

Fraternally Yours®



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First Catholic Slovak Ladies Association

JUNE 2023



*See
change of
beneficiary
form on page 13*

ŽENSKÁ JEDNOTA

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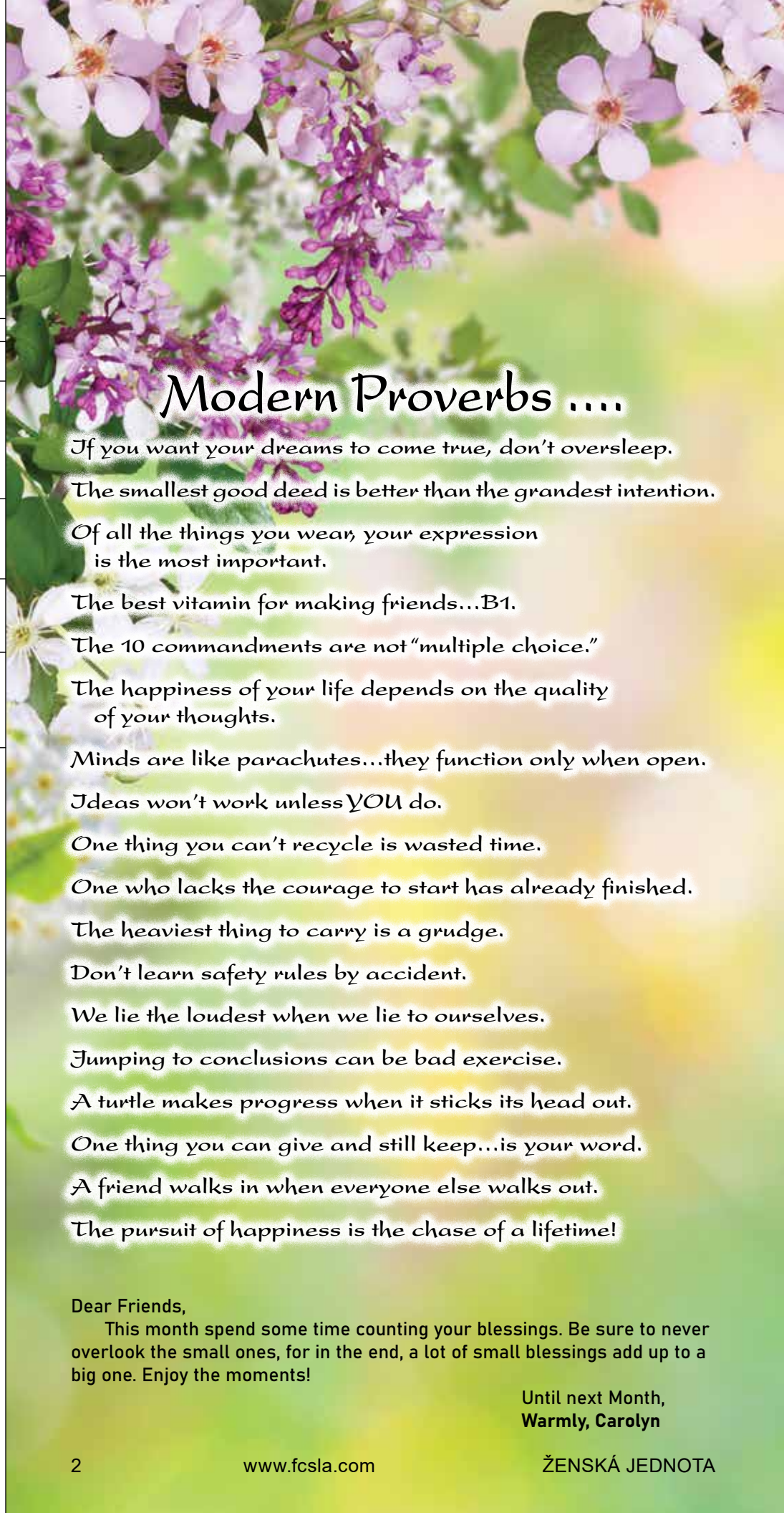
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Modern Proverbs

If you want your dreams to come true, don't oversleep.

The smallest good deed is better than the grandest intention.

*Of all the things you wear, your expression
is the most important.*

The best vitamin for making friends...B1.

The 10 commandments are not "multiple choice."

*The happiness of your life depends on the quality
of your thoughts.*

Minds are like parachutes...they function only when open.

Ideas won't work unless YOU do.

One thing you can't recycle is wasted time.

One who lacks the courage to start has already finished.

The heaviest thing to carry is a grudge.

Don't learn safety rules by accident.

We lie the loudest when we lie to ourselves.

Jumping to conclusions can be bad exercise.

A turtle makes progress when it sticks its head out.

One thing you can give and still keep...is your word.

A friend walks in when everyone else walks out.

The pursuit of happiness is the chase of a lifetime!

Dear Friends,

This month spend some time counting your blessings. Be sure to never overlook the small ones, for in the end, a lot of small blessings add up to a big one. Enjoy the moments!

Until next Month,
Warmly, Carolyn

A Most Wonderful Month of June

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

My dear Sisters and Brothers in Christ,

Welcome to the month of June 2023! It is such a wonderful month and there are many events and feasts that occur during it. Not only is June the beginning of graduations and summer weddings, but it is also one of the major times of the year for VACATIONS! Our young ones, teens, and those older are taking time off from the classrooms. Some of us who labor for the good of our families have a break having a few days of rest and relaxation. Still others, may be going on that dream vacation they saved up for years such as a ship trip or a destination outside of the continental United States.

Although my family no longer lives in my vicinity or state, some of them may venture a trip to visit their in-laws and I will be blessed to see their families and how much the children have changed since the last time that I have seen them. I enjoy: grilling, swimming – whether at a pool, a lake, or the seashore; going camping for a few days in a park or state/national forest; the “off-the-cuff times” of gathering for a picnic; taking a ride on a boat on the Ohio River; a drive to a city to visit my friends; or, just an overnight to have some leisure time away from the rectory. These are just a few of the events that make me excited in welcoming me to the month of June!

The following dates in June are special to me. After reading mine, maybe you can jot some down that are important to you. Should you receive *Fraternally Yours* midmonth, maybe you can pick one of the other summer months to excite you to look forward to your VACATION!

