

# Fraternally Yours®



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First Catholic Slovak Ladies Association

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ŽENSKÁ JEDNOTA

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# Thank You Father

Dear GOD:

- ◆ I want to thank You for what you have already done.
- ◆ I am not going to wait until I see results or receive rewards, I am thanking you right now
- ◆ I am not going to wait until I feel better or things look better, I am thanking you right now
- ◆ I am not going to wait until people say they are sorry or until they stop talking about me, I am thanking you right now.
- ◆ I am not going to wait until the pain in my body disappears, I am thanking you right now.
- ◆ I am not going to wait until my financial situation improves, I am going to thank you right now.
- ◆ I am not going to wait until the children are asleep and the house is quiet, I am going to thank you right now.
- ◆ I am not going to wait until I get promoted at work or until I get the job, I am going to thank you right now.
- ◆ I am not going to wait until I understand every experience in my life that has caused me pain or grief, I am going to thank you right now.
- ◆ I am not going to wait until the journey gets easier or the challenges are removed. I am thanking you right now.
- ◆ I am thanking you because I am alive.
- ◆ I am thanking you because I made it through the day's difficulties.
- ◆ I am thanking you because I have walked around the obstacles.
- ◆ I am thanking you because I have the ability and the opportunity to do more and do better.
- ◆ I'm thanking you because FATHER, you haven't given up on me.

Dear Friends,

This month choose to live with gratitude for the love that fills your heart, the peace that rests within your spirit, and the voice of hope that reminds us with God all things are possible.

Until Next month,  
**Warmly, Carolyn**

# *The Fourth Sorrowful Mystery:*

## **THE CARRYING OF THE CROSS**

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

Dear Sisters and Brothers,

In meditating on the Fourth Sorrowful Mystery, whose Spiritual Fruit is Patience, we see that eight of the Stations of the Cross depict events that took place as Jesus was carrying the Cross. The Via Dolorosa, which is sometimes called the “Way of Suffering,” is located in the Old City of Jerusalem and is believed to be the route Jesus walked on his way to Calvary. The route follows the traditional fourteen Stations of the Cross, beginning with the place where it is believed Pilate condemned Jesus to death and ending at the place which is believed to hold the tomb where Jesus was buried (Church of the Holy Sepulchre). On that first Good Friday, Jesus was forced to carry the Cross through the same streets where the Sunday before he had entered Jerusalem triumphantly. Many of the same people who had cried “Hosanna” on that Sunday were those who now cried, “Crucify him!”

On this journey, Jesus did encounter acts of goodness from some individuals

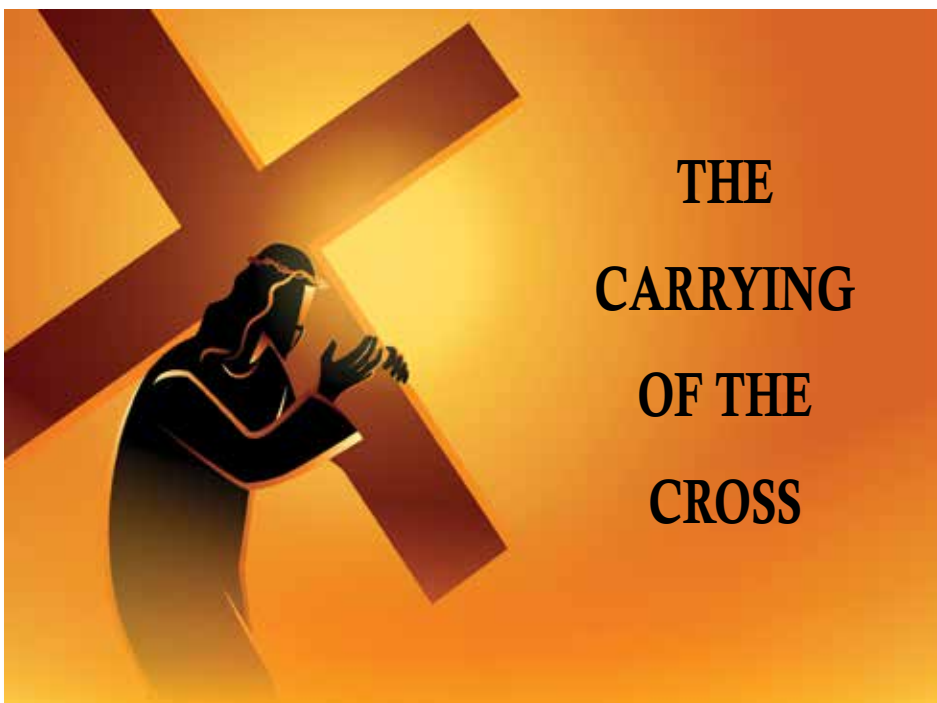
who placed their own lives in danger by comforting or helping him. First, of course, was Jesus coming face to face with Mary. Imagine the anguish both must have endured as Son and Mother faced each other. Further along the road, as Jesus repeatedly stumbled and fell, the centurions feared Christ would die before reaching Calvary, so they forced a man from the crowd to take up the Cross. The Scriptures themselves identify this man as Simon of Cyrene who was not from Jerusalem and most likely simply had walked over to the crowd to see what the commotion was. When the centurions forced him to take the Cross, Simon initially objected and did not want to get involved. Yet once he took up the Cross, he was overtaken by compassion and charity, and he willingly carried the Cross for Jesus.

Christ’s next encounter was with Veronica. Although St. Veronica is not mentioned in the Bible, she is known to us by Catholic tradition as the woman who offered a cloth to Jesus. Veronica

was a bystander who was moved to compassion upon seeing Jesus’ face dripping with sweat and blood. She offered him a cloth, most likely her veil, to wipe his face. When Jesus returned the cloth, the image of his face was miraculously imprinted on it. This cloth is believed to exist today in the Vatican and is considered one of the most treasured relics of the Church, known as “The Veil of Veronica.”

Christ’s last encounter as he carried the Cross was with a group of women who were weeping at the sight of Jesus’ suffering. Yet Jesus turns to them and says, “Daughters of Jerusalem, do not weep for me, but weep for yourselves and for your children” (Luke 23:28). His words exhort the women that it is no use to lament the sufferings of this world if their lives go on as usual without conversion and without clearly seeing the seriousness of sin and the need to fully atone if sin is to be overcome.

Jesus’ journey to Golgotha teaches us how we are called to do God’s will even through the most difficult times in our lives. Jesus fell three times on his journey through the streets of Jerusalem, getting up and continuing the suffering. Although the weight of the Cross on Jesus’ body was certainly very heavy, it was not as heavy as the weight of the sins of the world that he was carrying. But Jesus’ love for His Father and for us was greater than the pain he experienced. So too are we called to love God despite any suffering we may encounter. How often do we question God when our lives prove to be difficult? How often are we disappointed that we prayed to God, but did not receive a solution to our problem? Remember that God has promised that the suffering we experience in our worldly lives is nothing compared to what awaits us in the next life – eternal happiness and the glory of Heaven!



# Message from our National President

## CYNTHIA M. MALESKI



### ***Hello fellow members!***

We are entering a season of hope and new beginnings as many of us gradually emerge from the COVID-19 pandemic surge. I have worked in an isolated part of our home office from the very beginning of this pandemic since over one year ago, basically quarantining myself from others, as others worked remotely or on a hybrid basis in our home office as

we become vaccinated. Now we are definitely ready to begin a journey to a NEW NORMAL both in our private lives and at work! We hope that all of us become vaccinated soon so we can live, work and gather together in safety and with a sense of comfort.

In June we celebrate many who are beginning a new path in their lives – either through graduations or a new work environment. We congratulate, celebrate and offer all our fine members who are ready to embark on a new adventure in their lives.

We are seeing the beginning of transformations at FCSLA Life, with our new marketing name and our new logo, built on the foundation of our strength, resilience, grit and perseverance since our beginnings. We are people of integrity, gratitude and love.

We are fortunate that we have continued to fortify our active branches in various parts of the nation. We have a great opportunity now as we come out of the pandemic, to be active in all of our local branches. By doing so, you can partake in one of its member gatherings, service projects or matching funds activities in our communities. If you would like more information

about how to contact the leaders of your local branch, call the home office and ask to talk to Katherine Bowes, our National Fraternal and Youth Director, so you can connect with your local branch.

