July 20, 2023 only.  
These special priced tickets are only available from Committee members.  
The discounted price is provided by FCSLA Life, NSS Life and NSS Life-Region 5.

✿  
For tickets contact Sue Ondrejco at 234 Ilion Street, Pittsburgh, PA 15207.  
Checks should be made out to: WPSDA

✿  
For general information about the 100th Slovak Day contact:  
Chairwoman Mary Lou Wagner at (412) 462-1957.



# IN MEMORIAM

## George S. Adam, W093



George S. Adam, age 84, of Yankton, SD, died March 30, 2023. He was born November 13, 1938, in Yankton, SD, to Henry and Vincie (Carda) Adam. He was raised on a family farm near Tabor, SD. He served in the Army National Guard. He married Connie Schaefer on August 23, 1965, and together raised their four children. In 2004, George retired from Cimpr Packing Company after 47 years of service. He was a member of Sacred Heart Catholic Church in Yankton. He enjoyed solving mechanical and technological challenges and motorcycle riding. He hated stuffed green peppers. Survivors include his wife, Connie Adam of Yankton, SD; four children: Richard (Tami) Adam of Midland, MI; Lynn (John) Thieman of Yankton; Paul (Ruth) Adam of Hope, MI; and Renae (Dave Hollis) Adam of Phoenix, AZ; 13 grandchildren; three sisters: Ann (Darrell) Beran, Martha (Steve) Nordby and Mary (Ken) Thoene; brothers and sisters-in-law: Doris Grieshaber, Monica (Pete) Horak, Maxine (Chuck) Holm, Cyril Lammers, Ray (Judy) Schaefer, Barbara Coyle, Ramona (Roger) Fries and Sandra Alexander; as well as numerous nieces and nephews.

## Robert A. Madeline, S156



Robert A. "Bob" Madeline, age 82, of Hubbard, OH, passed away on October 29, 2022. Bob was born October 29, 1940, in Hubbard, OH a son of Aloysius A. and Christina I. Lesnak Madeline. He was a 1958 graduate of Hubbard High School. Bob was a machinist at Youngstown Welding & Engineering for 30 years and later worked at Williams Machine Shop in Hubbard. He was a member of Saint Patrick Roman Catholic Church in Hubbard, the Knights of Columbus and FCSLA (First Catholic Slovak Ladies Association) Branch S156. He was a veteran of the United States Army active and reserves. Bob enjoyed hunting, NASCAR racing, gardening and loved spending time with his grandchildren. He will be fondly remembered and sadly missed by his family: his wife, the former Carole J. Winklevoss, whom he married May 2, 1964; his daughters, Diana M. (Keith) Nutter of Canton, OH, Lori A. (Gary) Smith of Eastlake, OH, Lisa R. (Steve) Sokol of Hubbard and Michele M. (John) Rausch of Mentor, OH; eight grandchildren and five great-grandchildren. He also leaves his sister, Donna Harder of Akron, OH.

## Robert J. Kupec, S169



Robert J. Kupec, S169 of Youngstown, OH passed away peacefully on November 3, 2022, with his family at his side. Robert was born December 21, 1946, in Youngstown, a son of the late George E. and Sophie Kupec and was a lifelong area resident. He was a 1964 graduate of Ursuline High School and attended Youngstown State University. Robert proudly served in the United States Army. Bob worked for Youngstown Sheet and Tube Company, General Motors. Most recently, Bob worked for the United States Postal Service, from where he retired in June of 2009. Mr. Kupec was a member of

St. Christine Church. He enjoyed gardening, fishing and many more hobbies. He leaves to cherish his memory, his two sons, Jeffrey R. Kupec and Joseph E. Kupec, both of Youngstown; a daughter, Lisa M. (Patrick) Ross of Hickory, NC; two grandsons, Nolan and Mason; two brothers, George E. Kupec Jr. and Michael A. (Laura) Kupec and several extended family members and many friends.