- **June 1** – Memorial of Saint Justin – martyr in the early Church (+165) who wrote one of the earliest descriptions of Holy Mass celebrations in the early history of the Church. I celebrated Mass in the undercroft of the main altar at St Peter Basilica, Rome with my canon lawyer classmates on June 1, 1994.
- **June 4** – Mass of the Most Holy Trinity – celebrated annually the Sunday after Pentecost. It celebrates the

fullness of our Godhead: the Father, the Son, and the Holy Spirit.

- **June 11** – Mass of the Most Holy Body and Blood of Christ (Corpus Christi) – celebrated annually the Sunday after Holy Trinity. At the end of the weekend liturgies, churches may have a procession with the Eucharist around the church, inside or outside.
- **June 13** – Memorial Saint Anthony of Padua – priest and Doctor of the Church (+1231) who was born in Lisbon and patron saint of Portugal and also to the poor, of harvests and of lost articles. This day ends his novena of thirteen Tuesdays prior to his feast day. He is one of my favorite saints because I am always losing something!
- **June 14** – Flag Day – celebrates the anniversary of the adoption of the flag of the United States of America. We should show respect to our flag! Let us fly it with pride!
- **June 15** – Solemnity of the Most Sacred Heart of Jesus – celebrated annually on the second Friday after Pentecost. Jesus loves us so much as he stretches out His hands and arms revealing the everlasting love that is burning in His Sacred Heart.
- **June 16** – Memorial of the Immaculate Heart of Mary – celebrated annually on the second Saturday after Pentecost. Through the Heart of her Son, Mary shares in her heart the immense love she has for all of us, the sisters and brothers of her Son.
- **June 18** – Father’s Day – All of us should give thanks to Almighty God for the gifts of our fathers for they are a part of our births. Pray for our Fathers, both living and deceased!
- **June 21** – The Summer Solstice takes place at 10:58 AM, EDT. Happy Summer! (Also, it is the anniversary of my priestly ordination in 1980!)
- **June 24** – Solemnity of the Nativity of Saint John the Baptist – Saint Augustine writes about the Saint as the light that lessens after the Summer Solstice but the light of Jesus’ birth increases after the Winter Solstice which commences this year on 21 December at 5:02 AM, EST)
- **June 29** – Solemnity of Saints Peter and Paul – Peter was the first bishop of Rome and known as the proclaimer of the Gospel to the Jewish people. Paul received the Risen Christ into his life on the road to Damascus, and known to be the proclaimer of the Gospel to the Gentile people.

To all of our members and you families: Enjoy the month of June and all the months of summer with your family and friends. Take note of the feast/holidays as listed above plus your own. They will enlighten you in faith and history!



Message from our National President

CYNTHIA M. MALESKI



Dear Fellow members,

This month, we mark the 41st annual Pause for the Pledge of Allegiance to the Flag of the United States of America. We ask that all of us remember to fly our Flag today out of respect for our nation's great symbol of unity. At the home office, we will revive our tradition of holding a Flag Day ceremony on June 14th for

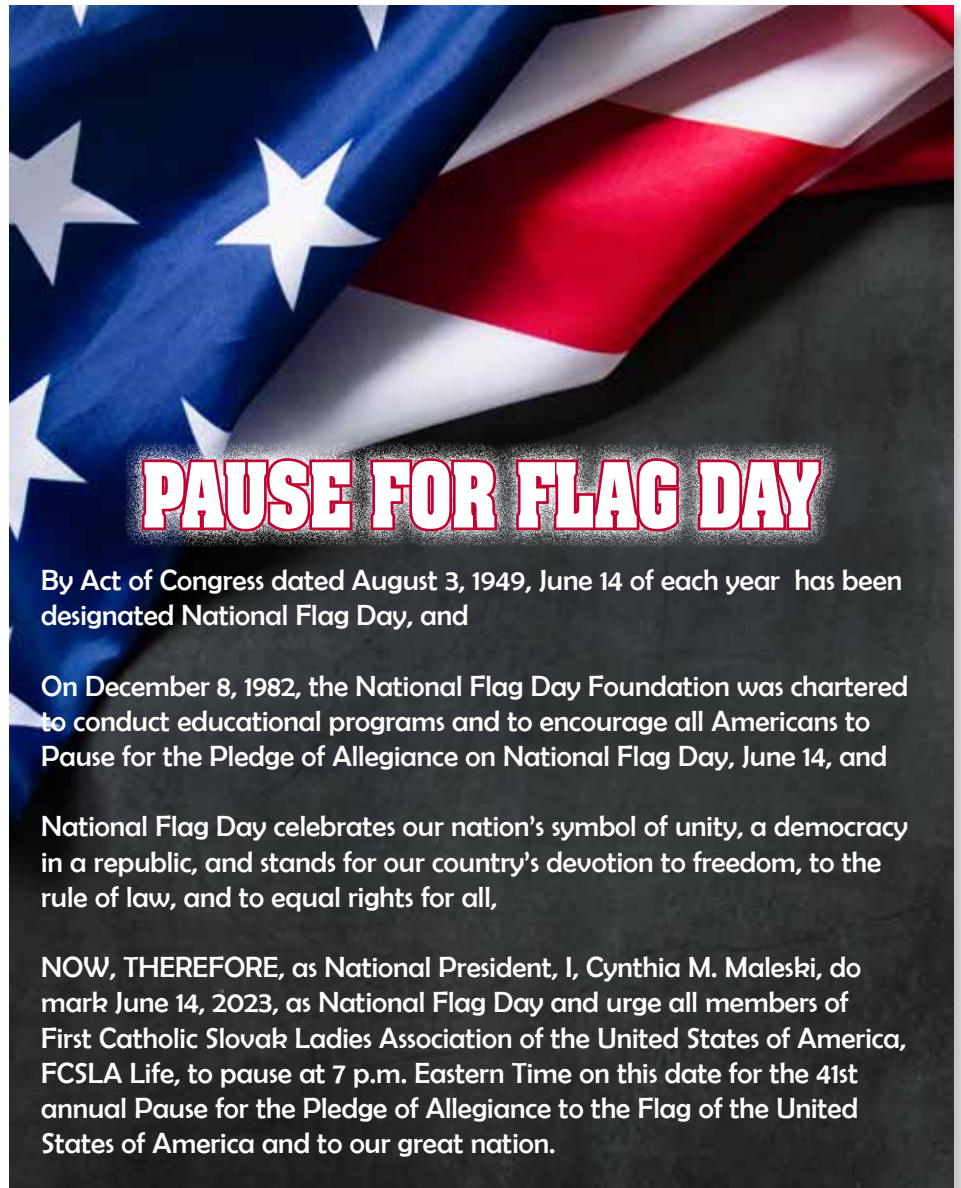
of the convention, there may be an opportunity to speak to these matters. We will spend the next few months forming committees, holding committee meetings and preparing convention programming. We have grown substantially in asset size and membership during the recent past and our business matters require deliberate decision making, while allowing for joyous gatherings and conversations.