If you are not a member, you can also contact us to find out how to become one. You will be pleasantly surprised how well one of our quality insurance products fits into your financial plan, and that YOU may take advantage of our fraternal benefits as well.

You can also pass this good news on to members of your family and friends. It is a fabulous opportunity to become active in a local branch together to serve the broader community. It is enjoyable to gather together and very fulfilling to help others as well!

Let us fly our American flag, Old Glory, on Flag Day and honor our fathers and those around us who serve as fathers to us during this wonderful month of June!

## **PAUSE FOR FLAG DAY**

By Act of Congress dated August 3, 1949, June 14 of each year has been designated National Flag Day, and

On December 8, 1982, the National Flag Day Foundation was chartered to conduct educational programs and to encourage all Americans to Pause for the Pledge of Allegiance on National Flag Day, June 14, and

By Act of Congress, Public Law 99-54 was passed to have the Pause for the Pledge of Allegiance as part of the celebration of National Flag Day throughout the nation, and

National Flag Day celebrates our nation's symbol of unity, a democracy in a republic, and stands for our country's devotion to freedom, to the rule of law, and to equal rights for all,

NOW, THEREFORE, as National President, I, Cynthia M. Maleski, do mark June 14, 2021, as National Flag Day and urge all members of First Catholic Slovak Ladies Association of the United States of America, FCSLA Life, to pause at 7 p.m. Eastern Time on this date for the 39th annual Pause for the Pledge of Allegiance to the Flag of the United States of America and to our great nation.



## SERVANT LEADERSHIP AWARD FOR EDUCATION

Sisters Linda Marie, SS.C.M. and Susan Pontz, SS.C.M. recently presented Fr. Ronald Rolheiser, OMI, with the 2020 Father Matthew Jankola Lifetime Servant Leadership Award for Education. The presentation, which took place during a Faculty Colloquium at Oblate School of Theology in San Antonio, TX, was delayed because of Covid. The award was originally announced at a virtual ceremony on October 25, 2020, where the Sisters of Saints Cyril and Methodius honored 27 teens who actively serve in their parish, school and community, and four adults who received the Father Matthew Jankola Lifetime Servant Leadership Award in the ministries of evangelization, education, elder care and ecumenism.

Father Ron is a community-builder, lecturer, and writer. His books are popular throughout the English-speaking world and have now been translated into many languages. His weekly column is carried by more than 80 newspapers worldwide. Along with his academic knowledge in systematic theology and philosophy, he has become a popular speaker in the areas of contemporary spirituality and religion and the secular world. Before becoming President of Oblate School of Theology, he taught theology and philosophy at Newman Theological College in Edmonton, Alberta, served as Provincial Superior of his Oblate Province for six years, and served on the General Council for the Oblates in Rome for six years. He has been at Oblate School of Theology since 2005. Sisters Linda Marie and Susan Pontz both serve on the Faculty of Oblate School of Theology in San Antonio, TX.



## The Louise Yash District Holds Spring Meeting/Luncheon

On April 17, 2021, the Louise Yash District in Milwaukee held their spring meeting/luncheon at Alioto's Restaurant in Milwaukee, WI.

Before the meeting, some of the members worked on a project which was making greeting cards for residents of local nursing homes.

A plated lunch was served in lieu of a buffet. After the meal, District President Patrick Braun gave a sales presentation on FCSLA products. He also explained the exciting new marketing name 'FCSLA LIFE' and how it was developed.

A special Happy Birthday cake and card were presented to member Anne Simone who was celebrating her 99th birthday on that very day. The group also sang "Happy Birthday" to Anne.



Everyone was happy to begin getting back to normal!





# Have You Considered Gifting Life Insurance to a Child? Now is the Best Time!

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

There are many reasons you may want to give the gift of life insurance to your children or grandchildren:

It is both a practical and a thoughtful gift.

It is practical because it provides children with life insurance coverage that can grow in value as they grow older.\* Gifting a Single Premium Whole Life policy from FCSLA Life to a child is also practical for the gift giver. You can purchase the policy with one premium payment and the policy is fully paid up. There are no ongoing premiums to pay and most importantly no premiums for the recipient to pay in the future either.

It is also a practical gift because you are not just giving a sum of money to a child. You are providing them life insurance coverage and the cash value inside the policy. This cash value can grow tax-deferred over time.

It is a very thoughtful gift because you are leaving a legacy and a gift that is growing in value over time. An especially

meaningful way to enhance the legacy aspect of the gift is to leave a personal note with the insurance policy that your child or grandchild can read and appreciate decades after you purchase the policy.

Buying a life insurance policy for a young child is also practical because it is less costly the younger the child is. Buying a policy on a newborn provides you with more value than waiting until the child is a teenager. Even if your intended recipient of the life insurance policy is an older child or young adult it is still a valuable and meaningful gift to give.

After three years of being insured the insured child will be eligible to participate in the FCSLA Life Scholarship Program. This is an additional benefit you and your family enjoy as members of FCSLA Life. Scholarships are available from early elementary grades through graduate and vocational school.

Anytime is a good time to buy life insurance, but now through the end of the year is the best time to buy a Single Premium Whole Life policy as a gift for a child or young person. Changes in some federal legislation is causing the price of Single Premium Whole Life policies, especially for children, to go up next year. Take advantage of the lower premiums now and provide a truly meaningful gift to the children you love!

*\*Dividends are not guaranteed and are declared annually by the FCSLA Board of Directors*

## 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.

For more information, please contact the FCSLA Home Office or one of our Sales Managers:

**Amy Hull** – RSM for Rocky Mountain region  
[Amy.hull@fcscla.com](mailto:Amy.hull@fcscla.com) 402-310-5688

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[paul.smithers@fcscla.com](mailto:paul.smithers@fcscla.com) 216-468-1018

## Four Generations of the Bernie Drahozal Family

Pictured below are four generations of the Bernie Drahozal family. All are members of FCSLA W137, Cedar Rapids, IA. (Standing) Bernie Drahozal and daughter, Elaine Samek; (left) Grandson Matt Samek and great-grandchildren Hallie and Devin Samek, and (right) granddaughter Bridget Brondon and great-grandchildren Amalia and Elijah Brondon.



## Mr. & Mrs. Gerald Zidek Celebrated 60th Wedding Anniversary

Mr. and Mrs. Gerald Zidek (S313) of North Apollo, PA celebrated their 60th wedding anniversary on June 3, 2021 with their children, Geraldine (Kevin) Rich of South Padre Island, TX and Jeff (Jackie) Zidek of Greensburg, PA, and grandchildren, Ryan and Sara of Greensburg, PA.



## Annual Saints Cyril and Methodius Appeal Update

The Saints Cyril and Methodius Appeal is in its 43<sup>rd</sup> 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 April 15, there are 149 donors who have given \$16,084.50 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, 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. Hvozdevic, 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 Pastor of Sacred Heart Parish, Swedesburg, 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  
Sacred Heart Catholic Church  
120 Jefferson Street  
Swedesburg, PA 19405

# Debutante Ball 2019 ~ "Stars and Stripes Forever"

On October 12, 2019, the FCSLA sponsored the Polish Union's 41<sup>st</sup> Annual Debutante Ball at Genetti Manor, Dickson City, PA. The evening's theme of "*Stars and Stripes Forever*" was honored with red, white, and blue décor; filling the elegant room with all of our beautiful guests. It was our honor that evening to have Mrs. Sheri Pudlosky Brierley, Presenter of Debutantes, introduce two young ladies into society: Miss Kassidy Ryane Shupp of Kunkletown, PA, and Miss Kalyssa Marie Reilly of Clarks Summit, PA; along with the 2019 Paige Girl, Miss Emma Sophia Tracewski of Eynon, PA, and the 2019 Page Boy, Master Austin Nicholas Walter Stefanac, of Spring Brook Township, PA. Guests enjoyed some musical selections and dancing by the local George Tarasek Orchestra.