## Elizabeth (Dolny) Dosch, S313



Elizabeth (Dolny) Dosch, 98, of Natrona Heights, passed away peacefully on November 26, 2022, surrounded by her loving family. She was the last surviving member of her immediate family. Elizabeth was born July 5, 1924, in Natrona Heights, a daughter of the late Stefan and Katherine (Usjak) Dolny. She was a 1942 graduate of Har-Brack High School. Elizabeth was a member of Guardian Angels Parish, Most Blessed Sacrament Campus in Natrona Heights. She was of devout Catholic faith and developed a personal relationship with her Lord and Savior, Jesus Christ. She was a living testimony to her complete trust in God's plan for her life. Elizabeth was a member of the former Christian Mothers of the church and the former Slovak Hall in Natrona, where she was an avid duck pin bowler. Elizabeth was proud of her Slovak heritage and incorporated family traditions into her holidays and life events. She was also a lifetime member of the First Catholic Slovak Ladies Association. Elizabeth worked for 10 years at Du-Co Ceramics to help educate her children. Elizabeth married the love of her life, Donald W. Dosch, who she met while working at Schenley Distillery. They were married for 67 years. She is survived by her children, Dr. Mark (Dr. Madeleine DuPree) Dosch, of Boynton Beach, FL, Donna (David) Lucovich, of Myrtle Beach, SC, Kathy (James) Dober, of Huntsville, AL, Darlene (Kim) Stobert, of Natrona Heights who were her devoted caretaker, Diane (Michael) Hill, of Natrona Heights and Lori (Karl) Wefers, of Simi Valley, CA, 13 grandchildren, and 21 great-grandchildren. In lieu of flowers, contributions in memory of Elizabeth may be made to Guardian Angels Parish, 1526 Union Avenue, Natrona Heights, PA 15065.

## Florence M. "Flo" Garchar, S156



Florence died on January 20, 2023, at her home. Flo was born on August 2, 1927, in Youngstown, OH, a daughter of the late Michael and Mary (Smrek) Bunofsky. Flo was a woman of strong faith and was a member of Christ our Savior Parish, the Holy Trinity Church, where in her younger years she had been active in various activities and organizations. She was a lifelong resident of Struthers, graduating from Struthers High School in 1945. Flo was an expert seamstress who meticulously and lovingly crafted clothing items of exquisite quality for her family. For a time, she worked at Cloth World in Struthers. She was a skilled "navigator" for her beloved driver and late husband George ("Jack"), as they enjoyed road trips for pleasure and to visit family. Most of all, Flo was a dedicated wife and loving mother, grandmother, and great-grandmother who, by word and deed, brought joy and comfort to her family throughout her lifetime. Flo is survived by two daughters, Cathi (Lou) Freund of DeSoto, KY, and Carol



## Annual District President's Meeting Held

The Annual District President's Meeting was held on May 4, 2023 in Beachwood, Ohio. In addition to the meeting those in attendance participated in the May Crowning held at the Home Office.



JoAnn Youngblood, President Cynthia Maleski, and Michele Mrazik Grasso pose with Right Reverend Abbot Gary Hoover, OSB. The Abbot said Mass during the meeting.



District President's Dinner: President Maleski addresses the gathered district presidents and representatives at the annual District Presidents' Dinner held on May 3, 2023, the night before the District Presidents' Meeting.



President Cynthia Maleski and district presidents or their representatives from all over the country.

(Jack) Daley of Struthers; a son, George R. (Renee) Garchar of Youngstown; a sister, Elaine Murko of West Middlesex, PA; seven grandchildren and twelve great-grandchildren.