In June, let us honor our fathers and those around us who serve as fathers to us and others during this wonderful month of June – a glorious month of new beginnings and fresh perspectives!

all of our employees. We thank the officers and members of the Cleveland Anna Hurban District for presenting us with a gift of a new flag to be displayed in our board room for the board and others to use for our official meetings. We begin our meetings with Prayer and Pledge of Allegiance to the Flag.

As we continue to prepare for our 43rd Quadrennial Convention to be held in Indianapolis, Indiana from October 5-8, 2023, it is fitting to note that for many decades the motto and common aim of our Association is "FOR GOD AND COUNTRY". This motto and common aim have been further institutionalized in our bylaws Article I, E.(1). I welcome any of our readers who would like to contact me to further inform us as to when this motto and common aim was formally adopted. It is an interesting part of our Association's personality.

At the time of writing the June article, the deadlines have passed for submission of delegate/alternate delegate applications, any submissions for proposed bylaws amendments and application for donation requests. At the convention itself and according to the rules



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

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, 2023, 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 41st annual Pause for the Pledge of Allegiance to the Flag of the United States of America and to our great nation.

FCSLA Life Producers Take Annual President's Club Trip

On the weekend of March 15-19, 2023, qualifying FCSLA Life producers gathered in sunny St. Petersburg, Florida for the annual President's Club trip. The President's Club trip is organized to recognize and reward the hard work of producers who achieve top sales and help the company reach target goals. Craig Ferrantino received the prestigious Agent of the Year Award, which is given to a producer with the



L-R: Paul Smithers, Joseph Mack, and Cynthia Maleski.

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 2nd, 2023 to the attention of National President Cynthia Maleski.

The verification process was approved by the Board of Directors at their quarterly March 23rd, 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 2nd, 2023 deadline.

highest number of first-year commissions. National President and CEO Cynthia Maleski attended the conference, which included strategy review and sales initiative planning sessions in addition to recognition of the producers' remarkable achievements. National President Maleski also recognized each top producer individually at the President's Club Dinner.



Back row (L-R) – Craig Ferrantino, Jim Morsovillo, Derek Mizer, John Gonsiorek, Mike Pajka, Paul Smithers, Joseph Mack. Front row (L-R) – Dan Marian, Mike Emser, Cynthia Maleski, Bob Durante.



Bob Durante, Susan Durante, Derek Mizer, John Gonsiorek, Theresa Gushaulis, Joseph Mack, Helen Mack, and Mike Pajka.



L-R: Helen Mack, Donna Morsovillo, Theresa Gushaulis, Jennifer Ferrantino, Sofie Marian, Leslie Smithers, Cynthia Maleski, Susan Durante, and Lisa Henry.



Find us on
Facebook
FCSLA Life

FCSLA Life Branch W130 Hosts Palm Sunday Brunch

On Sunday, April 2, Branch W130 of Clutier, IA hosted their Palm Sunday Brunch for their members. Thirty-six members and guests were treated to breakfast pizza, fresh fruit and cinnamon rolls. That evening, the lodge bought tickets for 70 people to attend the movie, "Jesus Revolution" at a local theater. Members were treated to popcorn, candy and a drink.



Sister Susan Polchin, SS.C.M. Celebrates 100th Birthday

Sister Susan Polchin, SS.C.M. celebrated her 100th birthday on March 16. The event was observed with one party at Emmanuel Center in Danville, PA with the Sisters of Saints Cyril and Methodius and the Sisters of the Good Shepherd; and another party with relatives and other friends. Sister Susan, during her 74 years as a Sister of Saints Cyril and Methodius, has served as a primary and high school teacher, including teaching physical education at Saint Cyril Academy in Danville for many years; a primary school principal; a violin teacher; and a pastoral visitor. Sister Susan is originally from Hazleton, PA.

Photo at right: Sister Susan Polchin, SS.C.M. enjoys the company of her cousin, Sister Rita Polchin, SS.C.M. at Sister Susan's 100th birthday party.



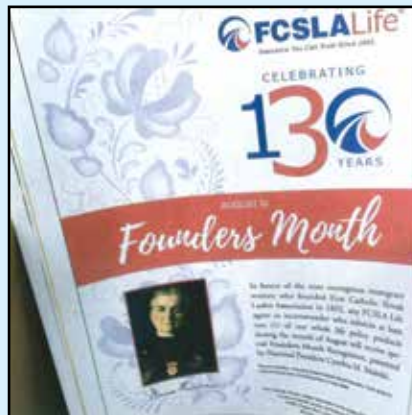
Sister Susan Polchin poses with Sisters of Saints Cyril and Methodius who had been her students at Saint Cyril Academy in Danville, PA. L-R: Sister Jean Holup, Sister Suzanne Duzen, Sister Anne Renee Pennino, Sister Thomas More Dzurnak, and Sister Michael Ann Orlik.



Sister Susan Polchin, SS.C.M. (seated, 3rd from left) celebrated her 100th birthday with Sisters of Saints Cyril and Methodius, and Good Shepherd Sisters.

The Celebration of Our 130 Years of FCSLA Life Since 1892

FCSLA Life Branch S156 members attended a luncheon/meeting on October 12, 2022, at Carolyn and James Tomochek's home. They had a luncheon with roast beef sandwiches, potato salad, pie, etc. The following members attended: Annie Schur, Pauline and Bill Chrapcynski, Patti Granchay, and Carol Dumez. Mark Granchay, Ann Bobby, and Ashlee Hull were unable to attend, but did weigh in on the reason for the meeting. The branch decided to purchase toothpaste and toothbrushes to donate in honor of the 130th anniversary of FCSLA Life. Branch S156 donated 65 to the Rescue Mission and 65 to the Beatitude House equally 130 in honor of the 130th anniversary year.