Debutante Kassidy Ryane Shupp, daughter of Ms. Kelly Zeruth, was escorted that evening by her future step-father, Mr. Gary Huber. Debutante Kalyssa Marie Reilly, daughter of Mr. Michael Joseph III and Mrs. Kimberly Reilly, was escorted that evening by her brother, Mr. Brenton Reilly.

A special thank-you goes out to all who helped organize the event; especially the Debutante Ball committee members: Emily Stefanac, Chairperson, Charlotte Androckitis, Co-Chairperson, Reverend Patrick Albert, Mary Ann Arnold, Nancy Bachurek, William



Giebus, Terri Rumensky, and Deborah Zielinski. Thank you to all who supported the event through program booklet advertisements and well wishes to our participants.

As a special tribute to their late mother, Elaine Larronde and Deborah Osborne awarded the annual live presentation of the *Marion Vrabel Scholarship* to one lucky Debutante that evening. We congratulate Debutante Miss Kalyssa Marie Reilly who was the 2019 recipient. As a special tribute to her son, Elaine Larronde also awarded the *Grant Larronde Scholarship* that evening to Mr. Thomas Wisinski.

A special tribute was given that evening to honor two very important, and dear to our hearts, Polish Union members who passed away prior to

the event. The guests present gave tribute to Florence K. "Flossie" Lohman and Joseph P. Pudlosky Jr. Flossie and Joe were not only prior members of the Debutante Ball Planning Committees in years past, but they were also active members of the fraternal whose selflessness and dedication to serve their community never went unnoticed. A moment of silence was respected to thank them for their service, and honor their memory.

No Debutante Ball would ever be successful without the joint effort of all of those involved. Everyone's time, efforts, and attendance is

and will always be so appreciated. It's our greatest honor to continue to host such an event to highlight our youth members, and celebrate their accomplishments. We look forward to hosting the next Debutante Ball in the future, when the pandemic allows us to gather indoors safely and comfortably. Please stay tuned for more information to come. However, if anyone would like to reach out for details on the upcoming Debutante Ball, to volunteer, get involved, or simply ask to see a DVD of the event if you are interested in being a participant, please feel free to contact the Debutante Ball Chairperson, Mrs. Emily Stefanac, at [eastefanac@gmail.com](mailto:eastefanac@gmail.com). She would love to hear from you, and answer any questions you may have!





Additional  
Photos  
on Page 10

# Debutante Ball 2019 ~ "Stars and Stripes Forever"



## Lilian Lyons Named Knights of Columbus 2020 Youth of the Year

Kirkwood Pioneer Freshman, Lilian Marie Lyons (J011), the 2020 First Catholic Slovak Ladies Association Junior Fraternalist of the Year, was named by the Missouri State Knights of Columbus at their annual convention as their Youth of the Year for 2020.



L-R: Missouri State Deputy, Sir Knight Mike A. Grudzinski; Lilian Lyons; and Missouri State Family Director, Sir Knight Chuck E. Paquette.

## Cleveland District Meeting Held April 10, 2021

Once again, on Saturday, April 10, 2021, the Cleveland District met at Our Lady of Lourdes Dining Hall for our district meeting. While observing the social distancing guidelines, the members enjoyed a pork loin meal served by the Sisters of the Most Holy Trinity.

After the meal, the first meeting for the 2021 year was held. Election of officers took place. The following are the elected officers: President – Joyce Lechman; Vice President – Marie A. Golias; Treasurer – Mary Angeloff; Auditor – Susan J. Talpas; Fraternal Coordinator – Gianna Picciano, and Chaplain – Fr. Gerard Gonda, O.S.B. They were sworn in by past FCSLA President Mary Ann Johaneck.

In attendance was the National President, Cynthia M. Maleski, who gave an update on activities in the Home Office. A majority of the employees are back in the office, while some are still working from home. Also in attendance was Steve Hudak, the recently retired Treasurer of FCSLA. Cynthia thanked him for his service to the organization.

The National Secretary, Kim Graham, gave an explanation of the new FCSLA logo followed by a brief discussion.

Upcoming activities sponsored by the district were discussed. Join Hands Day will be held on May 1st on the grounds of the Lady of Lourdes Shrine. Plans are being made to hold Saint Anne's Day on July 26th at the Shrine.

The dates for future district meetings will be July 10th and October 9th. Both meetings will be held at our Lady of Lourdes Shrine. All members are invited to attend the district meetings. We would love to see you again!



Mary Ann Powell (left) and National Trustee Sue Ann Seich enjoying the pork loin luncheon. In the background, National Secretary Kim Graham and National President Cynthia M. Maleski also in attendance.



Past National Secretary, Irene Drotleff in line for the luncheon.



Ralph Szubski signing in with Gianna Picciano for the district meeting.



Cleveland district members enjoying the luncheon.

## Eric W. Spindler Achieves Rank of Eagle Scout



Eric William Spindler of Palos Heights, IL achieved the rank of Eagle Scout, July 2020 with Troop 337, St. Alexander Catholic Church.

Eric is the son of Edmund and Mary Kay (Minelli) Spindler and the brother of Grace (Girl Scout Gold recipient 2016) and Alexander (Eagle Scout 2018). His family and his grandmother Emily (Martinek) Minelli are all members of Sr. Branch 287 of Oak Lawn, IL.

To earn the rank of Eagle, a Scout must earn at least 21 merit badges and demonstrate leadership and community services and carrying out an Eagle project.

Eric's project was to restore the existing theater dressing room at his high school and create a safe and accessible space.

Eric has been accepted to Grand Valley State University in Allendale, MI where he is studying engineering.

# First Catholic Slovak Ladies Association Fifth Executive Committee Meeting

Home Office, Beachwood OH • November 17, 2020

## Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 11:32 a.m. at the home office, Beachwood, Ohio. National Director Jeanette E. Palanca was asked to open the meeting with prayer. National Trustee Suzanne V. Strohl led the Pledge of Allegiance.

## Opening Business

### **Roll Call**

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

Cynthia M. Maleski                      National President

Members present via secure telephone line and in a secure location were:

Jeanette E. Palanca                      National Director

Joann Skvarek Banvich                  National Director

Suzanne V. Strohl                        National Trustee

Sue Ann M. Seich                        National Trustee

National Chaplain Monsignor Peter M. Polando was absent and President Maleski noted he was excused. Secretary Kimberly A. Graham was present and in the board room and National Treasurer Stephen C. Hudak was in a secure location in his office.

### **Approval of Agenda**

President Maleski called for approval of the agenda and noted it was distributed in advance and if there are no changes, then the agenda will stand as approved as circulated.

**APPROVED**

### **Approval of the Minutes**

President Maleski noted the minutes were distributed in advance and if there are no corrections, then the minutes will stand as approved. President Maleski noted with the one editorial change the amended minutes are approved as corrected.

**APPROVED**

## National President's Comments

### **Strategic Planning**

President Maleski noted the key staff interviews and board member interviews have been completed. The other stakeholder interviews are being scheduled and we are on-target with the schedule.

### **AM Best**

President Maleski stated we developed a press release in conjunction with Revenue Resources' assistance on our AM Best A- rating affirmation during the pandemic and distributed it to several news outlets around the country.

### **Budget Process**

President Maleski noted that our budget process continues to align and integrate our goals with our strategic

initiatives, ERM mitigation strategies and AM Best strategies. Our National Treasurer Steve Hudak and Controller Frank Rando drive the budget process working with each of our budget managers to identify cost savings and provide an accurate budget.

### **National Treasurer**

President Maleski reviewed the recruiting and on-boarding process for the National Treasurer position.

### **Rebranding**

President Maleski stated we are currently in Phase 3 which is the implementation phase.

### **COVID-19 Update**

President Maleski remarked how this pandemic continues to evolve and with the cases peaking, the Task Force is meeting more frequently. Our Human Resources Leader Karen Jakubowski continues to send out regular and consistent messages to advise our employees of COVID-19 updates. We have not had any cases in the office.

### **Cyber Security Update**

President Maleski noted the Ohio Cybersecurity law has developed a framework for risk assessment which is a helpful tool for enhancing our current Cybersecurity program.

### **Supplement 1**

### **Approval of President's Report**

National Trustee Sue Ann Seich moved to accept the President's report and seconded by Director Palanca.