### Charles A. "Coach Chuck" Urbanowicz, S088



Charles A. "Coach Chuck" Urbanowicz, 87 of Monessen, was born in North Charleroi, March 1, 1936. Chuck had served as President and Secretary of the Volunteer Fire Department and Relief Association of Monessen until he had achieved his Life Membership. "Coach Chuck" had served the youth as a football Coach for 56 years. He had also been a member of the Board of Directors of the Mon Valley Refuse Disposal Authority. He served his country for 8 years in the Army National Guard. He also received the Pennsylvania Fraternal Alliance "Fraternalist of The Year Award for his volunteer service. He retired in 1993 after 37 years of service from the Peoples Natural Gas Company. Chuck had married the former Dorothy Doty and they had been married for 55 years. Surviving are his wife, Dorothy Urbanowicz, FCSLA Life National Auditor, brother-in-law-Ronald Doty, niece Melissa and husband Bryan Miesowits, great-niece and nephew Kennedy and Conner Miesowits, special nephew Brian and wife Christina Doty, special great-nieces and nephews: Charlotte, Reagan, Edward and William Doty. Also surviving is cousin Priscilla and husband Angelo Dorazio. Preceding him in death was his mother Florence Urbanowicz, maternal grandparents Mae and Arthur McCready, special Aunt and Uncle James and Hazel Coulter, In-laws Dorothy and Leonard Doty and brother-in-law Duane Doty.

### Dolores E. Neupauer, S484



Dolores E. Neupauer, 88 of Whitehall, PA, passed away on March 25, 2023. She was the beloved wife of the late Paul Neupauer for 57 years before his passing in December 2013. Born in Whitehall, she was the daughter of the late Andrew J. and Mary (Kazimir) Hutnick. Dolly graduated from Whitehall High School in 1952 and was a class officer. She was a service representative at the former Bell Telephone, Allentown, where she made life-long friends. She kept the same lunch date with the ladies of Bell Telephone each month for over 50 years. Dolly also worked as a unit leader for Erie Insurance for over 15 years before retirement. She was a faithful, active member of Holy Trinity Roman Catholic Church, Whitehall, where she served as an Eucharistic Minister. Dolly served as financial secretary and president of the First Catholic Slovak Ladies Association Life Branch S484 for 54 years and an officer of the Eastern, PA, Frances Jakabcin District for 31 years (1975-2006). She was a devoted mother, grandmother, and friend. She will be deeply missed by all who knew and loved her. She is survived by her children, Anne Marie (Bruce) Bachman, Susan (Robert) Martucci, Michael (Robyn) Neupauer, John (Wendy) Neupauer, and Paul (Holly) Neupauer; grandchildren, Christopher, Dana, and Emily Bachman, Megan Martucci (Ian) Quier, Lauren, Benjamin, Aaron, and Lily Neupauer; and sister, Jean Strohl, all members of FCSLA.

# The FCSLA Life Guaranteed Issue Life Insurance Program Is Now Available

APRIL 1, 2023 – SEPTEMBER 30, 2023

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

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

- If you received an offer letter by mail, you are eligible for this program, which features:*
- **Automatic pre-approval** • **NO health questions** • **NO medical exam**
  - **NO extra premiums or hidden costs** • **GUARANTEED acceptance (you can't be turned down)**

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

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

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

**If you are not interested in this offer, no action is needed.** Questions regarding this offer should be directed to the New Business Department at 800-464-4642, ext. 1062 or by emailing [Underwriting@fcsla.com](mailto:Underwriting@fcsla.com).



Help a Vet by Supporting

# WOUNDED WARRIOR PROJECT

*Donations can be either cash or check.  
If writing a check, please make checks payable to:*  
**FCSLA BR.-S011 FBO WWP**

## Announcement:

Senior Branch 11 and Junior Branch 18 officers will host a matching funds event for the entire Month of July 2023 to benefit the Wounded Warrior Project (WWP). July is the month to celebrate America's Independence and honor the men and women who have served our country. WWP operates as a 501(c)(3) and was founded in 2003 to benefit wounded veterans and veteran families through a variety of no-cost programs, services and events. Please join us with your donation today for this remarkable cause.