Mark taped the toothbrush and toothpaste together while Carolyn and Patti tied ribbon around each one as shown in the photos. The members delivered the items on November 15, 2022 with the much appreciated help of Jim Tomocheck. He provided transportation to the Beatitude House at 238 Tod Lane, Youngstown, OH. Marianne Bader, the administrative assistant, greeted us, and photos were taken to commemorate the visit. She explained that the women and children stay in a separate building, and you can only drop off food, clothes, toys, etc. at the Tod Lane building.

Items were also delivered to the Rescue Mission on 1300 MLK Jr. Blvd., Youngstown, OH. We were greeted by Crystal Eckman, the mission and volunteer ambassador, who was ecstatic with our donation. Photos were taken, and then Crystal gave us a tour of the new building. In the new building there is one side for men, one side for women, and the middle section is for families. They have a chapel, where church is in session every morning; we got to say the Lord's Prayer together. The most impressive part of our tour was in every room they have a Bible inserted in the floor with a different chapter to read. It was a blessing to be a part of something like this.



FCSLA LIFE Accepting Applications for National Treasurer Position

Due to the pending departure of National Treasurer Stuart Collins, the First Catholic Slovak Ladies Association, (FCSLA Life) is accepting applications from qualified individuals for the National Treasurer Position. The successful candidate will possess the skills to monitor the financial conditions of the Association, oversee the Association's finances and investments on a full-time basis and reports to the National President. All candidates must have either a CPA or MBA in finance or related fields from an accredited college or university and shall have ten years or more experience in the fields of business, finance, insurance or related fields. This position is based in the home office in Beachwood, Ohio. Please see the posting on our website: <https://www.fcsla.com/>.

Interested parties meeting the above qualifications should submit a detailed resume and cover letter by June 16th to: Karen McHugh SHRM-SCP, Head of Human Resources, FCSLA Life, 24950 Chagrin Boulevard, Beachwood, Ohio 44122, kmchugh@fcsla.com, 216.468.1076 (Office) or 216.926.7316 (Cell).



Gold Sponsors



Donors



Girl Scout Troop 4221 (Oswego)
Marti B., Jane F.
Common Ground Community
Caesar & Colleen A.

Operation Welcome You Home plans to distribute 300 stockings filled with Christmas in July cheer to those at Hines VA Hospital on Wednesday, July 19, 2023!

The Stuffings

(individual/travel size preferred)

Female toiletries	Denture cleaner (tablets)	Sweatpants (new/all sizes)
Aftersave (alcohol free)	Deodorant (regular size)	Sweatshirts (new/all sizes)
Shaving Cream	Body Wash (liquid only)	Combs
Razors (disposable)	Hand/Body lotion	Gloves/hats (new)
Toothbrush/toothpaste	Nail clippers	Playing cards
Mouthwash (alcohol free)	Chapstick/lip balm	Word-find/game books
Shampoo	Undershirts (new/all sizes)	Canteen Cards
Denture adhesive	Underwear (new/all sizes)	

Donation deadline: June 30, 2023

Volunteers are needed to help spread Christmas in July cheer on Wednesday, July 19, 2023. OWYH will be thanking Veterans while distributing the stockings and singing Christmas carols.

Monetary donations for OPERATION WELCOME YOU HOME, NFP also accepted.



www.welcomyouhome.org



donations@welcomyouhome.org

Guest appearance by members of



**For more information, please contact
Donna (630.302.2638 | donna@welcomyouhome.org) or
Judi (630.341.1222 | judi@welcomyouhome.org)**

5-1-23

Operation Welcome You Home, NFP is a 501(c)(3) organization



YOUNGSTOWN DISTRICT 2 HOLDS QUARTERLY MEETING

Youngstown District 2 combined its meeting with the annual Christmas Party in November at the Avion on the Water Catering Center in Canfield, OH. Mary Lou DiPillo, President of Branch 30, Youngstown, hosted the event thanking the 117 members who attended. She introduced her committee that was responsible for the lovely table center pieces which were basket woven pieces of Santa, reindeers, Christmas trees, etc. Each place setting had an "ice cream cone confection" which became a cup of cocoa when added to hot water, a Christmas ornament from Headquarters, and Convention pen from the District.

Youngstown District President, Bernadette Demechko, called the meeting to order and said the meeting would proceed until the buffet would be served at 1:30. Our District member, Reverend John Rovnak, ordained in August, was unable to attend because he was already at his Diocesan assignment. Bernadette said the Prayer to Saint Ann, District Patron. She asked her to help all of the mothers and grandmothers set good examples to the children and young adults in their families. She then asked the group to join her in the Blessing before Meals.

The President announced that Fran Chervinko, Branch 153, Sharon, PA, would be the District Secretary, upon the retirement of the previous Secretary. Fran was asked to give a brief biography. She recently retired from a Retirement Corporation where her investment, financial, computer, and social skills resulted in her being advanced to Chief Executive Officer. We are grateful that she will now use those skills to help our District remain competitive in the future.

Fran was asked to call the roll of the Youngstown Board: President, Bernadette Demechko, Branch S161; Vice President, Shirley Zura, Branch S344; Treasurer, Shelly Zura Branch S344; Auditors: Mary Lou DiPillo, Branch S30, and Melanie Leonard, S161; Trustees: Patty Granchay, Branch 156 and Sandi Saluga, Branch S422. The Auditors have not

been able to audit the financial books because the District cancelled all meetings in 2021. Hopefully, our schedule will return to normal and the District might be able to hold their annual budget meeting in June, 2023, at Sitar's Restaurant as we have in the past. The Board is also scheduled to amend the District By-laws, dated 2012, at that time. Treasurer, Shelly Zura, had difficulty cashing our checks because the District did not have its own EIN (Employee Tax Identification Number). One has been obtained on-line from the Internal Revenue Service. She gave the Financial Report which was limited because of the EIN number problem.