**MOTION ADOPTED**

## National Treasurer's Report

Treasurer Hudak stated we filed the quarterly report and H2R CPA is conducting the interim audit remotely due to COVID-19. Treasurer Hudak presented the Treasurer's Report as of September 30, 2020.

Treasurer Hudak 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 September, our admitted assets were at \$1.053 billion and our surplus is \$106.6 million.

Treasurer Hudak reviewed the Balance Sheet, and Income Statement as of September 30, 2020. Questions were asked and answered.

### **Supplement 2**

### **Annuity Reserves by Product**

Treasurer Hudak 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.

### **Third Quarter 2020 Budget vs Actual**

Treasurer Hudak reviewed the third 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.

### **Acquired Securities Report**

Treasurer Hudak reviewed the \$21.2 million of acquired securities since our last Executive Committee meeting. Treasurer Hudak also reviewed the quarterly credit watch list, and the credit events report as of September 30, 2020. Questions were asked and answered.

### **2021 Budget**

Treasurer Hudak mentioned that we are vetting the final numbers for the draft 2021 budget that will be presented to the board in December.

President Maleski entertained a motion to accept the National Treasurer's report. Trustee Seich moved to accept the National Treasurer's report, seconded by Director Skvarek Banvich.

**MOTION ADOPTED**

### **Unfinished/New Business**

#### **Annuity Interest Yield**

Treasurer Hudak passed out the yield curve as of today. Treasurer Hudak did not make a recommendation for the Executive Committee and he will make a recommendation at the board meeting. The recommendation Treasurer Hudak will give to the board will consist of two pieces. The first will be the credit rate for the first quarter 2021 and second piece will be the guarantee rate for all our new annuity policies issued in 2021.

#### **Supplement 3**

#### **FCSLA Cybersecurity Program**

President Maleski reviewed the framework earlier in her report regarding the new Ohio Cybersecurity Law requirement. In accordance with the requirement of Ohio Revised Code Section 3965.92(E) to develop, implement,

and maintain an Information Security Program and report in writing, at least annually to the Board of Directors. A board or committee motion is required.

Compliance Officer Karen Visocan and Insurance Manager and IT Coordinator Paula Dalpiaz were asked to join the meeting at 2:15 p.m. Questions were asked and answered. Director Palanca recommended the resolution be more detailed in item (ii). President Maleski suggested we add the verbiage of "as amended from time to time" or add an asterisk footnote to this item.

Trustee Seich made a motion to recommend to the Board of Directors the motion as outlined and presented to the Executive Committee in accordance with the requirement of the Ohio Revised Code Section 3965.02 (E) and seconded by Director Skvarek Banvich.

**MOTION ADOPTED**

Compliance Officer Visocan and Insurance Manager and IT Coordinator Dalpiaz were excused from the meeting at 2:32 p.m. A break was taken at 2:35 p.m. and all board members rejoined the meeting at 2:50 p.m.

### **Approval of 42<sup>nd</sup> Quadrennial Convention Minutes**

The draft convention minutes were presented. The Executive Committee made several corrections on the Convention Minutes. A motion was made by Trustee Seich to approve the Minutes of the 42<sup>nd</sup> Quadrennial Convention with the recommended corrections with the copy editor changes and seconded by Trustee Strohl.

**MOTION ADOPTED**

### ***Executive Committee Meeting Dates***

The meeting dates will be determined at the December Board of Director's meeting.

President Maleski thanked Directors Palanca and Skvarek Banvich for their service on the Executive Committee. President Maleski noted that the review of the Board Policy and Procedures manual will continue with a committee made up of the two trustees and Directors Palanca and Skvarek Banvich.

### **Adjournment**

Trustee Seich moved, and Director Palanca seconded to adjourn the meeting. The meeting adjourned at 3:54 p.m. with prayer led by Treasurer Hudak.

**MOTION ADOPTED**

**Cynthia M. Maleski**, President  
**Kimberly A. Graham**, Secretary

### **ATTEST:**

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

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

- Did your children, grandchildren receive special awards or achievements in school?
- Baptisms? Confirmations? New Members?
- Participated in Volunteer & Community Projects?

**If they are members of the FCSLA please email us a photo and short article about their special achievements!**

**E-mail: [zjbazik@comcast.net](mailto:zjbazik@comcast.net)**

## Branch W045 Honors Students with Grants and Scholarships

Three juvenile members from Branch W045 (Cedar Rapids, IA) were honored by receiving a 2021 grant of \$200 each from Branch W045. This grant is awarded in honor of Wayne Krotz, a long time Treasurer of the Branch. Qualification for the grant is any student from Kindergarten through 8th Grade that has an FCSLA Life Insurance policy or Annuity Certificate in force.

Honorees are Francesca Daye – Taft Middle School, Cedar Rapids, IA, 7th Grade; Emily Hunsaker – St. Jude Elementary Cedar Rapids, IA, 4th Grade; and Harper Hunsaker – St. Jude Elementary Cedar Rapids, IA, 2nd Grade.

The branch is also proud to announce the winners of a \$300 Cadets of St. George Branch W045 scholarship.

Qualifications for the scholarship is any student entering or already attending a junior college or 4 year college or university in Iowa. The scholarship is awarded directly to the student upon receiving the second semester class schedule.

Winners are Maggie Stutsman – Freshman attending Iowa State University; Christian Garcia – Freshman at Kirkwood Community College, Gabriella Cummings – Junior at the University of Northern Iowa; Patricia Redington – Freshman at Mount Mercy

University (no photo); Aidan Bostwick – Freshman at Iowa State University (no photo); Katherine Skoumal – Freshman

at Loras College (no photo); Lauren Skala – Freshman at Loras College (no photo).



**Gabriella Cummings**



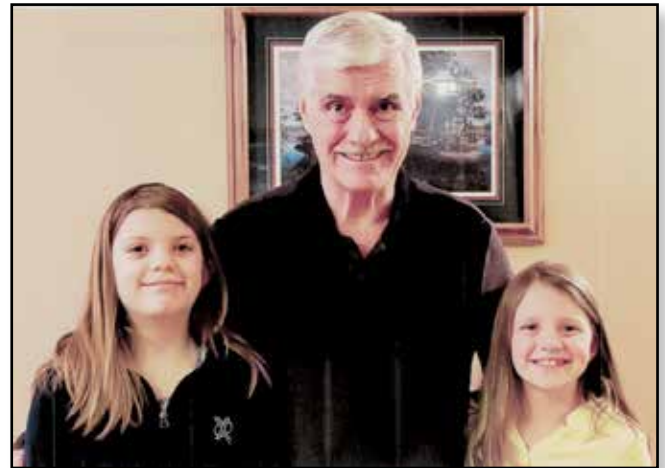
**Christian Garcia**



**Francesca Daye**



**Maggie Stutsman**



**Emily Hunsaker and Harper Hunsaker with Grandfather John Salat (center), Recording Secretary of Branch W045.**

## **FCSLA**Life has a New Website!

We at FCSLA Life are very excited about our brand new website! We are thrilled with the updated design, and improved functionality. We hope you'll visit the site online soon, now at [www.fcsla.com](http://www.fcsla.com). You'll find it to be very user-friendly. One of the most exciting things about our new public-facing online presence is that it showcases our new brand look and logo. We are excited to share our new look with the world!

This updated presence online goes hand-in-hand with our new branding. As we continue to grow and support our membership, we found the need to update and modernize the way people see us on the World Wide Web. When we became FCSLA Life, we put the emphasis on "life." We want the world to know we sell life insurance and annuities, and this is prominent on the new site. Our fraternal benefits are also highlighted.

Our exciting new website communicates our traditional values in the red, white, and blue colors—celebrating both our Slavic and American heritage. The photos were chosen to showcase our commitment to the three cornerstones of Family, Faith, and Financial Strength. We want to continue to attract new members to our organization, and we feel this will help us achieve our goal. Please feel free to share the new FCSLA Life website on your own social media pages such as Facebook and Twitter!