**How to donate:** Throughout the month of July, you can donate through multiple ways:

- Mail a check to:  
Jim Deak Sr. Branch 11 Secretary/Treasurer  
1348 Breezewood Dr. Homestead PA 15120
- Drop by the FCSLA table at Kennywood's Slovak Day on July 20, 2023 with your donation.
- Attending the Pittsburgh District Meeting on July 30, 2023, hosted by Senior Branch 11. Please bring your donation with you to the event.



# REPORT OF THE FCSLA NATIONAL TREASURER

## BALANCE SHEET AS OF DECEMBER 31, 2022

### ASSETS

Cash & Short Term Investments	\$ 18,257,689
Bonds	1,078,036,024
Preferred Stock	1,989,631
Common Stock	7,807,854
Investment Income Due & Accrued	14,544,867
Property Plant & Equipment, Net	4,827,560
Certificate Loans & Accrued Interest	1,817,062
Other Assets	688,263
<b>TOTAL ASSETS</b>	<b>\$ 1,127,968,949</b>

### LIABILITIES

Life Reserves	\$ 307,957,541
Annuity Reserves	683,941,080
Death Claims Payable	3,186,803
Unearned Premiums	401,665
Matured Endowments	407,168
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,124,233
Accrued Convention Donations	487,500
Provision for Future Conventions	568,725
Asset Valuation Reserve	12,282,192
Interest Maintenance Reserve	487,688
Other Liabilities	2,004,269
<b>TOTAL LIABILITIES</b>	<b>\$ 1,018,248,864</b>
Surplus	\$ 109,720,085
<b>TOTAL LIABILITIES AND SURPLUS FUNDS</b>	<b>\$ 1,127,968,949</b>

The balance sheet above is recorded on an adjusted statutory accounting basis and includes \$644,610 in prepaid assets (and surplus) that are not recognized for purposes of statutory accounting.

## INCOME STATEMENT For Year Ended December 31, 2022

### REVENUE

Insurance Premiums	\$ 4,275,167
Annuity Premiums	32,912,034
Investment Income	50,651,765
Amortization of Interest Maintenance Reserve	208,060
Rental Income	418,665
Other Revenue	57,783
<b>TOTAL REVENUE</b>	<b>\$ 88,523,473</b>

### EXPENSE

Increase in Reserves — Life	\$ 861,541
Increase in Reserves — Annuity	9,499,060
Insurance Benefits	10,101,262
Annuity Benefits	48,711,600
Commission Expense	971,767
Surrender Benefits	3,254,808
Matured Endowments	58,750
Interest Expense	612,994
Salaries — Employees	718,809
Payroll Tax Expense	54,888
Underwriting Expense	55,304
<b>LIFE AND ANNUITY EXPENSES</b>	<b>\$ 74,900,783</b>

### Revenue Less Life and Annuity Expenses

	\$ 13,622,691
Bank Service Charges	144,881
IT Expenses	350,292
Accounting Fees	187,503
Actuarial Fees	181,339
Legal Fees	65,604
Consulting Fees	49,361
Employee Benefits	534,358
Fees — Directors	193,435
Salaries — Employees	1,508,138
Salaries — Officers	665,586
Temporary Office Expenses	184,176
Payroll Tax Expense	168,363
Depreciation Expense	227,427
Utility Expense	133,525
Postage and Printing	209,984
Advertising & Marketing	117,756
Travel Expense	77,501
Insurance Department Fees	132,810
Sales Related Expense	269,668
Rental Expense	418,665
Building Expense	173,623
Insurance Expense	62,336
Office Related Expense	139,134
Dues & Subscriptions	70,881
Human Resources	104,619
Other Expense	25,051
Investment Expense	28,500
<b>SALES &amp; OPERATING EXPENSES</b>	<b>\$ 6,424,517</b>

### Revenue Less Sales & Operating Expenses

	\$ 7,198,174
Post Mortem Benefits	1,834,214
Misc. Member Benefits	97,541
Donation Expenses	136,924
Change in Accrued Convention Donations	150,000
Convention Expenses	175,044
Branch and District Funding	631,373
Fraternal Activities	126,648
Official Publications	608,802
Scholarship Awards	206,437
<b>DIRECT FRATERNAL EXPENSES</b>	<b>\$ 3,966,984</b>