Bernadette thanked all the Branches for bringing one or two gifts for the gift basket raffle and door prizes. Each person received a raffle ticket and prizes drawn, ensuring each person received a prize. The Officers were reminded to pay their Senior and Junior Branch dues to Shirley. Their stipends would be mailed to them in January. The President thanked the Branch Presidents for continuing to hold meetings and events.

Patty Granchay, President S156, will be hosting the District Meeting in May. The President thanked Mary Lou for a wonderful Christmas Party and service and excellent meal. Members were urged to take photos and send them to *Fraternally Yours* Editor, Carolyn Bazik, with a brief article of your Branch activities.

As has been the tradition of keeping our Slovak heritage alive, the President introduced Marie Yurko, who recently was honored with a surprise 90th birthday party hosted by her daughter and family, Nancy Clausen, J192 Auditor. Marie gave us the traditional Slovak Vinc (greeting) which is a Slovak custom where a manger scene is taken to all the homes and recited. Food or money donated is given to families in need.

Bernadette announced she would be available for questions and answers regarding alternative plans of insurance for those members who cannot afford the new minimum \$5,000 plans now offered. The meeting was closed with a prayer for the deceased members, and all members who might be affected by COVID-19.



Branch W187 Held Annual Year in Review Meeting

FCSLA Life Branch W187 (Valparaiso, NE) held their Annual Year in Review Meeting on Sunday, February 28, 2023 at St. Mary & Joseph Church Hall. Mass celebrated by Fr. Matthew Zimmer preceded the meeting. Thirty adult and twenty youth members were seated in a body for corporate communion. Following Mass the Annual Meeting was held. Officers presiding were President Shannan Kramer, Secretary Clarice Sabata and Treasurer Robina Regnier.

2022 was a good year for the branch. Eleven new members were enrolled, there were no deaths, honored

three National scholarship winners and one fifty-year member. The branch National scholarship winners were Olivia Pierce, Calvin Masek and Aspen Jansa. In addition four members received Branch scholarships.

The branch presented Father Zimmer with checks from the Matching Funds Breakfast that was held to benefit the church heating and air conditioning fund.

This presentation included funds from the event and the dollars received as part of the Matching Funds program sponsored by FCSLA Life.

The meeting was followed by a catered meal courtesy of the Branch. The fine meal was enjoyed by all with the youngest member being only a few weeks old and the oldest was a young "90" years old. One item of interest was the display of scrapbooks with records and photos of W187 since the Catholic Workman merged with FCSLA.



Branch W187 National Scholarship Winners are Olivia Pierce and Colin Masek. Not pictured is Aspen Jansa.



Branch W187 Annual Mass with Father Zimmer on Sunday, February 28, 2023.



L-R: Branch W187 officers – Clarice Sabata, Shannan Kramer, and Robina Regnier present Fr. Matthew Zimmer with checks from the Matching Funds Breakfast that benefits the churches heating and air conditioning fund.



Members pick up salads for the catered meal and social time.



Members of W187 gathered together for corporate communion at the Annual Mass.



Members enjoy the catered meal and social time.

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



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

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

Contact Info: Gianna: 216-468-1021 [or gianna@fcscla.com](mailto:gianna@fcscla.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

RSVP by July 15, 2023

Make checks payable to:

Okres Cleveland District

Mail order and payment to:

First Catholic Slovak Ladies Association

ATTN: Gianna 24950 Chagrin Boulevard, Beachwood, Ohio 44122

Bus Pickup Locations:

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

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

MAKE CHECK PAYABLE TO: OKRES CLEVELAND DISTRICT

Please complete the form below & return with payment to:

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

RSVP Required: Please respond by July 15, 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 # _____ RaffleTickets x \$ 5.00 each = Total Raffles \$ _____

Total Enclosed \$ _____

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

_____ seats - St. Monica

Is it Time for a Change?

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

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

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

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

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

2023 Calendar of Events for Branch W093, Tabor, SD

June 16-17 – Czech Days. Volunteers needed.

July 1 – Deadline for W093 CW/FCSLA High School Seniors to apply for local CW/Lodge 093 Scholarships. Contact W093 Officer for Application.

July 1 – Monthly Meeting after Mass in Tabor, SD.

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.

December 3 – St. Nick/Christmas Party at 12:00 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 parishioners are invited to attend potluck and all activities. Please bring a dish to share. Branch W093 will supply coffee and juice.

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.



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

02/2023

ELECTION OF CHANGE OF BENEFICIARY FORM

Certificate(s):

Certificate Owner -- PLEASE UPDATE:

Name: _____
Address: _____

Email: _____
Phone: _____ DOB: _____

SEE INSTRUCTIONS ON NEXT PAGE

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

Primary Beneficiary(s): Please Print Legibly

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

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

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

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

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

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

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

Signature of Certificate Owner

Date

SSN (required)

Witness Signature (must sign at same time as above)

Date

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

COB Form_Blank 2023

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

1. The information you provide on the Election of Change of Beneficiary form supersedes all existing beneficiary(s) information on the certificate.
2. PRINT LEGIBLY the full given name, social security number, relationship to insured, date of birth, phone number, and complete address of each beneficiary.
3. Ownership – when there is a living designated owner of an insurance certificate (*other than the insured*) the owner must sign this form instead of the Insured.
4. A wife's full given name and her husband's name should be used.
5. Always state the beneficiary's relationship to the Insured.
6. If you have more beneficiaries than will fit on this form, please continue on a separate sheet of 8 ½ x 11 paper. Remember to add the policy number and the name of the insured on this additional sheet.
7. If you have more than one certificate and the beneficiaries will all be the same for each certificate, you may list all the certificate numbers on one (1) Change of Beneficiary Form.
8. When two or more beneficiaries are named in equal position, clearly state the division of proceeds (portion, share, %) such as (=) equal shares or a specific percentage not to exceed 100% total for the primary section and the contingent section.
9. If no beneficiaries survive the insured, the death benefits shall be paid to insured's estate.
10. A minor (*anyone under 18 or 21 depending on your state*) may be named as long as a Guardian/Custodian is appointed to receive the funds on the minor's behalf. Either a Trust or an UTMA (*Uniform Transfer to Minors Act*) account must be set up to have immediate access to the proceeds. Complete the beneficiary designation as follows: "Name of Guardian /Custodian", as Custodian for (Name of Minor) under the (Name of State) UTMA: Example: John Doe, as Custodian for Jason Smith under the Ohio UTMA.
11. If you have Power of Attorney (POA) OR Guardianship for the insured, please include a copy of your POA or Guardianship papers and make sure the name, address & phone # of the POA or Guardian is on the document.
12. If you are listing your TRUST as the beneficiary – include a copy of the Title, Successor / Trustee and Signature
13. Please make sure you have your signature witnessed by another adult who is not your beneficiary. This form DOES NOT need to be notarized.
14. Mail completed form to the Home Office:
The First Catholic Slovak Ladies Association
Attn: Beneficiary Dept.
24950 Chagrin Blvd. Beachwood, OH 44122
15. Faxes are not accepted on Beneficiary changes.
16. The Home Office will mail a "Change of Beneficiary Rider" to you confirming the change(s).