## Anna Hurban District of Cleveland

### Grounds Cleaning at Our Lady of Lourdes Shrine with Sisters of the Most Holy Trinity

On Saturday, May 1, 2021, members of the Cleveland District joined hands with the Sisters of the Most Holy Trinity to clean their grounds for their upcoming services that will be held at Our Lady of Lourdes Shrine this year. There are 14 nuns in residence and as you will see in the pictures, they were leading the forces in cleaning the main shrine of our Blessed Mother, the benches, the stations of the cross, the statues throughout the grounds and other areas of the shrine. It was a fun filled day and we got a lot of work accomplished. At noon, we met in the cafeteria to enjoy a wonderful luncheon provided by the sisters. When the weather gets warmer, volunteers will come together again to assist with planting of the flowers. Since this has been a unique time in history for everyone, there will be a second Join Hands Day to be held at Light of Hearts Villa on May 15, 2021. This is the location where the Cleveland District usually does their annual Join Hands Day. FCSLA members will assist the Sisters of Charity, who are on staff at this facility, with planting of flowers and cleaning of the grounds.





## IN MEMORIAM

### John S. Vanek Jr., W013



John S. Vanek, Jr., 87, of Prague, NE, entered into eternal rest on October 27, 2020 at his home in Prague. He was born July 20, 1933 on the family farm in Prague, to John and Rose (Steinbach) Vanek. John attended St. John Catholic School and graduated from Prague High School. He served his country in the U.S. Army during the Korean War until he was honorably discharged in 1955. On June 15, 1960,

John was united in marriage to Deloris M. Sisel at St. John the Baptist Catholic Church in Prague. John was a lifelong farmer in the Prague area. Through the years, he also worked for Shimerka Implement (18 years), Prague CO-OP Elevator and Walmart. John was a member of St. John the Baptist Catholic Church where he was an Acolyte and a member of the finance board. He was a member of the Knights of Columbus #1833, 4th Degree Assembly and the Malmo American Legion #232. He was a District 7 Legion Sergeant-at-Arms, past Post #232 commander and a past county commander. John loved gardening, woodworking and displaying Christmas lights. He is survived by his wife of 60 years, Deloris Vanek; son, John Wayne Vanek; sister, Clara Schrader.

### Deloris M. Vanek, W013



Deloris M. Vanek, 82, of Prague, NE, entered into eternal rest on November 21, 2020 at The Monarch in Lincoln, NE. She was born on March 15, 1938 in rural Loma, NE to Emmanuel and Marie (Rejda) Sisel. Deloris attended St. John School in Prague and graduated from Prague High School in 1956. On June 15, 1960, Deloris was united in marriage to John S. Vanek Jr. at St. John the Baptist Catholic Church in Prague. Deloris taught at several country

schools and at St. John School in Prague for many years. She taught CCD religion classes at church and she cleaned the church rectory for 40 years. Deloris was a member of St. John the Baptist Catholic Church, Catholic Daughters and the Malmo American Legion #232 Auxiliary. Making soup was one of her favorite things to do. She is survived by her son, John Wayne Vanek; sister, Doris Hynek; many nieces, nephews and friends.

### Marie J. Sloup, W013



Marie J. Sloup, 92, of Fremont, NE formerly of Morse Bluff, NE passed away November 25, 2020. Marie was born March 19, 1928 in Prague, NE to Emil and Marie (Vasa) Polacek. She resided in Prague and Omaha. Marie married Frank B. Sloup on September 9, 1961 at St. Peter's Catholic Church in Omaha. They resided on a farm outside of Morse Bluff. Frank preceded Marie in death on October 12, 1997.

Marie moved to Pathfinder Place in Fremont in late 2014. She was a member of Sacred Heart Catholic Church in Cedar Hill and the Altar Society. She was a member of the American Legion Auxiliary in Morse Bluff. Family came first for Marie and she always thought of others before herself. She loved flowers of all shapes and sizes, had a huge garden and she was an excellent cook and baker. She

was a devoted Catholic and a strong, beautiful woman. Marie is survived by her daughter, Amy (Mike) Owens, of Omaha, NE; sons, Alan Sloup of Morse Bluff and Frank (Miriam) Sloup of Renton, WA; brothers, Robert Polacek of Wahoo, NE and Alf (Carole) Polacek of Prague, NE; grandchildren, Brooke (Marcus) Engel of Chicago, IL, Kyle Sloup of West Des Moines, IA, Josh (Laura) Fischer of Greeley, CO, Kelly (Ray) Sievers of Tea, SD and Dan (Nikki) Fischer of Sioux Center, IA; great-grandchildren, Malcom Engel, Paisely, Fallyn, and Lenyx Fischer, and many nieces and nephews.

### Carol A. Polacek, W013



Carol A. Polacek, 83, Prague, NE, entered into eternal rest on December 1, 2020 at Dunklau Gardens in Fremont, NE. She was born April 15, 1937 in Prague to William and Helen (Bures) Perk. Carol graduated from Prague High School in 1955. On May 1, 1957, Carol was united in marriage to Alphonse "Alf" Polacek at St. John the Baptist Catholic Church in Prague. Carol was a member of St. John the Baptist Catholic

Church where she played the organ for 35 years. She is survived by her husband, Alphonse "Alf" Polacek; children, Barb (Kevin) Herbel and Scott (Leah) Polacek; grandchildren, Stacey (Bryce) Bostwick, Kelli Herbel, Makenzie (Derek) Lahm and Tyler Polacek; great-grandchild, Barrett; brother, William Jr. (Cec) Perk; sister, Betty Shaier.

### Catherine (Kay) Kovalchik, S30



Catherine (Kay) Kovalchik, 105 years old, passed away peacefully on December 18, 2020. She was born December 4, 1915 in Youngstown, OH, a daughter of the late August and Matilda Tarby Kepko. She lived most of her life on the southside of Youngstown, graduating from South High School. She worked at General Fireproofing and moved to Columbus for a brief

time where she worked at General Motors. Upon her return home, she and her husband opened a tavern called 'The Friendly Lunch'. Kay was a lifetime member of Sts. Cyril & Methodius Church in Youngstown where she attended daily Mass. She served as an officer in many organizations, including Altar & Rosary Society, Infant Jesus of Prague Guild, and Catholic Daughters of America. The FCSLA was an important part of Kay's life. Following in her mother's footsteps, she was a member of Sr. Branch 30, St. Ann's Lodge, where she served as branch treasurer for many years. She attended numerous FCSLA national conventions and encouraged others to join this fraternal organization. She enjoyed cooking her Slovak dishes, including pierogi, halupki, halusky and kolachi. Aunt Kay the absolute best aunt and godmother of all – and her nieces and nephews are so grateful for the wonderful years they had with her. Catherine leaves behind to cherish her memory her niece, Mary Lou (Gary) DiPillo, niece and godchild, Jeanette (Michael) Kalman, nephew and godchild, Victor (Carla) Dutko, and nephews, Kenneth and David Kepko, niece, Marguerite Paster, nephew, Joseph Paster, nephew, Tom (Barbara) Kovalchik, her godchild, Pauline (Richard) Herman, and several other nieces and nephews; great-nieces and nephews and five great-great nieces. Catherine was the last living family member of her generation. Amazingly, she

survived the pandemic of 1917 and transitioned to her heavenly reward during this current pandemic.

### **Bertha Musilek, W13**



Bertha M. Musilek, 92, of Prague, NE, entered into eternal rest on April 8, 2020 in Wahoo, NE. She was born February 11, 1928 in Saline County, NE to James and Rose (Kotil) Nejd. Bertha graduated from Prague High School in 1945 and went on to Midland College for 1 year. On February 3, 1948, she was united in marriage to Leonard Musilek at St. John the Baptist Catholic Church in Prague, NE. Bertha taught country school for three years in Dodge and Saunders County and she also worked for Pendelton Woolen Mills in Fremont. She was a member of St. John the Baptist Catholic Church where she was active in the St. John PCCW and the Rosary Society. Bertha was a former 4-H leader with the extension club and a former member of the Socialites Extension Club. She enjoyed attending dances when she was younger, sewing, baking, gardening, watching sports and quilting. Making quilts for her family was one of her favorite hobbies. She is survived by her children, James Musilek of Columbus, Connie (Terry) Carlson of Burbank, WA, Gary (Theresa) Musilek of Malmo and Larry (Cindy) Musilek of Prague; grandchildren, Jonathan (Courtney) Musilek, Patrick Musilek, Cody Musilek, Sara Musilek, Kristie (Blade) Middleton and Tracy (Jack) Niland; step-grandchildren, Michael Miller and Randy Miller; great-grandchildren, Hunter, Violet and Barrett; six step great-grandchildren.