### Income (Loss) from Operations

	\$ 3,231,190
Dividends to Members	1,397,819
<b>Subtotal Income (Loss)</b>	<b>\$ 1,833,371</b>
Capital Gains (Loss)	(1,422,965)
<b>NET INCOME (Loss)</b>	<b>\$ 410,406</b>

## Branch W006 Holds 3rd Annual Card Party



The 3rd Annual Card Party of Branch W006 was recently held at Holy Trinity Heun. The afternoon was spent playing taroks and pitch (card games), socializing, and enjoying a lunch served by members of the FCSLA team. Winners and branch officers are in the photo above.

The original 2022 Annual Financial statement for FCSLA Life included an overstatement of \$384,220 of annuity reserves. That overstatement resulted in Net Income and Surplus being understated by \$384,220. The corrected figures are reflected in the Amended Annual Statement included herein.

# REPORT OF THE FCSLA NATIONAL TREASURER

## BALANCE SHEET AS OF JANUARY 31, 2023

### ASSETS

Cash & Short Term Investments	\$ 14,615,571
Bonds	1,079,935,925
Preferred Stock	2,023,609
Common Stock	7,953,999
Investment Income Due & Accrued	15,760,444
Property Plant & Equipment, Net	4,796,444
Certificate Loans & Accrued Interest	1,803,516
Other Assets	785,271
<b>TOTAL ASSETS</b>	<b>\$ 1,127,674,779</b>

### LIABILITIES

Life Reserves	\$ 308,138,178
Annuity Reserves	683,235,334
Death Claims Payable	3,048,848
Unearned Premiums	396,656
Matured Endowments	384,724
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,128,161
Accrued Convention Donations	500,000
Provision for Future Conventions	581,852
Asset Valuation Reserve	13,776,168
Interest Maintenance Reserve	478,177
Other Liabilities	2,457,589
<b>TOTAL LIABILITIES</b>	<b>\$ 1,019,525,685</b>
Surplus	\$ 108,149,093
<b>TOTAL LIABILITIES AND SURPLUS FUNDS</b>	<b>\$ 1,127,674,779</b>

The balance sheet above is recorded on an adjusted statutory accounting basis and includes \$743,086 in prepaid assets (and surplus) that are not recognized for purposes of statutory accounting.

## INCOME STATEMENT For Year Ended January 31, 2023

### REVENUE

Insurance Premiums	\$ 377,505
Annuity Premiums	2,972,724
Investment Income	4,294,147
Amortization of Interest Maintenance Reserve	9,086
Rental Income	33,719
Other Revenue	4,866
<b>TOTAL REVENUE</b>	<b>\$ 7,692,047</b>

### EXPENSE

Increase in Reserves — Life	\$ 180,637
Increase in Reserves — Annuity	(1,089,966)
Insurance Benefits	657,535
Annuity Benefits	6,315,662
Commission Expense	81,338
Surrender Benefits	167,095
Matured Endowments	(19,904)
Interest Expense	30,384
Salaries — Employees	59,968
Payroll Tax Expense	5,589
Underwriting Expense	4,022
<b>LIFE AND ANNUITY EXPENSES</b>	<b>\$ 6,392,359</b>

### Revenue Less Life and Annuity Expenses

	\$ 1,299,689
Bank Service Charges	8,333
IT Expenses	18,436
Accounting Fees	3,022
Actuarial Fees	23,503
Legal Fees	5,000
Consulting Fees	10,000
Employee Benefits	65,587
Fees — Directors	16,314
Salaries — Employees	135,230
Salaries — Officers	58,951
Temporary Office Expenses	9,106
Payroll Tax Expense	19,358
Depreciation Expense	18,376
Utility Expense	10,203
Postage and Printing	17,663
Advertising & Marketing	26,058
Travel Expense	1,016
Insurance Department Fees	5,510
Sales Related Expense	33,898
Rental Expense	33,719
Building Expense	13,519
Insurance Expense	4,647
Office Related Expense	11,558