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

Branch W056 Holds Membership Appreciation Dinner

Branch W056, Lonsdale, MN held a membership appreciation dinner on Sunday, February 19. A delicious catered grilled chicken meal was served to the 125 members in attendance. After the meal, General Agent Milt Trnka gave a presentation about the FCSLA Life and annuity products.

The branch also honored long time retiring secretary Adeline Malecha. She was presented with a live plant and a gift certificate. Drawings were held for door prizes and the afternoon concluded with bingo played for cash prizes. Everyone had an enjoyable afternoon.

Fraternalism in Action

In early February there was a catastrophic train derailment in East Palestine, OH. The derailment affected the drinking water and residents were in need of bottled water. Branches S524 and J457, Branch President, Barb Shedlock and Branch Secretary, Kelly Shedlock saw an article in their local community paper asking for cases of water donations for a Water Drive led by Councilwoman Rachelle Tonsing, held at the Garfield Heights, OH Fire Station #1. The branch officers thought this was a great way to show our fraternalism and donated 6 cases of water. We are proud to be part of this community effort which collected over 1,000 cases of water for the residents of East Palestine, OH.



Branch S295 Commemorates FCSLA's 130th Anniversary

In honor and celebration of the 130th Anniversary of FCSLA Life Chicago Branch S295 donated to the District branches 130 blessed Miraculous Medals, also known as the devotional Medal of the Immaculate Conception. S295 officers also prayed 130 rosaries. May Our Blessed Mother Mary protect and bless the FCSLA!



L-R: Branch S295 Officers – Dr. Fay Hlubocky, Secretary; Jarmila Hlubocky, President; and Christopher Blazek, Vice President.

4 Generations of FCSLA Life Members



Four generations gathered to celebrate Morgan Jo Lambrecht's baptism on Sunday, March 26th at St. Wenceslaus Catholic Church in New Prague, MN. Pictured above are Morgan's Grandfather, Paul Maruska; Great-Grandmother, Mary Ann Maruska; and Mother, Amanda Lambrecht. All are members of Branch W001.

Annual Saints Cyril and Methodius Appeal Update

The Saints Cyril and Methodius Appeal is in its 45th year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of May 14, the 2022 Appeal has received \$20,968.51 from 165 donors. Among the 51 donations received from Catholic Slovak Fraternal Branches and Districts, Branches S10 and J386, Branch S88, Branch S107, Branch S108, Branch S301, Branch 313, Branches S414 and J272, Branch S475, Branches S481 and the Magdalen I. Iskra District have donated a combined total of \$1,105. Donations to date have also been received from 6 parishes, 27 clergy and religious, and 81 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

All wishing to contribute to the 2023 Appeal 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, 2023 will be credited toward the 2024 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. Hvozdic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Our Lady of Victory Parish, Harveys Lake, PA and Gate of Heaven Parish, Dallas, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Parochial Vicar with Senior Priest status at Our Lady of Grace Church, Pennndel, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

45th Annual Saints Cyril and Methodius Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Amount \$ _____

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

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

Branch W133 Member Jacob Schroeder Confirmed

Jacob Schroeder was confirmed on Wednesday, March 29, 2023 at St. Joseph Parish in Hays, KS, by Bishop Jerry Vincke of the Salina Diocese, KS. The immediate family by birth order: parents, Gordon M. and Mary Schroeder, children, Rebekah, Samuel, Jacob, Paul, Miriam, Zipporah, Peter, Benjamin, and Joseph are all members of Branch

W133, Timken, KS. Jacob's sponsor was Marion J. Oborny, whom, along with his wife, Madonna Oborny are also members of Branch W133 Timken. Marion and Madonna are Jacob's grandparents.



L-R: Marion J. Oborny, Jacob Schroeder, and Bishop Jerry Vincke.



Jacob receiving the sacrament of confirmation from Bishop Vincke.

Daniel Kornak Graduates from Philadelphia Police Academy

Daniel Kornak (Z702) graduated from the Philadelphia Police Academy on March 17, 2023. He is now a member of the Temple University Police Department. Daniel is the grandson of Mrs. Alvina Kornak and the late Eugene P. Kornak, Sr.

Daniel is pictured with his father Eugene P. Kornak, Jr. The Kornak family are all members of Branch Z702.



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 rate 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%.



IN MEMORIAM

Ella C. Killian, S053



Ella C. Killian, 88, of Streator, IL, passed away peacefully on February 5, 2023. Born August 31, 1934, in Streator, she was the daughter of Peter and Susan (Gallick) Majernik. She married Richard T. "Dick" Killian on November 24, 1956, at St. Stephens Church in Streator. Ella grew up as one of five daughters and her sisters remained close friends throughout her

life. They were proud Slovaks and loved making Slovak dishes, particularly around the holidays. Ella's biggest joy was spending time with her family, especially her grandchildren who were her heart's delight. She was an incredible mother creating a lifetime of traditions and providing her children with an abundance of memories. Ella was an avid gardener, cook, reader, and puzzle enthusiast. She loved sports and cheered on the Chicago Cubs faithfully; but her most favorite teams and sporting events involved her children and grandchildren. She was a member and past president of the First Catholic Slovak Ladies Association Branch S053. She was a faith-filled person who attended daily Mass and rosary, while she was still able. Ella is survived by her husband, Dick of Streator; daughters, Jane Killian of St. Louis, MO, Peggy (Andrew) Heinz of St. Louis, MO, Mary (Jeff) Johnson of Wauwatosa, WI; sons, Richard (Cindy) Killian of Streator, Patrick (Jackie) Killian of Wheaton; sisters-in-law, Eleanor Corrigan of Streator, and Marjorie Killian of Streator; and 14 grandchildren. She was a member of the former St. Stephen's Church and currently belonged to St. Michael the Archangel Church, Streator. In lieu of flowers, memorials may be directed to the American Kidney Foundation or St. Michael the Archangel Church.