### **John T. Hodny, W92**



John Thomas Hodny breathed his last breath the evening of April 13, 2020. Born in Grafton, ND, on April 21, 1946, John was raised by Pauline and Thomas Hodny on the family farmstead located next to Bechyne Church and Hall near Lankin, ND. When he graduated high school he studied the trade of plumbing and heating at ND State College of Science in Wahpeton. John married Sandra I. Woodruff on June 26, 1965, and they moved to Lakota in the fall of 1967. John began working as a plumber for Zacha Plumbing and Heating until he eventually purchased the business when the owner decided to retire. Starting out with a partner and later becoming a sole owner, John poured the next 50 years of his life into growing his business and serving his customers. John was one of those rare individuals who could fix anything and you would always see him tinkering on something. In 2014, he and Sandy started going to Burnett, TX for the winter. It was at the Big Chief RV resort that he and Sandy made a new group of winter friends. John will be deeply missed by his wife, Sandra Hodny; son, John Curtis (Lisa) Hodny of Ferndale, NY; daughters, Trish Hodny and Jodi Hodny, both of Grand Forks, ND; his five grandchildren, his great-grandchild; brother, Bennie Hodny; a sister, Annie Admason; his half-brothers, Ed, Scott, and Ron Brandvold; and half-sisters Bonnie Johnson and Carrie (Bob) Banish.

### **Josephine Marino Grohola, S154**



Josephine Marino Grohola, 98, of Clearfield died on April 18, 2020 in DuBois, PA. She was born on January 14, 1922 in Clearfield, a daughter of the late John and Vincenza (Lombardo) Marino. Josephine graduated from Clearfield Senior High School in 1939, and then from Indiana State Teacher's College in 1945. She also attended Wyoming University of Laramie, WY, as well as Penn State University. Mrs. Grohola taught at various schools including Randolph High School for one year, Shannock Valley High School for one year, and then Clearfield Area Schools for 38 years. She retired in 1985 after 40 years of teaching home economics. She was a member of St. Francis Catholic Church, Clearfield; Rosary and Altar Society, and the National Education Association. She was a lifetime member of the PA Association of School Retirees Clearfield County Chapter, Indiana University of Pennsylvania Alumni Association, and Clearfield Arts Studio Theater. She was a past member of the Clearfield Women's Club, and Clearfield Area Agency on Aging. She is survived by a sister, Ellen White and husband Thomas of St. Louis, MO; and numerous nieces and nephews. The family suggests that memorial contributions be made to St. Francis School Scholarship Endowment Fund, 212 South Front St., Clearfield, PA 16830.

### **Barbara Annette Yanta (Bochanski), Z769**



Barbara Annette Yanta of Flint, MI, age 83, passed away on May 5, 2020. Barbara was born on June 28, 1936 in Flint, to Vincent and Antosia (Raczak) Bochanski. She married Simon V. Yanta on June 27, 1953 at All Saints Catholic Church in Flint. Barbara belonged to All Saints Catholic Church until it closed in 2017; and was a member of St. John Vianney Catholic Church in Flint. Barbara belonged to the PLAV, Chapter 8 and was a Past President, lifetime member of Dom Polski and Kraphol Senior Center. Barbara and her mother owned a catering business for many years in the Flint area and was known for her chicken. Barbara, along with her daughters, owned a store in Frankenmuth, MI selling Michigan made products. She is survived by six children, Christine (Robert) Blake, Diane Yanta-Taggart, Brenda Yanta, Simon Yanta, Jr., David Yanta and Charles (Patricia) Yanta; nine grandchildren; five great-grandchildren; and many nieces, nephews and cousins. Contributions may be made to Poppy Fund PLAV, St. Luke New Life Center or Krapohl Senior Center.

### **Lena Gomez, S55**

Lena Gomez of Mahanoy City died May 13, 2020 just 3 days before her 105th birthday. She was born May 16, 1915 in Meadowbrook, WV and moved with her family to Mahanoy City, PA in 1924. She was the daughter of the late Manuel and Rafaela Gonzales. She was a homemaker and a seamstress and was a member of the Amalgamated Clothing Workers Union until she retired from Eagle Brothers Shirt Factory formerly in Mahanoy City. She was also a member of St. Teresa of Calcutta Church in Mahanoy City, the Golden Age Club and the Mahanoy Area Senior Citizens. She

*Continued on Page 18*



## IN MEMORIAM

is survived by her remaining brother Ralph, her daughter Dolores and her son Robert. Also surviving are five grandchildren, eight great-grandchildren, and five great-great-grandchildren and nieces and nephews. Contributions may be made in her name to St. Teresa of Calcutta Church, 614 W. Mahanoy Ave., Mahanoy City, PA 17948.

### Katherine T. "Katie" Olejnik, U321



Katherine T. "Katie" Olejnik, 92, of Swoyersville, PA went home to be with the Lord on August 29, 2020, after a courageous battle with cancer. Her beloved and caring husband is Joseph J. Olejnik. Joe and Katie would have celebrated their 70th wedding anniversary on August 4, 2021. Born June 28, 1928, in Exeter, Katie was the seventh of ten children born to the late John Krulick and Elizabeth Shoemaker Krulick. Raised in Exeter, Katie was a graduate of the former Exeter High School, Class of 1946. Katie was employed as a seamstress in the local garment industry and she retired from the former Flory Fashions, Swoyersville, in 1990. A faithful Catholic, Katie was a longtime member of the former Holy Trinity Church, Swoyersville, where she was once a member of its Confraternity of Christian Mothers and adult choir. Following the consolidation of her church, she became a member of St. Elizabeth Ann Seton Parish, Swoyersville. Coming from a musical family, Katie was a talented singer and she loved listening to and singing along with her favorite musical artist, Engelbert Humperdinck. She also enjoyed playing bingo and "the slots," and was an avid fan of the Philadelphia Phillies. Katie will forever be remembered as a loving and devoted wife, mother and grandmother. In addition to her husband, Joseph, Katie is survived by her three children, Mark Olejnik, JoAnn Guido, and Joseph K. Olejnik, all of Swoyersville; her four grandchildren, as well as several nieces, nephews and cousins. Memorial contributions may be made in Katie's memory to St. Elizabeth Ann Seton Parish, 116 Hughes St., Swoyersville, PA 18704.

### Gloria A. Kaminsky, S81



Gloria A. Kaminsky (nee Dosen), 86, of Whiting, IN passed away peacefully on September 14, 2020. She was the beloved mother of Pamela (late Paul) Kaminsky Kompier and Ronald Kaminsky; loving twin sister of Geraldine (late Richard) Tumidalsky; dearest sister-in-law of Gloria Dosen; cherished aunt of Susan Hadlock, Michael Dosen, Richard Tumidalsky and Michael Tumidalsky; dear great-aunt of Geena, Alexa and John Wayne and many cousins.

Gloria Kaminsky was born on May 31, 1934 in Whiting, IN to Michael and Susan (Murga) Dosen. She was a lifelong resident and a graduate of Whiting High School, Class of 1952. She was a member of St. John the Baptist Catholic Church, Whiting and the FCSLA Sr. Branch 81. She was a former employee of the Lever Bros Co., Hammond, Boise Cascade, Whiting and the Hammond Civic Center. She was an excellent baker and cook and loved to make pirohi. Devoted to her family, Gloria will be sadly missed by all who knew and loved her. She was always there for her twin sister Geraldine no matter how big or small the function was for Sr. Branch 81. She volunteered with "The Pirohi Makers" group at

St. John the Baptist Church in Whiting and helped Geraldine with mailings of notices for the branch. They were inseparable and she is forever in her twin sister's heart. In lieu of flowers, memorials to the St. John Steeple Repair Fund, would be appreciated.