Dues & Subscriptions	5,489
Human Resources	5,306
Other Expense	1,737
Investment Expense	58,433
<b>SALES &amp; OPERATING EXPENSES</b>	<b>\$ 619,971</b>

### Revenue Less Sales & Operating Expenses

	\$ 679,718
Post Mortem Benefits	127,760
Misc. Member Benefits	1,668
Donation Expenses	1,160
Change in Accrued Convention Donations	12,500
Convention Expenses	14,587
Branch and District Funding	61,333
Fraternal Activities	47,369
Official Publications	51,668
Scholarship Awards	47,500
<b>DIRECT FRATERNAL EXPENSES</b>	<b>\$ 365,545</b>

### Income (Loss) from Operations

	\$ 314,173
Dividends to Members	101,319
<b>Subtotal Income (Loss)</b>	<b>\$ 212,854</b>
Capital Gains (Loss)	(8,039)
<b>NET INCOME (Loss)</b>	<b>\$ 204,815</b>

## FCSLA LIFE PARTICIPATES IN FOOD DRIVE

FCSLA Life participated in a Fraternal Food Drive announced by the American Fraternal Alliance during the entire month of April. Katherine Bowes spearheaded this effort. Gianna Picciano and Barbara Sekerak served as conduits for the Cleveland District to bring additional donations. As a result, a very generous amount of non-perishable food was contributed. All items collected were taken to the Greater Cleveland Food Bank along with a \$500 donation by FCSLA Life.



L-R: National Auditor Barabara Sekerak, National President Cynthia Maleski, and National Fraternal & Youth Director Katherine Bowes gather the food donations for the American Fraternal Alliance's Food Drive.





# Easy Summer Favorites

## THE PERFECT BURGER

1½ pounds lean ground beef  
 ½ onion, finely chopped  
 ½ cup shredded Colby Jack or Cheddar cheese  
 1 egg  
 1 (1 ounce) envelope dry onion soup mix  
 1 clove garlic, minced  
 1 tablespoon garlic powder  
 ½ teaspoon soy sauce  
 1 teaspoon Worcestershire sauce  
 1 teaspoon dried parsley  
 1 teaspoon dried basil  
 1 teaspoon dried oregano  
 pepper to taste

Preheat an outdoor grill for high heat and lightly oil the grate.

Meanwhile, combine ground beef, onion, cheese, egg, onion soup mix, minced garlic, garlic powder, soy sauce, Worcestershire sauce, parsley, basil, oregano, and pepper in a large bowl. Use your hands to form the mixture into 4 patties.

Cook patties on the preheated grill until no longer pink in the center and the juices run clear, about 4 to 5 minutes per side. An instant-read thermometer inserted into the center should read at least 165 degrees.

## STRAWBERRY GOAT CHEESE BRUSCHETTA

½ cup balsamic vinegar  
 12 slices Italian bread, such as ciabatta  
 1 tablespoon olive oil  
 1 pound strawberries, washed and diced  
 2 teaspoons fresh thyme leaves, plus more for serving  
 1 cup goat cheese, room temperature  
 salt and freshly ground pepper to taste

Toast the bread under the broiler instead of on a grill if needed.

Heat vinegar in a small skillet over medium-low heat. Simmer until reduced by about half, 8 to 10 minutes. Remove from heat and allow to cool to room temperature.

Place bread slices on a foil-lined baking sheet and drizzle with olive oil.

Combine strawberries and thyme in a small bowl and set aside.

Grill bread on the preheated grill until browned, about 3 minutes per side.

Spread goat cheese on toasted bread. Add black pepper, salt, and reduced vinegar to the strawberry mixture. Spoon over the goat cheese topped bruschetta. Garnish with additional thyme.