Marie Flicek, W001



Marie A. Flicek, nee Jelinek, age 83, of New Prague, MN passed away on March 1, 2023. Marie was born September 2, 1939 in Prague, Czechoslovakia, the daughter of Vladimir and Marie (Snopova) Jelinek. Marie left Czechoslovakia with her family during WWII. They moved to Canada where they crop farmed for several years. She married Emil Flicek in West Lorne, Ontario on June 1, 1957, and they made their

home in New Prague, MN, where she spent many years raising their six children. Marie was involved in many local organizations. She enjoyed baking – especially kolache and dumplings for her grandchildren; gardening and canning the fruits of that garden. She enjoyed playing Uno and spending time with her family and friends. Children had a special place in Marie's heart. She enjoyed chaperoning the local school children on field trips to The Old Log Theater and was a big supporter of St. Wenceslaus School. Any time spent with her grandchildren and great-grandchildren brought her much joy. Upon Emil's passing June 22, 1987, Marie married Archie Kocina in New Prague on June 29, 2000. Marie is survived by her loving husband, Archie; children, Jane Sasinek, John, Emil Jr., Ann (Jeff) Kroyer, Jerry (Marie); 11 grandchildren; 10 great-grandchildren; sister, Margie Rentmeester; step-children, Ron (Kathy) Kocina, Ken (Donna) Kocina, John (Julie) Kocina, Tim Kocina, Jean (Doug) Zimanske, Julie (Michael) Deneffe; 17 step-grandchildren; 26 step-great-grandchildren; 1 step-great-great-grandchild.

Cleophas W. "Cleo" Novak, W028



Cleophas W. "Cleo" Novak, age 87, of Pisek, ND passed away on March 14, 2023. Cleo was born September 25, 1935, near Pisek, ND, the son of the late John and Mary (Jelinek) Novak. He farmed and attended school near Pisek, graduating from Pisek High School in 1953. Following his education, he continued farming with his dad. He was united in marriage to Doris Vasichek on September 29, 1959, at St. Catherine's Catholic Church in Lomice. The couple moved to the Novak family farm where

they farmed and raised livestock until retiring in 1998. They moved into the Lutheran Sunset Home in July of 2019. He was a member of the St. John Nepomucene Catholic Church of Pisek and the Catholic Workman (now FCSLA Life W028) where he served as financial secretary for 20 years. He also served as supervisor of the Rushford Township Board for several years. Cleo is survived by his wife Doris, Grafton, ND, children: Monty (Kari) Novak, Park River, ND, Tami (Dean) Mecham, Grafton, ND, Dann Novak, Elk River, MN, Doug (Tina) Novak, Blunt, SD, and Dave (Lori) Novak, Oakes, ND; many grandchildren; several great-grandchildren; brother John (Ann) Novak, Bismarck, ND; several nieces and nephews; and his lifelong friend Dennis Lovcik, Pisek, ND.

Elizabeth (Dolny) Dosch, S156



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.



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.

MATCHING FUNDS ACTIVITIES

Branch W006

Four Fundraisers for 2022

In 2022, Branch W006 had four successful fundraisers for their matching funds. The events were Holy Trinity Heun Cemetery (Senior division), and Howells Community Catholic School improvements and supplies (Junior division). We also partnered with Branch W014 (Howells) for a fall Bake Sale and Craft Show. We then had a Bundt Cake Halloween fundraiser and our first ever Steeple Run. The Steeple Run consisted of visiting five local Catholic churches to learn about their histories. We ended our year with a Holiday Gift Card Sale. Thank you to FCSLA Life for all your help in making our fundraisers a success!



Branch S557

Another Sweet Success

FCSLA Branch S557 held a matching funds activity on March 25 and 26 at St. Monica's Parish in Garfield Heights, OH. They purchased and sold strudel after all the masses. They sold 50 more than the last sale, for a total of 300 boxes of strudel and raised \$915 for the Southeast Suburban Post 1812 Catholic War Veterans Auxiliary. The funds raised help veterans and various veteran organizations. Thanks to the sweet parishioners of St. Monica's Parish for their generosity in making this event a huge SELL OUT. Those parishioners sure do love their sweets!



Branch officers Donna and Johanna Oros, and Joe Oros from Branch S553 helped with the sale.



Chicago District Join Hands Event

Join the Anna Hurban Chicago District on June 17th in a Join Hands event, to benefit the Illinois Veterans Home at Manteno, IL. Details on how to participate are available on the Chicago District pages through www.fcscla.com, through the District Facebook page. "FCSLA Chicago", or by contacting the District through email at fcsclachicagodistrict@gmail.com. Help the Anna Hurban Chicago District help the Vets!



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 Pennsylvania District Meeting on July 30, 2023, hosted by Senior Branch 11. Please bring your donation with you to the event.

Image by Freepik

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.

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
TOTAL ASSETS	\$ 1,127,968,949

LIABILITIES

Life Reserves	\$ 307,957,541
Annuity Reserves	684,325,300
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
TOTAL LIABILITIES	\$ 1,018,633,084
Surplus	\$ 109,335,865
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,127,968,949

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

SALES & OPERATING EXPENSES **\$ 6,424,517**

Revenue Less Sales & Operating Expenses **\$ 6,813,954**

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

DIRECT FRATERNAL EXPENSES **\$ 3,966,984**

Income (Loss) from Operations **\$ 2,846,970**

Dividends to Members 1,397,819

Subtotal Income (Loss) **\$ 1,449,151**

Capital Gains (Loss) (1,422,965)

NET INCOME (Loss) **\$ 26,186**

The balance sheet above is recorded on an adjusted statutory accounting basis and includes \$593,370 in prepaid assets (and surplus) that are not recognized for purposes of statutory accounting. In 2021 the adjusted statutory surplus includes \$561,436 on non-admitted assets.