### Barbara Jean Ceklosky, S172



Barbara Jean Ceklosky, 77, a life resident of the North End neighborhood of Wilkes-Barre, PA, passed peacefully into Eternal Life on October 1, 2020. Born March 29, 1943, in Wilkes-Barre, she was one of nine children to the late Michael and Justine Iskra Ceklosky. She was a graduate of the former Sacred Heart Slovak Parochial School and the James M. Coughlin High School, Wilkes-Barre. She was a member of the Parish of St. Andre Bessette, North Wilkes-Barre, having been a life member of the former Sacred Heart of Jesus Roman Catholic Church prior to its closure and subsequent merger. Following her formal education, Miss Ceklosky took employment with the former House of Savoy Company, Wilkes-Barre, for many years, retiring as a floor supervisor. Later in life, she was employed in the dietary departments of both Wilkes-Barre General Hospital and Riverstreet Manor, each for several years. Proud of her Slovak heritage, she held membership in the FCSLA, where she served as treasurer of Jr. Branch 362; the Sacred Heart Slovak Heritage Society, where she sang in the combined choir; a member of the Slovak Catholic Sokols and the Men's Slovak Catholic Union. Barbara is remembered as being a loving and caring woman who was devoted to her family and the accomplishments of her many nieces and nephews. Left to cherish the wonderful memories they hold of Barbara are her brothers, Francis and his wife, Theresa Ceklosky, Hudson; Joseph F. and his wife, Loretta Ceklosky, Dallas; John Ceklosky; and sister, Mary Ann Krajnik, both of King of Prussia; numerous nieces, nephews, fellow parishioners and dear friends.

### Stephanie Matlosz, Z598



Stephanie (Stella) Dziobak Matlosz of Brick, NJ passed away on May 15, 2020 in Lakewood, NJ. She was born in Elizabeth where she lived most of her life before she moved to Brick. She was a member of St. Hedwig R.C. Parish where she sang in the church choir for many years, was a member of the church senior club, school PTA and was an avid bingo player and worker. Wife of the late Chester Matlosz, Sr. (2005). Survived by daughter Barbara Kwiatek and husband Stanley of Manchester, NJ, daughter Joanne Drozdowski and husband Thomas of Barnegat, NJ, son Chet Matlosz and wife Debbie of Aberdeen, NJ, and daughter Luci Liana of Brick, NJ, eight grandchildren and 15 great-grandchildren.



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

## EASTER CELEBRATION HELD IN MICHIGAN

Family members of Janet Berkemeier (S-456) flew in from Murfreesboro, TN and drove in from Chicago, Lansing and Ann Arbor to Jackson, Michigan for their Annual Easter Mass, Egg Hunt and Easter Dinner. They are members of Sr. Branch 456 and Jr. Branch 368.



1. Babcia Janet Gaydos Berkemeier and Jadek Frank Berkemeier with A'ntonia and Theotolkos Michael.

2. Monica Berkemeier DelMedico and Nick DelMedico with Francesca.

3. Cioca Gretchen with Francesca.

4. Andrea Berkemeier Brelje with daughter Louise Magdalena at Easter dinner.

5. Great-grandmother Geraldine Gaydos with grandson Franz Berkemeier and great-grandson Theotolkos Michael.

6. Franz Berkemeier with Theotolkos and Ben Brelje with daughter Louise Magdalena.

## 2021 Calendar of Events for Branch 93, Tabor, SD

**June 18-19** – Czech Days in Tabor, SD – volunteers needed.

**July 1** – Deadline for W093 CW/FCSLA High School Seniors to apply for local CW/Lodge #93 local scholarships. Contact W093 officer for application.

**July 11** – Monthly meeting after Mass in Tabor, SD.

**August 1** – Annual Picnic in Takota Park, 5 p.m. Pot Luck. FCSLA Branch W093 will supply refreshments and hot dogs. Inclement weather will move into Beseda Hall.

**September 5** – Monthly meeting after Mass in Tabor, SD.

**October 31** – Annual Halloween Party, Noon Potluck, prizes for best costumes (all ages), meeting, games, etc. Beseda Hall in Tabor, SD.

**November 7** – District 13 South Dakota State Meeting: Host/ FCSLA W0109 Dante/Noon. It is requested that all South Dakota FCSLA members attend. RSVP for catered meal count to District Officer.

**December 5** – St. Nick Christmas Party, Noon Potluck, cookie exchange, meeting, honor 50 year members and "Fraternalist of the Year", honor our scholarship winners, games and refreshments in Beseda Hall, Tabor, SD. Members, family and all parishoners are invited to potluck and all activities. Bring a dish to share. Branch will supply coffee and juice.

**FCSLA Life Sr. Branch 319 & Jr. Branch 187**

**ALLENTOWN, PA**

# **5th ANNUAL BASEBALL OUTING**

**TUESDAY, JULY 20, 2021**



## **IronPigs versus Worcester Red Sox**

**Where: Coca Cola Park, Allentown, PA**

Gates open at 5:45 p.m. ~ Game Begins at 7:05 p.m.

Free for Members ~ Non Members \$37.00

Includes Free Parking • Seating in the Tiki Terrace

**BUFFET (6:00 P.M.-8:30 P.M.) & SOFT DRINKS INCLUDED**

**Youth Soccer Jersey Giveaway**

*Call Michele Mrazik Grasso 610-762-1973 for more information.*



**Space is Limited! Call today – R.S.V.P by June 20, 2021**

*Minors must be accompanied by adult or legal guardian.*

## Student Participation for Matching Funds Event Held at St. John the Baptist School

St. John the Baptist School was in need of assistance to bring *Scholastic News* to all of its students. The Covid Pandemic made it impossible for anyone other than the teachers to be allowed in the school. The principal, assistant principal, and FCSLA Branches 58 and 81 officers put their heads together to come up with a matching funds event.

The students were invited to participate in dress down and pajama days at the school. Those doing virtual learning were also included in the fun. Each dress down day cost \$2 per person. With added donations we were able to raise \$724. The matching funds from the home office will allow each student to enjoy the benefits of reading the *Scholastic News*. Online access is included with the subscriptions so everyone will be able to enjoy the much needed resource. It is a wonderful approach to getting students interested in reading about worldwide situations and events.

This has been a very unique school year. We hope helping the students by gifting them a familiar constant in their lives will help spark an interest in other possibilities. Encouraging the children to explore new ideas might bring us a scientist discovering a universal vaccine, or an environmental expert helping to decrease global warming. God bless all of our children in their educational challenges. Stay safe, wash your hands, wear your mask and social distance!



# REPORT OF THE FCSLA NATIONAL TREASURER

## BALANCE SHEET AS OF JANUARY 31, 2021

### ASSETS

Cash & Short Term Investments	\$ 27,041,305
Bonds	1,010,241,854
Preferred Stock	2,294,722
Common Stock	7,318,510
Investment Income Due & Accrued	15,548,566
Property Plant & Equipment, Net	4,800,285
Certificate Loans & Accrued Interest	2,196,635
Other Assets	942,933
<b>TOTAL ASSETS</b>	<b>\$ 1,070,384,810</b>

### LIABILITIES

Life Reserves	\$ 303,016,604
Annuity Reserves	633,897,575
Death Claims Payable	3,873,724
Unearned Premiums	413,661
Matured Endowments	406,575
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,924,462
Accrued Convention Donations	200,000
Provision for Future Conventions	238,471
Asset Valuation Reserve	12,158,583
Interest Maintenance Reserve	279,997
Other Liabilities	2,337,870
<b>TOTAL LIABILITIES</b>	<b>\$ 963,147,523</b>
Surplus	\$ 107,237,288
<b>TOTAL LIABILITIES AND SURPLUS FUNDS</b>	<b>\$ 1,070,384,810</b>

## INCOME STATEMENT

For the One Month Ending January 31, 2021

### REVENUE

Insurance Premiums	\$ 445,357
Annuity Premiums	7,427,859
Investment Income	4,040,894
Amortization of Interest Maintenance Reserve	5,441
Rental Income	29,690
Other Revenue	3,795
<b>TOTAL REVENUE</b>	<b>\$ 11,953,036</b>