## SOUTHERN PEACH TOASTS

3 medium ripe peaches, peeled and thinly sliced  
 3 tablespoons peach preserves  
 1 teaspoon lemon juice  
 ¼ teaspoon minced fresh ginger root  
 ¼ teaspoon ground cinnamon  
 6 English muffins, split and toasted  
 1 carton (8 ounces) mascarpone cheese  
 ½ cup packed light brown sugar  
 Fresh mint leaves

In a large bowl, combine the first 5 ingredients. Let stand for 15 minutes, stirring occasionally. Spread cut sides of English muffins with mascarpone cheese. Drain peaches, reserving liquid. Arrange peaches over muffins; brush with some of the reserved liquid. Place on a foil-lined baking sheet; sprinkle with brown sugar. Broil 3-4 inches from heat until caramelized and bubbly, 3-4 minutes. Garnish with mint.

## BROCCOLI & CHIVE STUFFED MINI PEPPERS

12 miniature sweet peppers  
 1 package (8 ounces) cream cheese, softened  
 ½ cup minced fresh chives  
 ½ teaspoon salt  
 ½ teaspoon pepper  
 ¾ cup finely chopped fresh broccoli  
 ¾ cup shredded cheddar cheese

Preheat oven to 400 degrees. Cut peppers lengthwise in half; remove seeds. In a bowl, mix cream cheese, chives, salt and pepper; stir in broccoli. Spoon into pepper halves.

Place on a foil-lined baking sheet; bake until heated through, 9-11 minutes. Sprinkle with cheddar cheese. Bake until cheese is melted, 3-4 minutes longer. Cool slightly before serving.

## COD FILLET AND ASPARAGUS BAKE

4 cod fillets (4 ounces each)  
 1 pound fresh thin asparagus, trimmed  
 1 pint cherry tomatoes, halved  
 2 tablespoons lemon juice  
 1½ teaspoons grated lemon zest  
 ¼ cup grated Romano cheese

Preheat oven to 375 degrees. Place cod and asparagus in a 15x10x1-in. baking pan brushed with oil. Add tomatoes, cut sides down. Brush fish with lemon juice; sprinkle with lemon zest. Sprinkle fish and vegetables with Romano cheese. Bake until fish just begins to flake easily with a fork, about 12 minutes.

Remove pan from oven; preheat broiler. Broil cod mixture 3-4 inches from heat until vegetables are lightly browned, 2-3 minutes.

## EASY KEY LIME PIE TRIFLE

1 package (8 ounces) cream cheese, softened  
 1½ cups heavy whipping cream  
 ¼ cup sugar  
 1½ teaspoons vanilla extract  
 1 frozen key lime pie (36 ounces), cut into 1-in. cubes, thawed  
 1 cup sweetened shredded coconut, toasted  
 1 cup chopped pecans, toasted

In a large bowl, beat cream cheese, whipping cream, sugar and vanilla until soft peaks form. Place half of the pie pieces in a 3-qt. trifle bowl or glass bowl. Spread with half the cream cheese mixture; top with ½ cup coconut and ½ cup pecans. Repeat layers. Refrigerate, covered, at least 1 hour before serving.

## BUTTERSCOTCH NO-BAKE COOKIES

2 cups sugar  
 ¾ cup butter, cubed  
 1 can (5 ounces) evaporated milk  
 1 package (3.4 ounces) instant butterscotch pudding mix  
 3½ cups old-fashioned oats  
 ¾ cup butterscotch chips  
 ½ cup chopped pecans

In a large saucepan, combine sugar, butter and milk. Bring to a boil; boil 1 minute. Remove from heat. Stir in pudding mix and oats until blended. Stir in chips and pecans. Drop by tablespoonfuls 1 in. apart onto parchment-lined baking sheets. Let stand until set.





PERIODICAL

7/23

## **The FCSLA Life Mission Statement**

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

## **The FCSLA Life Vision is to:**

Be a Premier Fraternal Benefit Society that offers quality financial products and benefits.