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
TOTAL REVENUE	\$ 88,523,473

EXPENSE

Increase in Reserves — Life	\$ 861,541
Increase in Reserves — Annuity	9,883,280
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
LIFE AND ANNUITY EXPENSES	\$ 75,285,003

Revenue Less Life and Annuity Expenses **\$ 13,238,471**

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

Anna Hurban Scholarship Fund
First Catholic Slovak Ladies Association
24950 Chagrin Boulevard, Beachood, OH 44122
800-464-4642 • www.fcsla.org

Get Involved. Make a Donation.

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

Cynthia M. Maleski
National President and CEO

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

Your Contribution Information

Donor Name _____

Address _____

Email Address _____

Amount _____

In Honor of _____

In Memory of _____

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

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

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



Outdoor Dining Ideas

GARLIC BUTTER STEAK BITES

1 tablespoon olive oil
1½ pound sirloin steak, cut into bite size pieces, or strip loin, tenderloin, strip steak or rib eye
½ teaspoon salt or to taste
½ teaspoon pepper or to taste
2 tablespoons butter unsalted
4 cloves garlic minced
¼ teaspoon red pepper flakes
1 tablespoon parsley fresh, chopped

Add the olive oil to a large skillet and heat it over high heat. Make sure the olive oil is hot, then add the steak pieces to it. Season them generously with salt and pepper.

Cook for at least 2 minutes before stirring the steak pieces. You want to make sure you get a good sear on them. Continue cooking for another 2 minutes until they're golden brown. If your skillet isn't big enough, you may need to do this in batches.

Transfer the steak bites to a plate and in the same skillet add the butter. Turn the heat down to a medium and after the butter has melted, add the garlic and red pepper flakes. Cook for about 30 seconds while stirring, just until the garlic becomes aromatic and starts to brown.

Pour the garlic butter over the steak bites and toss well. Garnish with parsley and serve.

Notes: Make sure to pat the steak dry with paper towels before cutting into bite-sized pieces. This helps the steak to brown nicely and develop a delicious crust.

Preheat the pan before adding the steak bites to ensure a good sear and even cooking.

Cook the steak bites in batches to avoid overcrowding the pan, which can lead to steaming instead of browning.

Allow the steak bites to rest for a few minutes after cooking to retain their juices and ensure a tender, flavorful result.

APPLE AND ORANGE SALAD

2 tablespoon olive oil
2 tablespoon red wine vinegar
2½ tablespoon orange juice
freshly squeezed

½ cup raisins
1 orange
4 apples
¾ cup pecans or walnuts, roughly chopped
¼ teaspoon salt or to taste
¼ teaspoon pepper or to taste

In a large bowl, whisk the olive oil, red wine vinegar, and orange juice. Add the raisins and set it aside.

Peel the orange and cut it into small pieces. Core the apples and cut them in small pieces.

Add the oranges, apples, pecans to the bowl with raisins. Add salt and pepper to taste. Toss everything together very well and serve.

ONE PAN ROASTED HONEY ORANGE CHICKEN AND POTATOES

For Potatoes

1½ pounds baby potatoes cleaned
1 tablespoon olive oil
1 teaspoon Italian seasoning
¼ teaspoon salt
¼ teaspoon black pepper ground

For Chicken Thighs

¼ cup honey
1 tablespoon chili garlic sauce
6 chicken thighs with skin and bones
1 medium orange cut into ¼" slices
½ teaspoon salt
½ teaspoon black pepper ground

Optional

¼ cup pomegranate seeds
¼ cup fresh parsley chopped

Preheat the oven to 425 degrees. Line a baking sheet with parchment paper.

In a large bowl toss together the baby potatoes with the olive oil, Italian seasoning, salt and pepper. Set aside.

Microwave the honey for about 20 seconds just so that it warms up a bit, then whisk it together with the garlic chili sauce in a small bowl. Place the chicken thighs skin side down on the prepared baking sheet. Brush each thigh generously with the honey mixture, then season with a bit of salt and pepper. Flip the thighs over so that the skin side is up and repeat brushing with the honey mixture and seasoning with salt and pepper.

Scatter the potatoes around the chicken thighs then place the orange slices over top.

Bake for about an hour until the skin is golden brown and the meat easily detaches from the bone. The potatoes should also be nicely baked and golden brown.

Garnish with pomegranate seeds and parsley if preferred. Serve while warm.

Notes: Usually baby potatoes only require about 20 to 30 minutes in the oven, but because they roasted together with the honey mixture from the chicken, the potatoes almost get caramelized on the bottom. If you prefer your potatoes less cooked, simply add them 30 minutes into roasting the chicken.

Drumsticks can also be used in this recipe with no change to cooking time, temperature or ingredients.

If you're using skinless boneless thighs, the roasting time will only be around 30 minutes.

OLD FASHIONED LEMON BREAD

Bread

1½ cups all-purpose flour
1 teaspoon baking powder
½ teaspoon salt
2 large eggs
¾ cup evaporated milk
1 cup granulated sugar
½ cup vegetable oil
1½ teaspoon lemon zest
from about 1 lemon

Lemon Syrup

¼ cup lemon juice freshly squeezed
½ cup sugar

Preheat oven and prepare pan: Preheat oven to 350 degrees. Grease and flour 8 x 4-inch baking pan.

Combine flour, baking powder and salt in large bowl. Beat eggs, evaporated milk, sugar, oil and lemon zest together in medium bowl. Add the flour mixture into the egg mixture. Stir until just combined. Pour into prepared pan.

Bake for 55 to 60 minutes or until wooden skewer inserted in center comes out clean. Let it cool for 5 minutes in the loaf pan, then remove the loaf from the pan and transfer it to a cooling rack.

While the bread is baking, combine ½ cup granulated sugar and ¼ cup lemon juice (1 lemon) in small, heavy-duty saucepan. Cook over medium-low heat, stirring constantly, for about 5 minutes or until sugar is dissolved and a light syrup is formed.

While the bread is still warm, poke numerous holes using a wooden skewer, piercing all the way to the bottom. Slowly drizzle the hot lemon syrup over the bread (syrup will soak into the bread). Finish cooling the bread on wire rack.

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.