### EXPENSE

Increase in Reserves — Life	\$ 222,604
Increase in Reserves — Annuity	6,282,626
Insurance Benefits	823,737
Annuity Benefits	2,930,032
Commission Expense	211,714
Surrender Benefits	103,295
Matured Endowments	7,782
Interest Expense	31,501
Salaries — Employees	57,772
Tax Expense	5,436
Sales Expense	3,473
<b>LIFE AND ANNUITY EXPENSES</b>	<b>\$ 10,679,972</b>

### Revenue Less Life and Annuity Expenses

	\$ 1,273,064
Bank Service Charges	10,580
Data Processing Service Fees	18,567
Accounting Fees	11,567
Actuarial Fees	32,566
Legal Fees	453
Consulting Fees	3,990
Employee Benefits	56,679
Fees — Directors	15,681
Salaries — Employees	113,284

Salaries — Officers	50,022
Temporary Office Expenses	3,193
Tax Expense	21,043
Depreciation Expense	21,338
Utility Expense	9,139
Postage and Printing	10,239
Advertising & Marketing	9,245
Travel Expense	850
Insurance Department Fees	5,735
Sales Expense	6,649
Rental Expense	29,690
Building Expense	10,082
Insurance Expense	1,438
Office Equipment & Supplies Expense	8,598
Dues & Subscriptions	5,518
Human Resources	10,518
Other Expense	1,004

### SALES & OPERATING EXPENSES

\$ 467,668

### Revenue Less Sales & Operating Expenses

\$ 805,396

Post Mortem Benefits	171,398
Misc. Member Benefits	1,714
Donation Expenses	695
Change in Accrued Convention Donations	12,500
Convention Expenses	14,110
Branch and District Funding	61,333
Fraternal Activities	1,816
Official Publications	46,289
Scholarship Awards	23,667

### DIRECT FRATERNAL EXPENSES

\$ 333,522

### Income (Loss) from Operations

\$ 471,874

Dividends to Members 103,604

**Subtotal Income (Loss)** \$ 368,271

Capital Gains (Loss) 0

**NET INCOME (Loss)** \$ 368,271

## FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

**SILVER ELITE (5 YEAR)**  
**2.75% APY\***

**GOLD ELITE (7 YEAR)**  
**3.00% APY\***

**PLATINUM ELITE (10 YEAR)**  
**3.25% APY\***

**\*This rate is in effect 4/1/2021 thru 6/30/2021**

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

The guaranteed rates are: Elite Silver (5 year) 2.00% APY – Elite Gold (7 year) 2.00% APY – Elite Platinum (10 year) 2.00% APY





## CLASSIC POTATO SALAD

- 3 lb. Yukon Gold potatoes, peeled and cut into cubes
- 1 teaspoon salt
- 1½ cups mayonnaise
- 1 tablespoon dijon mustard
- 1 small red onion, finely chopped
- 1 tablespoon lemon juice, freshly squeezed
- 3 medium pickles, chopped
- 1 teaspoon paprika
- ¼ cup chives, chopped
- 2 stalks celery, chopped
- 6 hard boiled eggs, peeled and chopped
- ½ teaspoon salt or to taste
- ¼ teaspoon pepper or to taste

Prepare the potatoes by adding the cubed potatoes to a large pot and cover with water. Season with the teaspoon of salt. Bring the water to a boil and cook the potatoes until they are fork tender, should take about 15 minutes. Drain and let the potatoes cool.

In a large bowl, add the mayonnaise, dijon mustard, red onion, lemon juice, pickles and paprika and stir until well combined. Stir in the chives, celery, hard boiled eggs and season with salt and pepper. Add the potatoes and toss them until well combined.

Refrigerate until ready to serve.

## BAKED CHICKEN PARMESAN

- 4 chicken breasts, about 8 oz. each, sliced in half lengthwise to make 8
- ¾ cup seasoned breadcrumbs
- ½ cup grated Parmesan cheese
- ½ teaspoon garlic powder
- ½ teaspoon Italian seasoning
- 2 tablespoons butter, melted (or olive oil)
- ¾ cup reduced fat mozzarella cheese
- 1 cup marinara sauce
- cooking spray

Preheat oven to 450 degrees. Cover large baking sheet with parchment paper (or spray with cooking spray).

Combine breadcrumbs, garlic powder, Italian seasoning and Parmesan cheese in a bowl. Melt the butter in another bowl. Lightly brush the butter onto the chicken, then dip into breadcrumb mixture. Place on

baking sheet and repeat with the remaining chicken.

Lightly spray a little more oil on top and bake in the oven for 25 minutes.

Remove from oven, spoon 1 tablespoon sauce over each piece of chicken and top each with 1½ tablespoons of shredded mozzarella cheese.

Bake 5 more minutes or until cheese is melted.

## STRAWBERRY SPINACH SALAD

### Salad

- 8 oz. fresh spinach, washed and drained
- 1 cup strawberries, cut in small pieces
- 6 cocktail tomatoes, cut in quarters
- ½ red bell pepper, cut in thin slices
- ½ yellow pepper, cut in thin slices

### Dressing

- 1½ teaspoon Dijon mustard
- ½ teaspoon salt
- 1 teaspoon pepper
- 2 tablespoons red wine vinegar
- 1 teaspoon lemon juice
- 1 tablespoon orange juice
- 1 teaspoon sugar
- 3 tablespoons olive oil

In a large bowl toss the spinach, strawberries, tomatoes and peppers.

Whisk together the dressing ingredients in a small bowl.

Before serving pour the dressing over the salad and toss well.

## BACON AND CHEESE PIEROGI BAKE

- ½ cup chicken broth
- 4 ounces cream cheese
- 1½ cups shredded sharp Cheddar cheese
- ½ teaspoon black pepper
- 2 (16-ounce) packages frozen potato and onion pierogies, cooked according to package directions, (using the boil method)
- 8 slices cooked bacon, crumbled
- 2 scallions, sliced

Preheat oven to 375 degrees. Coat a 2-quart baking dish with cooking spray.

In a soup pot over medium heat, combine chicken broth, cream cheese, cheddar

cheese, and pepper. Whisk 4 to 6 minutes or until smooth. Gently stir the pierogies into the mixture. Pour everything into baking dish.

Bake 25 to 30 minutes or until bubbly. Sprinkle with bacon and scallions; serve immediately.

## LEMONY REFRIGERATOR SQUARES

- 1½ cups graham cracker crumbs
- ¼ cup sugar
- ½ cup (1 stick) butter, melted
- 1 (8-ounce) package cream cheese, softened
- 1 (14-ounce) can sweetened condensed milk
- ½ cup fresh lemon juice
- 1 teaspoon finely grated lemon zest
- 2 cups frozen whipped topping, thawed

Coat an 8-inch square baking dish with cooking spray. In a medium bowl, combine graham cracker crumbs, sugar, and butter; mix well. Press crumb mixture firmly into prepared baking dish and refrigerate until ready to fill.

In a large bowl, beat cream cheese and condensed milk until smooth. Beat in lemon juice and lemon zest. Stir in whipped topping just until mixed. Pour into graham cracker crust.

Refrigerate 6 hours, or until filling is firm. Slice into 2-inch squares and serve.

## NO BAKE NUTELLA CHEESECAKE

### Crust

- 12 Oreo cookies, crushed
- 1 tablespoon butter unsalted, melted

### Cheesecake

- 8 oz. cream cheese (1 package)
- ¾ cup Nutella
- 8 oz. Cool Whip, fat free or regular

### Optional Garnish

- ½ cup Cool Whip
- 2 tablespoons hazelnuts, chopped
- 1 tablespoon chocolate shaved or grated

Place Oreos (including cream) in a ziploc bag, close it and using a rolling pin, press cookies until crushed. Stir together the crushed Oreos with the melted butter and press into the bottom of 4 dishes to form the crust.

In a mixer add the cream cheese and Nutella and mix until smooth. Next add the Cool Whip and mix it with the mixer until there are no more white streaks. Place the cream cheese mixture into a piping bag or a ziploc bag and pipe the filling evenly into the dishes. Or, just use a tablespoon.

Place in refrigerator for a couple hours before serving.

Before serving, top the cheesecake with more Cool Whip, chopped hazelnuts and shaved chocolate.

## **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.